

WELWYN GARDEN CITY UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1167010

Details

Other names WELWYN GARDEN CITY URC CHARITY

Status Registered

Legal form Previously excepted

Registered 2016-05-10

Register [View on the Charity Commission register](#)

Contact

Address United Reformed Church
Church Road
Welwyn Garden City
AL8 6PR

Phone 01707333326

Email office@wgcurc.org.uk

Website www.wgcurc.org.uk

Activities

Objects: THE OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE SCHEME OF UNION OF THE UNITED REFORMED CHURCH.

Activities: We seek to advance Christian religion and be an open, welcoming fellowship, providing a Christian Hub where people can find friendship, support and learn to love God and each other by providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development for all. A Community Hub offering a variety of activities to support a strong local community.

Classification

- **How:** Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£206,524	£205,624	-	-
2023-12-31	£661,058	£193,439	£595,818	3
2022-12-31	£199,805	£180,122	-	-
2021-12-31	£160,334	£199,662	-	-
2020-12-31	£171,446	£154,931	-	-

Trustees

Name	Role	Appointed
Cherylle Katrina Cooper		2019-12-01
Dr Adegbemiga Onasile		2020-01-26
Helen Kaye		2025-04-20
JOYCE MARGARET NICOLSON		2021-07-18
Joanne Austin		2025-04-20
Matthew Charles Philip Read		2017-12-01
Philip Douglas Read		2021-07-18
Rev Martyn Peter NEADS		2023-10-03

WELWYN GARDEN CITY UNITED REFORMED CHURCH CHARITY

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Accounts

Welwyn Garden City United Reformed Church Year Book 2024



Minister's 2025 Year Book Report

Another year has gone, and here we are writing yet another book of reports on the life of Welwyn Garden City United Reformed Church.

As ever, the past year has been a busy one and we have kept up our regular pattern of worship and other activities despite the challenges that come our way, for we recognise that our God blesses us in so many ways.

Our monthly mid-week worship which takes place on the second Wednesday morning of every month continues to have a small but faithful congregation. It is a time for fellowship, for listening to God's word, and to be refreshed at his table. I continue to be deeply indebted to Philip for being willing to come along and set the church up for the service, as well as to Brenda for coming on board to play the piano for us.

Our Friday morning Bible Study continues to meet regularly, and we study the Bible using a variety of different resources, while also enjoying a time of fellowship over tea and coffee.

Following the success of the all-age worship service at harvest time, we decided to make a change on the second Sunday of the month. We went back to holding a single service, which is all-age, after trialling our two-tier approach for a few months. At the time of writing, this appears to be going well.

One change for me has been to take on the reins of leading the Saturday Families' Church. This has been a challenge, but we regularly welcome a number of children and parents and/or grandparents to our monthly meeting, and we have a good time of fun, worship, and fellowship together.

Of course, the big difference this year has been to have a Minister-in-Training serve with us from September 2024 to May 2025. It has been a real pleasure to have Tina share in the life of the church. When I was approached by Westminster College and asked if I would have a Minister-in-Training work alongside me, I was anxious because I had never had such a responsibility before.

However, I need not have worried, for Tina has fitted into the church so easily, and has played a full part in all that goes on here. She has led worship and preached, both on Sundays and at our mid-week worship. She has led our Friday Bible Studies. She has become involved in both Youth Club and Saturday Families' Church. And this is just a sample of the things that Tina has become involved with during her time with us. There are still a few more months to go before her time with us comes to an end, and so I am sure that we will continue both to see her grow in her ministry, and be blessed by her as she ministers among us.

Finally, I am sure that you would want to join with me in sharing some thanks:

- to Allison – for all her hard work in the office – which often goes well beyond her remit; for all that she does with the Youth Group; and for taking on the role of Safeguarding Officer.
 - to Philip and Joyce – for all that they do as Church Secretaries, which often involves much that most of us don't see.
 - to Helen – for ensuring that our finances have been kept in order;
 - and to Sarah – for taking on this role now that Helen has stepped down.
 - to Lee – for all his caretaking work, and for doing all the jobs no-one else wants to.
 - to all our elders – for all they do in keeping the church in order and making sure that things happen as they should.
-
- and to everyone else who is a part of our fellowship – thank you for being you; thank you for what you do; and thank you for the support you give to each other. Welwyn Garden City United Reformed Church would be a poorer place without your presence.

In His name,
Martyn

SECRETARY'S REPORT 2024

Baptisms and Blessings

We had 1 infant Baptism in Morning Worship and 1 Adult Baptism at Praise Café.

Weddings and Blessings

No Weddings in Church in 2024

Deaths

We said goodbye to our following dear friends and Church Members Don Bull, Margaret Brisby, and Irene Simpson.

Membership

No new members joined in 2024 but due to deaths we lost 4 elderly members and 2 for personal reasons which we as a church fully appreciate and understand.

Elders

Joint Secretaries:- Philip Read and Joyce Nicolson
Matthew Read, Cherylle Cooper, Ade Onasile and Derek Groves. John Mortimer sadly resigned in November 2024.

Minister

Rev. Martyn Neads is the minister for our Pastorate of three Churches Harpenden Wheathampstead and Welwyn Garden City and is now the only minister, following Heather's retirement, with responsibility for the other 5 churches across 7 sites in the Local Area Group.

Pastoral Care

We revised our Pastoral Teams in 2024 and aim to carry out a further revision in 2025 following our elders' elections in March 25.

Worship

Martyn leads Communion on the first Sunday of the month and mid-week communion on the second Wednesday of every month. Our 2-tier service was reintroduced in January 2024 on the second Sunday of the month with Wendy leading Family Worship at 10am followed by coffee then traditional worship at 11am led by Martyn. This format was discontinued on Wendy leaving and Martyn now leads Family Worship at 10.30am on the second Sunday.

We continue to offer Worship on zoom for those unable to attend but able to access the services on zoom or You Tube.

We also hold a Praise Café on the occasional Sunday Afternoon.

The arrangement for 5th Sundays when we come together as a Pastorate for worship remains.

Our Worship Team still lead Worship once a month but has become depleted with the loss of Janet and John who are greatly missed.

We are fortunate in having Tina, our Minister in Training, stepping in to fill the gaps by leading Worship and presiding at midweek communion on occasion.

Visiting preachers are booked to fill spaces in Sunday Worship.

Teaching

We have 2 Bible Study Groups:-

One Meets on Zoom on Thursday Evenings still led by Janet and John.

The second meets on Friday Mornings led by Martyn and Tina, has also taken the lead on Friday mornings.

Employees

Mission Developer

We are currently advertising for a part time person for this post.

Children's Youth and Family Worker

Wendy's contract was due to expire in January 2024. Wendy successfully secured another position and handed in her resignation leaving us at the end of September 2024.

We have endeavoured to keep the groups Wendy created and led by employing and encouraging new volunteers. So far we have been successful and have succeeded in keeping them alive adding a youth group which meets once a month at present.

Caretaker

Lee Nicholls remains in this post.

Church Administrator

Allison Giles remains in this post. The Office is to be moved downstairs in early 2025 to the Quiet Room.

Outreach Gifts

We support New Zion Food Bank on the 1st Sunday of every month and are grateful to Helen K for delivering these gifts of produce. Any gifts of cash are transferred electronically to New Zion. In 2024 we have collected and sent £743 in cash.

Gifts of produce from our Harvest Festival were shared with New Zion Food Bank.

Gifts from our November Gift Service were shared with, Woodhall Lane Family Support, Homestart, Food Bank, Welwyn Hatfield Women's Refuge and the Salvation Army.

This year our Christmas Fayre raised £2,690 and we donated a cheque for £1,350 (50% of the profit) to Isabel Hospice.

Crisis at Christmas was our nominated Charity this year and we were able to provide 19 places a total of £566. with The money raised from our retiring collection at Carols by Candlelight and Christmas Card donations.

All were gratefully received, thank you for your generosity which has helped to bring a little joy and comfort into the lives of those less fortunate than ourselves.

Social and Fundraising

Families have enjoyed Games Nights and Film Nights

People are also welcome to join a Fellowship Lunch at our Local Public House on the third Sunday of every month.

We continue to raise money for our Big Build Project by holding a variety of events.

Sadly we lost our DJ so the popular Tea Dances are no longer but raised £430 in 2024 before closing.

Quiz Nights raised £748

Pop up Spring Fair raised £502

50% of Christmas Fayre £1340

Sunday Coffee, Lucky Numbers, donations from church groups plus Soup Lunches, and The Sunday Sales Table.

Together these raised £6,590 bringing the total in the fund at the end of December 2024 £16,763

We would welcome new ideas for 2025

Joyce Nicolson and Philip Read - Joint Church Secretaries

WGC URC – Building and Property Group Annual Report for 2024

Much of this team's work concerns getting repairs done, and if not terribly urgent they are more economically dealt with if combined with other planned maintenance rather than incurring costly call-out charges. This may sometimes account for what might seem like a delay; on the other hand, repairs can't be actioned if no one knows of them. So do tell someone if you spot something that needs doing, better to hear about it twice than not at all.

Another cause of delay can be the shortage of operatives which is a current problem in the building industry. Anyone who is good is unlikely to be available immediately. The Church had a long-standing relationship with a local firm from Welwyn, but Mark - who took over from his father who founded the company - died suddenly last September at a very

young age. They have ceased trading sadly. If anyone knows of a reputable building firm to replace them, we would be grateful for an introduction.

Long lists of repairs can be tedious, but mention should be made of replacing the hot water boiler in the ground floor kitchen and an upstairs WC suite that had cracked and was leaking; thank you Sean Nicolson.

Many inspections take place periodically in order that we keep on top of our legal obligations; and to name a few - fire extinguishers, emergency lighting and smoke detectors, gas safety certificates and upstairs central heating, and hard wiring electrical tests and portable appliance tests on all our electrical goods .

Hall & Randall inspect our roofs and clean the gutters at the end of each leaf drop season under the Synod maintenance plan, at no cost to us. The 2024 inspection highlighted roof leaks in the main hall that were beginning to damage the fabric of the building. Two trial repairs were unsuccessful and Rapleys, the Synod surveyors who carried out our last quinquennial inspection in 2021, were commissioned during the year to provide us with a report and an indication of recommended remedial works. The initial site visit has been fixed for January 2025.

The main repair at the Manse at 49 Parkway, was the replacement of the dilapidated fence along the complete length of the boundary with the Church. Some window repairs have also been carried out, and in conjunction with Carnegie Lettings, our managing agents, the effectiveness is being monitored.

The old Church signage has been simplified and now includes Martyn's details as our Joint Pastorate Minister. We have looked into relocating Allison's office downstairs.

Vertical hanging blinds on the two big windows in the main hall on the grounds side have been fitted which will help cut down glare when the sun is low without shutting it out altogether. In connection with the installation, the Church purchased a cantilever step ladder for high level access. This is because previously we had to replace wooden ladders and the long metal ladder because its storage on the staircase landing contravened health & safety rules.

Our caretaker continues to make an excellent job of sealing all three hall floors during the summer holidays, well done and thank you Lee.

Progress on our redevelopment plans has been slow in 2024. The Annual Church Meeting in March couldn't agree on the way forward, and a reconvened meeting in April gave instructions to proceed to the detailed design phase with a view to obtaining tenders in order to test the market and establish the likely shortfall on our funds held on our behalf with the URC Trust.

This would have gone well but for the fact that our mechanical and electrical services consultant had to withdraw from the scheme for reasons unrelated to our project. It took a while to get a new firm on board and even then, progress was slow as they got to grips with the design, especially the sustainable features that were a requirement.

However, towards the end of 2024 the designs were being finalised and will be 'frozen' enabling the tender documents to be drawn up. We hope for faster progress in 2025, and some advance drainage works may be undertaken in order to protect our planning permission before it expires.

Our small group, which also supports the Treasurer, would welcome new members with fresh ideas for our buildings.

Philip Read - telephone 01707 329484 – 15 February 2025

FINANCE

We are thankful in 2024 for the continuing commitment people make to supporting the church with their time and energy and resources.

Our General fund, which has no restrictions on how it is spent, holds £5,623.

Most of the church money is held in Restricted funds and can only be spent on specific expenditure e.g. grants to support our employees, building development work, our Big Build fundraising and is unavailable for general expenditure to support the church work.

In summary our total funds at the end of December 2024 were £599,233 – which includes the charitable grant from Stewardship in 2023 of £443,665 towards our Building redevelopment.

Our total Income in 2024 was £206,501 and Expenditure was £205,624 with an unrealised gain in investment value of £2,515.

Income of £39,336 was derived from Tithes and Offerings – a reduction of £5,431 from 2023. Gift aid was £9,629 highlighting the benefits of using Gift Aid for our Giving and Donations to the Church. Premises hire was £37,831, an increase of £3,532. It is good to see our Halls being used by our community supporting a wide variety of groups.

For our Big Build redevelopment work, we raised money via our Talents table, Tea Dance, Quiz night, Lucky Numbers, Spring and Christmas Fayres. Groups that meet in church have also generously donated funds

including the toddler groups alongside donations from individuals to support this work. The Big Build fund at the end of 2024 was £16,763.

We received a grant of £30,000 from Garfield Weston Foundation towards our building work. Thames North Synod provided a grant for an Energy audit as well as £1,000 as a contribution towards our increased electricity costs. Welwyn Hatfield Borough Council gave a grant of £600 for hospitality at the Community Cafe and the Thursday Club. Synod provided a grant to support our Children and Family work.

We have donated money to several organisations this year including Crisis at Christmas (£566), Isabel Hospice (£1350) and Christian Aid (£800). New Zion Foodbank received a total of £743 in cash as well as many bags of groceries from our collection at the Harvest Festival and the monthly Sunday gifts.

We thank Philip for his work and support on Finance and Linda for doing our financial control checks. Sarah has now taken on the role of Treasurer for the church.

As always, our hope for the future is that our Giving and other income stays in line with our spending, so we do not have to use our Reserves. A key concern is that our expenditure is increasing with inflation each year. Ministry and Mission payments were £34,536 in 2024 and our Utility payments doubled to £12,162 after our current contracts expired at the end of 2023.

Our new Big Build project will call on our resources so we can successfully get a new kitchen, toilets and better access through the building and into the garden space. We are blessed with a total of £943,616 including our fundraising, Stewardship grant and the Woodhall Lane trust fund (£466,962). We will be applying for an Eco-grant from Thames North

Synod to support the changes to the building to optimise energy usage. We are also working on other grant applications to enable us to fund this work.

With costs increasing each year, please review your Giving and Standing Orders and if possible, increase them to minimise the impact of inflation on the work of the Church.

Helen

Coffee Rota

Sadly, we have lost three members this year from the rota but it was very heartening to have an offer from Joanne Austin to join us and she is very welcome.

There are more people staying afterwards for coffee so that is very encouraging and it would be good to have one or two more volunteers on the Rota so that one's turn doesn't come round so often. We would all certainly welcome more people to join us as it is a good way to get to people better and to welcome all newcomers.

Kathleen Muir

Bibe Study Group

In 2024 we met most Friday morning at church for coffee and discussions on the Bible. These were led by our Minister, Martyn. We have followed courses on for example, Grace and explored Revelations assisted by video presentations. Recently Tina has led us exploring Women in the Bible.

Some of this was very challenging but our discussions are open and allow us more understanding of the Bible.

Come along on Friday at 10:00am for coffee and chat with the Bible Study starting at 10:30.

On behalf of the Bible Study group

Helen

The Welcome Team Report for 2004

Our URCWGC Welcome Team continue to greet our family of worshipers and visitors every Sunday...hail, wind and shine. We are a shrinking (but tenacious and very friendly) group and would welcome any new recruits!

We know that a warm welcome is appreciated because you tell us so! But this is not a one way transaction: we, the folks on duty feel really privileged to be able to carry out this small link in the sharing of Christian fellowship.

Helen Cunningham

07792637273. Helen@ianandhelen.co.uk

Flower and Décor Report 2024

The blessings from the floral displays we enjoy every Sunday are twofold as we send these flowers out to members of our church family to let them know we are thinking of them. They may be unable to attend due to frailty or illness be recently bereaved or celebrating a special event.

The joy these flowers bring to the recipients cannot be underestimated and we are fortunate to have people who donate annually to the Flower Fund to make this possible. Sadly, some who have donated generously in the past are no longer with us making it more difficult for us to provide flowers in church on a Sunday morning and create displays for special occasions ie Easter, Harvest and Christmas. So please consider making a donation to the Flower Fund to enable us to continue in 2025. I will try to offer you a date of your choice on the Flower Rota.

I would also love to see more people joining us to display the flowers for Sunday Worship and come along to help with the bigger church celebrations. Currently we are a team of three. We would happily support anyone who enjoys flowers and would like to give it a try. I was that person many years ago and I have learned on the job as they say. If you think you might be that person, come and have a chat, please don't be shy.

Joyce Nicolson, Margaret Richardson and Mary Sartin.

Thursday Club

Thursday Club continues to meet on the 1st and 3rd Thursday from 2-4pm of every month except August. We charge £2 which covers refreshments, and fees for visiting speakers and entertainers. I am extremely grateful to Allison and Mary for keeping the club afloat while I was out of the frame for health reasons from April- September. Mary has now agreed to help me run the club on a permanent basis for which I am very thankful as she is a great asset bringing new life and ideas for us to try.

Sadly Norma is no longer able to look after refreshments or attend for health reasons. Thank you, Norma for all the years you devoted to the club. We all miss you and everyone asks how you are when we meet on club afternoons.

Joyce D has stepped into Norma's shoes with the same dedication and we really appreciate her and the other club members who offer their help on club afternoons.

Chloe was helping but has now Charity Shop work on a Thursday. We wish you all the best and will be happy to see you again so do pop in when you can.

We make an effort to offer a variety of activities and speakers for our members to enjoy so if you know of any groups or individuals who would be interested to come along please give me their details.

We have lost a few members sadly Irene passed away and Margaret , Rosie and Roger are now in Care Homes but we were delighted to welcome several new members and anyone thinking of joining please get in touch or just come along.

Joyce Mob 07886392602 Email joycen2@hotmail.com

Community Café

Our church runs a Community Coffee Morning each Tuesday from 10.30 to 12.00. As well as providing what is needed to make your own tea or coffee, we provide sandwiches, quiche slices and biscuits. Usually between 15 and 20 attend and a special moment is when we celebrate someone's birthday with a card signed (secretly if possible) by everyone else and a cake with candles. We sing "Happy Birthday" when this is brought out for the birthday person to blow out the candles.

Robert

CHATTER & TOTS

I took over the Chatter & Tots group at the beginning of October last year, and since then, attendance has remained steady. We also welcome new parents at some sessions over the last few months, which helps the group continue to grow and thrive. Each week, parents and carers set up and choose the equipment together, fostering a strong sense of community.

Janet and Ann have been a fantastic support, helping to manage the group every week. Given the group's size, their assistance is invaluable. They also lead the singing sessions at the end, which the children absolutely love.

The group promotes mutual support, and it's wonderful to see friendships forming among attendees. At our final session before Christmas, carers took the lead in brainstorming and planning the event. Together, we organised a delightful Christmas party, complete with Secret Santa gifts, a special visit from Santa, and festive singing. Everyone contributed food to create a shared buffet, making it a truly memorable celebration.

BABY GROUP

Since taking over the group at the beginning of October, attendance has grown from just one person in my first week to as many as nine adults, plus their babies, on some weeks. While we mostly welcome mums, we've also had the occasional grandparent and two dads join us.

This group is a valuable and welcoming space where parents can simply turn up, enjoy a hot cuppa (which I make for them), and have some biscuits. It's a relaxed and informal environment where parents can share about their week, talk through the challenges of new parenthood, or just enjoy a friendly chat with each other.

Each session, I set out playmats and equipment for the babies, giving parents the chance to unwind and connect with one another. I've received some lovely feedback from parents who say the group makes a real difference in their week. It's also been wonderful to see some mums transition from this group to the Thursday Toddler Group as their little ones grow.

Anna Sofat

Christian Aid

This year Christian Aid focussed its appeal on Aline in Burundi who was married while still a child. When her violent husband forced her to run away, she was plunged into extreme poverty. She was without her children and without a home and had no food. She had to ask for help but few showed her any kindness. Fortunately, she was able to join a small business training course funded by Christian Aid. From this, she joined others in setting up a Village Savings and Loan Association which enabled her to establish her own business selling avocados and peanuts. She now has her own home for herself and her children.

This year we raised £50 from church members and £800 from a fine concert by the Welwyn Garden City Male Voice Choir so £850 went off to Christian Aid.

Robert

Christian Meditation

Our Christian Meditation group is led each week by Helen Cunningham. There are 8 of us, from different churches. We meditate together for 25 minutes, following the meditative practice of early Christians which was

rediscovered by a Benedictine monk, John Main, in the 1970s. We take a prayer phrase, “maranatha” (which means “Come, Lord”) and repeat it slowly and silently inside ourselves for 25 minutes. In this way, we open ourselves up to the endless love of God.

Robert

Bereavement and Loss

Our main event under this heading, is the Time to Remember Tea, attended this year by 18 people. It is an opportunity to invite back to the church those who have recently lost loved ones as well as an occasion for all of us to remember those we have lost. An informal tea at tables in a semi-circle is followed by a short, prayerful act of remembrance which this year was led thoughtfully by our new Minister, Martyn. Those present take away at the end of the service a rose to inspire our memories.

The other is our Longest Night Service on 21 December - for those for whom Christmas is a difficult time, perhaps because they are far away from close family members or perhaps because they are on their own. This year’s service was led very sensitively by Tina, our trainee minister, and, as usual, included a time for tea, coffee and mince pies.

Young People’s Church

Over the past year, we have really enjoyed our Young People’s church sessions with Wendy, and upon her taking up her new role, I agreed (with a little trepidation) to facilitate the two sessions a month that I am at WGC URC. We are blessed by seeing our regular families and young people, and we usually have between 3 and 7 young people attending our sessions, ranging in age between less than a year, and 11.

The first Sunday a month involves us starting out the session in the main service, and then moving to the hall for a story, games, craft activity, biscuit and a good chat. We have also been looking at how we can share our Christian faith in a practical way, and during a session on The Good Samaritan, the young people excelled in completing a food bank challenge where they worked together to spend £10 in the supermarket to get as much food as possible to donate to the Foodbank – they were awesome! Our young people also rose to the challenge of making Christmas cards for people connected to our church, and you may have noticed some of their amazing art on the display boards within the church – they are so creative.

The second Sunday of the month has moved to an All-Age Worship style of service, with the children having a dedicated space at the front of the church, usually with themed puzzles and crafts available to enjoy. We are gently encouraging our young people to participate within the service when they feel they want to, even if it is simply choosing a worship song for the service.

As we want to provide resources for families to use on the weeks I am at a different church, Chloe has kindly agreed to put out a prepared box of activities that are updated each month and she is doing a marvelous job. As we don't ever know what families may come into church for a Sunday service, we are trying to ensure that there is provision made for them and as such, Allison and I are beginning to set up some stand-alone resource packs that could be used with all material ready to go. It would be amazing to gather together a team of people who could work with our young people on a Sunday, especially on the weeks I am at a different church, it really is fun and the young people are always keen to share their fantastic ideas on a whole range of subjects. If you feel this is something you could help with, please have a chat with me.

Lynn Neads

Family Games Night

As some of you are aware, the Family games night came about after I came across some bored children in the garden and organised a game of 'What's the time Mr Wolf?'. It amazed me how the children enjoyed the old fashioned games. So, with Wendy, Janet, John and Claire's help, we decided to run a once a month evening in the garden, to play games and have some fun. During the dry and warmer evenings we are usually to be found outside, which does allow for a lot of energy to be run off.

When the weather changes, we use the upper hall, which does make for a more chaotic evening, as the energy levels are still high, but we still have a great time and I am starting to introduce some more sitting down types of games. Generally we have 8 -10 children in the winter (ranging from 4-14 years), but more in the summer.

Allison

Youth Club

Before Wendy left for her new job, we decided to trial a youth club as some of the young people who came to Games night were beginning to look for something more their own age group. The first two evenings were such a success, that it seemed to me a shame to not continue when Wendy left. So, the group of helpers Claire, Lee, Wale, Tina and myself decided to carry on. The age range is from 11 – 18 and we are regularly seeing 8-10 youngsters. What has been great to see is them bringing their friends.

Tina and Wale lead a 'God slot' for around 10-15 mins and so far the young people have engaged with the discussions.

We have plans to apply for a grant to buy some new equipment such as a football table and air hockey table, and to help pay for crafts, cooking supplies and refreshments.

We have also been very pleased to have Allen K volunteer to come and do some coding and 'computerish' stuff (I'm so not technically minded), and also to do some wood work. Matt has volunteered to do some boxing training and perhaps some chess, as there was some very competitive chess playing at one session!

So, if anyone has something they think our youth would enjoy, please let me know!

Pizza and Film Night

This evening was open to all the families, from Youth group, Saturday families' and Family Games night and was a lovely way to bring all the young people together. Given it was just before Christmas, I picked the film 'Elf', which seemed to suit all ages, even the parents!! Large amounts of pizza and snacks were eaten and enjoyed and we hope to repeat it 3 times a year. The only difficulty is finding a film that can be enjoyed by 5-15 year olds!! I am open to suggestions.

Allison

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2024	2023
		£	£	£	£	£
INCOMING RESOURCES						
Voluntary income	2	38,328	260	16,161	54,749	62,194
Activities for generating funds	3	40,324	0	86,476	126,800	151,838
Investment income		0	4,019	20,956	24,975	3,361
Incoming resources		78,653	4,279	123,593	206,524	217,393
Stewardship Grant (one off)	4	0	0	0	0	443,665
Total incoming resources		78,653	4,279	123,593	206,524	661,058
RESOURCES EXPENDED						
Charitable activities						
URC Ministry and Mission Fund	5	34,356	0	0	34,356	25,248
Ministerial costs	6	16,560	0	0	16,560	4,984
Employee costs		14,662	0	28,964	43,626	77,615
Cost of church activities	7	23,619	4,044	23,823	51,486	44,869
Donations passed on	8	257	172	3,540	3,969	5,645
Projects	9	0	0	2,118	2,118	14,978
Build Planning	10	0	0	53,359	53,359	20,052
Governance costs - independent examiner		150	0	0	150	50
Resources expended		89,604	4,217	111,803	205,624	193,439
Net incoming/ (outgoing) resource before investment gains/(losses) and transfers		-10,951	62	11,790	900	467,619
Net gains(losses) on investments		0	2,515	0	2,515	5,780
Net incoming /(outgoing) resources before transfers		-10,951	2,577	11,790	3,415	473,399
Gross Transfers between funds		0	4,034	-4,034	0	0
Net movement in funds		-10,951	6,612	7,755	-3,415	473,399
Total funds b/fwd. 1 January 2024		16,574	43,732	535,511	595,818	
Total funds c/fwd. 31 December 2024		5,623	50,343	543,267	599,233	

BALANCE SHEET
AS AT 31 DECEMBER 2024

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
		General £	Designated £	£	£	£
CURRENT ASSETS						
Debtors	11	5,209	0	2,268	7,477	32,057
Bank and Cash Balances	12	4,160	7,324	68,892	80,376	84,800
WGC Deposit Account	13	0	0	435,956	435,956	415,000
Investments	14	0	43,019	38,100	81,119	78,604
		<u>9,369</u>	<u>50,343</u>	<u>545,216</u>	<u>604,928</u>	<u>610,461</u>
CURRENT LIABILITIES						
Creditors payable within one year	15	3,746	0	1,949	5,695	14,643
TOTAL NET ASSETS		<u>5,623</u>	<u>50,343</u>	<u>543,267</u>	<u>599,233</u>	<u>595,818</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds		5,623	50,343	0	55,966	60,306
Restricted Income funds		0	0	543,267	543,267	535,511
TOTAL FUNDS		<u>5,623</u>	<u>50,343</u>	<u>543,267</u>	<u>599,233</u>	<u>595,818</u>

APPROVED BY CHURCH MEETING

AND SIGNED ON BEHALF BY
ON

1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Assets

Freehold property: The Trustees of the church and manse buildings are the Thames North Synod Trust who hold them upon trust for purposes connected with Welwyn Garden City URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Fixed assets this year are written off in the year of purchase .

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g 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

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2024	2023
	£	£	£	£	£
2. Voluntary income					
Tithes and Offerings	30,339	0	9,007	39,346	44,735
Gift Aid refunds	7,829	0	1,800	9,629	12,023
Gifts	160	260	3,239	3,659	3,694
Special collections (sent onwards)	0	0	2,115	2,115	1,741
	<u>38,328</u>	<u>260</u>	<u>16,161</u>	<u>54,749</u>	<u>62,194</u>
3. Activities for generating funds					
Synod grants for Children and Mission employees.	0	0	29,800	29,800	51,204
Welwyn Hatfield Borough Council grant	0	0	600	600	1,560
Synod grant payments	0	0	3,268	3,268	7,494
Garfield Weston Grant	0	0	30,000	30,000	0
Premises hire	22,039	0	15,793	37,832	34,300
WGC Manse rental	18,285	0	0	18,285	18,825
Fundraising	0	0	5,819	5,819	7,296
Drawdown from Woodhall Lane Synod Trust	0	0	0	0	28,777
Flowers donations	0	0	501	501	1,347
Sundry income(Café, Chatter and Tots)	0	0	695	695	1,036
	<u>40,324</u>	<u>0</u>	<u>86,476</u>	<u>126,800</u>	<u>151,838</u>
4. Charitable grant - Stewardship					
This purpose of this grant is the church building redevelopment. An amount of £435,955 is on deposit in a WGC URC Deposit account held at Thames North Synod Trust and will be used to pay the building invoices .					
5. MINISTRY & MISSION FUND					
The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.					
6. Ministerial Costs					
WGC Manse rental contribution to Harpenden URC and contribution to Harpenden Manse expenses / Minister's expenses					
7. Cost of Church Activities					
Church costs					
Utilities /Council Tax	2,586	0	9,576	12,162	5,940
Insurance	4,340	0	0	4,340	3,917
Maintenance of buildings	340	3,994	7,771	12,105	6,718
Cleaning	6,864	0	4,536	11,400	10,834
Grounds	2,163	0	0	2,163	3,082
Licenses	783	0	0	783	0
Catering/events	472	0	290	762	1,461
Worship expenses inc Induction service	3,317	50	248	3,615	6,640
Equipment	134	0	1,347	1,481	1,289
Flowers	151	0	55	206	1,360
Communications					
printing	1,095	0	0	1,095	1,179
office support /small office equip	1,046	0	0	1,046	2,091
telephone, broadband	327	0	0	327	357
	<u>23,619</u>	<u>4,044</u>	<u>23,823</u>	<u>51,486</u>	<u>44,869</u>

8. Donations passed on

Special collections which are passed to organisations e.g. Isabel Hospice, Crisis , Christian Aid

9. Projects

Projects include new blinds ,secondary glazing, sound system

10. Build Planning

Payments to architects and consultants

11. Debtors

	Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
	General	Designated			
	£	£	£	£	£
Gift Aid recoverable	3,000	0	0	3,000	3,000
Prepaid licenses and Insurances	320	0	0	320	1,091
Premises Hire	1,889	0	0	1,889	560
Outstanding grant from Thames North Synod	0	0	2,268	2,268	27,406
	<u>5,209</u>	<u>0</u>	<u>2,268</u>	<u>7,477</u>	<u>32,057</u>

12. Cash at Bank (ex WGC Deposit Account)

Bank current account	-8,649	23,963	-8,709	6,605	7,021
Savings Account	12,809	-16,639	77,601	73,771	77,780
Flower Account	0	0	0	0	0
	<u>4,160</u>	<u>7,324</u>	<u>68,892</u>	<u>80,376</u>	<u>84,800</u>

13. WGC Deposit account

This sum is held in a Welwyn Garden City URC Deposit account at Thames North Synod Trust

14. Investments

Jupiter Investments	0	3,623	12,560	16,183	15,103
COIF Investments	0	39,397	25,540	64,936	63,502
	<u>0</u>	<u>43,019</u>	<u>38,100</u>	<u>81,119</u>	<u>78,604</u>

15. Current Liabilities

Creditors payable within one year

Utilities and Supplies	0	0	0	0	1,346
HMRC	0	0	0	0	481
Crisis Donation	0	0	0	0	126
Isabel Hospice	0	0	1,350	1,350	1,300
Electric Heaters	0	0	0	0	7,741
Expenses	0	0	599	599	0
Grounds	1,700	0	0	1,700	1,696
Harpden Ministerial expenses	1,315	0	0	1,315	1,288
Cleaning	731	0	0	731	666
	<u>3,746</u>	<u>0</u>	<u>1,949</u>	<u>5,695</u>	<u>14,643</u>

GENERAL FUND

This fund has no restrictions on its use

DESIGNATED FUNDS

Benevolent Fund - this holds money for use to support individuals with emergency funds. The Elders administer this fund

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it

has regular budgeted transfers from the General Fund. The maintenance is supervised by the Building Team

A sum of £4034 was transferred from Fabric fund in Dec 2024 for use in 2025

Car Fund - this is held to provide a minister's car if required

Reserve Fund - holds the reserves of the church

RESTRICTED FUNDS

Back to Work - fund to support expenses for those seeking work (managed by the Elders)

Big Build fundraise - money raised in 2023 onwards for the building redevelopment

Building fund - fund used to capture grants and gifts for building redevelopment

Christmas Fayre - 50% given to Isabel Hospice, 50% transferred to Build fundraising

Legacy Fund - was used to replace heaters and blinds in the church

Equipment Fund - fund for equipment for recording worship / overhead display etc.

General Earmarked - fund for specific short term spends eg new bench, hall costs

Fabric - for use in general church fabric updates

Flower Fund - providing weekly church flowers from donations (now held in church bank account)

Mission Dev fund - Thames North Synod grant and church pledges for employing a Mission worker

New keys liability - held for future key deposit returns

Chatter and Tots Fund - donations received at Weekly Toddler group . Surplus transferred to Big Build fundraising

Community Café - donations received at weekly café . Surplus transferred to Big Build fundraising

Special Collections - collections sent onwards to e.g. Crisis, Christian Aid, Isabel Hospice

Support for Mission fund - holds donation given to support outreach Mission work

Synod outstanding grants - backdated general grant money from Thames North Synod

Welwyn Hatfield BC Community Grant - grants used to provide new sound equipment and support hospitality

Children, Youth, Family Fund - grant from Thames North Synod and pledges to support the Children and Family worker

	B/F	Income	Expenditure	Transfer	Gains(Loss)	C/F
	£	£	£	£	£	£
General fund	16,574	78,653	-89,604	0	0	5,623
DESIGNATED						
Benevolent Fund	37	260	-222	0	0	75
Car Fund	10,000	0	0	0	0	10,000
Maintenance	9,824	0	-3,994	4,034	0	9,864
Reserve Fund	23,871	4,019	0	0	2,515	30,405
RESTRICTED						
Back To Work	1,000	0	0	0	0	1,000
Big Build fundraising	10,172	4,830	-100	1,861	0	16,763
Building Fund (inc Garfield Weston Grant)	457,506	53,224	-50,838	0	0	459,892
Christmas Fayre	0	2,868	-1,513	-1,355	0	0
Legacy	2,702	0	-2,702	0	0	0
Equipment Fund	0	1,900	-686	0	0	1,214
Fabric	22,653	2,798	-9,939	-4,034	0	11,479
Flower Fund	0	466	0	20	0	486
General Earmarked inc Hall hire costs	507	14,389	-14,239	0	0	657
Mission Development	14,450	5,540	-2,973	0	0	17,017
New keys liability	235	0	0	0	0	235
Organisation Chatter and Tots	610	613	0	-500	0	723
Organisation Community	145	82	0	-27	0	200
Special Collections	0	2,130	-2,130	0	0	0
Support fund for Mission outreach	2,475	0	0	0	0	2,475
Synod outstanding grant received	7,494	0	0	0	0	7,494
WHBC Community Grant	565	600	-672	0	0	493
Children , Youth , Family	14,997	34,153	-26,012	0	0	23,138
Totals	595,818	206,524	-205,624	0	2,515	599,233

In addition the Thames North Synod Trust holds money from sale of Woodhall Lane from which the church can request drawdown

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 December 2024 from the accounting records of the church.

Helen Kaye



Date

24/2/25

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2024, which are set out on pages 1 to 6

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

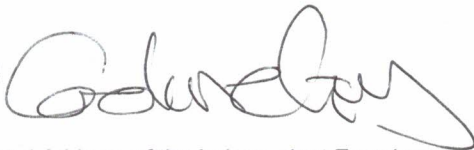
Basis of Independent Examiner's report

My examination was carried out in accordance with General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

Signed



Date

25/2/25

Name and Address of the Independent Examiner

Coeline Guy
1 Gtbc Road
Wdway
AL6 9PB.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
		General	Designated	Funds	£	£
		£	£	£	£	£
INCOMING RESOURCES						
Voluntary income	2	38,328	260	16,161	54,749	62,194
Activities for generating funds	3	40,324	0	86,476	126,800	151,838
Investment income		0	4,019	20,956	24,975	3,361
Incoming resources		78,653	4,279	123,593	206,524	217,393
Stewardship Grant (one off)	4	0	0	0	0	443,665
Total incoming resources		78,653	4,279	123,593	206,524	661,058
RESOURCES EXPENDED						
Charitable activities						
URC Ministry and Mission Fund	5	34,356	0	0	34,356	25,248
Ministerial costs	6	16,560	0	0	16,560	4,984
Employee costs		14,662	0	28,964	43,626	77,615
Cost of church activities	7	23,619	4,044	23,823	51,486	44,869
Donations passed on	8	257	172	3,540	3,969	5,645
Projects	9	0	0	2,118	2,118	14,978
Build Planning	10	0	0	53,359	53,359	20,052
Governance costs - independent examiner		150	0	0	150	50
Resources expended		89,604	4,217	111,803	205,624	193,439
Net incoming/ (outgoing) resource before investment gains/(losses) and transfers		-10,951	62	11,790	900	467,619
Net gains(losses) on investments		0	2,515	0	2,515	5,780
Net incoming /(outgoing) resources before transfers		-10,951	2,577	11,790	3,415	473,399
Gross Transfers between funds		0	4,034	-4,034	0	0
Net movement in funds		-10,951	6,612	7,755	-3,415	473,399
Total funds b/fwd. 1 January 2024		16,574	43,732	535,511	595,818	
Total funds c/fwd. 31 December 2024		5,623	50,343	543,267	599,233	

BALANCE SHEET
AS AT 31 DECEMBER 2024

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
		General £	Designated £	£	£	£
CURRENT ASSETS						
Debtors	11	5,209	0	2,268	7,477	32,057
Bank and Cash Balances	12	4,160	7,324	68,892	80,376	84,800
WGC Deposit Account	13	0	0	435,956	435,956	415,000
Investments	14	0	43,019	38,100	81,119	78,604
		<u>9,369</u>	<u>50,343</u>	<u>545,216</u>	<u>604,928</u>	<u>610,461</u>
CURRENT LIABILITIES						
Creditors payable within one year	15	3,746	0	1,949	5,695	14,643
TOTAL NET ASSETS		<u>5,623</u>	<u>50,343</u>	<u>543,267</u>	<u>599,233</u>	<u>595,818</u>
THE FUNDS OF THE CHARITY						
Unrestricted income funds		5,623	50,343	0	55,966	60,306
Restricted Income funds		0	0	543,267	543,267	535,511
TOTAL FUNDS		<u>5,623</u>	<u>50,343</u>	<u>543,267</u>	<u>599,233</u>	<u>595,818</u>

APPROVED BY CHURCH MEETING

AND SIGNED ON BEHALF BY
ON

1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

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Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

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Freehold property: The Trustees of the church and manse buildings are the Thames North Synod Trust who hold them upon trust for purposes connected with Welwyn Garden City URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Fixed assets this year are written off in the year of purchase .

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g 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

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2024	2023
	£	£	£	£	£
2. Voluntary income					
Tithes and Offerings	30,339	0	9,007	39,346	44,735
Gift Aid refunds	7,829	0	1,800	9,629	12,023
Gifts	160	260	3,239	3,659	3,694
Special collections (sent onwards)	0	0	2,115	2,115	1,741
	<u>38,328</u>	<u>260</u>	<u>16,161</u>	<u>54,749</u>	<u>62,194</u>
3. Activities for generating funds					
Synod grants for Children and Mission employees.	0	0	29,800	29,800	51,204
Welwyn Hatfield Borough Council grant	0	0	600	600	1,560
Synod grant payments	0	0	3,268	3,268	7,494
Garfield Weston Grant	0	0	30,000	30,000	0
Premises hire	22,039	0	15,793	37,832	34,300
WGC Manse rental	18,285	0	0	18,285	18,825
Fundraising	0	0	5,819	5,819	7,296
Drawdown from Woodhall Lane Synod Trust	0	0	0	0	28,777
Flowers donations	0	0	501	501	1,347
Sundry income(Café, Chatter and Tots)	0	0	695	695	1,036
	<u>40,324</u>	<u>0</u>	<u>86,476</u>	<u>126,800</u>	<u>151,838</u>
4. Charitable grant - Stewardship					
This purpose of this grant is the church building redevelopment. An amount of £435,955 is on deposit in a WGC URC Deposit account held at Thames North Synod Trust and will be used to pay the building invoices .					
5. MINISTRY & MISSION FUND					
The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.					
6. Ministerial Costs					
WGC Manse rental contribution to Harpenden URC and contribution to Harpenden Manse expenses / Minister's expenses					
7. Cost of Church Activities					
Church costs					
Utilities /Council Tax	2,586	0	9,576	12,162	5,940
Insurance	4,340	0	0	4,340	3,917
Maintenance of buildings	340	3,994	7,771	12,105	6,718
Cleaning	6,864	0	4,536	11,400	10,834
Grounds	2,163	0	0	2,163	3,082
Licenses	783	0	0	783	0
Catering/events	472	0	290	762	1,461
Worship expenses inc Induction service	3,317	50	248	3,615	6,640
Equipment	134	0	1,347	1,481	1,289
Flowers	151	0	55	206	1,360
Communications					
printing	1,095	0	0	1,095	1,179
office support /small office equip	1,046	0	0	1,046	2,091
telephone, broadband	327	0	0	327	357
	<u>23,619</u>	<u>4,044</u>	<u>23,823</u>	<u>51,486</u>	<u>44,869</u>

8. Donations passed on

Special collections which are passed to organisations e.g. Isabel Hospice, Crisis , Christian Aid

9. Projects

Projects include new blinds ,secondary glazing, sound system

10. Build Planning

Payments to architects and consultants

11. Debtors

	Unrestricted Funds		Restricted Funds	TOTAL 2024	TOTAL 2023
	General	Designated			
	£	£	£	£	£
Gift Aid recoverable	3,000	0	0	3,000	3,000
Prepaid licenses and Insurances	320	0	0	320	1,091
Premises Hire	1,889	0	0	1,889	560
Outstanding grant from Thames North Synod	0	0	2,268	2,268	27,406
	<u>5,209</u>	<u>0</u>	<u>2,268</u>	<u>7,477</u>	<u>32,057</u>

12. Cash at Bank (ex WGC Deposit Account)

Bank current account	-8,649	23,963	-8,709	6,605	7,021
Savings Account	12,809	-16,639	77,601	73,771	77,780
Flower Account	0	0	0	0	0
	<u>4,160</u>	<u>7,324</u>	<u>68,892</u>	<u>80,376</u>	<u>84,800</u>

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COIF Investments	0	39,397	25,540	64,936	63,502
	<u>0</u>	<u>43,019</u>	<u>38,100</u>	<u>81,119</u>	<u>78,604</u>

15. Current Liabilities

Creditors payable within one year

Utilities and Supplies	0	0	0	0	1,346
HMRC	0	0	0	0	481
Crisis Donation	0	0	0	0	126
Isabel Hospice	0	0	1,350	1,350	1,300
Electric Heaters	0	0	0	0	7,741
Expenses	0	0	599	599	0
Grounds	1,700	0	0	1,700	1,696
Harpden Ministerial expenses	1,315	0	0	1,315	1,288
Cleaning	731	0	0	731	666
	<u>3,746</u>	<u>0</u>	<u>1,949</u>	<u>5,695</u>	<u>14,643</u>

GENERAL FUND

This fund has no restrictions on its use

DESIGNATED FUNDS

Benevolent Fund - this holds money for use to support individuals with emergency funds. The Elders administer this fund

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it

has regular budgeted transfers from the General Fund. The maintenance is supervised by the Building Team

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Mission Dev fund - Thames North Synod grant and church pledges for employing a Mission worker

New keys liability - held for future key deposit returns

Chatter and Tots Fund - donations received at Weekly Toddler group . Surplus transferred to Big Build fundraising

Community Café - donations received at weekly café . Surplus transferred to Big Build fundraising

Special Collections - collections sent onwards to e.g. Crisis, Christian Aid, Isabel Hospice

Support for Mission fund - holds donation given to support outreach Mission work

Synod outstanding grants - backdated general grant money from Thames North Synod

Welwyn Hatfield BC Community Grant - grants used to provide new sound equipment and support hospitality

Children, Youth, Family Fund - grant from Thames North Synod and pledges to support the Children and Family worker

	B/F	Income	Expenditure	Transfer	Gains(Loss)	C/F
	£	£	£	£	£	£
General fund	16,574	78,653	-89,604	0	0	5,623
DESIGNATED						
Benevolent Fund	37	260	-222	0	0	75
Car Fund	10,000	0	0	0	0	10,000
Maintenance	9,824	0	-3,994	4,034	0	9,864
Reserve Fund	23,871	4,019	0	0	2,515	30,405
RESTRICTED						
Back To Work	1,000	0	0	0	0	1,000
Big Build fundraising	10,172	4,830	-100	1,861	0	16,763
Building Fund (inc Garfield Weston Grant)	457,506	53,224	-50,838	0	0	459,892
Christmas Fayre	0	2,868	-1,513	-1,355	0	0
Legacy	2,702	0	-2,702	0	0	0
Equipment Fund	0	1,900	-686	0	0	1,214
Fabric	22,653	2,798	-9,939	-4,034	0	11,479
Flower Fund	0	466	0	20	0	486
General Earmarked inc Hall hire costs	507	14,389	-14,239	0	0	657
Mission Development	14,450	5,540	-2,973	0	0	17,017
New keys liability	235	0	0	0	0	235
Organisation Chatter and Tots	610	613	0	-500	0	723
Organisation Community	145	82	0	-27	0	200
Special Collections	0	2,130	-2,130	0	0	0
Support fund for Mission outreach	2,475	0	0	0	0	2,475
Synod outstanding grant received	7,494	0	0	0	0	7,494
WHBC Community Grant	565	600	-672	0	0	493
Children , Youth , Family	14,997	34,153	-26,012	0	0	23,138
Totals	595,818	206,524	-205,624	0	2,515	599,233

In addition the Thames North Synod Trust holds money from sale of Woodhall Lane from which the church can request drawdown

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 December 2024 from the accounting records of the church.

Helen Kaye



Date

24/2/25

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2024, which are set out on pages 1 to 6

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

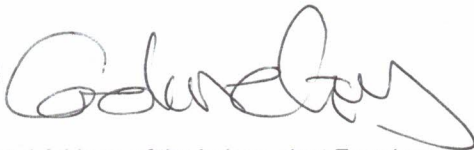
Basis of Independent Examiner's report

My examination was carried out in accordance with General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

Signed



Date

25/2/25

Name and Address of the Independent Examiner

Coeline Guy
1 Gable Road
Ardway
AL6 9PB.

WELWYN GARDEN CITY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1167010

Accounts



**Welwyn Garden City
United Reformed Church**
Church Road
Welwyn Garden City
AL8 6PR
Registered Charity Number 1167010



CHARITY REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

This report includes information required by the Charities (Accounts and Report) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2013 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

However, in view of Charity Commission limits, a ‘one-off’ legacy in the form of a Stewardship grant from one of our long-serving members, resulted in a significant increase in our income for 2023. This has meant that the Church Charity has had to change to an ‘accruals’ system of accounting rather than the simpler ‘receipts and payments’ basis of previous years with all the book-keeping and verification issues that this entails. This situation will have to continue for at least 2024 as well.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Welwyn Garden City United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement which remains unchanged:

Our mission is to be an open, welcoming fellowship, providing a Christian Hub where all people can find friendship and support as we learn to love God and each other and work together in our community and the wider world.

The Elders’ Meeting is aware of the Charity Commission’s guidance on public benefit in “The Advancement of Religion for the Public Benefit” and has regard to it in the administration of the Church.

The Elders’ Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care, and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers,

- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole, and
- providing a Community Hub offering a variety of activities which contribute to strong local community and individuals' well-being and which link well to our Welwyn Hatfield Borough Council's community aims.

Aims and Purposes

Welwyn Garden City United Reformed Church (hereinafter WGC URC), its Eldership and Minister promote the mission of the whole Church to foster in the congregation, concern for witness and service to the community, evangelism at home and abroad, Christian education, ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

WGC URC is committed to fulfil these aims by enabling as many people as possible to worship at our church by providing a variety of worship experiences, helping people to put their faith into practice through exploring faith, prayer, and the Bible.

In planning the diary for the year, the Charity Commission's guidance on public benefit is considered and in particular the supplementary guidance on charities for the advancement of religion.

Our normal pattern of activities include:

- worship, prayer and exploring the Bible to enable people to learn about their faith and develop their knowledge of what it means to be a disciple of Jesus,
- pastoral care for our Church family and wider community,
- making opportunities for mission and outreach, and
- providing social and leisure activities for individual and community well-being.

WGC URC offers a range of different worship experiences during each month throughout the year, which are open to all, and all are welcome. There is a balance of traditional worship, engaging with prayer, hymns, and preached sermons and more modern conversational and sung worship with modern tunes; worship for all ages in the form of family services is offered as well as evening sessions of Christian Meditation.

The above statements remain true and are unchanged from the report for 2022.

Background to the year

The Charity Report for 2022 from the Trustees reported again that after a period when the activities of WGC URC were severely curtailed due to the pandemic of Covid-19 we - in common with most other organisations - hoped that 2023 would see us returning to normal. In fact, for the most part this has proved accurate.

Normal Sunday worship has continued without interruption throughout 2023, and the general sense that things were getting back to normal grew as the year passed.

Whilst we have gone back to times as they were before Covid-19, the reliance on Zoom for meetings still continues enabling participants, who for whatever reason were not in WGC, could still join meetings rather than offering apologies for non-attendance. The comforts of Zoom at home are welcomed by the elderly who dislike turning out on winter evenings and dislike driving in the dark. To this extent, Zoom meetings will almost definitely continue well into the future.

The slowness of previous organisations who used our building to return is being turned around gradually, this is evidenced by a slight increase in our premises lettings in our accounts.

Because of the long break caused by the pandemic, members have become older, and many have decided not to resume their previous duties. This was inevitable and puts greater strain on those who remain, and as happened last year, there seems to be a general reluctance on younger folk to take on responsibilities when they do not have to.

Nevertheless, 2023 proved a successful year on the whole through the challenging work of the Elders and volunteers and we have grown closer to and work well in partnership with our fellow Pastorate Churches, namely Harpenden URC and Wheathampstead United Church (also URC).

Our previous Minister, Rev. Jane Weedon retired at the end of September 2021, WGC URC had been in what is termed 'vacancy'. Seeking a new Minister is only permissible under URC rules when a vacancy is declared, and the recruiting process can begin. And after a whole year, our vacancy was declared in the autumn of 2022.

Rev. Jim Dagleish was appointed as our Interim Moderator by the URC Thames North Synod to steer us through the vacancy process. As expected, any new Minister will be appointed to the Local Area Group of about a dozen Churches, called Heartland, but with particular responsibility for the three Pastorate Churches named above.

Our joint Pastorate Profile was already in place detailing the buildings and particular characteristics of the three Churches, which with a lot of other information was submitted to URC Church House and made available to existing Ministers through their payslips and to any other suitable enquirers who might be currently in other posts or newly qualified.

At the end of 2022, we were hopeful that the vacancy process would deliver us a new Minister.

Local Churches hear about potential candidates via their Interim Moderator from a meeting of all thirteen Synod Moderators and the details are shared with the respective congregations.

WGC URC had two enquirers, the first was soon discounted where the candidate seemingly very well qualified was not prepared to relocate. Commuting daily from Bristol to WGC would not have been practical.

The second candidate met all of our expectations and was invited to visit the three Churches over a weekend, undergo a Q & A session, and 'preach with a view of being called'. A combined Church Meeting was unanimous in the vote to appoint Rev. Martyn Needs as the Minister for the Heartland Local Area Group with particular responsibility for the pastorate Churches of Harpenden, Wheathampstead and WGC. Which we were very delighted that he decided to accept. He and his family relocated from Dorset during 2023, choosing to live in the Manse at Harpenden, it being larger and better located than that at WGC. The WGC Manse continues to be let on a long-term basis.

Rev. Martyn was inducted at a service at WGC on Saturday, 9 September 2023, attended by the Thames North Synod Moderator, the Interim Moderator, local dignitaries, and other Church visitors followed by a celebratory afternoon tea, enjoyed by all.

Achievements and Performance

Average Sunday attendance over the full year of normal Sunday worship totalled 46 people, 10 up compared to 2022, but down on the average of 58 just before the pandemic.

Because of frailty, we have a number of members who have chosen to remain on Zoom and others are happy to receive a copy of the full script of the service including the sermon delivered or posted to them during the preceding week. These few folks are not included in the total of 46 people worshipping in person.

Holy Communion has reverted to being in person on the first Sunday of each month without fail and is always well attended.

Being without a Minister (except for the last quarter of 2023) has meant more combined services with our other Pastorate Churches and continuing with reliance on lay preachers from elsewhere; and more importantly we have made more use of home-grown talent in our own worship team.

Presently, Rev. Martyn preaches at WGC on the first two Sundays in the month, and at Harpenden on the other two. The fifth Sunday in any month is always a Joint Pastorate service with the venue alternating.

We have added a further two of our own Elders to those authorised to preside at Communion in addition to the two persons at the end of 2023.

Weekly Bible Study groups restarted in person, but Christian Meditation remains on Zoom.

Memorable services during the year included those when we welcomed new joiners into membership, visits by the Synod's Discipleship Enabler, the London City Mission for overseas work, the Coronation celebrations. Special services, separate from Sunday morning worship, included Time to Remember, Longest Night, Pet services, Café afternoon worship, etc. There were the normal Christmas and Easter worship services.

Wendy Lidgate, our Children and Families Worker, employed using a Synod grant, continued to do a remarkable job in staying connected with our young families and making them feel still involved even if family circumstances preclude attending Sunday worship.

Other Church groups and events such as community coffee mornings, tea dances, Knit and Natter group, Thursday Club for older folk have been operating throughout the year.

Similarly, Elizabeth Laing, our Mission Enabler kept our community outreach work expanding; our partnership with Sainsbury's, the supermarket opposite the Church, continued and as a congregation we have increased our cash giving to provide our local New Zion Food Bank with money to buy milk and other fresh goods.

Liz also continues to support Homestart and many other similar support charities, not least two Dementia support groups. On the other hand, some NHS support groups and Alcoholics Anonymous closed down during the lockdown and have not returned.

Within the URC Thames North Synod, we are grouped with a dozen other Churches in what is called the Heartland group. This group extends west to include St. Albans, Luton, and Dunstable. Joint Local Area Group events are scarce because of the distances of travel involved.

WGC URC holds monthly Elders' Meetings, all on Zoom in 2023, and quarterly Church Meetings in person in Church, but available on Zoom for people unable to attend, who can still vote on important matters. Postal votes and proxy voting are precluded by our constitution, as a result Zoom attendance has proved to be a benefit.

Mission and Outreach, etc.

The WGC URC 2023 Year Book contains reports from all our Church groups with the exception of that from the Flower and Décor team, a copy of the Year Book accompanies the 2023 Trustees' annual report.

Flower and Décor team

The blessings from the floral displays we enjoy every Sunday are twofold as we send these flowers out to members of our church family to let them know we are thinking of them. They may be unable to attend due to frailty or illness, recently bereaved or simply celebrating a special event. The joy these flowers bring to the recipients cannot be underestimated and we are fortunate to have people who donate to the Flower Fund and make this possible.

Donations also enable us to create displays in church for Easter, Harvest and Christmas

Since taking over the Flower Fund and Rota thirty years ago, 2023 was the first time it didn't run with a surplus to carry over to 2024 and church funds had to cover the deficit. I am hoping more people who have not donated in the past will support the Flower Fund by donating in 2024.

I would also love to see more people joining us to display the flowers for Sunday Worship and help with the bigger church celebrations. Currently we are a team of three. We would happily support anyone who enjoys flowers and would like to try it.

Joyce Nicolson, Margaret Richardson, and Mary Sartin.

Finance Review for 2023

Full details of our finances for the year are included in the Accounts, which have been independently verified and a copy of which accompanies this Trustees' annual return. They have been produced on an 'accruals' basis, for the reason explained on the first page of this report.

Our surplus over the financial year was £29,735 due in part to our sustained giving, a drawdown from trust funds, increased premises hire and Manse rental as well as catch-up grant payments from Synod.

We claim Gift Aid wherever permissible.

One of our biggest overheads is the payment we make to URC “head office” through what is called the Ministry and Mission contribution. The annual amount paid by monthly direct debit is calculated by a formula method, which becomes our set target for the year. We are proud that consistently over the years we have always met the pledge to meet our given target.

Employees and volunteers

Lee Nicholls has completed his first year as our new Caretaker, Wendy Lidgate continues in her role as our Children’s and Young Families’ Worker, her term and grant funding extends through to 2025. Allison Giles does valuable work as our Church Administrator without whom it would be difficult to operate efficiently; Liz Laing is our Mission Enabler and is our connection with all those beyond the Church walls, her influence is extensive, but we are mindful that Liz wishes to return to Scotland and rejoin her family.

So many other people volunteer in varying ways and for different Church groups, from people serving coffee, to playing the piano, reading the lesson from the Bible each week, arranging flowers, welcoming worshippers and we are grateful to them all, they are too numerous to mention individually.

Membership

At the end of 2022, the membership roll showed 76 members with approximately 25 regular attendees who are not Church members. In 2023 two members passed away, but we welcomed five new members into fellowship, together with our new Minister. As a result, the roll at 31 December 2022 stood at 80 members.

Redevelopment plans

We have plans to redevelop our building, and extend at the rear, for which we have planning permission which lapses in 2025. This will provide vastly improved kitchen and toilets and greater circulation space, opening up the building and with direct access to our outside space. During 2023, we suffered a number of setbacks not least the fact that our mechanical and electrical consultant began withdrawing from the scheme. The project team is working to find savings to bring the estimated cost back within our available funds. We continue with fund-raising by holding special events and are formulating grant applications. We hope for better news in 2024.

Our plans incorporate various ECO-friendly measures which we try to carry through in our routine maintenance work. We have replaced old electric panel heaters with modern low surface temperature units.

Other notable events

In 2023, we held a WGC Male Voice Choir concert to raise funds for Christian Aid Week and our Christmas Fayre collected cash for our local Hospice, founded by one of our former members. Our Christmas collections went to pay for spaces at Crisis at Christmas.

Administration

WGC URC is a local church of the United Reformed Church in Great Britain and a member of the Thames North Synod. Charity details given at the head of this annual report.

Our website is www.wgcurc.org.uk which is kept up to date for public viewing.

The Church Office remains open on Wednesday to Friday mornings when staff are available.

The Church building itself and our Manse at 49 Parkway, Welwyn Garden City, AL8 6JQ are vested in the URC Thames North Trust company as trustees and held for the benefit of WGC URC in accordance with the trusts applicable to URC properties.

WGC URC registered in 2016 as Charity Number 1167010.

Structure, Governance and Management

The activities of WGC URC are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the URC and supplemented by the constitution of WGC URC.

The governing document of the registered charity is a statement adopted in a Church Meeting.

The Church Meeting (of all members wishing to attend) and under the guidance of the Holy Spirit provides direction on the life and work of the Church.

On a day-to-day level, the Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and The Manse. Pastoral care of our members, adherents and friends is the responsibility of the Minister (when we have one) and of the Elders and partly delegated to Pastoral Friends.

Elders, who have to be approved in a vote at Church Meeting before being ordained, are elected to serve for three years, and can continue for a further term.

They retire by rotation and are eligible for re-election after a one-year break. Co-option of former serving Elders is permitted.

The Elders' Meeting is responsible for reviewing Church policies from time to time, deciding if changes have become necessary and whether a new policy is required to keep up to date.

Production of a Staff Handbook, embodying all our employee policies, is still in production.

WGC URC publishes a bi-monthly Church Magazine for all three Pastorate Churches.

The members of the Elders' Meeting are recognised as the charity trustees.

At the end of 2023, these were:

Minister (vacant until the final quarter) – Rev. Martyn Neads

Joyce Nicolson – Elder and Joint Church Secretary

Philip Read – Elder and Joint Church Secretary

Cherylle Cooper – Elder

Derek Groves – Elder (non-serving Elder co-opted back into the Eldership)

John Mortimer – Elder

Adegbemiga Onasile – Elder

Matthew Read – Elder

Helen Kaye, another non-serving Elder continued as Church Treasurer for the whole of 2023.

Sanjay Jayaraj and Sharon John were both Elders, but resigned in September 2023 upon relocating abroad for work reasons, we hope to welcome them back at some stage.

This report was approved by the Eldership:

..... Mrs. Joyce Nicolson, Joint Church Secretary

Date October 2024

..... Mr. Philip Read, Joint Church Secretary

Date October 2024

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds General £	Designated Funds £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
INCOMING RESOURCES						
Voluntary income	2	46,571	330	15,293	62,194	67,236
Activities for generating funds	3	38,585	55	113,198	151,838	130,172
Investment income		0	3,361	0	3,361	2,397
Incoming resources		85,156	3,746	128,491	217,393	199,805
Stewardship Grant (one off)	4	0	0	443,665	443,665	0
Total incoming resources		85,156	3,746	572,156	661,058	199,805
RESOURCES EXPENDED						
Charitable activities						
URC Ministry and Mission Fund	5	25,248	0	0	25,248	24,636
Ministerial costs	6	4,984	0	0	4,984	0
Employee costs		15,486	0	62,129	77,615	75,046
Cost of church activities	7	34,149	5,095	5,625	44,869	42,297
Donations passed on	8	256	803	4,586	5,645	3,294
Projects	9	4,250		10,728	14,978	20,396
Build Planning	10	0	0	20,052	20,052	14,403
Governance costs - independent examiner		50	0	0	50	50
Resources expended		84,422	5,898	103,120	193,439	180,122
Net incoming/ (outgoing) resource before investment gains/(losses) and transfers		734	-2,152	469,037	467,619	19,683
Net gains(losses) on investments		0	5,780	0	5,780	-7,432
Net incoming /(outgoing) resources before transfers		734	3,629	469,037	473,399	12,251
Gross Transfers between funds		-1,840	4,000	-2,160	0	0
Net movement in funds		-1,106	7,629	466,877	473,399	12,251
Total funds b/fwd. 1 January 2023		17,681	36,103	68,635	122,418	
Total funds c/fwd. 31 December 2023		16,574	43,732	535,511	595,818	

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note	Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2023	2022
		£	£	£	£	£
CURRENT ASSETS						
Debtors	11	3,560	0	27,406	30,966	0
Prepayments	12	1,091	0	0	1,091	0
Bank and Cash Balances	13	16,918	3,227	64,654	84,800	49,594
WGC Deposit Account	14	0	0	415,000	415,000	0
Investments	15	0	40,505	38,100	78,604	72,824
		<u>21,569</u>	<u>43,732</u>	<u>545,160</u>	<u>610,461</u>	<u>122,418</u>
CURRENT LIABILITIES						
Creditors payable within one year	16	4,995	0	9,648	14,643	0
TOTAL NET ASSETS		<u>15,483</u>	<u>43,732</u>	<u>535,512</u>	<u>594,727</u>	<u>122,418</u>

THE FUNDS OF THE CHARITY

Unrestricted income funds	16,574	43,732	0	60,306	53,784
Restricted Income funds	0	0	535,512	535,512	68,635
TOTAL FUNDS	<u>16,574</u>	<u>43,732</u>	<u>535,512</u>	<u>595,818</u>	<u>122,418</u>

APPROVED BY CHURCH MEETING

AND SIGNED ON BEHALF BY
ON

03/03/24



1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Assets

Freehold property: The Trustees of the church and manse buildings are the Thames North Synod Trust who hold them upon trust for purposes connected with Welwyn Garden City URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Fixed assets this year are written off in the year of purchase. This the first year that the accruals basis of accounting has been used as a result of one large charitable grant arising from a donation from one of our congregation.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g 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

Note :As the accounts have changed from Receipts and Payment to Accrual Accounting then last year's figures are based on Receipts and Payments.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR ENDED 31 DECEMBER 2023

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2023	2022
	£	£	£	£	£
2. Voluntary income					
Tithes and Offerings	35,043	0	9,692	44,735	43,367
Gift Aid refunds	10,253	0	1,770	12,023	8,665
Gifts	1,275	330	2,089	3,694	2,842
Special collections (sent onwards)	0	0	1,741	1,741	1,918
Legacies	0	0	0	0	10,443
	<u>46,571</u>	<u>330</u>	<u>15,293</u>	<u>62,194</u>	<u>67,236</u>

Note : Gift aid includes an estimated amount accrued from 2023 but not yet received

3. Activities for generating funds

Synod grants for Children and Mission employees.	0	0	51,204	51,204	59,898
Welwyn Hatfield Borough Council grant	0	0	1,560	1,560	0
URC Vision 2020 grant	0	0	0	0	2,000
National Lottery grant	0	0	0	0	9,804
Synod outstanding grant payments	0	0	7,494	7,494	0
Premises hire	19,760	0	14,540	34,300	30,518
WGC Manse rental	18,825	0	0	18,825	16,065
Fundraising	0	55	7,241	7,296	4,393
Drawdown from Woodhall Lane Synod Trust	0	0	28,777	28,777	0
Insurance claim -car park barrier	0	0	0	0	3,779
Flowers donations	0	0	1,347	1,347	990
Sundry income(Café, Chatter and Tots)	0	0	1,036	1,036	2,725
	<u>38,585</u>	<u>55</u>	<u>113,198</u>	<u>151,838</u>	<u>130,172</u>

4. Charitable grant - Stewardship

This purpose of this grant is the church building redevelopment. An amount of £415,000 is on deposit in a WGC URC Deposit account held at Thames North Synod Trust and will be used to pay the building invoices .

5. MINISTRY & MISSION FUND

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

6. Ministerial Costs

WGC Manse rental contribution to Harpenden URC and contribution to Harpenden Manse expenses / Minister's expenses

7. Cost of Church Activities**Church costs**

Utilities /Council Tax	5,269	0	671	5,940	5,437
Insurance	3,917	0	0	3,917	4,209
Maintenance of buildings	0	5,085	1,633	6,718	12,516
Cleaning	10,795	0	39	10,834	10,152
Grounds	3,082	0	0	3,082	961
Licenses	0	0	0	0	731
Catering/events	306	0	1,156	1,461	1,328
Worship expenses inc Induction service	6,411	10	219	6,640	2,219
Flowers	0	0	1,360	1,360	979
Communications					
printing	793	0	386	1,179	907
office support /small office equip	3,219	0	161	3,380	2,539
telephone, broadband	357	0	0	357	319
	<u>34,149</u>	<u>5,095</u>	<u>5,625</u>	<u>44,869</u>	<u>42,297</u>

8. Donations passed on

Special collections which are passed to organisations e.g. Isabel Hospice, Crisis , Christian Aid

9. Projects

Projects include new electric heaters for the main hall, new blinds ,secondary glazing, sound system

10. Build Planning

Payments to architects and consultants

11. Debtors

	Unrestricted Funds		Restricted Funds	TOTAL	TOTAL
	General	Designated		2023	2022
	£	£	£	£	£
Gift Aid recoverable	3,000	0	0	3,000	0
Premises Hire	560	0	0	560	0
Outstanding grant for Children and family work	0	0	19,911	19,911	0
Outstanding grant from Thames North Synod	0	0	7,494	7,494	0
	<u>3,560</u>	<u>0</u>	<u>27,406</u>	<u>30,966</u>	<u>0</u>

12. Prepayments

Prepaid Licenses for Church Music and Insurance for the Manse

13. Cash at Bank (ex WGC Deposit Account)

Bank current account	10,609	358	-3,947	7,020	8,759
Savings Account	6,309	2,869	68,601	77,780	40,823
Flower Account	0	0	0	0	13
	<u>16,918</u>	<u>3,227</u>	<u>64,654</u>	<u>84,800</u>	<u>49,594</u>

14. WGC Deposit account

This sum is held in a Welwyn Garden City URC Deposit account at Thames North Synod Trust

15. Investments

Jupiter Investments	0	2,543	12,560	15,103	14,666
COIF Investments	0	37,962	25,540	63,502	58,158
	<u>0</u>	<u>40,505</u>	<u>38,100</u>	<u>78,604</u>	<u>72,824</u>

16. Current Liabilities

Creditors payable within one year

Utilities and Supplies	1,346	0	0	1,346	0
HMRC	0	0	481	481	0
Crisis Donation	0	0	126	126	0
Isabel Hospice	0	0	1,300	1,300	0
Electric Heaters	0	0	7,741	7,741	0
Grounds	1,696	0	0	1,696	0
Harpden Ministerial expenses	1,288	0	0	1,288	0
Cleaning	666	0	0	666	0
	<u>4,995</u>	<u>0</u>	<u>9,648</u>	<u>14,643</u>	<u>0</u>

GENERAL FUND

This fund has no restrictions on its use

DESIGNATED FUNDS

Benevolent Fund - this holds money for use to support individuals with emergency funds. The Elders administer this fund

Maintenance Fund - this is established to fund the maintenance of the church and manse premises; it

has regular budgeted transfers from the General Fund. The maintenance is supervised by the Building Team

A sum of £4000 was transferred from General fund in Dec 2023 for use in 2024

Car Fund - this is held to provide a minister's car if required

Reserve Fund - holds the reserves of the church

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Big Build fundraise - money raised in 2023 onwards for the building redevelopment

Building fund - fund used to capture grants and gifts for building redevelopment

Christmas Fayre - 50% given to Isabel Hospice, 50% transferred to Build fundraising

Legacy Fund - being used to replace heaters in the church

Magazine - Donations to support magazine printing

Fabric - for use in general church fabric updates

Flower Fund - providing weekly church flowers from donations

Lottery grant - was used to support the weekly Teapot café

Mission Dev fund - Thames North Synod grant and church pledges for employing a Mission worker

New keys liability - held for future key deposit returns

Chatter and Tots Fund - donations received at Weekly Toddler group . Surplus transferred to Big Build fundraising

Community Café - donations received at weekly café . Surplus transferred to Big Build fundraising

Special Collections - collections sent onwards to e.g. Crisis, Christian Aid, Isabel Hospice

Support for Mission fund - holds donation given to support outreach Mission work

Synod outstanding grants - backdated general grant money from Thames North Synod

Welwyn Hatfield BC Community Grant - grant being used to provide new sound equipment

Children, Youth, Family Fund - grant from Thames North Synod and pledges to support the Children and Family worker

	B/F	Income	Expenditure	Transfer	Gains(Loss)	C/F
	£	£	£	£	£	£
General fund	17,681	85,156	-84,422	-1,840	0	16,574
DESIGNATED						
Benevolent Fund	464	385	-813	0	0	37
Car Fund	10,000	0	0	0	0	10,000
Maintenance	10,909	0	-5,085	4,000	0	9,824
Reserve Fund	14,729	3,361	0	0	5,780	23,871
RESTRICTED						
Back To Work	1,000	0	0	0	0	1,000
Big Build fundraising	0	7,387	-80	2,865	0	10,172
Building Fund	6,128	472,719	-20,052	1,232	0	460,027
Christmas Fayre	2,457	2,756	-2,739	-2,474	0	0
Legacy	10,443	0	-7,741	0	0	2,702
Magazines	210	136	-347	0	0	0
Fabric	9,577	14,895	-3,832	0	0	20,640
Flower Fund	13	1,287	-1,300	0	0	0
Lottery grant	6,529	0	-4,369	-2,160	0	0
Mission Development	14,539	24,735	-24,824	0	0	14,450
New keys liability	235	0	0	0	0	235
Organisation Chatter and Tots	958	675	0	-1,023	0	610
Organisation Community	659	85	0	-600	0	145
Special Collections	0	1,741	-1,741	0	0	0
Support fund for Mission outreach	2,775	0	-300	0	0	2,475
Synod outstanding grant received	0	7,494	0	0	0	7,494
WHBC Community Grant	0	1,560	-995	0	0	565
Children , Youth , Family	13,110	36,686	-34,799	0	0	14,997
Totals	122,418	661,058	-193,439	0	5,780	595,818

In addition the Thames North Synod Trust holds money from sale of Woodhall Lane from which the church can request drawdown
The total held at end of December 2023 was £444,663

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 December ^{2023 HK} ~~2022~~ from the accounting records of the church.

Helen Kaye

Helen Kaye

Date

5/4/2024

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2023, which are set out on pages 1 to 6

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

Jennie King

Signed

Date

9/4/24

Name and Address of the Independent Examiner

JENNIE KING

76, KIMPTON ROAD

WHGATHAMPSTEAD

AL4 8LX.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted Funds General £	Funds Designated £	Restricted Funds £	TOTAL 2023 £	TOTAL 2022 £
INCOMING RESOURCES						
Voluntary income	2	46,571	330	15,293	62,194	67,236
Activities for generating funds	3	38,585	55	113,198	151,838	130,172
Investment income		0	3,361	0	3,361	2,397
Incoming resources		85,156	3,746	128,491	217,393	199,805
Stewardship Grant (one off)	4	0	0	443,665	443,665	0
Total incoming resources		85,156	3,746	572,156	661,058	199,805
RESOURCES EXPENDED						
Charitable activities						
URC Ministry and Mission Fund	5	25,248	0	0	25,248	24,636
Ministerial costs	6	4,984	0	0	4,984	0
Employee costs		15,486	0	62,129	77,615	75,046
Cost of church activities	7	34,149	5,095	5,625	44,869	42,297
Donations passed on	8	256	803	4,586	5,645	3,294
Projects	9	4,250		10,728	14,978	20,396
Build Planning	10	0	0	20,052	20,052	14,403
Governance costs - independent examiner		50	0	0	50	50
Resources expended		84,422	5,898	103,120	193,439	180,122
Net incoming/ (outgoing) resource before investment gains/(losses) and transfers		734	-2,152	469,037	467,619	19,683
Net gains(losses) on investments		0	5,780	0	5,780	-7,432
Net incoming /(outgoing) resources before transfers		734	3,629	469,037	473,399	12,251
Gross Transfers between funds		-1,840	4,000	-2,160	0	0
Net movement in funds		-1,106	7,629	466,877	473,399	12,251
Total funds b/fwd. 1 January 2023		17,681	36,103	68,635	122,418	
Total funds c/fwd. 31 December 2023		16,574	43,732	535,511	595,818	

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note	Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2023	2022
		£	£	£	£	£
CURRENT ASSETS						
Debtors	11	3,560	0	27,406	30,966	0
Prepayments	12	1,091	0	0	1,091	0
Bank and Cash Balances	13	16,918	3,227	64,654	84,800	49,594
WGC Deposit Account	14	0	0	415,000	415,000	0
Investments	15	0	40,505	38,100	78,604	72,824
		<u>21,569</u>	<u>43,732</u>	<u>545,160</u>	<u>610,461</u>	<u>122,418</u>
CURRENT LIABILITIES						
Creditors payable within one year	16	4,995	0	9,648	14,643	0
TOTAL NET ASSETS		<u>15,483</u>	<u>43,732</u>	<u>535,512</u>	<u>594,727</u>	<u>122,418</u>

THE FUNDS OF THE CHARITY

Unrestricted income funds	16,574	43,732	0	60,306	53,784
Restricted Income funds	0	0	535,512	535,512	68,635
TOTAL FUNDS	<u>16,574</u>	<u>43,732</u>	<u>535,512</u>	<u>595,818</u>	<u>122,418</u>

APPROVED BY CHURCH MEETING

AND SIGNED ON BEHALF BY
ON

03/03/24



1. Accounting Policies

1a Basis of Accounting

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Assets

Freehold property: The Trustees of the church and manse buildings are the Thames North Synod Trust who hold them upon trust for purposes connected with Welwyn Garden City URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

Fixed assets this year are written off in the year of purchase. This the first year that the accruals basis of accounting has been used as a result of one large charitable grant arising from a donation from one of our congregation.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g 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

Note :As the accounts have changed from Receipts and Payment to Accrual Accounting then last year's figures are based on Receipts and Payments.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR ENDED 31 DECEMBER 2023

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2023	2022
	£	£	£	£	£
2. Voluntary income					
Tithes and Offerings	35,043	0	9,692	44,735	43,367
Gift Aid refunds	10,253	0	1,770	12,023	8,665
Gifts	1,275	330	2,089	3,694	2,842
Special collections (sent onwards)	0	0	1,741	1,741	1,918
Legacies	0	0	0	0	10,443
	<u>46,571</u>	<u>330</u>	<u>15,293</u>	<u>62,194</u>	<u>67,236</u>

Note : Gift aid includes an estimated amount accrued from 2023 but not yet received

3. Activities for generating funds

Synod grants for Children and Mission employees.	0	0	51,204	51,204	59,898
Welwyn Hatfield Borough Council grant	0	0	1,560	1,560	0
URC Vision 2020 grant	0	0	0	0	2,000
National Lottery grant	0	0	0	0	9,804
Synod outstanding grant payments	0	0	7,494	7,494	0
Premises hire	19,760	0	14,540	34,300	30,518
WGC Manse rental	18,825	0	0	18,825	16,065
Fundraising	0	55	7,241	7,296	4,393
Drawdown from Woodhall Lane Synod Trust	0	0	28,777	28,777	0
Insurance claim -car park barrier	0	0	0	0	3,779
Flowers donations	0	0	1,347	1,347	990
Sundry income(Café, Chatter and Tots)	0	0	1,036	1,036	2,725
	<u>38,585</u>	<u>55</u>	<u>113,198</u>	<u>151,838</u>	<u>130,172</u>

4. Charitable grant - Stewardship

This purpose of this grant is the church building redevelopment. An amount of £415,000 is on deposit in a WGC URC Deposit account held at Thames North Synod Trust and will be used to pay the building invoices .

5. MINISTRY & MISSION FUND

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

6. Ministerial Costs

WGC Manse rental contribution to Harpenden URC and contribution to Harpenden Manse expenses / Minister's expenses

7. Cost of Church Activities**Church costs**

Utilities /Council Tax	5,269	0	671	5,940	5,437
Insurance	3,917	0	0	3,917	4,209
Maintenance of buildings	0	5,085	1,633	6,718	12,516
Cleaning	10,795	0	39	10,834	10,152
Grounds	3,082	0	0	3,082	961
Licenses	0	0	0	0	731
Catering/events	306	0	1,156	1,461	1,328
Worship expenses inc Induction service	6,411	10	219	6,640	2,219
Flowers	0	0	1,360	1,360	979
Communications					
printing	793	0	386	1,179	907
office support /small office equip	3,219	0	161	3,380	2,539
telephone, broadband	357	0	0	357	319
	<u>34,149</u>	<u>5,095</u>	<u>5,625</u>	<u>44,869</u>	<u>42,297</u>

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Projects include new electric heaters for the main hall, new blinds ,secondary glazing, sound system

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Payments to architects and consultants

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Outstanding grant for Children and family work	0	0	19,911	19,911	0
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	<u>3,560</u>	<u>0</u>	<u>27,406</u>	<u>30,966</u>	<u>0</u>

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Creditors payable within one year

Utilities and Supplies	1,346	0	0	1,346	0
HMRC	0	0	481	481	0
Crisis Donation	0	0	126	126	0
Isabel Hospice	0	0	1,300	1,300	0
Electric Heaters	0	0	7,741	7,741	0
Grounds	1,696	0	0	1,696	0
Harpden Ministerial expenses	1,288	0	0	1,288	0
Cleaning	666	0	0	666	0
	<u>4,995</u>	<u>0</u>	<u>9,648</u>	<u>14,643</u>	<u>0</u>

GENERAL FUND

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Magazine - Donations to support magazine printing

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Flower Fund - providing weekly church flowers from donations

Lottery grant - was used to support the weekly Teapot café

Mission Dev fund - Thames North Synod grant and church pledges for employing a Mission worker

New keys liability - held for future key deposit returns

Chatter and Tots Fund - donations received at Weekly Toddler group . Surplus transferred to Big Build fundraising

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Mission Development	14,539	24,735	-24,824	0	0	14,450
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Special Collections	0	1,741	-1,741	0	0	0
Support fund for Mission outreach	2,775	0	-300	0	0	2,475
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Helen Kaye

Helen Kaye

Date

5/4/2024

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Independent Examiner's statement

Jennie King

Signed

Date

9/4/24

Name and Address of the Independent Examiner

JENNIE KING

76, KIMPTON ROAD

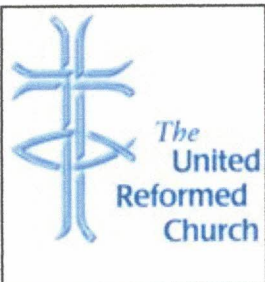
WHGATHAMPSTEAD

AL4 8LX

WELWYN GARDEN CITY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1167010

Accounts



**Welwyn Garden City
United Reformed Church**
Church Road
Welwyn Garden City
AL8 6PR
Registered Charity Number 1167010



CHARITY REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

This report includes information required by the Charities (Accounts and Report) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Welwyn Garden City United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement which remains unchanged:

Our mission is to be an open, welcoming fellowship, providing a Christian Hub where all people can find friendship and support as we learn to love God and each other and work together in our community and the wider world.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care, and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers,
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole, and
- providing a Community Hub offering a variety of activities which contribute to strong local community and individuals' well-being and which link well to our Welwyn Hatfield Borough Council's community aims.

Aims and Purposes

Welwyn Garden City United Reformed Church (hereinafter WGC URC), its Eldership and Minister promote the mission of the whole Church to foster in the congregation, concern for witness and service to the community, evangelism at home and abroad, Christian education, ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

WGC URC is committed to fulfil these aims by enabling as many people as possible to worship at our church by providing a variety of worship experiences; helping people to put their faith into practice through exploring faith, prayer, and the Bible.

In planning the diary for the year, the Charity Commission's guidance on public benefit is considered and in particular the supplementary guidance on charities for the advancement of religion.

Our normal pattern of activities include:

- worship, prayer and exploring the Bible to enable people to learn about their faith and develop their knowledge of what it means to be a disciple of Jesus,
- pastoral care for our Church family and wider community,
- making opportunities for mission and outreach, and
- providing social and leisure activities for individual and community well-being.

WGC URC offers a range of different worship experiences during each month throughout the year, which are open to all, and all are welcome. There is a balance of traditional worship, engaging with prayer, hymns, and preached sermons and more modern conversational and sung worship with modern tunes; worship for all ages in the form of family services is offered as well as evening sessions of Christian Meditation.

The above statements remain true and are unchanged from the report for 2021.

Background to the year

The Charity Report for 2021 from the Trustees reported that after a period when the activities of WGC URC's were severely curtailed due to Covid-19 we - in common with most other organisations - hoped that 2022 would see us returning to normal.

Normal Sunday worship restarted at the end of January 2022 and has continued without interruption since; hymn singing was allowed to be resumed and the general feeling that things were getting back to normal grew as the year passed.

But not everything has gone back to as it was before Covid-19, the reliance on Zoom for meetings still continues enabling participants, who for whatever reason were not in WGC, could still join meetings rather than offering apologies for non-attendance. The comforts of Zoom at home are welcomed by the elderly who dislike turning out on winter evenings and dislike driving in the dark. To this extent, Zoom meetings are certain to continue well into the future.

Because of the long break caused by the pandemic, members have become older, and many have decided not to resume their previous duties. This was inevitable and puts greater strain on those who remain, there seems to be a general reluctance on younger folk to take on responsibilities when they do not have to.

Nevertheless, 2022 was a largely successful year through the challenging work of the Elders and volunteers and we have grown closer to and work well in partnership with our fellow Pastorate Churches, namely Harpenden URC and Wheathampstead United Church (also URC).

Since our previous Minister, Rev. Jane Weedon retired at the end of September 2021, WGC URC has been in what is termed 'vacancy'. Seeking a new Minister is only permissible under URC rules when a vacancy is declared, and the recruiting process can begin.

Our vacancy was declared in the autumn of 2022, a year after Jane moved to Lincolnshire.

Rev. Jim Dalglish was appointed as our Interim Moderator by the URC Thames North Synod to steer us through the vacancy process. As expected, any new Minister will be appointed to the Local Area Group of about a dozen Churches, called Heartland, but with particular responsibility for the three Pastorate Churches named above.

By mid-2022, we had our joint Pastorate Profile in place detailing the buildings and particular characteristics of the three Churches, which with a lot of other information will be made available to enquirers about our vacancy.

We hope that we get to see some potential candidates in 2023.

Before ending this brief overview of the year, it has to be said that our compliance with Government guidelines on the Covid-19 restrictions was stringent, even when official advice for religious observance was far from clear. We always erred on the safe side.

The slowness of previous organisations who used our buildings to return is evident from our lettings income in the annual accounts; we are confident that this will recover next year. Our Manse continues to be rented out.

Achievements and Performance

Average Sunday attendance over the eleven months of normal Sunday worship totalled 36 people, this compares with the average of 58 before the pandemic. But the weekly numbers have been increasing as our elder members become more confident in venturing out again and we hope that this trend will continue into next year.

Because of frailty, we have a number of members who have chosen to remain on Zoom and others are happy to receive a copy of the full script of the service including the sermon delivered or posted to them during the preceding week.

Holy Communion has reverted to being in person on the first Sunday of each month without fail and is always well attended.

Being without a Minister has meant more combined services with our other Pastorate Churches, an increased reliance on lay preachers from elsewhere in the former St. Albans district; and more importantly we have made more use of home-grown talent in our own worship team. We have added one of our own Elders to those authorised to preside at Communion in addition to our own Robert Harvey who has always been our stand-by if any of our previous Ministers was unavailable.

At present, the fifth Sunday in any month is always a Joint Pastorate service with the venue alternating.

Weekly Bible Study groups restarted in person, but Christian Meditation remains on Zoom.

Memorable services during the year included the Queen's Platinum Jubilee, the URC's 50th Anniversary and special services with invited musicians.

Wendy Lidgate, our Children and Families Worker, employed using a Synod grant, continued to do a remarkable job in staying connected with our young families and making them feel still involved even if family circumstances preclude attending Sunday worship.

Other Church groups and events such as community coffee mornings, tea dances, Knit and Natter group, Thursday Club for older folk have all been kept going during the year and are expanding again now all restrictions have been finally lifted.

Similarly, Elizabeth Laing, our Mission Enabler kept our community outreach work expanding; our partnership with Sainsbury's, the supermarket opposite the Church, continued and in fact increased its donations to compensate for the fact that elderly Church members found it difficult to bring heavy items of food donations into Church on a Sunday. All our collections were distributed through the New Zion Food Bank in WGC.

Elizabeth also continues to support the local Women's Refuge, Homestart and other similar support charities.

However other organisations such as some NHS support groups and Alcoholics Anonymous closed down during the first lockdown and have not returned. The reduction in hall hire obviously has an effect on Church income.

Special services, separate from Sunday morning worship, included Time to Remember, Longest Night, and Pet services.

Within the URC Thames North Synod, we are grouped with a dozen other Churches in what is called the Heartland group. This group extends west to include Luton and Dunstable. Regular meetings are held on Zoom and no doubt joint Local Area Group events will be held again in the future.

WGC URC holds monthly Elders' Meetings, all on Zoom in 2022, and quarterly Church Meetings in person in Church, but available on Zoom for people unable to attend, who can still vote on important matters. Postal votes and proxy voting are precluded by our constitution, as a result Zoom attendance has proved to be a benefit.

We gained new members in 2022; we said good-bye to two dear friends but lost no one directly due to Covid-19; we had no baptisms or blessings but had one wedding. Nowadays most funerals are held at the local crematorium.

Pastoral Care

Our Pastoral Care teams have continued to support our congregation throughout the year with visits, sharing prayer requests and generally staying connected either by e-mail or telephone. We abide by GDPR rules rigorously.

An increase in the number of Elders in November 2022 will help to spread the load a bit.

Flowers used in morning worship are distributed to those with something to celebrate or who might be unwell or suffered bereavement.

Communion is offered by our long-standing authorised person to those who are house-bound, and this small act is often much appreciated.

Special occasions such as Easter and Christmas were marked with cards and presents, all hand delivered or posted if distant.

Community

Outreach work in WGC and beyond was picked up again in 2022.

As part of promoting Christian values, we work with the community to provide opportunities to access activities for a wide range of people with support for their physical and mental well-being. We provide for all ages from toddlers and families to our more senior citizens.

Our regular events include our Community Café, Church run groups for babies and for toddlers, as well as for providing free space for child minders to run their own events.

Every month there is a tea dance and a fortnightly get togethers for the over 55s along at our Thursday Club and separately a Knit and Natter group.

In addition, our halls are used to provide access to dance classes, weight management, family support, exercise, recreational and educational groups.

We use our central location in Welwyn Garden City as an opportunity to provide more facilities to the community alongside our regular worship events and we are looking to redevelop our building as a community hub with improved circulation space, toilets, and kitchen.

Our yearly Christmas Fayre was a good example of where arduous work gets us back to pre-pandemic levels, and in 2022 we raised £2,450 of which half was donated to the local Hospice.

Special collections were taken throughout the year enabling donations to be made for relief efforts in Ukraine, for 10 spaces at Crisis at Christmas, amongst other worthy causes.

Mission and Outreach

Both Wendy Lidgate, our Children and Young Families Worker and Elizabeth Laing, our Mission Enabler are involved in various local authority forums as a means of extending our influence out into the community.

We continue to be available to share with our fellow Churches in WGC on ecumenical events, such as the outdoor Good Friday service held in the town centre and Carol singing at Christmas. We hope to expand similar joint events next year.

We distributed copies of adult's and children's books in connection with the Queen's Platinum Jubilee, both published by and purchased from Hope International.

Harvest and Gift Day gifts were distributed to the local Food Bank, Resolve Homeless charity, Homestart and Happy Days, another children's charity.

The newly installed Tea Point at the back of the main worship space has proved a remarkable success with main hall users.

Family Worship continues on the second Sunday of the month, a two-tier arrangement with coffee being served to those who stayed on after the children's service and those arriving early for the main Sunday worship, the interaction at this time has proved worthwhile.

As well as her employment on children's work, WGC URC with the support of a Synod grant, gifts a proportion of Wendy Lidgate's time to various interfaith and schools projects.

WGC URC recognises that its town centre location, its car park, and extensive grounds all give it a huge advantage when it comes to local events.

WGC URC ran an Alpha course on Zoom from January to May 2022, and concurrently a New Seekers Bible Study course was offered to anyone who had previously attended an Alpha course.

Every six to eight weeks, the Mid Herts Book Club was run throughout 2022.

Teapot Tuesday was a new initiative started in 2022 as a social gathering for over 60s every Tuesday afternoon; during winter it was advertised as a recognised 'warm space'.

Our third-party hall hirers (in other words non-Church run groups) have increased partially, but not entirely, cancelling out those lost because of Covid-19.

Finance Review for 2022

Full details of our finances for the year are included in the Accounts, which have been independently verified and a copy of which accompanies this Trustees' report. They are in the format recommended by the URC.

Overall, the year showed a surplus of £19,683. There was an unrealised capital loss on our investments of £7,432 resulting in a net surplus of £12,251. We completed our 'big' windows replacement scheme in the main worship space, and continued paying professional construction work fees, etc. all from our own funds without outside assistance.

During the time when we were not able to meet in Church, people took out standing orders and we hope that we may benefit for this method of regular payments rather than relying on less dependable 'cash in the plate'.

One of our biggest overheads is the payment we make to URC "head office" through what is called the Ministry and Mission contribution. The annual amount paid by monthly direct debit is calculated by a formula method, which becomes our set target for the year. We are proud that we have not had to default on payments in 2022.

Employees and volunteers

The year 2022 saw us getting back to normal activities using our industrious employees and our volunteers, but we are not quite there yet.

Michael Cooper, our long-serving Caretaker retired in 2022 and was replaced by Lee Nicholls, who went on to become one of our own members. There were no other changes.

Membership

At the end of 2021, the membership roll showed 75 members with approximately 25 regular attendees who are not Church members. In 2022 two members died but we welcomed three new members into fellowship, with another two that had to be postponed into early 2023. As a result, the roll on 31 December 2022 stood at 76 members.

Redevelopment plans

During 2022 WGC URC gained unconditional planning permission for alterations and an extension which will improve our accommodation with better circulation space meaning that all rooms can be accessed without going through other rooms or spaces which might be occupied by others. Fund-raising started with our 'Big Build Project' appeal and work is going on behind the scenes hopefully enabling tenders to be sought in 2023. Although a change of job Architect and a funding shortfall and seeking grants may have to delay this,

Other notable events

In 2022, we hosted a summer evening garden party where all Church building users could meet each other and meet the Elders.

In Christian Aid week 2022, we held a WGC Male Voice Choir concert and the proceeds together with other collections enabled us to donate £1,177.50 for Joint Pakistan Flood Relief.

Whenever building maintenance and repairs are required, we try to follow the most sustainable route, for instance we have installed secondary double glazing in the Church offices and are moving towards total LED lighting.

Administration

WGC URC is a local church of the United Reformed Church in Great Britain and a member of the Thames North Synod. Charity details given at the head of this annual report.

Our website is www.wgcurc.org.uk which is kept up to date for public viewing.

The Church Office remains open on Wednesday to Friday mornings when staff are available.

The Church building itself and our Manse at 49 Parkway, Welwyn Garden City, AL8 6JQ are vested in the URC Thames North Trust company as trustees and held for the benefit of WGC URC in accordance with the trusts applicable to URC properties.

WGC URC registered in 2016 as Charity Number 1167010.

Structure, Governance and Management

The activities of WGC URC are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the URC and supplemented by the constitution of WGC URC.

The governing document of the registered charity is a statement adopted in a Church Meeting.

The Church Meeting (of all members wishing to attend) and under the guidance of the Holy Spirit provides direction on the life and work of the Church.

On a day-to-day level, the Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and The Manse. Pastoral care of our members, adherents and friends is the responsibility of the Minister (when we have one) and of the Elders and partly delegated to Pastoral Friends.

Elders, who have to be approved in a vote at Church Meeting before being ordained, are elected to serve for three years, and can continue for a further term.

They retire by rotation and are eligible for re-election after a one-year break. Co-option of former serving Elders is permitted.

The Elders' Meeting is responsible for reviewing Church policies from time to time, deciding if changes have become necessary and whether a new policy is required to keep up to date.

Production of a Staff Handbook, embodying all our employee policies, has slowed but will progress next year.

During 2022, Church rotas have restarted involving other members in the day-to-day running of Church activities, such as Welcoming, arranging Flowers, Coffee, and the like.

WGC URC publishes a bi-monthly Church Magazine for all three Pastorate Churches.

The members of the Elders' Meeting are recognised as the charity trustees.

At the end of 2022, these were:

Minister (currently vacant)

Joyce Nicolson – Elder and Joint Church Secretary

Philip Read – Elder and Joint Church Secretary

Cherylle Cooper – Elder

Derek Groves – Elder (non-serving Elder co-opted back into the Eldership)

Sanjay Jayaraj – Elder

Sharon John – Elder

John Mortimer – Elder

Adegbemiga Onasile – Elder

Matthew Read – Elder

Helen Kaye, another non-serving Elder continued as Church Treasurer for the whole of 2022.

This report was approved by the Eldership in October 2023

Joyce Nicolson Mrs. Joyce Nicolson, Joint Church Secretary

Date 17 October 2023

Philip D. Read Mr. Philip Read, Joint Church Secretary

Date 17 October 2023

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
RECEIPTS						
Tithes and Offerings	3	40,207	146	13,745	54,098	47,515
Gifts and Legacies	4	870	10	12,406	13,286	8,366
Fund raising and Grants	5			75,947	75,947	60,094
Property income	6	43,058		3,525	46,583	29,752
Interest, investment income	14a	53	2,344		2,397	2,146
Other income	7			5,480	5,480	12,115
Organisation income	14b			2,014	2,014	346
Total receipts		84,188	2,500	113,116	199,805	160,334
PAYMENTS						
Wider Ministry	8	24,769		3,161	27,930	37,038
Ministry/Group expenses	9	17,028		65,527	82,555	85,908
Church running costs	10	18,830	12,502	2,191	33,523	41,324
Exceptional Expenses	11	12,241		23,873	36,114	35,392
Total payments		72,868	12,502	94,752	180,122	199,662
NET RECEIPTS / (PAYMENTS)		11,321	-10,002	18,364	19,683	-39,328
TRANSFERS between funds		-165	500	-335	0	0
UNREALISED CAPITAL GAIN/LOSS			-7,432		-7,432	10,176
FUNDS b/fwd 1 January		6,525	53,037	50,606	110,168	139,319
FUNDS c/fwd 31 December		17,681	36,103	68,635	122,418	110,168

STATEMENT OF ASSETS AND LIABILITIES

Assets

Monetary Assets						
Bank account		1,372	466	6,921	8,759	13,139
Savings Account		16,309	913	23,601	40,823	16,771
Flower Account				13	13	2
Investment Assets						
Investment COIF			32,618	25,540	58,158	65,810
Investment Jupiter			2,106	12,560	14,666	14,446
Totals	12	17,681	36,103	68,635	122,418	110,168

Other assets

Gift Aid recoverable


Assets used for church purposes

Buildings 13 Church buildings and manse
Church contents Furnishings and equipment

Liabilities

Key deposits 235 235 235

APPROVED by the Church Members on 16 April 2023 and signed on their behalf

by  (name) PHILIP D. READ (signature)

The notes on pages 2 to 5 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

	Balance b/fwd	Receipts in year	Payments in year	Transfers for year	Balance c/fwd
Totals for unrestricted fund	6,525	84,188	-72,867	-165	17,681

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Benevolent Fund	308	156			464
Maintenance Fund	10,911		-12,502	12,500	10,909
Minister's Car Replacement	10,000				10,000
Reserve Fund	31,817	2,344		-12,000	22,161
Totals for designated funds	53,037	2,500	-12,502	500	43,535

Unrealised Capital Gain/Loss (Reserves)

-7,432

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Building Fund	10,802	1,530			12,332
Chatter and Tots	509	449			958
Community Development	345	565	-251		659
Earmarked Fund	4,043	7,915	-6,111		5,848
Equipment Fund (Tea Point)	2,562	4228.88	-6,542		249
Fabric Fund	11,011	4,449	-13,368	625	2,718
Special Collections	22	1,621	-1,643		0
Liabilities	235				235
Mission and Children Family Funds	21,074	70,170	-63,595		27,649
Lottery Grant	0	9,804	-2,315	-960	6,529
Flower Fund	2	940	-929		13
BackToWork	0	1,000			1,000
Legacy Fund	0	10,443			10,443
Totals for restricted funds	50,606	113,116	-94,752	-335	68,635

Totals for all funds

110,168

199,805

-180,122

0

129,850

Total C/F Inc Loss

122,418

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

RECEIPTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
3 TITHES AND OFFERINGS					
Cash and Cheque Giving	2,875	146	369	3,390	3,373
Direct Giving	23,487			23,487	22,633
Envelopes	6,829			6,829	3,629
Gift Aid	7,015		1,650	8,665	7,066
Special collections			1,918	1,918	1,616
Youth ,Mission, Build Pledges			9,808	9,808	9,198
Total Tithes and Offerings	40,207	146	13,745	54,098	47,515
4 GIFTS and LEGACIES					
Gifts inc carpet	870	10	1,962	2,842	8,366
Legacies			10,443	10,443	0
Total Gifts and Legacies	870	10	12,405	13,286	8,366
5 FUND RAISING, GRANTS					
Events inc Coffee			4,245	4,245	2,580
Synod Grants (Note 14c)			58,762	58,762	53,000
URC Equipment Grant			2,000	2,000	2,000
National Lottery Grant (Note 14d)			9,804	9,804	0
Synod Survey Grant			1,136	1,136	0
Extra Synod Grant (Note 14e)					2,514
Total Fundraising and Grants	0	0	75,947	75,947	60,094
6 PROPERTY INCOME					
Hall Hire	22,108			22,108	13,340
Car Park	4,886		2,500	7,386	6,117
Key and car park deposits			800	800	595
Funeral and weddings			225	225	100
Manse Rental (Note 14f)	16,065			16,065	9,600
Total Property income	43,058	0	3,525	46,583	29,752
7 OTHER INCOME					
Harpenden, Wheatsted, IFG group			710	710	683
JRS HMRC Furlough					11,132
Barrier Insurance received			3,779	3,779	0
Flowers (Note 14g)			990	990	300
Total Other income	0	0	5,480	5,480	12,115

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

PAYMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
8 WIDER MINISTRY					
Donations	133		3,161	3,294	3,590
Ministry and Mission	24,636			24,636	33,448
Total Wider ministry costs	24,769	0	3,161	27,930	37,038
9 MINISTRY GROUP EXPENSES					
Flowers			979	979	403
Licenses	730			730	1,336
Office support	971		93	1,063	1,674
Audit/Bank Charges	211			211	50
Printing	397		510	907	1,424
Pulpit Supply	670			670	120
Telephone	269		82	351	529
Transport			17	17	302
Worship support & Organists	1,465		85	1,550	1,241
Youth and Mission Work			453	453	609
Employee salaries, NI and Pensions	11,967		62,578	74,546	74,916
Events inc Catering	348		730	1,078	3,190
Miscellaneous					115
Total Ministry Group expenses	17,028	0	65,527	82,555	85,908
10 CHURCH RUNNING COSTS					
Cleaning and supplies	9,041		1,361	10,402	3,608
Grounds	961			961	2,131
Insurance	4,209			4,209	3,368
Maintenance Church		8,913	13	8,926	16,350
Maintenance Manse		3,589		3,589	8,779
Manse Utilities /Council Tax	580			580	3,642
Church Utilities	4,040		817	4,857	3,447
Total Church running costs	18,830	12,502	2,191	33,523	41,324
11 EXCEPTIONAL EXPENSES					
Build Planning	8,178		6,225	14,403	11,411
Equipment Purchase	1,119		196	1,315	278
Projects (see Note14h)	2,945		17,452	20,396	23,703
Total Exceptional Expenses	12,241	0	23,873	36,114	35,392

12 ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. Investment Assets are also allocated across funds mainly Reserves and the Car Fund

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

13 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse are vested in URC North Thames Synod Trust as trustees and are not church assets. They are held for the benefit of Welwyn Garden URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £3,019,176 and the manse for £562,394. The church contents are insured by the church for £134,275

14 CHURCH SPECIFIC NOTES

14a CAPITAL GAINS AND INVESTMENT INCOME

Investment income is allocated to the Reserve Fund and to the General Fund
Unrealised Capital losses are recorded against the Reserve Fund held in the investment account .

14b CHURCH ORGANISATIONS

Some church organisations use the church main accounts for their monies - transfers can occur to the window and building fund as part of their gifting to the church. Includes Chatter & Tots

14c SYNOD GRANTS

Grants are received from the Synod for our Community and Family Youth Work and for Mission Developer

14d LOTTERY GRANT

Transfers are made from this grant to church general funds for use of resources

14e GRANT OVERPAYMENT RECEIVED

Thames North Synod have overpaid grants in 2020. Resolved in 2021.

14f MANSE RENTAL

Our sister church (Harpenden) pays WGCURC their share of the Manse rental in accordance with Group Rules. This ceased in January 2022 when WGC Manse was let - an additional source of income in 2022 .

14g FLOWERS

Donations are used to provide Flowers for Worship in Church.
The flower account is used to hold income and expenditure for the year.

14h PROJECTS

We have installed a tea point at the back of our Main Hall and replaced 2 windows
An audio video bell for the office was installed.
Our insurance paid for the car park barrier to be replaced after it was damaged.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2022 from the accounting records of the church.

Helen Kaye

Helen Kaye

(date) 10/3/23

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2022, which are set out on pages 1 to 5

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have carried out an examination of the accounting records kept by the church and the accounts presented with these records. The examination does not provide the evidence required in an audit and I therefore do not express an audit opinion on these financial statements.

Independent Examiner's statement

Signed by the Independent Examiner:

Jennie King

date:

29/3/23

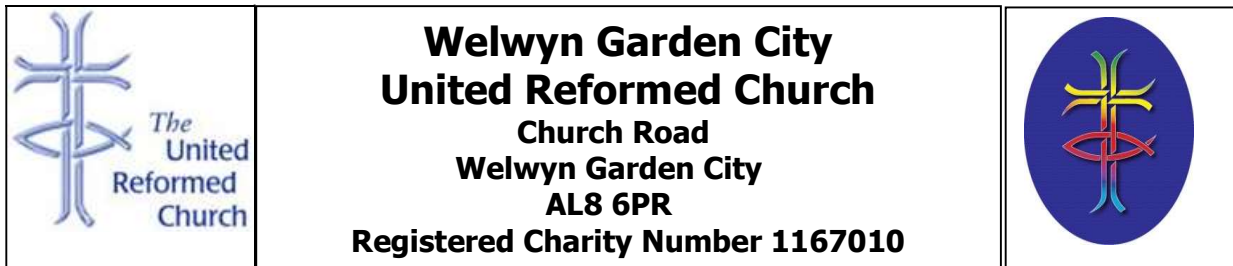
Name and address of the Independent Examiner:

JENNIE KING
76 KIMPTON ROAD
WHEATHAMPSTEAD, HERTS, A4 8LX

WELWYN GARDEN CITY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1167010

Accounts



CHARITY REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

This report includes information required by the Charities (Accounts and Report) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Welwyn Garden City United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement which remains unchanged:

Our mission is to be an open, welcoming fellowship, providing a Christian Hub where all people can find friendship and support as we learn to love God and each other and work together in our community and the wider world.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care, and spiritual, moral, and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers,
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole, and
- providing a Community Hub offering a variety of activities which contribute to strong local community and individuals' well-being and which link well to our Welwyn Hatfield Borough Council's community aims.

Aims and Purposes

Welwyn Garden City United Reformed Church (hereinafter WGC URC), its Eldership and Minister promote the mission of the whole Church to foster in the congregation, concern for witness and service to the community, evangelism at home and abroad, Christian education, ecumenical action, local inter-church relations and the wider responsibilities of the whole Church.

WGC URC is committed to fulfil these aims by enabling as many people as possible to worship at our church by providing a variety of worship experiences; helping people to put their faith into practice through exploring faith, prayer, and the Bible.

In planning the diary for the year, the Charity Commission's guidance on public benefit is considered and in particular the supplementary guidance on charities for the advancement of religion.

Our normal pattern of activities include:

- worship, prayer and exploring the Bible to enable people to learn about their faith and develop their knowledge of what it means to be a disciple of Jesus,
- pastoral care for our Church family and wider community,
- making opportunities for mission and outreach, and
- providing social and leisure activities for individual and community well-being.

WGC URC offers a range of different worship experiences during each month throughout the year, which are open to all, and all are welcome. There is a balance of traditional worship, engaging with prayer, hymns, and preached sermons and more modern conversational and sung worship with modern tunes; worship for all ages in the form of family services is offered as well as evening meditation.

Background to the year

The Charity Report for 2020 from the Trustees reported on the extent that WGC URC's activities were severely curtailed due to Covid-19, these restrictions continued well into 2021. And little is to be served by quoting sets of attendance figures for services and at Church groups, because in common with most other organisations the data would provide a skewed picture.

What can be said is that WGC URC complied entirely with Government guidelines on the Covid-19 restrictions, and furthermore where guidance was incomplete in respect of religious observance, the more stringent rules from URC Church House were followed. A good example of this being hymn singing, which was not relaxed by our Synod until the following year.

The cancellation of face-to-face meetings for most of the year affected our various Church run baby and toddler groups more than for adult activities. For obvious reasons, pre-school children and their parents find it difficult to engage in anything other than close contact playtime and group storytelling and musical sessions.

However, for the older generations, most activities continued - albeit in a much-reduced form - thanks to the technology of live Zoom meetings and YouTube videos for watching after the event.

Achievements and Performance

Weekly worship was able to be held in person on just 17 Sundays in 2021, with average numbers about two thirds of normal attendance. Even when able to be back in Church again, some of our older and more vulnerable members preferred Zoom or YouTube.

Despite restrictions, three important services still took place, namely the enrolment of four new members, our Centenary thanksgiving, and our Minister's final service. These last two occasions will be mentioned again below.

Weekly Bible study and Meditation groups continued on Zoom.

Wendy Lidgate, our employed Children and Families Worker, did a remarkable job in staying connected with our young families and making them feel still involved until better times when our regular children's groups can resume.

Other Church groups and events such as community coffee mornings, tea dances, Knit and Natter group, Thursday Club for older folk have all been kept going when possible ready to expand again when all restrictions are finally lifted.

Similarly, Elizabeth Laing, our Mission Enabler kept our community outreach work viable. Our partnership with Sainsbury's, the supermarket opposite the Church, continued and in fact increased its donations to compensate for the fact that Church members were unable to bring their food donations into Church on a Sunday. All our collections were distributed through the New Zion Food Bank in WGC.

Elizabeth also continues to support the local Women's Refuge, Homestart and other similar support charities.

However other organisations such as some NHS support groups and Alcoholics Anonymous closed down during the first lockdown and have shown no sign of wanting to return. The reduction in hall hire obviously has an effect on Church income.

WGC URC is part of a Cluster group of three Churches with Harpenden and Wheathampstead URCs which share one Minister, and where possible, we work closely together. This collaboration is likely to continue and grow as we search for a new Minister. Periodically, we share in joint worship; at present this is designated as the fifth Sunday in any month.

Within the URC Thames North Synod, we are grouped with a dozen other Churches in what is called the Heartland group. This group extends west to Luton and Dunstable. Regular meetings are held on Zoom and no doubt joint events will be held again in the future.

WGC URC holds monthly Elders' Meetings, all on Zoom in 2021, and quarterly Church Meetings in person in Church, but available on Zoom for people unable to attend, who can still vote on important matters. Postal votes and proxy voting are precluded by our constitution, as a result the Covid-19 restrictions have been a benefit.

Pastoral Care

During times of Covid-19 restrictions, our pastoral care system has worked well, meaning that hopefully nobody who has needed help has been over-looked. The Pastoral Team is headed by the Minister, delegated through three of the Elders, each supported by other Elders and Pastoral Friends. Each Elder has their own list of people under their care, not restricted to Members alone, with priority given to those who may be effectively housebound.

Using e-mails or hand delivery, the full order of service for each Sunday is made available to those unable to attend in person and this includes the full script including prayers and sermon. The intention being that no one should feel left out. Holy Communion can also be shared through Zoom capability. Where requested, communion can be celebrated in one's own home where there is a need.

Requests for prayer are circulated by e-mail. Special occasions such as Easter and Christmas were marked with cards and presents, all hand delivered or posted if distant.

Community

Some outreach work has been alluded to already. However, 2021 has been a particularly challenging year.

As part of promoting Christian values, we work with the community to provide opportunities to access activities for a wide range of people with support for their physical and mental well-being. We provide for all ages from toddlers and families to our more senior citizens.

To achieve this WGC URC would run groups for babies and for toddlers. There is a weekly Community café where people can find friendship and support. Every month there is a tea dance and a fortnightly get togethers for the over 55s along with a Knit and Natter group.

In addition, our halls are used to provide access to dance classes, weight management, family support, exercise, and educational groups.

We want to use our central location in Welwyn Garden City as an opportunity to provide more facilities to the community alongside our regular worship events and in better times, actively look at opportunities to achieve this.

Our yearly Christmas Fayre was a much-reduced affair in 2021 but still managed to raise over £2,000 split equally between Church funds and the local Isabel Hospice.

Mission and Outreach

As well as her employment on children's work, WGC URC with the support of a Synod grant, gifts 40 per cent of Wendy Lidgate's time to the Welwyn Interfaith group where she is chairperson and heavily involved in its schools project of Peace Education Resources (WHISPER).

Both Wendy Lidgate and Elizabeth Laing are involved in various local authority forums as a means of extending our influence out into the community.

WGC URC recognises that its town centre location, its car park, and extensive grounds all give it a huge advantage when it comes to local events.

We continue to be available to share with our fellow Churches in WGC on ecumenical events, such as the outdoor Good Friday service held in the town centre. We recognise that there is more to be done in this regard.

Finance Review for 2021

Full details of our finances for the year are included in the Accounts, which have been independently verified and a copy of which accompanies this Trustee report. They are in the format recommended by the URC.

It was not a good year, the continuing effects of the pandemic affecting our hall hire, and reduced income from Sunday collections.

The decision was taken to avoid short-term loans offered by the URC Synod which would need paying back at some stage. We did take advantage of the Government's furlough scheme which kept our employees with us, receiving an amount of £11,132.

One of our biggest overheads is the payment we make to URC "head office" through what is called the Ministry and Mission contribution. The annual amount paid by monthly direct debit is calculated by a formula method, different percentages being applied to various categories of income. For 2021 this would have been based on 2019 income levels; we did not take advantage of any relief schemes available.

Instead, we are relying on the fact that future contributions should be reduced when applied to the lean years of 2020 and 2021.

Because of Church absences due to Covid-19, many members adopted the standing order arrangement for weekly donations which may benefit us in the future.

Employees and volunteers

The years 2020 and 2021 have been exceedingly difficult for all Churches, and it is only due to the demanding work of our employees and volunteers that we have come through. We hope that 2022 will show us getting back to normal with no real loss in each of our working teams.

Our employees continue unchanged from 2020.

Membership

At the end of 2020, the membership roll showed 75 members with approximately 25 regular attendees who are not Church members. In 2021 four members died but we welcomed four new members into fellowship.

Redevelopment plans

For a number of years, we have been working with a Cambridge firm of Architects, B B + C Architects, with the view of gaining planning approval for alterations and an extension which will improve our accommodation with better circulation space meaning that all rooms can be accessed without going through other rooms or spaces which might be occupied by others. Work has slowed to a virtual stop due to Covid-19 but we hope to be back on track in 2022.

Other notable events

In 2021 we celebrated our Centenary since the founding of the Church, which started in one of the builder's huts in the woods in the early days of Welwyn Garden City. Our Church building itself was not completed and officially opened until 1930.

Like the Council's own 100 years celebrations, ours had to be delayed until September, when a special service of thanksgiving was held attended by the URC Synod Moderator, the Mayor, local clergy, and other dignitaries. This was followed by afternoon tea and the entire day was counted as an enormous success and enjoyed by all who attended and was the highlight of our year.

We produced a pictorial 2022 calendar and a recipe book as part of our celebrations, with proceeds going to the Essex & Herts Air Ambulance.

Our Minister of 15 years, Reverend Jane Weedon gave us notice that she wished to take early retirement and pursue other ventures. She left in mid-October along with her husband and family and moved to Lincolnshire. Towards the end she became Minister of Harpenden and Wheathampstead Churches as well and in 2022 we will be seeking together a new Minister to end the vacancy.

Our vacant Manse has been let in the interim.

Due to Covid-19 restrictions, no weddings or baptisms were held in 2021, and in most cases, funerals took place at the local crematorium.

Administration

WGC URC is a local church of the United Reformed Church in Great Britain and a member of the Thames North Synod. Charity details given at the head of this annual report.

Our website is www.wgcurc.org.uk which is kept up to date for public viewing.

After Covid-19, the Church Office will resume opening on Wednesday to Friday mornings when staff are available.

The Church building itself and our Manse at 49 Parkway, Welwyn Garden City, AL8 6JQ are vested in the URC Thames North Trust company as trustees and held for the benefit of WGC URC in accordance with the trusts applicable to URC properties.

WGC URC registered in 2016 as Charity Number 1167010.

Structure, Governance and Management

The activities of WGC URC are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the URC and supplemented by the constitution of WGC URC.

The governing document of the registered charity is a statement adopted in a Church Meeting.

The Church Meeting (of all members wishing to attend) and under the guidance of the Holy Spirit provides direction on the life and work of the Church.

On a day-to-day level, the Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and The Manse. Pastoral care of our members, adherents and friends is the responsibility of the Minister and the Elders and partly delegated to Pastoral Friends.

Elders, who have to be approved in a vote at Church Meeting before being ordained, are elected to serve for three years, and can continue for a further term. They retire by rotation and are eligible for re-election after a one-year break.

The Elders' Meeting is responsible for reviewing Church policies from time to time, deciding if changes have become necessary and whether a new policy is required to keep up to date.

Production of a Staff Handbook, embodying all our employee policies has been begun and will be resumed when face to face meetings are allowed.

During 2021, much work has fallen to the few, but we expect that once Covid-19 limitations are fully lifted that Church rotas will be restarted involving far more of our members in the day-to-day running of Church activities, such as Welcoming, arranging Flowers, Coffee and the like.

WGC URC publishes a bi-monthly Church Magazine for all three Cluster Churches.

The members of the Elders' Meeting are recognised as the charity trustees.

At the end of 2020, these were:

Revd. Jane Weedon – Minister

Matthew Read – Elder

Adegbemiga Onasile – Elder

Cherylle Cooper – Elder

Derek Groves – Elder (non-serving Elder co-opted back into the Eldership)

The following changes took place as from September 2021:

Revd. Jane Weedon – Minister retired, and currently we have no Minister

At the same time, Joyce Nicolson a non-serving Elder who had been our Church Secretary previously and who by default had carried on filling the position, re-joined the Eldership as a serving Elder thereby formalising her position as Joint Church Secretary. She was joined by Philip Read, another non-serving Elder as the other Joint Church Secretary.

Accordingly, at the end of 2021 there were six serving Elders.

Helen Kaye, another non-serving Elder continued as Church Treasurer for the whole of 2021.

This report was approved by the Elders' Meeting on 6 September 2022.

..... Mrs. Joyce Nicolson, Joint Church Secretary

Date.....

..... Mr. Philip Read, Joint Church Secretary

Date

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
RECEIPTS						
Tithes and Offerings	3	34,858		12,657	47,515	48,377
Gifts and Legacies	4	1,255	217	6,894	8,366	6,956
Fund raising and Grants	5			57,580	57,580	54,435
Property income	6	27,635		2,117	29,752	26,050
Interest, investment income	14a	4	2,142		2,146	2,213
Other income	7	4,417		7,698	12,115	26,190
Organisation income	14b			346	346	2,196
Grant overpayment	14c			2,514	2,514	5,028
Total receipts		68,169	2,360	89,805	160,334	171,445
PAYMENTS						
Wider Ministry	8	33,448		3,590	37,038	37,656
Ministry/Group expenses	9	19,863	49	65,995	85,908	86,889
Church running costs	10	15,254	22,326	3,744	41,324	26,285
Exceptional Expenses	11	1,033		34,358	35,392	4,101
Total payments		69,599	22,376	107,687	199,662	154,930
NET RECEIPTS / (PAYMENTS)		-1,430	-20,016	-17,882	-39,328	16,515
TRANSFERS between funds		5,000	-5,782	782	0	
NET DRAWDOWN-Synod Trust	14d					17,362
UNREALISED CAPITAL GAIN/LOSS			10,176		10,176	-233
FUNDS b/fwd 1 January		2,955	68,659	67,706	139,319	105,676
FUNDS c/fwd 31 December		6,525	53,037	50,606	110,168	139,319

STATEMENT OF ASSETS AND LIABILITIES

Assets

Monetary Assets						
Bank account		2,268	968	9,903	13,139	17,467
Savings Account		4,257	913	11,601	16,771	51,767
Flower Account				2	2	5
Investment Assets						
Investment COIF			49,270	16,540	65,810	57,520
Investment Jupiter			1,886	12,560	14,446	12,560
Totals	12	6,525	53,037	50,606	110,168	139,319

Other assets

Gift Aid recoverable			4,281			
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Assets used for church purposes

Buildings	13	Church buildings and manse				
Church contents		Furnishings and equipment				

Liabilities

Key deposits				235	235	5,233
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APPROVED by the Church Members on 3/4/22 and signed on their behalf
 by Joyce Nicolson (name) *Joyce Nicolson* (signature)

The notes on pages 2 to 5 form part of this financial statement

Philip D Read
 PHILIP D. READ

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

	Balance b/fwd	Receipts in year	Payments in year	Transfers for year	Balance c/fwd
Totals for unrestricted fund	2,955	68,169	-69,599	5,000	6,525

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Benevolent Fund	140	217	-49		308
Maintenance Fund	9,238		-22,326	24,000	10,911
Minister's Car Replacement	10,000				10,000
Reserve Fund	31,919	2,142	0	-12,420	21,641
Drawdown Fund	17,362	0	0	-17,362	0
Totals for designated funds	68,659	2,360	-22,376	-5,782	42,861

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Building Fund	9,939	863			10,802
Chatter and Tots	366	143			509
Community Development	345	0			345
Earmarked Fund	1	7,260	-2,080		5,180
Fabric / Equipment Fund	33,042	6,977	-35,245	7,662	12,437
Special Collections	2,025	1,627	-3,630		22
Liabilities	5,233	2,559	-15	-7,541	235
Mission and CYF(Family) Funds	15,697	70,077	-65,362	661	21,074
WHBC Community Grant	1,052	0	-1,052		0
Flower Fund	5	300	-303		2
Totals for restricted funds	67,706	89,806	-107,687	783	50,606

Totals for all funds

139,319	160,334	-199,662	0	99,992
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Unrealised Capital Gain/Loss (Reserves)

10,176

Total C/F Inc Gain

110,168

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

RECEIPTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
3 TITHES AND OFFERINGS					
Cash and Cheque Giving	3,147		226	3,373	3,773
Direct Giving	22,633			22,633	21,143
Envelopes	3,629			3,629	5,340
Gift Aid	5,449		1,617	7,066	7,131
Special collections			1,616	1,616	2,056
Youth Mission, Build Pledge			9,198	9,198	8,933
Total Tithes and Offerings	34,858		12,657	47,515	48,377
4 GIFTS and LEGACIES					
Gifts inc carpet	1,255	217	6,894	8,366	6,956
Legacies					0
Total Gifts and Legacies	1,255	217	6,894	8,366	6,956
5 FUND RAISING, GRANTS					
Events inc Coffee			2,580	2,580	1,678
Syned Grants (note 14e)			53,000	53,000	50,757
URC Equipment Grant			2,000	2,000	0
WHBC Community Grant					2,000
Total Fundraising and Grants			57,580	57,580	54,435
6 PROPERTY INCOME					
Hall Hire	13,340		0	13,340	9,866
Car Park	4,595		1,522	6,117	5,899
Key and car park deposits			595	595	610
Funeral and weddings	100			100	75
Manse Rental (note 14f)	9,600			9,600	9,600
Total Property income	27,635		2,117	29,752	26,050
7 OTHER INCOME					
Synod, Harpenden, IFG group			683	683	12,077
Refunds					50
JRS HMRC Furlough	4,417		6,715	11,132	13,639
Flowers (note 14g)			300	300	424
Total Other income	4,417		7,698	12,115	26,190

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued
PAYMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
8 WIDER MINISTRY					
Donations	0		3,590	3,590	3,842
Ministry and Mission	33,448		0	33,448	33,814
Total Wider ministry costs	33,448	0	3,590	37,038	37,656
9 MINISTRY GROUP EXPENSES					
Flowers	100		303	403	437
Licenses	1,336			1,336	637
Office support	1,496		228	1,724	942
Printing	1,184		240	1,424	1,176
Pulpit Supply	120			120	250
Telephone	269		260	529	654
Transport	141		161	302	545
Worship support & Organists	1,019		221	1,241	2,129
Youth and Mission Work	112	49	447	609	828
Employee salaries, NI and Pensions	12,447		62,468	74,916	78,519
Events inc Catering	1,538		1,652	3,190	382
Miscellaneous	100		15	115	392
Total Ministry Group expenses	19,863	49	65,995	85,908	86,889
10 CHURCH RUNNING COSTS					
Cleaning and supplies	3,608			3,608	4,244
Grounds	1,843		288	2,131	2,250
Insurance	3,368			3,368	2,701
Maintenance Church	1,151	13,548	1,651	16,350	5,219
Maintenance Manse		8,779		8,779	3,611
Manse Utilities /Council Tax	3,642			3,642	2,690
Church Utilities	1,641		1,806	3,447	5,569
Total Church running costs	15,254	22,326	3,744	41,324	26,285
11 EXCEPTIONAL EXPENSES					
Build Planning			11,411	11,411	548
Equipment Purchase	216		62	278	3,283
Projects (see Note 14h)	818		22,885	23,703	270
Total Exceptional Expenses	1,033	0	34,358	35,392	4,101

12 ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. Investment Assets are also allocated across funds mainly Reserves and the Car Fund.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

13 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse are vested in URC North Thames Synod Trust as trustees and are not church assets. They are held for the benefit of Welwyn Garden URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,719,978 and the manse for £514,071. The church contents are insured by the church for £122,850

14 CHURCH SPECIFIC NOTES**14a CAPITAL GAINS AND INVESTMENT INCOME**

Investment income is allocated to the Reserve Fund

Unrealised Capital gains are recorded against the Reserve Fund held in the investment account.

14b CHURCH ORGANISATIONS

Some church organisations use the church main accounts for their monies - transfers can occur to the window and building fund as part of their gifting to the church. Includes Chatter & Tots

14c GRANT OVERPAYMENT RECEIVED

Thames North Synod overpaid grants in 2021. Overpayment resolved with Synod and moved to Church funds

14d DRAWDOWN FROM SYNOD TRUST FUND

To support cash flow in April 2020 an amount equal to previous years spend on Building Planning was drawn down from Thames North Synod. This was a sum of £25,362

Due to other unexpected incomes eg Job Retention Scheme a surplus of £8000 was returned to the Synod Trust Fund. This net drawdown amount has been used in 2021 to support Project work.

14e SYNOD GRANTS

Grants are received from the Synod for our Community and Family Work and for our Mission Developer

14f MANSE RENTAL

Our sister church (Harpenden) pays WGCURC their share of the Manse rental in accordance with Group Rules

14g FLOWERS

Donations are used to provide Flowers for Worship in Church.

14h PROJECTS (including Windows Project)

Projects include Electrical work, construction of Windows and carpet replacement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2021 from the accounting records of the church.

Helen Kaye

Helen Kaye

(date) 7/2/2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2021, which are set out on pages 1 to 5

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have carried out an examination of the accounting records kept by the church and the accounts presented with these records. The examination does not provide the evidence required in an audit and I therefore do not express an audit opinion on these financial statements.

Independent Examiner's statement

Signed by the Independent Examiner:

Jennie King

date:

11/2/22

Name and address of the Independent Examiner:

JENNIE KING
76 KIMPTON ROAD
WHEATHAMPSTEAD
HERTS AL4 8LX

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

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TRANSFERS between funds		5,000	-5,782	782	0	
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UNREALISED CAPITAL GAIN/LOSS			10,176		10,176	-233
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STATEMENT OF ASSETS AND LIABILITIES

Assets

Monetary Assets						
Bank account		2,268	968	9,903	13,139	17,467
Savings Account		4,257	913	11,601	16,771	51,767
Flower Account				2	2	5
Investment Assets						
Investment COIF			49,270	16,540	65,810	57,520
Investment Jupiter			1,886	12,560	14,446	12,560
Totals	12	6,525	53,037	50,606	110,168	139,319

Other assets

Gift Aid recoverable			4,281			
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Assets used for church purposes

Buildings	13	Church buildings and manse				
Church contents		Furnishings and equipment				

Liabilities

Key deposits				235	235	5,233
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APPROVED by the Church Members on 3/4/22 and signed on their behalf
 by Joyce Nicolson (name) *Joyce Nicolson* (signature)

The notes on pages 2 to 5 form part of this financial statement

Philip D Read
 PHILIP D. READ

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

	Balance b/fwd	Receipts in year	Payments in year	Transfers for year	Balance c/fwd
Totals for unrestricted fund	2,955	68,169	-69,599	5,000	6,525

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Benevolent Fund	140	217	-49		308
Maintenance Fund	9,238		-22,326	24,000	10,911
Minister's Car Replacement	10,000				10,000
Reserve Fund	31,919	2,142	0	-12,420	21,641
Drawdown Fund	17,362	0	0	-17,362	0
Totals for designated funds	68,659	2,360	-22,376	-5,782	42,861

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Building Fund	9,939	863			10,802
Chatter and Tots	366	143			509
Community Development	345	0			345
Earmarked Fund	1	7,260	-2,080		5,180
Fabric / Equipment Fund	33,042	6,977	-35,245	7,662	12,437
Special Collections	2,025	1,627	-3,630		22
Liabilities	5,233	2,559	-15	-7,541	235
Mission and CYF(Family) Funds	15,697	70,077	-65,362	661	21,074
WHBC Community Grant	1,052	0	-1,052		0
Flower Fund	5	300	-303		2
Totals for restricted funds	67,706	89,806	-107,687	783	50,606

Totals for all funds

139,319	160,334	-199,662	0	99,992
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Unrealised Capital Gain/Loss (Reserves)

10,176

Total C/F Inc Gain

110,168

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

RECEIPTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
3 TITHES AND OFFERINGS					
Cash and Cheque Giving	3,147		226	3,373	3,773
Direct Giving	22,633			22,633	21,143
Envelopes	3,629			3,629	5,340
Gift Aid	5,449		1,617	7,066	7,131
Special collections			1,616	1,616	2,056
Youth Mission, Build Pledge			9,198	9,198	8,933
Total Tithes and Offerings	34,858		12,657	47,515	48,377
4 GIFTS and LEGACIES					
Gifts inc carpet	1,255	217	6,894	8,366	6,956
Legacies					0
Total Gifts and Legacies	1,255	217	6,894	8,366	6,956
5 FUND RAISING, GRANTS					
Events inc Coffee			2,580	2,580	1,678
Syned Grants (note 14e)			53,000	53,000	50,757
URC Equipment Grant			2,000	2,000	0
WHBC Community Grant					2,000
Total Fundraising and Grants			57,580	57,580	54,435
6 PROPERTY INCOME					
Hall Hire	13,340		0	13,340	9,866
Car Park	4,595		1,522	6,117	5,899
Key and car park deposits			595	595	610
Funeral and weddings	100			100	75
Manse Rental (note 14f)	9,600			9,600	9,600
Total Property income	27,635		2,117	29,752	26,050
7 OTHER INCOME					
Synod, Harpenden, IFG group			683	683	12,077
Refunds					50
JRS HMRC Furlough	4,417		6,715	11,132	13,639
Flowers (note 14g)			300	300	424
Total Other income	4,417		7,698	12,115	26,190

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued
PAYMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
8 WIDER MINISTRY					
Donations	0		3,590	3,590	3,842
Ministry and Mission	33,448		0	33,448	33,814
Total Wider ministry costs	33,448	0	3,590	37,038	37,656
9 MINISTRY GROUP EXPENSES					
Flowers	100		303	403	437
Licenses	1,336			1,336	637
Office support	1,496		228	1,724	942
Printing	1,184		240	1,424	1,176
Pulpit Supply	120			120	250
Telephone	269		260	529	654
Transport	141		161	302	545
Worship support & Organists	1,019		221	1,241	2,129
Youth and Mission Work	112	49	447	609	828
Employee salaries, NI and Pensions	12,447		62,468	74,916	78,519
Events inc Catering	1,538		1,652	3,190	382
Miscellaneous	100		15	115	392
Total Ministry Group expenses	19,863	49	65,995	85,908	86,889
10 CHURCH RUNNING COSTS					
Cleaning and supplies	3,608			3,608	4,244
Grounds	1,843		288	2,131	2,250
Insurance	3,368			3,368	2,701
Maintenance Church	1,151	13,548	1,651	16,350	5,219
Maintenance Manse		8,779		8,779	3,611
Manse Utilities /Council Tax	3,642			3,642	2,690
Church Utilities	1,641		1,806	3,447	5,569
Total Church running costs	15,254	22,326	3,744	41,324	26,285
11 EXCEPTIONAL EXPENSES					
Build Planning			11,411	11,411	548
Equipment Purchase	216		62	278	3,283
Projects (see Note 14h)	818		22,885	23,703	270
Total Exceptional Expenses	1,033	0	34,358	35,392	4,101

12 ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. Investment Assets are also allocated across funds mainly Reserves and the Car Fund.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

13 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse are vested in URC North Thames Synod Trust as trustees and are not church assets. They are held for the benefit of Welwyn Garden URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,719,978 and the manse for £514,071. The church contents are insured by the church for £122,850

14 CHURCH SPECIFIC NOTES**14a CAPITAL GAINS AND INVESTMENT INCOME**

Investment income is allocated to the Reserve Fund
Unrealised Capital gains are recorded against the Reserve Fund held in the investment account.

14b CHURCH ORGANISATIONS

Some church organisations use the church main accounts for their monies - transfers can occur to the window and building fund as part of their gifting to the church. Includes Chatter & Tots

14c GRANT OVERPAYMENT RECEIVED

Thames North Synod overpaid grants in 2021. Overpayment resolved with Synod and moved to Church funds

14d DRAWDOWN FROM SYNOD TRUST FUND

To support cash flow in April 2020 an amount equal to previous years spend on Building Planning was drawn down from Thames North Synod. This was a sum of £25,362
Due to other unexpected incomes eg Job Retention Scheme a surplus of £8000 was returned to the Synod Trust Fund. This net drawdown amount has been used in 2021 to support Project work.

14e SYNOD GRANTS

Grants are received from the Synod for our Community and Family Work and for our Mission Developer

14f MANSE RENTAL

Our sister church (Harpenden) pays WGCURC their share of the Manse rental in accordance with Group Rules

14g FLOWERS

Donations are used to provide Flowers for Worship in Church.

14h PROJECTS (including Windows Project)

Projects include Electrical work, construction of Windows and carpet replacement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2021 from the accounting records of the church.

Helen Kaye

Helen Kaye

(date) 7/2/2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2021, which are set out on pages 1 to 5

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have carried out an examination of the accounting records kept by the church and the accounts presented with these records. The examination does not provide the evidence required in an audit and I therefore do not express an audit opinion on these financial statements.

Independent Examiner's statement

Signed by the Independent Examiner:

Jennie King

date:

11/2/22

Name and address of the Independent Examiner:

JENNIE KING
76 KIMPTON ROAD
WHEATHAMPSTEAD
HERTS AL4 8LX

WELWYN GARDEN CITY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1167010

Accounts

WELWYN GARDEN CITY UNITED REFORMED CHURCH

CHARITY REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

Charity Number 1167010.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, Welwyn Garden City United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement as

Our mission is to be an open, welcoming fellowship, providing a Christian Hub where all people can find friendship and support as we learn to love God and each other and work together in our community and the wider world.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church. The Elders' Meeting believes that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers.
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Providing a Community Hub offering a variety of activities which contribute to strong local community and individuals' wellbeing and link well to our borough council's community aims.

Aims and purposes

Welwyn Garden City URC, its Eldership and minister promote the mission of the whole Church to foster in the congregation concern for witness and service to the community, evangelism at home and abroad, Christian education, ecumenical action, local inter-church relations and the wider responsibilities of the whole church.

We are committed to fulfil these aims by enabling as many people as possible to worship at our church by providing a variety of worship experiences; helping people to put their faith into practice through exploring faith, prayer and the Bible.

In planning our diary for the year, we take into account the Commission's guidance on public benefit and in particular the supplementary guidance on charities for the advancement of religion.

Our activities include:

- Worship, prayer and exploring the Bible to enable people to learn about their faith and develop their knowledge of what it means to be a disciple of Jesus.
- Pastoral care for our church family and wider community.
- Making opportunities for Mission and outreach
- Providing social and leisure activities for individual and community wellbeing.

Achievements and Performance

We offer a range of different worship experiences during a month and throughout the year that are open to all. There is a balance of reflective worship in the form of meditation; engaging with prayer, sermons and traditional worship; and more modern conversational and sung worship. We also offer worship for all ages together.

Due to Covid our activities in 2020 have been curtailed. Weekly worship has been offered via Zoom and you tube with an average of 20 attending worship. We have also used Zoom to continue our Bible study and Meditation groups. Where possible we have held Sunday worship in church with an average of 30 people at this worship for the 14 times the church was open.

Until March 2020, around fifteen families were participating regularly in worship with us, including around 30 Under-18s, and twenty-five parents. Most of these families were mainly involved with Breakfast Church on Saturday, and four were mainly involved with Sunday junior church. Our FamilyWorship@10 Service was popular with families and a few other church members. We were in regular contact with an additional 50 families through our long-running mid-week baby and toddler groups. Babygroup met weekly for pre-crawling babies and their parents, Chatter and Tots was a busy Toddler group every Thursday morning, and we hosted an additional dozen families fortnightly on Friday afternoons at Tiddlers.

We currently employ a Community and Families Worker who held zoom sessions during the lock-down for Breakfast church and Junior church and Tiddlers families, and also prepared some video sessions of FamilyWorship@10 and video stories for toddlers. From August 2020 we were pleased to re-open Babygroup with Social distancing indoors, and outdoor sessions with social distancing for Junior Church and Breakfast church families. However, it was not possible to re-open groups for toddlers in the autumn, and pre-school families found video and zoom content did not much engage their children once nursery schools and public activities for children began opening up.

The Thames North Synod of the United Reformed Church is arranged in Local Area Groups. Our LAG is called Heartland and is comprised of 12/13 churches from Bedfordshire and Hertfordshire. Our own Mid Herts Cluster of 3 Churches (WGC, Harpenden and Wheathampstead, who share a minister) met for joint worship – mainly on Zoom.

Elders meetings are held monthly and Churches meetings are organised for twice a year. We send representatives to the biannual Synod meetings and have members who sit on synod committees. Due to Covid, meetings were held in 2020 on Zoom.

Our aim is to grow to be a larger all age worshipping community shining God's light in WGC town centre where our community hub will welcome at least 1000 people a week to a balanced programme of activities. The community hub will be open every day for people to enjoy a coffee and attend the variety of church and community groups on offer and participate in private prayer. We continue to work towards achieving our ultimate vision with BB&C Architects and various other professionals to help us create a building that is fit for purpose.

Our goal for the Church is that during the week the halls are used for many groups organised by the church: Toddler group, Baby Group, Parents and Tiddlers; Thursday Club for older people, Community Coffee morning, Tea Dances, Knit and Natter, Cellar Club providing free food for the hungry. In addition, community groups also have use of our halls for activities. Due to Covid many of these activities have not been held since March 2020.

Our Front of House partnership with Sainsburys has continued in 2020 and allows many people in need to be blessed with food, essentials and treats. New Zion Food Bank, the YMCA, Women's Refuge and Resolve Homeless Charity also benefit.

Pastoral Care

We have a Pastoral Team who fulfil a vital role at all times in caring for our church family, but the team has been crucial during Covid. The Pastoral Team is comprised of the minister and 3 Elders. Each Elder is supported by 2 Pastoral Elders and 2 Church Friends who visit regularly, distribute the magazine and offer home communion. Our staff members and minister are often available to pray with people as needed.

We share requests for Prayer by email and in our printed Order of Service which has been distributed weekly during Covid for those who are not on email and cannot connect to Zoom or You Tube for weekly worship. We will continue to offer services in this way for those who cannot attend worship for any reason

During Covid we have encouraged our congregation to set aside 12midday as a daily time to devote to prayer, either on their own, or by calling a friend and praying together, comforted by knowing we were all praying together although apart.

We set up a Support for Network, with the help of volunteers from our Church family, for anyone in need of someone to talk to or in need of help with shopping, prescriptions etc

We also set up a Call and Chat ie (Conference Call) so that we could share conversations over the telephone at an appointed time with more than one person.

It has been our aim as a team to reassure our Church Family that they had not been forgotten. We have sent out letters of encouragement along with a little Pocket Hug Charm to keep by them, Christmas Cards to everyone, and an Easter Gift Bag containing a Palm Cross, an Easter message from our Minister, a bunch of daffodils and an Easter Eggs for families with children.

We opened our Church at Harvest Time and in the month prior to Christmas (in accordance with Covid Restrictions) and invited the community to drop in and donate to those less fortunate than themselves and the response was overwhelming.

By replacing our Annual Christmas Fayre with an online Christmas Fayre, we were able to continue supporting our Local Hospice as we have done for the past 12 Years.

Mission and Outreach

Our Community and Families Worker is employed full time by us with 40% of her time gifted to Welwyn Hatfield Interfaith (WHI) to head up their school's work project Whisper (Welwyn Hatfield Interfaith Schools Peace Education Resources), and to lead WHI as chairperson. Faith visits to primary schools have been arranged for Buddhist, Hindu, Christian, Muslim, Sikh and Jewish visitors during the first quarter of 2020, all trained by the project. We also delivered a Question Time panel to year 10 in Richard Hale school.

We held two meetings of our WHERE teachers network for Primary RE, Welwyn Hatfield & Hertford Encouraging Religious Education, affiliated to NATRE (national primary RE association). And we again helped organise the borough Holocaust Memorial Day event with 100 pupils participating. Our Community and Families Worker was co-opted onto the County Standing Advisory Committee for Religious Education, as Interfaith specialist, and is participating in a new sub-group for Equality and Diversity, and also attends a variety of meetings with Welwyn Hatfield Borough Council as interfaith representative.

From April 2020, Interfaith events and committee meetings continued on zoom, and our Community and Families worker also helped to organise an additional arts programme of interfaith on-line meetings entitled 'Garden of the World' linked to the celebrations for WGC Centenary.

Our toddler groups and babygroup continued to provide much needed support and social opportunities to pre-school families in the first quarter of the year.

We also employ a Mission Co-ordinator to support our Mission work. This includes supporting a Tuesday morning Community Cafe which is open to everyone in our community. Among the visitors who find a warm welcome, fun and friendship are a number of vulnerable people and those with special needs. There are crafts activities, and the group are encouraged to participate in this and in preparing and cooking food for lunch with 20 people on average stay to eat and enjoy conversations about topical issues from a faith perspective and prayer.

January and February 2020, we had over 140 visitors each month at the Community Café. Due to the start of the Covid Pandemic in March 2020 we were not able to continue the Community Café. During lockdown the Mission Coordinator organised two Zoom sessions every week for visitors who were able to attend and also stayed in touch via a WhatsApp group. Weekly socially distanced walks were also organised to support both physical and general well-being.

Due to Covid we have been unable to schedule most of the social events – we always encourage people from church groups and café to join us on Sunday and at other special times of worship and events.

Both our Community and Families Worker and our Mission Coordinator sit on various local authority forums, appropriate to their work. Their contribution is very well received by both organisers and community.

The help received from congregation in all areas of church life is always a cause for celebration and the support given to the annual Shoe box appeal continues to spread beyond our church family.

We have 75 members in 2020 and 25 regular attendees who are not members. Three members of our congregation died in 2020 and were commended into God's safe keeping and we supported their families.

Some 20 people enjoy fellowship at our Bible study groups and Christian Meditation groups.

Ecumenical relationships

Churches in Welwyn Garden City is made up of many different denominations including black Pentecostal and other independent churches, Seventh Day Adventists, Society of Friends and the mainstream denominations. In our immediate vicinity there is St Francis Anglican Church, St Bonaventure, RC, and Christchurch, Baptist Church.

Our site has provided a good service point for community events in the town centre, and place for ecumenical worship. We also link in with local ecumenical worship initiatives for children and young people. Due to Covid these activities were not possible in 2020 and we look forward to starting this work again in 2021.

Financial Review for 2020

Total receipts for 2020 were £171,446 of which £71,991 was to our unrestricted funds. Our total payments were £154,931.

Giving in total including Gift Aid this year was slightly higher this year - £46,321. This included an amount of £8,933 pledged to the funds to support Children and Family Work, Mission work and the Building project. In addition, there were Special Collections – an amount of £2,056 donated specifically to be sent on to projects we support e.g. Isabel Hospice and a local food bank.

Gifts to the church were £6,956. Of this £6154 was to support the replacement of our windows with double glazed ones and this money is held in our Fabric Fund. Social Fundraising events were several curtailed this year – early events in 2020 raised £366 for the Windows Fund. In addition, our usual Christmas Fayre was replaced by a virtual fayre which raised in total an amount of £1,400 - the profits shared equally between the Isabel Hospice and the church camera project to stream our worship.

Premises hire receipts were £26,050. With lockdown for most months of the year this was much reduced compared to £59,329 in 2019. This total included our share of the rental from Harpenden manse of £9,600.

Grants of £50,757 were received from URC Thames North Synod for the Mission and the Family and InterFaith Work. The grants do not cover the full cost of this work and is supplemented from Church Funds. A Community Grant of £2,000 was obtained from Welwyn Hatfield Borough Council to support changes to make the garden suitable for more gatherings outdoors during the pandemic.

We also received from HMRC a sum of £13,639 from the Job Retention Scheme for our employees on furlough from April onwards.

A sum of £33,814 was sent to Synod as our contribution to Ministry and Mission.

The running costs of the Church were slightly reduced due to lockdown at £26,285.

Overall, the year showed a surplus of £16,515. Of this £5,222 were liabilities to be repaid to Thames North Synod. To support the Church during the pandemic an amount of £17,362 was drawn down from a Trust fund held by Thames North Synod for building planning work already completed. In addition, an amount of £11,652 in this surplus is a grant ringfenced to be used for our Mission work in 2021.

There was an unrealised capital loss on our investments of £233. With the addition of the bank, deposit and

investment balances from the beginning of the year, the total monetary assets at year-end were £139,319. Of this £2,955 was in unrestricted funds for general use.

A Ministers Car Replacement designated fund is set at £10,000 allowing a car to be provided if needed for a minister.

The Maintenance fund is designated to hold sufficient funds for planned maintenance each year. A sum of £9,238 is allocated to this fund to support planned Church and Manse maintenance in 2021.

Reserves Policy

The current policy is to hold in the Reserve Fund an amount equal to 3 times the recent average deficit to ensure there is sufficient funds to meet our payments should the church be again in deficit.

The Reserve fund currently is £31,919 (after capital loss) – to support the Church during the unknown financial situation during the pandemic. This will be reviewed at the end of 2021.

Employees and Volunteers

We would like to thank all the volunteers who work so hard especially during 2020 and through the Covid restrictions. In particular we want to mention our church secretary Joyce Nicolson for all the care and time and expertise she brought to the role over the years.

Thanks also go to all the Elders and members of the various teams - Pastoral, Worship, Flower and Décor, Junior Church, Chatter n Tots, Tuesday Community Cafe, Tea Dance, Building and Finance, Mission and Outreach.

Also to our employees:

Wendy Lidgate – Community and Families Worker

Elizabeth Laing – Mission Coordinator

Allison Giles – Administrator

Michael Cooper – Caretaker

Structure, Governance and Management

The activities of Welwyn Garden City United Reformed Church (WGCURC) are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of WGCURC Church. The governing document of the registered charity is a statement adopted in a Church Meeting.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church. The members of the Elders Meeting are the minister in pastoral charge and up to 12 members of WGCURC nominated and elected by the members of WGCURC in Church Meeting.

Elders serve for 3 years and can continue for a further term. They retire by rotation and are eligible for re-election after a one-year break.

The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. The Elders' Meeting met 12 times during the year via Zoom. It is assisted in the administration of the Church by our church administrator, Allison Giles and the Buildings and Finance Team established to advise the Church Meeting on building maintenance and building projects and to support the Treasurer. The Church Meeting met bimonthly on Zoom.

Administration

Welwyn Garden City United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of Thames North Synod of the United Reformed Church. It was

registered in 2016 as Charity Number 1167010. Welwyn Garden City Church is situated at Church Road Welwyn Garden City, Hertfordshire, AL8 6PR; telephone 01707 333326; Website www.wgcurc.org.uk. Before Covid, the Church Office is normally open Wednesday, Thursday and Friday mornings from 9am-1pm.

The members of the Elders' Meeting are recognised as the charity trustees. Those who served from 1st January 2020 until the date this report was approved are:

Rev'd Jane Weedon – Minister

Joyce Nicolson – Church Secretary until March 2020

Helen Kaye – Elder until August 2020, Treasurer ongoing

Jean Hughes – Elder until August 2020

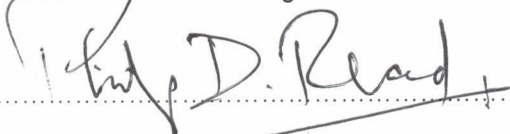
Matthew Read- Elder

Adegbemiga Onasile – Elder from January 2020

Cherylle Cooper – Elder

Derek Groves – Co-opted Elder

The Church building and the manse at 49 Parkway, Welwyn Garden City, AL8 6JQ, are vested in Thames North Synod Trust company as trustees and held for the benefit of Welwyn Garden City URC in accordance with the trusts applicable to URC properties. This report was approved by the Elders' Meeting on October 5th 2021 and is signed on its behalf by


..... Mr Philip Read, Joint Church Secretary

Date..... 6 October 2021


..... Mrs Joyce Nicolson, Joint Church Secretary

Date..... 6th October 2021.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
RECEIPTS						
Tithes and Offerings	3	35,480		12,898	48,378	46,572
Gifts and Legacies	4	802		6,154	6,956	7,689
Fund raising and Grants	5			54,435	54,435	42,855
Property income	6	22,239		3,811	26,050	59,329
Interest, investment income	14a		2,213		2,213	2,357
Other income	7	4,149	7,108	14,933	26,190	5,586
Organisation income	14b			2,196	2,196	1,739
Grant overpayment	14c			5,028	5,028	1,739
Total receipts		62,670	9,321	99,455	171,446	166,128
PAYMENTS						
Wider Ministry	8	33,626		4,030	37,656	37,934
Ministry/Group expenses	9	17,844		69,046	86,890	88,682
Church running costs	10	14,977	6,137	5,171	26,285	30,309
Exceptional Expenses	11	408		3,693	4,101	15,136
Total payments		66,854	6,137	81,940	154,931	172,060
NET RECEIPTS / (PAYMENTS)		-4,184	3,183	17,516	16,515	-5,933
TRANSFERS between funds		4,430	-11,380	6,950	0	
NET DRAWDOWN-Synod Trust	14d		17,362		17,362	
UNREALISED CAPITAL GAIN/LOSS			-233		-233	9,385
FUNDS b/fwd 1 January		2,709	59,727	43,240	105,676	102,224
FUNDS c/fwd 31 December		2,955	68,659	67,706	139,319	105,676

STATEMENT OF ASSETS AND LIABILITIES

Assets

Monetary Assets						
Bank account		2,955		14,513	17,467	13,592
Savings Account			27,679	24,088	51,767	21,752
Flower Account				5	5	18
Investment Assets						
Investment COIF			40,980	16,540	57,520	54,170
Investment Jupiter				12,560	12,560	16,144
Totals	12	2,955	68,659	67,706	139,319	105,676

Other assets

Gift Aid recoverable						
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Assets used for church purposes

Buildings	13	Church buildings and manse				
Church contents		Furnishings and equipment				

Liabilities

Key deposits, overpaid grant income				5,233	5,233	205
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APPROVED by the Church Members on 8th June 2021 and signed on their behalf
 by Rev J. Weedon (name) *J. Weedon* (signature)

The notes on pages 2 to 5 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

	Balance b/fwd	Receipts in year	Payments in year	Transfers for year	Balance c/fwd
Totals for unrestricted fund	2,709	62,670	-66,854	4,430	2,955

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Benevolent Fund	140				140
Maintenance Fund	9,126		-6,137	6,248	9,238
Minister's Car Replacement	10,000				10,000
Reserve Fund	40,460	9,321	-8,000	-9,628	32,152
Drawdown Fund		25,362		-8,000	17,362
Totals for designated funds	59,727	34,683	-14,137	-11,380	68,892

Unrealised Capital Gain/Loss (Reserves)**-233**

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers in year £	Balance c/fwd £
Building Fund	8,794	1,145			9,939
Chatter and Tots	120	246			366
Community Development	335	10			345
Earmarked Fund	1,700	8,250	-7,994	70	2,026
Equipment Fund	1,847	1,320	-3,099		68
Fabric Fund	26,971	7,338	-1,335		32,974
Liabilities	205	5,028			5,233
Mission and Children Family Funds	3,249.41	73,694	-68,126	6,880	15,697
WHBC Community Grant		2,000	-948		1,052
Flower Fund	18	424	-437		5
Totals for restricted funds	43,240	99,455	-81,939	6,950	67,706

Totals for all funds

105,676	196,807	-162,930	0	139,553
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Total C/F Inc Gain**139,319**

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

RECEIPTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
3 TITHES AND OFFERINGS					
Cash and Cheque Giving	3,531		242	3,773	5,184
Direct Giving	21,143			21,143	11,928
Envelopes	5,340			5,340	13,867
Gift Aid	5,464		1,667	7,131	7,246
Special collections			2,056	2,056	1,487
Youth ,Mission, Build Pledge			8,933	8,933	6,861
Total Tithes and Offerings	35,480	0	12,898	48,377	46,572
4 GIFTS and LEGACIES					
Gifts	802		6,154	6,956	6,689
Legacies					1,000
Total Gifts and Legacies	802	0	6,154	6,956	7,689
5 FUND RAISING, GRANTS, DRAWDOWN					
Events			1,631	1,631	3,656
Sunday Coffee			47	47	299
Children Family Youth Grant (note 14e)			29,047	29,047	20,791
Mission Coord Grant (note 14e)			21,710	21,710	15,110
Equipment Grant					3,000
WHBC Commuity Grant			2,000		
Total Fundraising and Grants	0	0	52,435	52,435	42,855
6 PROPERTY INCOME					
Hall Hire	7,796		2,070	9,866	37,605
Car Park	4,768		1,131	5,899	10,839
Key and car park deposits			610	610	1,185
Funeral and weddings	75			75	100
Manse Rental (note 14f)	9,600			9,600	9,600
Total Property income	22,239	0	3,811	26,050	59,329
7 OTHER INCOME					
Synod, Harpenden, IFG group	90	7,108	4,879	12,077	3,899
Refunds	50			50	356
JRS HMRC Furlough	4,009		9,630	13,639	
Flowers (note 14g)			424	424	1,331
Total Other income	4,149	7,108	14,933	26,190	5,586

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

PAYMENTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
8 WIDER MINISTRY					
Donations	112		3,730	3,842	2,009
Ministry and Mission	33,514		300	33,814	35,926
Total Wider ministry costs	33,626	0	4,030	37,656	37,934
9 MINISTRY GROUP EXPENSES					
Flowers			437	437	1,358
Licenses	637			637	564
Miscellaneous	172		220	392	127
Office support	842		100	942	1,027
Printing	704		472	1,176	1,485
Pulpit Supply	250			250	970
Telephone	223		431	654	1,114
Transport	131		414	545	1,022
Worship support & Organists	1,365		763	2,129	3,336
Youth and Mission Work	357		471	828	1,291
Employee salaries, NI and Pensions	12,909		65,610	78,519	74,794
Events inc Catering	254		128	382	1,595
Total Ministry Group expenses	17,844	0	69,046	86,889	88,682
10 CHURCH RUNNING COSTS					
Cleaning and supplies	4,244			4,244	8,588
Grounds	1,590		660	2,250	1,813
Insurance	2,366		336	2,701	3,116
Maintenance Church	700	2,910	1,609	5,219	4,294
Maintenance Manse	0	3,205	405	3,611	4,282
Manse Utilities /Council Tax	1,630	22	1,038	2,690	2,941
Church Utilities	4,447		1,122	5,569	5,274
Total Church running costs	14,977	6,137	5,171	26,285	30,309
11 EXCEPTIONAL EXPENSES					
Build Planning			548	548	2,342
Equipment Purchase	408		2,876	3,283	5,330
Projects (see Note14h)			270	270	7,464
Total Exceptional Expenses	408	0	3,693	4,101	7,464
12 ASSETS					

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds. Investment Assets are also allocated across funds mainly Reserves, the Car Fund and Fabric Fund

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

13 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse are vested in URC North Thames Synod Trust as trustees and are not church assets. They are held for the benefit of Welwyn Garden URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,617,881 and the manse for £513,557. The church contents are insured by the church for £122,483

14 CHURCH SPECIFIC NOTES

14a CAPITAL GAINS AND INVESTMENT INCOME

Investment income is allocated to the Reserve Fund
Unrealised Capital losses are recorded against the Reserve Fund held in the investment account .

14b CHURCH ORGANISATIONS

Some church organisations use the church main accounts for their monies - transfers can occur to the window and building fund as part of their gifting to the church. Includes Chatter & Tots

14c GRANT OVERPAYMENT RECEIVED

Thames North Synod have overpaid grants in 2020. Will be paid back to Synod in 2021

14d DRAWDOWN FROM SYNOD TRUST FUND

To support cash flow in April 2020 an amount equal to previous years spend on Building Planning was drawn down from Thames North Synod. This was a sum of £25,362
Due to other unexpected incomes eg Job Retention Scheme a surplus of £8000 was returned to the Synod Trust Fund. This drawdown fund will be used in 2021 to support any deficit.

14e SYNOD GRANTS

Grants are received from the Synod for our Community and Family Youth Work and for Mission Co-ordinator

14f MANSE RENTAL

Our sister church (Harpenden) pays WGCURC their share of the Manse rental in accordance with Group Rules

14g FLOWERS

Donations are used to provide Flowers for Worship in Church. With lockdown an additional sum of £365 of Flower income was agreed to be allocated to the General Church Fund

14h PROJECTS (including Windows Project)

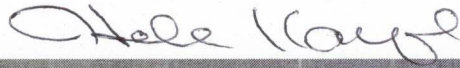
Our Windows Project was put on hold in 2020 and windows are planned to be installed in 2021

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2020 from the accounting records of the church.

Helen Kaye



(date) 26/2/21

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Welwyn Garden City URC for the year ended 31 December 2020, which are set out on pages 1 to 5

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

I have carried out an examination of the accounting records kept by the church and the accounts presented with these records. The examination does not provide the evidence required in an audit and I therefore do not express an audit opinion on these financial statements.

Independent Examiner's statement

Signed by the Independent Examiner:



date:

1/3/21

Name and address of the Independent Examiner:

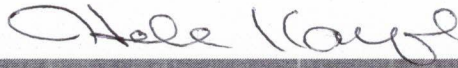
JENNIE KING
76 KIMPTON ROAD
WHEATHAMPSTEAD
HERTS AL4 8LX

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

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date:

1/3/21

Name and address of the Independent Examiner:

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WHEATHAMPSTEAD
HERTS AL4 8LX