

**ST PAUL'S UNITED REFORMED CHURCH HARROGATE**

**REPORT OF THE TRUSTEES AND  
ACCOUNTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

## **ST PAUL'S UNITED REFORMED CHURCH HARROGATE CHARITY**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 DECEMBER 2022**

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.

#### **ADMINISTRATIVE INFORMATION**

St Paul's United Reformed Church Harrogate is a local church of the United Reformed Church in Great Britain and is a member of the Yorkshire Synod of the Church. It was registered on 16 February 2009 as Charity Number 1128076.

St Paul's Church is situated in Victoria Avenue, Harrogate, North Yorkshire.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1 January 2022 until the date this report was approved are:

Stuart Atkinson, Alan Bourne, Christine Bourne, Philip Daggett, Sarah Dodds, Patricia Grant, Christopher Harwood, Gillian Hudson, Erica Miller, Helen Morton, Julie Sanderson, Mary Ann Steers, Kathleen Westwater, Michael Westwater

The Church building and the manse at 2 Westbourne Avenue, Harrogate HG2 9BD are vested in the United Reformed Church Yorkshire Synod Trust as trustees and held for the benefit of St Paul's URC in accordance with the trusts applicable to URC properties. They are not church assets.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The activities of St Paul's United Reformed Church 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 St Paul's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 16 November 2008.

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 (currently in vacancy) and members of St Paul's Church nominated and elected by members of the Church Meeting of St Paul's Church in Church Meeting. Elders serve for five years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as an elder.

The Elders' Meeting meets as required but at least six times a year. It is assisted in the administration of the Church and its property by the Management Committee in overseeing property and financial matters. The Church Meeting meets quarterly.

## **OBJECTIVES AND ACTIVITIES**

As a local congregation of the United Reformed Church, St Paul's 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:

We are a Bible-based town centre Church seeking to be faithful witnesses to Jesus Christ in the 21<sup>st</sup> century and are committed to:

- Bringing together into a thriving fellowship all who wish to worship God
- Promoting and deepening the knowledge of Christ and the Christian faith among all age levels
- Following the example and teaching of our Lord Jesus Christ, supporting one another and furthering the wider work of God and the church in the world.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for 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.

## **REVIEW OF ACTIVITIES AND ACHIEVEMENTS**

In 2022 the life, worship and work of the congregation started up again after the constraints imposed during the pandemic and lockdowns were lifted in February 2022. However, services continue to be available online for those unable to attend worship in person.

During the year contact was maintained with all the congregation, particularly the elderly and housebound, by the Elders and other members who have their own networks of communication. The various church organisations started to meet regularly and zoom continued to prove invaluable for Elders' Meetings and other meetings, particularly during the winter months. Once the church was formally declared vacant in July, our Synod Companion, Revd Pauline Calderwood, became our Interim Moderator and she continues to guide us in the search for a new minister. The profile, with 75% ministry allocated to St Paul's and 25% to the Synod, has been circulated to all ministers within the United Reformed Church. A small vacancy committee has been set up and will work with a similar group representing the Synod to assess expressions of interest from potential ministers.

Regular meetings take place between the Elders of St Paul's and the Elders of West Park to develop friendship and identify opportunities for the two congregations to get to know each other better. Joint worship continues on the fourth Sunday of each month, alternating between the two sites. Special joint services included celebration of Her late Majesty's Platinum Jubilee, a service to celebrate hymns written by members of the United Reformed Church and a service to celebrate the 50<sup>th</sup> anniversary of the founding of the United Reformed Church.

Looking to the future a series of Lent Lunches will be held in 2023, alternating between the two sites, and joint services will be held for the whole of August.

Work continued during the year on upgrading the IT systems, including the installation of broadband, and lighting in the Church and hall.

## **FINANCIAL REVIEW**

The Financial Statements for the year ended 31 December 2022 were prepared in accordance with the Charities Act 2011 Section 133 on the Receipts and Payments basis and the United Reformed Church guidance. The Financial Statements were approved at the Elders' Meeting on 21 February 2023.

Unrestricted/General Fund: receipts in 2022 totalled £83,365 as against £80,790 in 2021 and budgeted receipts of £85,550. Payments totalled £73,179, compared with £81,104 the previous year and budgeted payments of £80,881. This resulted in a surplus of £10,186 in 2022 compared to a surplus of £511 in 2021 and budgeted surplus of £4,669. The increase in the surplus compared to budget is primarily due to the decision to defer £10,000 of work on the church hall roof. The reporting of a surplus reflects an annual £26,000 reduction in Ministry and Mission costs following the minister's retirement on 31 January 2021 and the church being in vacancy.

Two potential scenarios have been prepared for the 2023 budget:

- No minister: £4,622 surplus on the basis that Ministry and Mission costs will continue to be reduced by £25,000
- New minister for the final four months of the year: deficit £5,610, reflecting the resulting increase in Ministry and Mission costs.

#### FUNDS:

The £10,186 surplus has increased the balance on the General Fund to £17,395 as at 31 December 2022.

Designated funds comprise the In Memoriam Fund at £75,624 (2021 £75,624) and the Manse Reserve at £107,877 (2021 £108,922).

The manse tenants vacated the property in September 2022 and a major refurbishment commenced to prepare the property for a new minister, with the majority of the refurbishment expected to be complete by Spring 2023. Rental income receipts of £15,682 less payments totalling £16,727, of which £14,800 were initial refurbishment costs, have resulted in a small decrease in the manse reserve to £107,877. Refurbishment costs to completion are expected to run to almost £40,000 in 2023, with the main expenditure being £25,000 for a new roof.

Designated funds can be transferred into the General Fund at the Church's decision and provide reserves to meet any future shortfall in income or any unexpected expense.

Restricted funds comprise the Organ Fund £16,250 (2021 £16,250) and IT Project £792 (2021 £8,000). £7,208 of the £8,000 IT Project legacy has been expended in 2022 and the project is nearing completion.

At 31 December 2022 the Church's assets, comprising bank and building society funds, totalled £217,963 (2021 £216,005).

This report was approved by the Elders' Meeting on 16 May 2023 and is signed on its behalf by Mary Ann Steers, Church Secretary.

**ST PAUL'S UNITED REFORMED CHURCH HARROGATE**

**FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2022**

**ST PAUL'S UNITED REFORMED CHURCH**  
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**UNRESTRICTED/GENERAL FUND**

**Page 1**

|                                     | <b>2022</b>   | <b>2021</b>   |
|-------------------------------------|---------------|---------------|
|                                     | <b>£</b>      | <b>£</b>      |
| <b>Receipts</b>                     |               |               |
| FWO and Standing Orders             | 53,883        | 57,978        |
| Open Plate                          | 6,645         | 3,736         |
| Income Tax Refunds                  | 14,255        | 14,784        |
|                                     | <b>74,783</b> | <b>76,498</b> |
| Donations from Church Organisations | 1,011         | 0             |
| Members' Donations                  | 0             | 1,000         |
| Sundry Donations                    | 806           | 380           |
| Room Contributions                  | 4,740         | 1,493         |
| Newsletter Contributions            | 560           | 566           |
| Newsletter Advertising              | 800           | 720           |
| Bank and Building Society Interest  | 465           | 133           |
| Sundry Income                       | 200           | 0             |
| <b>Total Receipts</b>               | <b>83,365</b> | <b>80,790</b> |
| <b>Payments</b>                     |               |               |
| Ministry and Mission Fund           | 39,156        | 43,512        |
| Yorkshire Synod Levy                | 1,500         | 1,125         |
| Housing Allowance                   | 0             | 825           |
| Expenses of Ministry                | 3,389         | 2,864         |
| Motor Expenses                      | 0             | 114           |
| Church Utilities                    | 4,706         | 3,425         |
| Church Insurance                    | 4,288         | 3,962         |
| Church Cleaner                      | 5,200         | 5,320         |
| Church Fabric and Repairs           | 4,866         | 10,737        |
| Printing, Postage and Stationery    | 1,946         | 1,245         |
| Organists' Fees                     | 6,310         | 6,720         |
| Donations to Charities              | 234           | 264           |
| Bank Charges                        | 326           | 262           |
| Sundry Expenses                     | 1,258         | 730           |
| <b>Total Payments</b>               | <b>73,179</b> | <b>81,104</b> |
| <b>Net Receipts/(Payments)</b>      | <b>10,186</b> | <b>(313)</b>  |
| <b>Transfer from Manse Reserve</b>  | <b>0</b>      | <b>825</b>    |
| <b>Total Net Receipts</b>           | <b>10,186</b> | <b>511</b>    |



**ST PAUL'S UNITED REFORMED CHURCH**  
**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022**

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| <b>CASH FUNDS SUMMARY</b> | <b>2021</b>    | <b>Net receipts/<br/>(payments)</b> | <b>2022</b>    |
|---------------------------|----------------|-------------------------------------|----------------|
|                           | <b>£</b>       | <b>£</b>                            | <b>£</b>       |
| Unrestricted/General Fund | 7,209          | 10,186                              | 17,395         |
| Designated Funds:         |                |                                     |                |
| In Memoriam               | 75,624         | 0                                   | 75,624         |
| Manse Reserve             | 108,922        | (1,045)                             | 107,877        |
| Restricted Funds:         |                |                                     |                |
| Special Collections       | 0              | 25                                  | 25             |
| IT Project                | 8,000          | (7,208)                             | 792            |
| Organ Fund                | 16,250         | 0                                   | 16,250         |
|                           | <b>216,005</b> | <b>1,958</b>                        | <b>217,963</b> |

**See Note 2**

| <b>STATEMENT OF ASSETS AND LIABILITIES</b> | <b>2022</b>    | <b>2021</b>    |
|--------------------------------------------|----------------|----------------|
|                                            | <b>£</b>       | <b>£</b>       |
| <b>Monetary Assets</b>                     |                |                |
| Building Society Accounts:                 |                |                |
| Leeds Building Society                     | 18,186         | 18,176         |
| Yorkshire Building Society                 | 85,767         | 85,355         |
| Bank:                                      |                |                |
| Current Account                            | 28,274         | 19,568         |
| Interest Accounts                          | 85,426         | 92,589         |
| Cash in hand                               | 310            | 317            |
| <b>Total Monetary Assets</b>               | <b>217,963</b> | <b>216,005</b> |
| <b>Liabilities</b>                         | <b>25</b>      | <b>0</b>       |

**Approved by the Elders as Trustees on 21 February 2023**  
**and signed on their behalf by**

**Mrs Mary Ann Steers - Church Secretary**

**The notes on pages 3 and 4 form part of these financial statements.**

**1. ACCOUNTING POLICIES**

The 2022 Financial Statements have been prepared in accordance with the the Charities Act 2011 Section 133 on the Receipts and Payments basis and the United Reformed Church guidance.

**2. FUND ACCOUNTING**  
**UNRESTRICTED FUNDS**

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

|                        |                      |
|------------------------|----------------------|
| <b>General Fund</b>    | <b>£</b>             |
| As at 1 January 2022   | 7,209                |
| Net Receipts           | 10,186               |
| As at 31 December 2022 | <u><u>17,395</u></u> |

**DESIGNATED FUNDS**

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

|                                           |                      |
|-------------------------------------------|----------------------|
| <b>In Memoriam Fund</b>                   | <b>£</b>             |
| As at 1 January 2022 and 31 December 2022 | <u><u>75,624</u></u> |

|                        |                       |
|------------------------|-----------------------|
| <b>Manse Reserve</b>   | <b>£</b>              |
| As at 1 January 2022   | 108,922               |
| Rental Income Received | 15,682                |
| Manse Expenses         | (16,727)              |
| As at 31 December 2022 | <u><u>107,877</u></u> |

**RESTRICTED FUNDS**

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 unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose and cannot be absorbed into general funds.

**2. FUND ACCOUNTING continued**  
**RESTRICTED FUNDS continued**

|                                           |                |
|-------------------------------------------|----------------|
| <b>Organ Fund</b>                         | <b>£</b>       |
| As at 1 January 2022 and 31 December 2022 | <b>£16,250</b> |
| <b>Special Collections</b>                | <b>£</b>       |
| As at 1 January 2022                      | 0              |
| Commitment for Life: received             | 400            |
| : paid                                    | (375)          |
| As at 31 December 2022                    | <b>25</b>      |
| <b>IT Project</b>                         | <b>£</b>       |
| As at 1 January 2022                      | 8,000          |
| Expenses                                  | (7,208)        |
| As at 31 December 2022                    | <b>792</b>     |

**3 MONETARY ASSETS**

The church monies are not held in segregated accounts for the individual funds.

**4 ASSETS USED FOR CHURCH PURPOSES**

The church building and the manse are vested in URC Yorkshire Synod Trust as trustees and are not church assets.

**TREASURER'S STATEMENT**

I have prepared the Financial Statements on pages 1 to 4 for the year ended 31 December 2022 from the accounting records of the church.

**Julie Sanderson ACA 6 February 2023**

**Report of the Independent Examiner to the Members of St Paul's United Reformed Church**

I report on the accounts of St Paul's United Reformed Church for the year ended 31 December 2022, which are set out on pages 1 to 4.

Respective responsibilities of Elders and examiner

The Elders are responsible for the preparation of the accounts. The Elders consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented with those records. It also includes consideration of unusual items or disclosures in the accounts and seeking explanations from the Elders concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 130 of the 2011 Act

to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.