

ST PAUL'S UNITED REFORMED CHURCH HARROGATE

**REPORT OF THE TRUSTEES AND
ACCOUNTS**

FOR THE YEAR ENDED 31 DECEMBER 2024

ST PAUL'S UNITED REFORMED CHURCH HARROGATE CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2024

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 2024 until the date this report was approved are:

Alan Bourne (to 16 March 2025), Christine Bourne (to 16 March 2025), Philip Daggett, Sarah Dodds (to 16 March 2025), Christopher Harwood, Gillian Hudson, Erica Miller, Anne Mitchell (from 17 March 2024), Helen Morton, Julie Sanderson, Mary Ann Steers, Fiona Turnbull (from 17 March 2024), 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 (The Revd Joseph Amoah who was ordained and inducted on 27 July 2024 to 75% ministry to St Paul's and 25% to other congregations within the Mission and Care Group) 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 now meet every month, enabling them to concentrate more on spiritual matters as well as business. It is assisted in the administration of the Church and its property by the Management Committee in overseeing property and financial matters with a small sub-group set up to work on the use of IT in the church. 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 21st 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

2024 was an exciting year in the life of St Paul's. Towards the end of 2022 the Church Secretary asked everyone to pray that we would have a new minister by the end of 2023. Sadly, this was not the case – but God had been listening to our prayers and by the end of 2023 things were starting to happen (the United Reformed Church moves slowly!). Following worship on 21 January 2024 it was agreed to support the unanimous recommendation of the Elders that Joseph Amoah (Joe) should be invited to become our minister once he had completed his studies at Cambridge. We were delighted that he accepted our invitation and on Saturday 27 July he was ordained and inducted before a packed congregation from all over the country. This was the first ordination to be held in St Paul's as all our previous ministers had already been ordained before they were inducted here. Joe has proved to be a real breath of fresh air and is starting to bring us into the 21st century, especially as far as IT is concerned. His inspiration and leadership are greatly valued.

Another major change during 2024 resulted from Mary Ann Steer's decision to retire as Church Secretary at the Annual Church Meeting in March 2024 after five extremely busy years, during which she had carried out the duties of Church Secretary very efficiently and conscientiously – far more than she originally signed up for. The big question was – how was the post to be filled without placing an impossibly heavy burden on one person? After discussion, it was agreed to delegate various parts of the job to different Elders and other members of the congregation, ensuring that more people are involved in the life and work of the church with responsibilities spread as widely as possible. This is still developing. It also led to the appointment of a Task Group which started work in January 2025 to identify the core values, mission and vision of the congregation.

The Bible Study Group now meets twice a month, the Tuesday Club and After Eights continue to be well supported and the Fellowship Committee organised a Winter Lunch in February and a Ploughman's Lunch on Harvest Sunday. The Uniformed Organisations are well supported with some exciting new developments planned for the Scouts, enabling the age range to expand with the introduction of new group for pre-Beavers – the Squirrels for 4-6 year olds and a new Explorers Unit for 14-18 year olds. The Junior Church is small in numbers but enthusiastic.

Friendship with members of West Park continues to develop with monthly joint worship on alternate sites, regular joint Elders' Meetings and other opportunities for coming together for worship and social activities.

Work continued during the year on the general maintenance of the building and continuing upgrading of the IT systems.

FINANCIAL REVIEW

The Financial Statements for the year ended 31 December 2024 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 11 February 2025.

Unrestricted/General Fund: receipts in 2024 totalled £94,033 as against £88,116 in 2023 and budgeted receipts of £87,900. Payments totalled £92,878, compared with £81,778 the previous year and budgeted payments of £90,295. This resulted in a surplus of £1,155 in 2024, compared to a surplus of £6,338 in 2023 and budgeted deficit of £2,395. On the appointment of our new minister Joseph Amoah on 1 July 2024, Ministry and Mission costs reverted back to the full amount, resulting in a £12,000 increase in these costs in the second half of the year and the subsequent impact on surplus funds.

The 2025 budget reflects 12 months of full Ministry and Mission costs, resulting in a budgeted deficit of around £8,500.

FUNDS:

The £1,155 surplus has increased the balance on the General Fund to £24,888 as at 31 December 2024.

Designated funds comprise the In Memoriam Fund at £82,999 (2023 £75,624) and the Manse Reserve at £65,527 (2023 £59,134).

The manse was let until May 2024 and our minister moved in June 2024.

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 £16,310 (2023 £16,250) and IT Project £1,165 (2023 £942). The IT Project includes updating the website in 2025.

At 31 December 2024 the Church's assets, comprising bank and building society funds, totalled £190,889 (2023 £175,683).

This report was approved by the Elders' Meeting on 8th April 2025 and is signed on its behalf by Mary Ann Steers – Elder.

ST PAUL'S UNITED REFORMED CHURCH HARROGATE

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

ST PAUL'S UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
RECEIPTS AND PAYMENTS ACCOUNT
UNRESTRICTED/GENERAL FUND

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	2024	2023
	£	£
Receipts		
FWO and Standing Orders	56,262	52,436
Open Plate	5,966	5,928
Income Tax Refunds	15,437	14,834
	77,665	73,198
Donations from Church Organisations	1,100	1,500
Grants and Synod Support	1,308	2,377
Sundry Donations	1,626	1,756
Room Contributions	6,511	6,247
Newsletter Contributions	621	630
Newsletter Advertising	200	640
Bank and Building Society Interest	5,002	1,682
Sundry Income	0	86
Total Receipts	94,033	88,116
Payments		
Ministry and Mission Fund	48,576	37,848
Expenses of Ministry	3,857	3,785
Manse Expenses	1,590	0
Motor Expenses	754	0
Church Utilities	7,493	8,856
Church Insurance	4,933	4,847
Church Cleaner	6,240	5,694
Church Fabric and Repairs	7,282	5,848
Quinquennial Report	0	3,540
Printing, Postage and Stationery	2,261	1,800
Organists' Fees	6,590	6,755
Donations to Charities	484	264
Bank Charges	319	333
Sundry Expenses	2,499	2,208
Total Payments	92,878	81,778
Total Net Receipts	1,155	6,338

ST PAUL'S UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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CASH FUNDS SUMMARY	2023	Net receipts/ (payments)	2024
	£	£	£
Unrestricted/General Fund	23,733	1,155	24,888
Designated Funds:			
In Memoriam	75,624	7,375	82,999
Manse Reserve	59,134	6,393	65,527
Restricted Funds:			
Special Collections	0	0	0
IT Project	942	223	1,165
Organ Fund	16,250	60	16,310
	175,683	15,206	190,889

See Note 2

STATEMENT OF ASSETS AND LIABILITIES	2024	2023
	£	£
Monetary Assets		
Building Society Accounts:		
Yorkshire Building Society	90,056	87,158
Bank:		
Current Account	5,175	4,866
Interest Account	43,946	31,832
IT Project Account	1,165	1,492
Fixed Interest Deposit - 9 month term	50,000	50,000
Cash in hand	547	335
Total Monetary Assets	190,889	175,683
Liabilities	0	0

Approved by the Elders as Trustees on 11 February 2025
and signed on their behalf by

Alan Bourne - Elder

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

1. ACCOUNTING POLICIES

The 2024 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.

General Fund	£
As at 1 January 2024	23,733
Net Receipts	1,155
As at 31 December 2024	<u><u>24,888</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.

In Memoriam Fund	£
As at 1 January 2024	75,624
Donations	6,000
Gift Aid	1,375
As at 31 December 2024	<u><u>82,999</u></u>

Manse Reserve	£
As at 1 January 2024	59,134
Rental Income Received	11,808
Other Income	1,309
Manse Expenses	(6,724)
As at 31 December 2024	<u><u>65,527</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

Organ Fund	£
As at 1 January 2024	16,250
Donation	60
As at 31 December 2024	<u><u>16,310</u></u>

Special Collections	£
As at 1 January 2024	0
Commitment for Life: received	118
: paid	(118)
As at 31 December 2024	<u><u>0</u></u>

IT Project	£
As at 1 January 2024	942
Donations	1,000
Interest	25
Expenses	(802)
As at 31 December 2024	<u><u>1,165</u></u>

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 2024 from the accounting records of the church.

Julie Sanderson ACA 4 February 2025

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 2024, 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.

DR PHILIP A THAKE FCA 24 February 2025