

# ST ANDREWS WITH CASTLE GATE NOTTINGHAM UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1129944

## Details

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Status	Registered
Legal form	Previously excepted
Registered	2009-06-02
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	21 Cedar Avenue Beeston Nottingham NG9 2HA
Phone	01159253664
Email	<a href="mailto:stawcg@gmail.com">stawcg@gmail.com</a>
Website	<a href="http://www.StAndrewswithCastleGate.org.uk">www.StAndrewswithCastleGate.org.uk</a>

## Activities

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**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:** Religious Activities

## Classification

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- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Nottingham City
- Nottinghamshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£165,898	£203,144	-	-
2023-12-31	£239,053	£201,053	-	-
2022-12-31	£183,842	£202,642	-	-
2021-12-31	£130,713	£166,759	-	-
2020-12-31	£155,108	£158,265	-	-

## Trustees

Name	Role	Appointed
<b>Graham Deryck John Jennings</b>	Chair	
BRENDA KENYON		2025-06-01
Christopher John Jennings		2025-06-01
Derek Graham		2025-06-01
Dr IAN GORDON VINCENT		2024-05-05
Dr NOEL EDWARD WORLEY		
Elaine Marie Smith		2026-06-07
Fiona Logan		2026-06-07
Jean Frances Patterson		2022-04-03
Mark Clements		2024-05-05
Mark Goodwill Hodgson		2024-05-05
Neil Coupland		2020-06-01
Philippa Mary Hodgson		2024-05-05
Rebecca Lucy Smith		2026-06-07
Richard David Gaunt		2019-01-01
Robert Lorraine Logan		2026-06-07
Sarah Margaret Hutchinson		2025-06-01

**ST ANDREWS WITH CASTLE GATE NOTTINGHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1129944

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# Accounts

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Charity registration number: 1129944

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

Annual Report and Financial Statements  
for the Year Ended 31 December 2024

Community Accounting Plus  
Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

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# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Reference and Administrative Details

<b>Trustees</b>	Dr GDJ Jennings Dr IG Vincent Dr NE Worley Mr RD Gaunt Rev CJ Ford Mrs FL Logan Mrs EM Smith Mrs S Allen Mrs AE Armitage Mr N Coupland Mrs C Jennings Dr K Maxwell Mrs J Patterson Mrs S Wild Mr M Clements Mr M Hodgson Mrs P Hodgson Mrs C Magner
<b>Charity Registration Number</b>	1129944
<b>Principal Office</b>	Goldsmith Street Nottingham NG1 5JT
<b>Independent Examiner</b>	John O'Brien, employee of Community Accounting Plus Units 1 and 2, North West 41 Talbot Street Nottingham NG1 5GL

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2024.

### Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

- Mrs S Hutchinson (term of service ceased 5 May 2024)
- Dr GDJ Jennings
- Mr R Logan (term of service ceased 5 May 2024)
- Dr IG Vincent (appointed 5 May 2024)
- Dr NE Worley
- Mr RC Kenyon (term of service ceased 5 May 2024)
- Mr RD Gaunt
- Rev CJ Ford
- Mr D Graham (term of service ceased 5 May 2024)
- Mrs FL Logan
- Mrs EM Smith
- Mrs S Allen
- Mrs AE Armitage
- Mr N Coupland
- Mrs C Jennings
- Dr K Maxwell
- Mrs J Patterson
- Mrs S Wild
- Mr M Clements (appointed 5 May 2024)
- Mr M Hodgson (appointed 5 May 2024)
- Mrs P Hodgson (appointed 5 May 2024)
- Mrs C Magner (appointed 5 May 2024)

### Structure, governance and management

#### *Nature of governing document*

St Andrew's with Castle Gate Nottingham United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the East Midlands Synod of the national United Reformed Church. It was registered on 2 June 2009 as charity number 1129944.

The governing document of the registered charity is the standard form of constitution used by most United Reformed Churches. It was adopted in May 2018 by resolution of the Church Meeting and implemented with effect from the 1st January 2019. The constitution established an Elders Council as the governing body drawn from those ordained as elders and elected by the Church Meeting.

# **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

## **Trustees' Report (continued)**

### ***Recruitment and appointment of trustees***

The Trustees are those drawn from the membership of the Church and who are qualified to serve as charity trustees. They are appointed by the Church Meeting of St Andrew's with Castle Gate United Reformed Church and act in accordance with the procedures for the time being laid down by the Church Meeting in conformity with the Scheme of Union of the United Reformed Church.

Members of the Elders Council are elected by the members in Church Meeting and normally serve for a period of three years: they retire by rotation and are eligible for re-election for a further 3-year term. Members of the Elders Council may serve up to 2 consecutive periods of service after which time they may seek re-election after a period of more than 1 year. The members of the Elders Council are the trustees of the registered charity during their period of service. The Council meets at the beginning of each month other than August. It is assisted in its administration of the Church by sub-groups established for Finance & Buildings, Pastoral, Worship and Christian Education and Communications. The majority of meetings take place in person however during the winter months many groups have agreed to meet virtually.

### ***Organisational structure***

The Gedling Road property, a former manse is vested in Mrs S Hutchinson, Dr GDJ Jennings, Dr IG Vincent, and Dr NE Worley and held for the benefit of St Andrew's with Castle Gate United Reformed Church in accordance with the statutory trusts applicable under the United Reformed Church Acts to United Reformed Church properties. The Church land and buildings at Goldsmith Street are in the possession of the United Reformed Church (East Midlands Synod) Incorporated. The value of the property is not reflected in the accounts of this charity.

The Church is situated at the corner of Goldsmith Street and Chaucer Street in the city of Nottingham. The principal address of the Church is Goldsmith Street, Nottingham, NG1 5JT. Correspondence for the trustees should be addressed for the attention of Dr I G Vincent, 21 Cedar Avenue, Beeston, Nottingham NG9 2HA or by email to [trustees@StAndrewsWithCastleGate.org.uk](mailto:trustees@StAndrewsWithCastleGate.org.uk).

St. Andrew's with Castle Gate URC, Goldsmith Street, Nottingham, is a city centre church. It is an active congregation which welcomes inspirational worship and thought-provoking teaching. We value the pastoral care offered by the church and the opportunities for proclaiming the Gospel and serving the wider community through its outreach activities.

### ***Major risks and management of those risks***

The Finance & Property Sub-Group regularly reviews the major risks which the church faces and seeks to ensure that proper controls are in place to monitor and mitigate those risks. The Sub-Group adopts a rolling programme of reviewing the major risks identified over a three year period, while seeking to identify any additional risks that may develop.

### **Objectives and activities**

#### ***Objects and aims***

As a local congregation of the United Reformed Church, we seek to advance the Christian religion through our activities and the facilities offered to the community by our building, as described more specifically in our mission statement.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report (continued)

### Our Mission

“Living God’s love through faith and action”

Living God’s love:

- as a caring fellowship in which all are valued.

Through faith:

- worshipping God in preaching, sacrament and music;
- fostering the spiritual development of our congregation;
- sharing the good news of Jesus Christ through witness, word, example and outreach.

And action:

- in caring service to our community, city and wider world;
- supporting the wider Church locally, nationally and internationally.

### Public benefit

The Trustees are aware of the Charity Commission’s guidance on public benefit in “The Advancement of Religion for the Public Benefit” and have regard to this in the administration of the Church.

We believe 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.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Trustees' Report (continued)

#### Achievements and performance

Services continued to take place each Sunday morning throughout the year: Holy Communion was celebrated on the first Sunday of each month. The average numbers attending worship stabilized at some 90 adults plus 17 children, reaching more than 120 on significant occasions. Sunday worship is streamed live on YouTube with a video of the service also made available. The average participating via this medium is 90. There were 5 deaths of members and the minister has conducted most of the funeral services, some of which occurred in the church. There were no baptisms this year.

Our church is situated in the centre of Nottingham and adjacent to the Nottingham Trent University. The congregation is gathered from a wide area mainly in Nottingham and South Nottinghamshire. The arrangements to live-stream morning worship continued, and recordings of these services can be accessed online at any time. This has enabled the church to reach out to a wider audience. Furthermore, the broadcasting of worship has been a significant benefit to those members who cannot attend services, and many others who find our form of worship beneficial and attractive. The video communications licences used for meetings and other events were used less frequently this year as more activities took place in person, but continued to be a valuable tool. Our regular Church Members Meetings can be accessed via Zoom, and facilities are now available for members to vote in accordance with the United Reformed Church procedures for conduct of meetings. A mid-week Zoom gathering continues to provide conversational and social activity for members albeit that numbers are low.

The church is surrounded by the campus of the Nottingham Trent University and our Christian witness over the years has involved the display of posters announcing details of services. The posters also contain prayers for the community. Members of the public may submit prayers requests to our Prayer Circle via the church website. At beginning of the university year the church holds welcome teas for students and their families who may use our car park for unloading.

The Church has some 169 members including 7 new members who were admitted by profession of faith and transfer from other churches. The church maintains a directory of them and its office holders, which is revised regularly in accordance with GDPR. The email addresses are used to maintain a secure mailing list so that copies of Orders of Service and joining instructions for services and other activities can be rapidly communicated. The monthly Newsletter is mostly distributed by email, but printed copies are available and some posted to members on request. Our regular Taizé services of prayer and meditation are held on the second Tuesday each month in the church.

The church has 31 serving Pastoral Elders, each of whom is responsible for supporting a small group of church members. It draws heavily on this group to assist the minister by maintaining contact with members and to help them with pastoral care and spiritual needs. To this end this group receives Safeguarding training based on the new edition of Good Practice 6 Guidance published by the United Reformed Church. The GP6 Guidance forms the basis of the Church's Safeguarding Policy which is annually reviewed. Our Junior Church, Youth Leaders and other office holders are subject to DBS checking and are kept up to date with Child Protection Matters. We regularly review our arrangements to ensure best practice in this aspect of our church life, including the Health and Safety Policy.

The Church's drama group, the Goldsmith Players, led a service of readings and music for Palm Sunday. The church choir collaborated with the Choir at Nottingham Cathedral to present a performance of Stanier's Crucifixion in Holy Week. The Tenebrae service was led by one of the elders. On Good Friday, a Service of the Nails was held. For Easter Day an Easter Breakfast was followed by a service of Holy Communion. The Church continued its support for Christian Aid and £316 was sent from the church after Christian Aid week.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Trustees' Report (continued)

Most of our Christmas services were conducted as usual, including "Carols in the Court Yard" which attracted a large attendance. On Christmas Eve the Midnight Service with Communion was held. The other activities including the Christingle Service and Carol Singing. This year the church decided to support the work of the Friary Drop-in Homeless charity locally and the Lincolnshire and Nottinghamshire Air Ambulance charity. £1680 was raised and split equally between the two. In November the Church Meeting agreed to donation £500: in support of Christian Aid's Special Gaza Appeal.

We continue to donate annually to The Bible Society and the URC's Commitment for Life programme.

In addition to the teaching provided during worship, adult members of the congregation have had a number of opportunities to grow in understanding and faith. Our Lent house group meetings offered both in-person and online sessions and this year used a guided study, From Now On written by Rachel Mann and inspired by The Greatest Showman. During Holy Week a series of meditations took place conducted by our minister, who also delivered a weekly series of four meditations during the season of Advent. A Book Group provides the opportunity for members to study and discuss together texts on Christian and related themes.

The Church participates in the Eco Church scheme which seeks to improve how we care for God's Earth in different areas of life. This includes management of land, church buildings, community and global engagement, and lifestyle. A Silver level achievement has now been received and the congregation is progressing towards the Gold Award. Two of our Elders are authorised to act as Registrar for weddings (including Same Sex Marriage) at our church; Catherine Jennings being the responsible authorised person with Alex Rae as the additional authorised person. There was 1 wedding held in the church this year.

Our children and young people are a valued part of our church and attend a vibrant Junior Church. Normally they are present in the church service for 20 to 25 minutes then leave to receive teaching and share in activities in one of our four age-related groups. The Junior Church also lead Sunday worship occasions throughout the year notably at Harvest time and Christmas. The food items collected during the Harvest Festival are donated to the Friary, a registered charity which supports homeless and vulnerable adults in our city. The Junior Church Saturday Club continued its monthly meetings in the church during the year. A summer camp of week-end activities was held at Walesby and some 37 children attended.

The Junior Church show was held in July and this year comprised a performance Chitty Chitty Bang Bang based on the story by Ian Fleming. The Junior Church Nativity Service this year was as moving as ever, and the Children's Christmas Party was held which included the Panto. Every year the Church supports the shoe-box appeal where gifts, toiletries and small items of warm clothing are packed into gift wrapped shoe boxes for delivery to vulnerable children or families in Eastern Europe or Africa. We collected 61 shoeboxes that were delivered this year to the charity Teams4U Xmas our local collection point. Teams4U are a global charity dedicated to support children and families through education, health and humanitarian aid.

Our original building is over 150 years old and requires both maintenance and updating. In 2018 we began to consider a major renovation of the sanctuary and established a Development Group to collate ideas and consider essential requirements. The impact of the Covid pandemic brought this work to a halt. Now, following the moratorium, the group has reconvened, and this undertaking is being considered once more with detailed plans being established.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

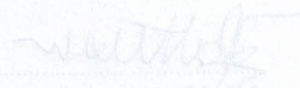
**Trustees' Report (continued)**

**Financial review**

*Policy on reserves*

The Trustees consider that, owing to the fixed nature of the majority of the church's costs and its significant reliance on voluntary income from its members, it is desirable to retain circa one year's expenditure in reserves. Income is heavily reliant on a small group of members and the loss of a small number of those members would have a disproportionate effect on the overall balance of income and expenditure. As a result, reserves are required not only to meet fluctuations in both receipts and payments, but also to cover potential events or situations that could otherwise result in a substantial deficit being incurred.

20/2/22

  
Trustee

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 28/5/25 and signed on its behalf by:

  
.....  
Mrs J Patterson  
Trustee

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Independent Examiner's Report to the trustees of St Andrews with Castle Gate  
Nottingham United Reformed Church Charity**

**Independent examiner's report to the trustees of St Andrews with Castle Gate Nottingham United  
Reformed Church Charity**

I report to the trustees on my examination of the accounts of St Andrews with Castle Gate Nottingham United Reformed Church Charity (the Charity) for the year ended 31 December 2024.

**Responsibilities and basis of report**

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

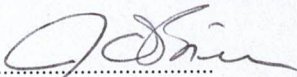
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

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

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



John O'Brien MSc, FAIA, FCIE, employee of Community Accounting Plus  
Fellow of the Association of Charity Independent Examiners

Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

Date: 19/6/25

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Financial Activities for the Year Ended 31 December 2024

				(As restated)	
		Unrestricted	Restricted	Total	Total
	Note	£	£	2024 £	2023 £
<b>Income and Endowments from:</b>					
Donations and legacies	2	109,806	1,386	111,192	173,951
Charitable activities	3	5,182	-	5,182	4,458
Investment income	4	17,752	41	17,793	19,290
Other income	5	31,731	-	31,731	41,354
Total Income		<u>164,471</u>	<u>1,427</u>	<u>165,898</u>	<u>239,053</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(201,718)</u>	<u>(1,426)</u>	<u>(203,144)</u>	<u>(201,126)</u>
Total Expenditure		<u>(201,718)</u>	<u>(1,426)</u>	<u>(203,144)</u>	<u>(201,126)</u>
Gains/losses on investment assets		<u>28,603</u>	<u>78</u>	<u>28,681</u>	<u>17,330</u>
Net movement in funds		(8,644)	79	(8,565)	55,257
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>713,736</u>	<u>3,878</u>	<u>717,614</u>	<u>662,357</u>
Total funds carried forward	16	<u>705,092</u>	<u>3,957</u>	<u>709,049</u>	<u>717,614</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 16.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Financial Activities for the Year Ended 31 December 2024 (continued)

These are the figures for the **previous accounting period** and are included for comparative purposes

	Note	Unrestricted £	Restricted £	Total 2023 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	173,156	795	173,951
Charitable activities	3	4,458	-	4,458
Investment income	4	19,256	34	19,290
Other income	5	41,354	-	41,354
<b>Total Income</b>		<u>238,224</u>	<u>829</u>	<u>239,053</u>
<b>Expenditure on:</b>				
Charitable activities	6	(200,095)	(1,031)	(201,126)
<b>Total Expenditure</b>		<u>(200,095)</u>	<u>(1,031)</u>	<u>(201,126)</u>
Gains/losses on investment assets		17,302	28	17,330
<b>Net movement in funds</b>		55,431	(174)	55,257
<b>Reconciliation of funds</b>				
Total funds brought forward		658,305	4,052	662,357
<b>Total funds carried forward</b>	16	<u>713,736</u>	<u>3,878</u>	<u>717,614</u>

The notes on pages 13 to 25 form an integral part of these financial statements.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

(Registration number: 1129944)

### Balance Sheet as at 31 December 2024

	Note	2024 £	2023 £(As restated)
<b>Fixed assets</b>			
Tangible assets	10	1,050	12,968
Investments	11	546,769	505,581
		<u>547,819</u>	<u>518,549</u>
<b>Current assets</b>			
Stocks	12	344	185
Debtors	13	2,116	11,020
Cash at bank and in hand		165,947	196,727
		168,407	207,932
<b>Creditors: Amounts falling due within one year</b>	14	<u>(7,177)</u>	<u>(8,867)</u>
<b>Net current assets</b>		<u>161,230</u>	<u>199,065</u>
<b>Net assets</b>		<u>709,049</u>	<u>717,614</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	16	3,957	3,878
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>705,092</u>	<u>713,736</u>
<b>Total funds</b>	16	<u>709,049</u>	<u>717,614</u>

The financial statements on pages 10 to 25 were approved by the trustees, and authorised for issue on 28th May 25 and signed on their behalf by:

  
 Mr N Coupland  
 Trustee

The notes on pages 13 to 25 form an integral part of these financial statements.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2024

### 1 Accounting policies

#### Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### Basis of preparation

St Andrews with Castle Gate Nottingham United Reformed Church Charity meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### Exemption from preparing a cash flow statement

Under the exemption available to smaller charities the Trustees have chosen not to include a Statement of Cash Flows within the financial statements.

#### Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

#### Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability. Rental income is recognised when received.

#### Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities when the claim is made.

#### Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

### Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

### Tangible fixed assets

Individual fixed assets costing £3,000.00 or more are initially recorded at cost.

### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold Property	2 % straight line
Fixtures & fittings	20% straight line
General equipment	20% straight line (except the Piano is 10% straight line)
Buildings refurbishment	10% straight line

### Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

### Stock

Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO).

### Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds and resources set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

### 2 Income from donations and legacies

	Unrestricted funds		Restricted funds	Total 2024	Total 2023
	Designated	General			
	£	£	£	£	£
Donations and legacies;					
Donations from companies, trusts and similar proceeds	-	4,065	-	4,065	9,385
Donations from individuals	-	80,021	-	80,021	73,137
Legacies	1,000	-	-	1,000	57,502
Gift aid reclaimed	1,320	17,084	123	18,527	25,836
Other income from donations and legacies	6,316	-	1,263	7,579	8,091
	<u>8,636</u>	<u>101,170</u>	<u>1,386</u>	<u>111,192</u>	<u>173,951</u>

### 3 Income from charitable activities

	Unrestricted funds		Total 2024	Total 2023
	Designated	General		
	£	£	£	£
Events & productions	822	1,270	2,092	1,265
Sales to members	104	-	104	-
Sales of refreshments	732	-	732	879
Craft club activities	828	-	828	460
Junior Church activities	1,426	-	1,426	1,854
	<u>3,912</u>	<u>1,270</u>	<u>5,182</u>	<u>4,458</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 4 Investment income

	Unrestricted funds		Restricted funds	Total 2024	Total 2023
	Designated	General			
	£	£	£	£	£
Interest receivable and similar income:					
Other interest receivable	1,380	1,305	-	2,685	1,255
Other income from fixed asset investments	11,290	3,777	41	15,108	18,035
	<u>12,670</u>	<u>5,082</u>	<u>41</u>	<u>17,793</u>	<u>19,290</u>

#### 5 Other income

	Unrestricted funds		Total 2024	Total 2023
	Designated	General		
	£	£	£	£
Rental income	11,860	18,196	30,056	39,253
Printing Income	-	151	151	237
Fair Trade	1,519	-	1,519	1,832
Other	-	5	5	32
	<u>13,379</u>	<u>18,352</u>	<u>31,731</u>	<u>41,354</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)**

**6 Expenditure on charitable activities**

	Unrestricted funds		Restricted funds	Total 2024	Total 2023
	Designated	General			
	£	£	£	£	£ (As restated)
Ministerial expenses and car allowance	-	4,219	-	4,219	4,040
Manse and property expenses	5,220	2,770	-	7,990	13,991
Pulpit supply	-	1,087	-	1,087	662
Organist and choir cost	-	8,699	-	8,699	8,884
Sunday car parking	-	1,000	-	1,000	1,000
Congregational expenditure	121	1,817	-	1,938	2,121
Junior Church & Saturday club	4,402	-	90	4,492	4,122
Saturday club	110	-	-	110	-
Events	481	2,629	-	3,110	990
Flowers	-	-	1,326	1,326	961
Craft club purchases	348	-	-	348	221
Fair Trade purchases	1,483	-	-	1,483	1,736
Ministry & Mission fund contributions	-	64,800	-	64,800	61,800
Donations	5,706	1,990	-	7,696	11,846
Cleaning costs	-	16,906	-	16,906	16,404
Insurance	-	8,883	-	8,883	7,930
Utilities	-	14,489	-	14,489	14,440
Church repairs and maintenance	-	5,472	-	5,472	4,256
Health & safety equipment	-	293	-	293	-
Depreciation	11,918	-	-	11,918	35,070
Printing & postage	-	1,904	-	1,904	1,300
Telephone rental and repair costs	-	1,882	-	1,882	1,352
Professional fees & training	-	1,165	-	1,165	1,872
Sundry expenses	-	643	-	643	1,577
Investment charges	2,733	914	10	3,657	2,588
Repairs & refurbishment	16,130	-	-	16,130	-
Creche	-	1,184	-	1,184	1,112
Sanctuary development	10,320	-	-	10,320	-
IT equipment	-	-	-	-	851
	<u>58,972</u>	<u>142,746</u>	<u>1,426</u>	<u>203,144</u>	<u>201,126</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 7 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2024	2023
	£	£
Depreciation of fixed assets	<u>(11,918)</u>	<u>(35,070)</u>

#### 8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

##### Mr M Hodgson

Mr M Hodgson received remuneration of £200 (2023: £Nil) during the year for preaching fees.

##### Mrs P Hodgson

Mrs P Hodgson received remuneration of £2,640 (2023: £Nil) during the year for the role of choir director.

No Trustees have received any other benefits from the charity during the year.

#### 9 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 10 Tangible fixed assets

	General Equipment £	Buildings Refurbishment £	Fixtures & Fittings £	Total £
<b>Cost</b>				
At 1 January 2024	<u>11,072</u>	<u>344,998</u>	<u>42,982</u>	<u>399,052</u>
At 31 December 2024	<u>11,072</u>	<u>344,998</u>	<u>42,982</u>	<u>399,052</u>
<b>Depreciation</b>				
At 1 January 2024	9,474	333,628	42,982	386,084
Charge for the year	<u>548</u>	<u>11,370</u>	<u>-</u>	<u>11,918</u>
At 31 December 2024	<u>10,022</u>	<u>344,998</u>	<u>42,982</u>	<u>398,002</u>
<b>Net book value</b>				
At 31 December 2024	<u>1,050</u>	<u>-</u>	<u>-</u>	<u>1,050</u>
At 31 December 2023	<u>1,598</u>	<u>11,370</u>	<u>-</u>	<u>12,968</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

#### 11 Fixed asset investments

##### Other investments

	Listed investments £	Total £
<b>Cost or Valuation</b>		
At 1 January 2024	505,581	505,581
Revaluation	30,262	30,262
Additions	216,138	216,138
Disposals	(205,212)	(205,212)
At 31 December 2024	546,769	546,769
<b>Net book value</b>		
At 31 December 2024	546,769	546,769
At 31 December 2023	505,581	505,581

#### 12 Stock

	2024 £	2023 £
Stocks	344	185

#### 13 Debtors

	2024 £	2023 £
Prepayments	2,116	11,020

#### 14 Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	987	4,549
Accruals	6,190	4,318
	7,177	8,867

#### 15 Contingent liabilities

The Church has entered into an agreement with the Nottinghamshire Masonic Hall Co. (1924) Limited under which the Church has a licence to occupy the Masonic Hall car park on Sundays subject to various conditions. Under the terms of this agreement following its termination the Church is required to remove the existing gate and make good the stone wall with suitable materials to the satisfaction of the Nottingham Masonic Hall Co (1924) Limited. Current estimates indicate that any such liability is unlikely to exceed £5,000. No notice has been served under the terms of this agreement.

St Andrews with Castle Gate Nottingham United Reformed Church Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

16 Funds	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
<b>Unrestricted funds</b>						
<i>General</i>						
General	173,731	125,874	(142,746)	(2,812)	7,170	161,217
<i>Designated</i>						
Fabric Fund	434,517	11,735	(40,084)	-	17,760	423,928
Ministerial Housing Fund	31,791	994	(241)	-	1,889	34,433
Music & Organ Fund	32,052	940	(776)	-	1,784	34,000
Junior Church Fund	643	3,151	(5,236)	2,812	-	1,370
Communion Benevolent Fund	1,332	6,654	(4,714)	-	-	3,272
Belgravians	466	262	(217)	-	-	511
Goldsmith Players Misc	728	-	-	-	-	728
Commitment For Life	-	653	(653)	-	-	-
Manse fund	35,072	11,860	(5,220)	-	-	41,712
Craft Club	3,338	829	(348)	-	-	3,819
Fair Trade	66	1,519	(1,483)	-	-	102
	<u>540,005</u>	<u>38,597</u>	<u>(58,972)</u>	<u>2,812</u>	<u>21,433</u>	<u>543,875</u>
<b>Total unrestricted funds</b>	<u>713,736</u>	<u>164,471</u>	<u>(201,718)</u>	<u>-</u>	<u>28,603</u>	<u>705,092</u>

St Andrews with Castle Gate Nottingham United Reformed Church Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 December 2024 £
<b>Restricted funds</b>						
Junior Church Reserve	2,534	42	(100)	-	78	2,554
Flowers Fund	456	1,385	(1,326)	-	-	515
Goldsmith Players Fund	270	-	-	-	-	270
Student Pantry Fund	618	-	-	-	-	618
<b>Total restricted funds</b>	<b>3,878</b>	<b>1,427</b>	<b>(1,426)</b>	<b>-</b>	<b>78</b>	<b>3,957</b>
<b>Total funds</b>	<b>717,614</b>	<b>165,898</b>	<b>(203,144)</b>	<b>-</b>	<b>28,681</b>	<b>709,049</b>

St Andrews with Castle Gate Nottingham United Reformed Church Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Comparative period				Balance at 31 December 2023 £ (As restated)
	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	
<b>Unrestricted funds</b>					
<i>General</i>					
General	177,086	134,441	(135,704)	(2,092)	173,731
<i>Designated</i>					
Fabric Fund	378,351	90,103	(33,937)	-	434,517
Ministerial Housing Fund	29,482	2,309	-	-	31,791
Music & Organ Fund	30,448	2,152	(548)	-	32,052
Junior Church Fund	1,325	3,869	(6,643)	2,092	643
Communion Benevolent Fund	1,589	5,540	(5,797)	-	1,332
Belgravians	351	250	(135)	-	466
Goldsmith Players Misc	728	322	(322)	-	728
Commitment For Life	-	585	(585)	-	-
Special Collections	-	2,772	(2,772)	-	-
Manse fund	35,549	10,890	(11,367)	-	35,072
Craft Club	3,099	461	(222)	-	3,338
Fair Trade	-	1,716	(1,670)	20	66
Traidcraft	297	116	(393)	(20)	-
	<u>481,219</u>	<u>121,085</u>	<u>(64,391)</u>	<u>2,092</u>	<u>540,005</u>
<b>Total unrestricted funds</b>	<u>658,305</u>	<u>255,526</u>	<u>(200,095)</u>	<u>-</u>	<u>713,736</u>

St Andrews with Castle Gate Nottingham United Reformed Church Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

The Church's funds comprise Unrestricted Funds, Designated Funds, Restricted Funds and Restricted Funds. Unrestricted Funds are available for use at the discretion of the Church in furtherance of its charitable objects. Designated Funds are allocated for specific purposes consistent with the objects of the Charity. Restricted Funds are held for specific purposes only and does not apply to the Charity's objects. The following Funds have previously been designated by the Trustees:

**Designated Funds**  
 The Fabric Fund is included to provide funds for major structural repairs or improvements to the Church or to the manse which are held on separate trusts for the benefit of the congregation of St Andrews with Castle Gate United Reformed Church.  
 The Manse Fund comprises the money raised by selling the Goding Road property on a short hold tenancy. Repairs and maintenance of the Manse are funded by the Manse Fund.

St Andrews with Castle Gate Nottingham United Reformed Church Charity

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £ (As restated)
<b>Restricted</b>					
Junior Church Reserve	2,472	62	-	-	2,534
Flowers Fund	623	795	(962)	-	456
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	687	-	(69)	-	618
<b>Total restricted funds</b>	<u>4,052</u>	<u>857</u>	<u>(1,031)</u>	<u>-</u>	<u>3,878</u>
<b>Total funds</b>	<u>662,357</u>	<u>256,383</u>	<u>(201,126)</u>	<u>-</u>	<u>717,614</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

The Church's funds comprise Unrestricted Funds, including Designated Funds, and Restricted Funds. Unrestricted Funds are available for use at the discretion of the Church in furtherance of its charitable objects. Unrestricted Funds allocated for specific purposes constitute Designated Funds. This designation is for administrative purposes only and does not legally restrict the Trustees' discretion to apply the fund. The following Funds have previously been designated by the Trustees.

#### Designated Funds

**The Fabric Fund** is intended to provide funds for major structural repairs or improvements to the Church or to the manse which are held on separate trusts for the benefit of the congregation of St Andrew's with Castle Gate United Reformed Church.

**The Manse Fund** comprises the money raised by letting the Gedling Road property on a short hold tenancy. Repairs and insurance for both the Gedling Road property and the Keyworth manse are paid out of this fund.

**The Ministerial Housing Fund** comprises funds intended for the purpose of assisting retired ministers of St Andrew's with Castle Gate United Reformed Church and their dependants in order to relieve them from hardship which might otherwise arise from the necessity of finding alternative accommodation after living in Church accommodation.

**The Music & Organ Fund** comprises funds designated by the Trustees in recognition of a donor's love of music and for major periodic works to the organ. The Funds are used for the purchase of music, hymn books and significant repairs and enhancements to the Church's organ and pianos.

**The Junior Church Fund** comprises income received by the Junior Church either as donations or from other fund raising activities. All income and expenditure for Junior Church is reflected in this fund and is supported by the General Fund. The fund balance at year end comprises money raised for charitable donations and not yet allocated.

**The Belgravians Fund** arises from collections and donations at meetings of members and friends outside the confines of worship. The income is used primarily to defer the cost of such meetings and any surplus is given to charitable organisations.

**The Goldsmith Players Funds** relate to income and expenditure incurred in the performance of plays and other dramatic performances either as part of Church worship or in the Church halls. The income is used primarily to defray the cost of such performances and the acquisition of materials and equipment for future productions.

**The Communion Benevolent Fund** comprises income received from donations from members following services of Holy Communion and is applied in making charitable donations, including supporting individuals connected with the Church in times of need. Other donations may be added to this fund from time to time.

**The Special Collections Fund** represents amounts which are given by members for specific charitable causes, normally at particular services or events.

**The Commitment for Life Fund** represents amounts donated by members to support the national United Reformed Church's Commitment for Life programme which encourages all United Reformed Churches to take action, pray and give for people across the world and works with Christian Aid and The World Development Movement.

**The Traidcraft Fund** represented the purchase and sale of Traidcraft goods. Profit was distributed to Fair Trade Charities, and fundraising events for Traidcraft appeals were included. This is now closed and replaced by the Fair Trade Fund.

**The Craft Club** is a church social group which meets fortnightly to make craftwork. Any funds raised from selling work are used to support church projects.

**The Fair Trade Fund** enables the provision of fairly traded goods.

**ST ANDREWS WITH CASTLE GATE NOTTINGHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1129944

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# Accounts

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Charity registration number: 1129944

St Andrews with Castle Gate Nottingham United  
Reformed Church Charity

Annual Report and Financial Statements  
for the Year Ended 31 December 2023

Community Accounting Plus  
Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

## **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

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**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Reference and Administrative Details**

<b>Trustees</b>	Mrs S Hutchinson Dr GDJ Jennings Mr R Logan Dr NE Worley Mr RC Kenyon Rev CJ Ford Mr D Graham Mrs FL Logan Mrs EM Smith Mrs S Allen Mrs AE Armitage Mr N Coupland Mrs C Jennings Dr K Maxwell Mrs J Patterson Mrs S Wild
<b>Charity Registration Number</b>	1129944
<b>Principal Office</b>	Goldsmith Street Nottingham NG1 5JT
<b>Independent Examiner</b>	John O'Brien, employee of Community Accounting Plus Units 1 and 2, North West 41 Talbot Street Nottingham NG1 5GL

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2023.

### Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:	Mrs S Hutchinson
	Dr GDJ Jennings
	Mr R Logan
	Dr NE Worley
	Mr RC Kenyon
	Rev CJ Ford
	Mr D Graham
	Mrs FL Logan
	Mrs EM Smith
	Mrs S Allen
	Mrs AE Armitage
	Mr N Coupland
	Mrs C Jennings
	Dr K Maxwell
	Mrs J Patterson
	Mrs S Wild

### Structure, governance and management

#### *Nature of governing document*

St Andrew's with Castle Gate Nottingham United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the East Midlands Synod of the national United Reformed Church. It was registered on 2 June 2009 as charity number 1129944.

The governing document of the registered charity is the standard form of constitution used by most United Reformed Churches. It was adopted in May 2018 by resolution of the Church Meeting and implemented with effect from the 1st January 2019. The constitution established an Elders Council as the governing body drawn from those ordained as elders and elected by the Church Meeting.

## **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

### **Trustees' Report (continued)**

#### ***Recruitment and appointment of trustees***

The Trustees are those drawn from the membership of the Church and who are qualified to serve as charity trustees. They are appointed by the Church Meeting of St Andrew's with Castle Gate United Reformed Church and act in accordance with the procedures for the time being laid down by the Church Meeting in conformity with the Scheme of Union of the United Reformed Church.

Members of the Elders Council are elected by the members in Church Meeting and normally serve for a period of three years: they retire by rotation and are eligible for re-election for a further 3-year term. Members of the Elders Council may serve up to 2 consecutive periods of service after which time they may seek re-election after a period of more than 1 year. The members of the Elders Council are the trustees of the registered charity during their period of service. The Council meets at the beginning of each month other than August. It is assisted in its administration of the Church by sub-groups established for Finance & Buildings, Pastoral, Worship and Christian Education and Communications. The majority of meetings take place in person however during the winter months many groups have agreed to meet virtually.

#### ***Organisational structure***

The Gedling Road property, a former manse is vested in Mrs S Hutchinson, Dr GDJ Jennings, Dr IG Vincent, and Dr NE Worley and held for the benefit of St Andrew's with Castle Gate United Reformed Church in accordance with the statutory trusts applicable under the United Reformed Church Acts to United Reformed Church properties. The Church land and buildings at Goldsmith Street are in the possession of the United Reformed Church (East Midlands Synod) Incorporated. The value of the property is not reflected in the accounts of this charity.

The Church is situated at the corner of Goldsmith Street and Chaucer Street in the city of Nottingham. The principal address of the Church is Goldsmith Street, Nottingham, NG1 5JT. Correspondence for the trustees should be addressed for the attention of Dr I G Vincent, 21 Cedar Avenue, Beeston, Nottingham NG9 2HA or by email to [trustees@StAndrewsWithCastleGate.org.uk](mailto:trustees@StAndrewsWithCastleGate.org.uk).

St. Andrew's with Castle Gate URC, Goldsmith Street, Nottingham, is a city centre church. It is an active congregation which welcomes inspirational worship and thought-provoking teaching. We value the pastoral care offered by the church and the opportunities for proclaiming the Gospel and serving the wider community through its outreach activities.

#### ***Major risks and management of those risks***

The Finance & Property Sub-Group regularly reviews the major risks which the church faces and seeks to ensure that proper controls are in place to monitor and mitigate those risks. The Sub-Group adopts a rolling programme of reviewing the major risks identified over a three year period, while seeking to identify any additional risks that may develop.

#### **Objectives and activities**

##### ***Objects and aims***

As a local congregation of the United Reformed Church, we seek to advance the Christian religion through our activities and the facilities offered to the community by our building, as described more specifically in our mission statement.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report (continued)

### **Our Mission**

“Living God’s love through faith and action”

Living God’s love:

- as a caring fellowship in which all are valued.

Through faith:

- worshipping God in preaching, sacrament and music;
- fostering the spiritual development of our congregation;
- sharing the good news of Jesus Christ through witness, word, example and outreach.

And action:

- in caring service to our community, city and wider world;
- supporting the wider Church locally, nationally and internationally.

St. Andrew’s with Castle Gate URC, Goldsmith Street, Nottingham, is a city centre church. It is an active congregation which welcomes inspirational worship and thought provoking teaching. We value the pastoral care offered by the church and the opportunities for proclaiming the Gospel and serving the wider community through its outreach activities.

### **Public benefit**

The Trustees are aware of the Charity Commission’s guidance on public benefit in “The Advancement of Religion for the Public Benefit” and have regard to this in the administration of the Church.

We believe 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.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Trustees' Report (continued)

#### Achievements and performance

Services continued to take place each Sunday morning throughout the year: Holy Communion was celebrated on the first Sunday of each month. The numbers attending worship stabilized at some 80, reaching more than 120 on significant occasions, which is close to the pre-Covid 2019 levels. The minister has conducted all the funeral services some of which occurred in the church. Two baptisms took place in the church this year.

Our church is situated in the centre of Nottingham and adjacent to the Nottingham Trent University. The congregation is gathered from a wide area mainly in Nottingham and South Nottinghamshire. The arrangements to live-stream morning worship continued, and recordings of these services can be accessed online at any time. This has enabled the church to reach out to a wider audience. Furthermore, the broadcasting of worship has been a significant benefit to those members who cannot attend services, and many others who find our form of worship beneficial and attractive. The video communications licences used for meetings and other events were used less frequently this year as more activities took place in person, but continued to be a valuable tool. Our regular Church Members Meetings can be accessed via Zoom, and facilities are now available for members to vote in accordance with the United Reformed Church procedures for conduct of meetings. A mid-week Zoom gathering continues to provide conversational and social activity for members albeit that numbers are low.

The church is surrounded by the campus of the Nottingham Trent University and our Christian witness over the years has involved the display of posters announcing details of services. The posters also contain prayers for the community. Members of the public may submit prayers requests to our Prayer Circle via the church website. At beginning of the university year the church holds welcome teas for students and their families who may use our car park for unloading.

The Church has some 170 members including 6 new members who were admitted by profession of faith and transfer from other churches. The church maintains a directory of them and its office holders, which is revised regularly in accordance with GDPR. The email addresses are used to maintain a secure mailing list so that copies of Orders of Service and joining instructions for services and other activities can be rapidly communicated. The monthly Newsletter is mostly distributed by email, but printed copies are available and some posted to members on request. Our regular Taizé services of prayer and meditation are held on the second Tuesday each month in the church.

The church has 30 Pastoral Elders, each of whom is responsible for supporting a small group of church members. It draws heavily on this group to assist the minister by maintaining contact with members and to help them with pastoral care and spiritual needs. To this end this group receives Safeguarding training based on the new edition of Good Practice 6 Guidance published by the United Reformed Church. The GP6 Guidance forms the basis of the Church's Safeguarding Policy which is annually reviewed. Our Junior Church, Youth Leaders and other office holders are subject to DBS checking and are kept up to date with Child Protection Matters. We regularly review our arrangements to ensure best practice in this aspect of our church life, including the Health and Safety Policy.

## **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

### **Trustees' Report (continued)**

The disruption to the energy market caused by the invasion of Ukraine resulted in a very substantial increase in the cost of gas, which is used for heating the sanctuary and lower part of the halls, when the contract had to be renewed in the middle of 2022. Similarly, the cost of electricity rose when the contract was renewed this year. The contracts are negotiated by a broker on behalf of a consortium of churches."

The Church's drama group, the Goldsmith Players, led a service of readings and music for Palm Sunday. The Tenebrae service was led by one of the elders. On Good Friday, a Service of the Nails was held, and the Church Choir provided a service of music and readings. For Easter Day an Easter Breakfast was followed by a service of Holy Communion. The Church continued its support for Christian Aid and £1,420 was sent from the church plus £500 being gifted directly.

Most of our Christmas services were conducted normally including "Carols in the Court Yard" which attracted a large attendance. On Christmas Eve the Midnight Service with Communion was held. The other activities including the Christingle Service and Carol Singing. This year the church decided to support the work of Christian Aid in Bangladesh and locally a charity supporting the homeless and £1,100 was sent to each. Earlier in the year the Church collected £1,400 that was donated in support of Christian Aid's Middle East Appeal. We continue to donate annually to The Bible Society and the URC's Commitment for Life programme. The total donated to other charities was £11,346.

In addition to the teaching provided during worship, adult members of the congregation have had a number of opportunities to grow in understanding and faith. Our Lent house group meetings offered both in-person and online sessions and this year studied John Bell's Living with the Psalms. During Holy Week a series of meditations took place conducted by our minister, who also delivered a weekly series of four meditations during the season of Advent. A Book Group provides the opportunity for members to study and discuss together texts on Christian and related themes. The Church hosted the 102nd Meeting of the East Midlands Synod of the United Reformed Church.

The Church participates in the Eco Church scheme which seeks to improve how we care for God's Earth in different areas of life. This includes management of land, church buildings, community and global engagement, and lifestyle. A Bronze level achievement was received and the congregation is progressing towards the Silver Award. The registration of the building for Same Sex Marriage was completed with the General Register Office and two church members were authorised to officiate.

Our children and young people are a valued part of our church and attend a vibrant Junior Church. Normally they are present in the church service for 20 to 25 minutes then leave to receive teaching and share in activities in one of our four age-related groups. The Junior Church also lead Sunday worship occasions throughout the year notably at Harvest time and Christmas. The food items collected during the Harvest Festival are donated to the Friary, a registered charity which supports homeless and vulnerable adults in our city. The Junior Church Saturday Club continued its monthly meetings in the church during the year. A summer camp week-end activity resumed and 38 children attended.

The Junior Church show was held in July and this year comprised a performance of Roald Dahl's Matilda. The Junior Church Nativity Service this year was as moving as ever, and the Children's Christmas Party was held which included the Panto. Every year the Church supports the shoe-box appeal where gifts, toiletries and small items of warm clothing are packed into gift wrapped shoe boxes for delivery to vulnerable children or families in Eastern Europe or Africa. We filled 45 shoeboxes that were delivered this year to the charity Teams4U Xmas our local collection point. Junior Church made donations of £512 to smaller charities.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Trustees' Report (continued)

#### Financial review

##### *Policy on reserves*

The Trustees consider that, owing to the fixed nature of the majority of the church's costs and its significant reliance on voluntary income from its members, it is desirable to retain circa one year's expenditure in reserves. Income is heavily reliant on a small group of members and the loss of a small number of those members would have a disproportionate effect on the overall balance of income and expenditure. As a result, reserves are required not only to meet fluctuations in both receipts and payments, but also to cover potential events or situations that could otherwise result in a substantial deficit being incurred.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 21/5/24 and signed on its behalf by:

  
.....  
Dr NE Worley  
Trustee

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Independent Examiner's Report to the trustees of St Andrews with Castle Gate  
Nottingham United Reformed Church Charity**

**Independent examiner's report to the trustees of St Andrews with Castle Gate Nottingham United Reformed Church Charity**

I report to the trustees on my examination of the accounts of St Andrews with Castle Gate Nottingham United Reformed Church Charity (the Charity) for the year ended 31 December 2023.

**Responsibilities and basis of report**

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

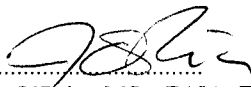
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

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

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

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



John O'Brien MSc, FAIA, FCCA, FCIE, employee of Community Accounting Plus  
Fellow of the Association of Charity Independent Examiners

Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

Date: 22/5/24

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Financial Activities for the Year Ended 31 December 2023

	Note	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>Income and Endowments from:</b>					
Donations and legacies	2	173,156	795	173,951	134,496
Charitable activities	3	4,458	-	4,458	3,081
Investment income	4	19,256	34	19,290	18,307
Other income	5	41,354	-	41,354	27,958
<b>Total Income</b>		<u>238,224</u>	<u>829</u>	<u>239,053</u>	<u>183,842</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(200,022)</u>	<u>(1,031)</u>	<u>(201,053)</u>	<u>(202,642)</u>
<b>Total Expenditure</b>		<u>(200,022)</u>	<u>(1,031)</u>	<u>(201,053)</u>	<u>(202,642)</u>
Gains/losses on investment assets		<u>17,302</u>	<u>28</u>	<u>17,330</u>	<u>(67,562)</u>
<b>Net movement in funds</b>		55,504	(174)	55,330	(86,362)
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>658,305</u>	<u>4,052</u>	<u>662,357</u>	<u>748,719</u>
Total funds carried forward	17	<u><u>713,809</u></u>	<u><u>3,878</u></u>	<u><u>717,687</u></u>	<u><u>662,357</u></u>

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for the period is shown in note 17.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Financial Activities for the Year Ended 31 December 2023 (continued)

These are the figures for the **previous accounting period** and are included for comparative purposes

	Note	Unrestricted £	Restricted £	Total 2022 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	133,865	631	134,496
Charitable activities	3	3,081	-	3,081
Investment income	4	18,259	48	18,307
Other income	5	<u>27,958</u>	<u>-</u>	<u>27,958</u>
Total Income		<u>183,163</u>	<u>679</u>	<u>183,842</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(201,723)</u>	<u>(919)</u>	<u>(202,642)</u>
Total Expenditure		<u>(201,723)</u>	<u>(919)</u>	<u>(202,642)</u>
Gains/losses on investment assets		<u>(67,378)</u>	<u>(184)</u>	<u>(67,562)</u>
Net movement in funds		(85,938)	(424)	(86,362)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>744,243</u>	<u>4,476</u>	<u>748,719</u>
Total funds carried forward	17	<u><u>658,305</u></u>	<u><u>4,052</u></u>	<u><u>662,357</u></u>

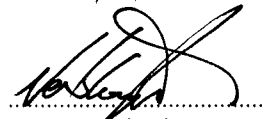
The notes on pages 13 to 26 form an integral part of these financial statements.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**(Registration number: 1129944)  
Balance Sheet as at 31 December 2023**

	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible assets	10	12,968	48,038
Investments	11	<u>505,581</u>	<u>422,334</u>
		<u>518,549</u>	<u>470,372</u>
<b>Current assets</b>			
Stocks	12	185	66
Debtors	13	11,020	11,533
Cash at bank and in hand		<u>196,800</u>	<u>190,189</u>
		208,005	201,788
<b>Creditors: Amounts falling due within one year</b>	14	<u>(8,147)</u>	<u>(9,143)</u>
<b>Net current assets</b>		<u>199,858</u>	<u>192,645</u>
<b>Total assets less current liabilities</b>		718,407	663,017
<b>Creditors: Amounts falling due after more than one year</b>	15	<u>(720)</u>	<u>(660)</u>
<b>Net assets</b>		<u>717,687</u>	<u>662,357</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	17	3,878	4,052
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>713,809</u>	<u>658,305</u>
<b>Total funds</b>	17	<u>717,687</u>	<u>662,357</u>

The financial statements on pages 10 to 26 were approved by the trustees, and authorised for issue on 21/5/24 and signed on their behalf by:

  
 .....  
 Mr N Coupland  
 Trustee

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2023

### 1 Accounting policies

#### Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### Basis of preparation

St Andrews with Castle Gate Nottingham United Reformed Church Charity meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### Exemption from preparing a cash flow statement

Under the exemption available to smaller charities the Trustees have chosen not to include a Statement of Cash Flows within the financial statements.

#### Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

#### Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability. Rental income is recognised when received.

#### *Donations and legacies*

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### *Grants receivable*

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

#### *Gift aid*

Incoming resources from tax reclaims are included in the Statement of Financial Activities when the claim is made.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

#### Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

#### Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### Tangible fixed assets

Individual fixed assets costing £3,000.00 or more are initially recorded at cost.

#### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold Property	2 % straight line
Fixtures & fittings	20% straight line
General equipment	20% straight line (except the Piano is 10% straight line)
Buildings refurbishment	10% straight line

#### Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

#### Stock

Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO).

## **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

### **Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds and resources set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**2 Income from donations and legacies**

	<b>Unrestricted funds Designated £</b>	<b>General £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Donations and legacies;					
Donations from companies, trusts and similar proceeds	-	9,385	-	9,385	4,252
Donations from individuals	-	73,137	-	73,137	100,266
Legacies	57,502	-	-	57,502	405
Gift aid reclaimed	1,976	23,745	115	25,836	18,360
Grants, including capital grants;					
Grants from other charities	-	-	-	-	1,973
Other income from donations and legacies	7,411	-	680	8,091	9,240
	<u>66,889</u>	<u>106,267</u>	<u>795</u>	<u>173,951</u>	<u>134,496</u>

**3 Income from charitable activities**

	<b>Unrestricted funds Designated £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Events & productions	1,265	1,265	490
Junior Church activities	1,854	1,854	1,377
Sales of refreshments	879	879	569
Craft club activities	460	460	645
	<u>4,458</u>	<u>4,458</u>	<u>3,081</u>

**4 Investment income**

	<b>Unrestricted funds Designated £</b>	<b>General £</b>	<b>Restricted funds £</b>	<b>Total 2023 £</b>	<b>Total 2022 £</b>
Interest receivable and similar income;					
Other interest receivable	631	624	-	1,255	55
Other income from fixed asset investments	12,920	5,081	34	18,035	18,252
	<u>13,551</u>	<u>5,705</u>	<u>34</u>	<u>19,290</u>	<u>18,307</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**5 Other income**

	Unrestricted funds		Total 2023 £	Total 2022 £
	Designated £	General £		
Rental income	21,390	17,863	39,253	25,470
Printing Income	-	237	237	110
Fair Trade and Traidcraft	1,832	-	1,832	2,288
Other	-	32	32	90
	<u>23,222</u>	<u>18,132</u>	<u>41,354</u>	<u>27,958</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

#### 6 Expenditure on charitable activities

	Unrestricted			Total 2023 £	Total 2022 £
	Designated £	General £	Restricted £		
Ministerial expenses and car allowance	-	4,040	-	4,040	3,918
Manse and property expenses	11,307	2,684	-	13,991	5,998
Pulpit supply	-	662	-	662	791
Organist and choir cost	-	8,884	-	8,884	6,808
Sunday car parking	-	1,000	-	1,000	1,000
Congregational expenditure	56	2,065	-	2,121	3,385
Junior Church & Saturday club	4,122	-	-	4,122	3,231
Events	635	212	70	917	100
Flowers	-	-	961	961	880
Fair Trade and Traidcraft purchases	1,736	-	-	1,736	2,193
Craft club purchases	221	-	-	221	-
Ministry & Mission fund contributions	-	61,800	-	61,800	70,000
Donations	11,696	150	-	11,846	11,858
Cleaning costs	-	16,404	-	16,404	14,381
Insurance	-	7,930	-	7,930	7,925
Utilities	-	14,440	-	14,440	9,278
Church repairs and maintenance	-	4,256	-	4,256	3,536
Food share project	-	-	-	-	160
Depreciation	34,485	585	-	35,070	35,123
Printing & postage	-	1,300	-	1,300	679
Telephone rental and repair costs	-	1,352	-	1,352	1,320
Professional fees & training	60	1,812	-	1,872	1,050
Sundry expenses	-	1,577	-	1,577	977
Investment charges	-	2,588	-	2,588	3,770
Repairs & refurbishment	-	-	-	-	10,328
Art Council grant mosaic	-	-	-	-	1,973
Creche	-	1,112	-	1,112	1,980
IT equipment	-	851	-	851	-
	<u>64,318</u>	<u>135,704</u>	<u>1,031</u>	<u>201,053</u>	<u>202,642</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**7 Net incoming/outgoing resources**

Net incoming/(outgoing) resources for the year include:

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
Depreciation of fixed assets	<u>(35,070)</u>	<u>(35,123)</u>

**8 Trustees remuneration and expenses**

During the year the charity made the following transactions with trustees:

**Mrs PM Hodgson**

Mrs PM Hodgson received remuneration of £Nil (2022: £610) during the year for the role of choir director.

**Mr RC Kenyon**

Mr RC Kenyon received remuneration of £40 (2022: £Nil) during the year as a preaching fee.

No Trustees have received any other benefits from the charity during the year.

**9 Taxation**

The charity is a registered charity and is therefore exempt from taxation.

**10 Tangible fixed assets**

	<b>General Equipment £</b>	<b>Buildings Refurbishment £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Total £</b>
<b>Cost</b>				
At 1 January 2023	<u>11,072</u>	<u>344,998</u>	<u>42,982</u>	<u>399,052</u>
At 31 December 2023	<u>11,072</u>	<u>344,998</u>	<u>42,982</u>	<u>399,052</u>
<b>Depreciation</b>				
At 1 January 2023	8,340	299,692	42,982	351,014
Charge for the year	<u>1,134</u>	<u>33,936</u>	<u>-</u>	<u>35,070</u>
At 31 December 2023	<u>9,474</u>	<u>333,628</u>	<u>42,982</u>	<u>386,084</u>
<b>Net book value</b>				
At 31 December 2023	<u>1,598</u>	<u>11,370</u>	<u>-</u>	<u>12,968</u>
At 31 December 2022	<u>2,732</u>	<u>45,306</u>	<u>-</u>	<u>48,038</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**11 Fixed asset investments**

**Other investments**

	<b>Listed investments £</b>	<b>Total £</b>
<b>Cost or Valuation</b>		
At 1 January 2023	422,334	422,334
Revaluation	20,023	20,023
Additions	332,544	332,544
Disposals	(269,320)	(269,320)
At 31 December 2023	<u>505,581</u>	<u>505,581</u>
<b>Net book value</b>		
At 31 December 2023	<u>505,581</u>	<u>505,581</u>
At 31 December 2022	<u>422,334</u>	<u>422,334</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**12 Stock**

	2023 £	2022 £
Stocks	185	66

**13 Debtors**

	2023 £	2022 £
Prepayments	11,020	11,533

**14 Creditors: amounts falling due within one year**

	2023 £	2022 £
Trade creditors	-	83
Other creditors	3,829	4,010
Accruals	4,318	5,050
	8,147	9,143

**15 Creditors: amounts falling due after one year**

	2023 £	2022 £
Other creditors	720	660

**16 Contingent liabilities**

The Church has entered into an agreement with the Nottinghamshire Masonic Hall Co. (1924) Limited under which the Church has a licence to occupy the Masonic Hall car park on Sundays subject to various conditions. Under the terms of this agreement following its termination the Church is required to remove the existing gate and make good the stone wall with suitable materials to the satisfaction of the Nottingham Masonic Hall Co (1924) Limited. Current estimates indicate that any such liability is unlikely to exceed £5,000. No notice has been served under the terms of this agreement.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**17 Funds**

	<b>Balance at 1 January 2023 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>Balance at 31 December 2023 £</b>
<b>Unrestricted funds</b>					
<i>General</i>					
General	177,086	134,441	(135,704)	(2,092)	173,731
<i>Designated</i>					
Fabric Fund	378,351	90,103	(33,937)	-	434,517
Ministerial Housing Fund	29,482	2,309	-	-	31,791
Music & Organ Fund	30,448	2,152	(548)	-	32,052
Junior Church Fund	1,325	3,869	(6,570)	2,092	716
Communion Benevolent Fund	1,589	5,540	(5,797)	-	1,332
Belgravians	351	250	(135)	-	466
Goldsmith Players Misc	728	322	(322)	-	728
Commitment For Life	-	585	(585)	-	-
Special Collections	-	2,772	(2,772)	-	-
Manse fund	35,549	10,890	(11,367)	-	35,072
Traidcraft	297	116	(393)	(20)	-
Craft Club	3,099	461	(222)	-	3,338
Fair Trade	-	1,716	(1,670)	20	66
	<u>481,219</u>	<u>121,085</u>	<u>(64,318)</u>	<u>2,092</u>	<u>540,078</u>
<b>Total unrestricted funds</b>	<u>658,305</u>	<u>255,526</u>	<u>(200,022)</u>	<u>-</u>	<u>713,809</u>
<b>Restricted funds</b>					
Junior Church Reserve	2,472	62	-	-	2,534
Flowers Fund	623	795	(962)	-	456
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	687	-	(69)	-	618
	<u>4,052</u>	<u>857</u>	<u>(1,031)</u>	<u>-</u>	<u>3,878</u>
<b>Total restricted funds</b>	<u>4,052</u>	<u>857</u>	<u>(1,031)</u>	<u>-</u>	<u>3,878</u>
<b>Total funds</b>	<u>662,357</u>	<u>256,383</u>	<u>(201,053)</u>	<u>-</u>	<u>717,687</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**Comparative period**

	<b>Balance at 1 January 2022 £</b>	<b>Incoming resources £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>Balance at 31 December 2022 £ (As restated)</b>
<b>Unrestricted funds</b>					
<i>General</i>					
General	184,025	142,327	(148,031)	(1,235)	177,086
<i>Designated</i>					
Fabric Fund	455,472	11,222	(88,343)	-	378,351
Ministerial Housing Fund	33,025	1,144	(4,687)	-	29,482
Music & Organ Fund	34,426	1,081	(5,059)	-	30,448
Junior Church Fund	906	2,119	(3,558)	1,858	1,325
Communion Benevolent Fund	3,115	8,225	(9,126)	(625)	1,589
Belgravians	286	335	(270)	-	351
Goldsmith Players Misc	748	-	(20)	-	728
Commitment For Life	-	645	(645)	-	-
Special Collections	-	995	(1,620)	625	-
Manse fund	28,961	10,164	(3,576)	-	35,549
Traidcraft	202	2,288	(2,193)	-	297
Craft Club	3,077	2,618	(1,973)	(623)	3,099
	<u>560,218</u>	<u>40,836</u>	<u>(121,070)</u>	<u>1,235</u>	<u>481,219</u>
<b>Total unrestricted funds</b>	<u>744,243</u>	<u>183,163</u>	<u>(269,101)</u>	<u>-</u>	<u>658,305</u>
<b>Restricted</b>					
Junior Church Reserve	2,618	48	(194)	-	2,472
Flowers Fund	872	631	(880)	-	623
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	716	-	(29)	-	687
	<u>4,476</u>	<u>679</u>	<u>(1,103)</u>	<u>-</u>	<u>4,052</u>
<b>Total restricted funds</b>	<u>4,476</u>	<u>679</u>	<u>(1,103)</u>	<u>-</u>	<u>4,052</u>
<b>Total funds</b>	<u><u>748,719</u></u>	<u><u>183,842</u></u>	<u><u>(270,204)</u></u>	<u><u>-</u></u>	<u><u>662,357</u></u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

The Church's funds comprise Unrestricted Funds, including Designated Funds, and Restricted Funds. Unrestricted Funds are available for use at the discretion of the Church in furtherance of its charitable objects. Unrestricted Funds allocated for specific purposes constitute Designated Funds. This designation is for administrative purposes only and does not legally restrict the Trustees' discretion to apply the fund. The following Funds have previously been designated by the Trustees.

#### Designated Funds

**The Fabric Fund** is intended to provide funds for major structural repairs or improvements to the Church or to the manse which are held on separate trusts for the benefit of the congregation of St Andrew's with Castle Gate United Reformed Church.

**The Manse Fund** comprises the money raised by letting the Gedling Road property on a short hold tenancy. Repairs and insurance for both the Gedling Road property and the Keyworth manse are paid out of this fund.

**The Ministerial Housing Fund** comprises funds intended for the purpose of assisting retired ministers of St Andrew's with Castle Gate United Reformed Church and their dependants in order to relieve them from hardship which might otherwise arise from the necessity of finding alternative accommodation after living in Church accommodation.

**The Music & Organ Fund** comprises funds designated by the Trustees in recognition of a donor's love of music and for major periodic works to the organ. The Funds are used for the purchase of music, hymn books and significant repairs and enhancements to the Church's organ and pianos.

**The Junior Church Fund** comprises income received by the Junior Church either as donations or from other fund raising activities. All income and expenditure for Junior Church is reflected in this fund and is supported by the General Fund. The fund balance at year end comprises money raised for charitable donations and not yet allocated.

**The Belgravians Fund** arises from collections and donations at meetings of members and friends outside the confines of worship. The income is used primarily to defer the cost of such meetings and any surplus is given to charitable organisations.

**The Goldsmith Players Funds** relate to income and expenditure incurred in the performance of plays and other dramatic performances either as part of Church worship or in the Church halls. The income is used primarily to defray the cost of such performances and the acquisition of materials and equipment for future productions.

**The Communion Benevolent Fund** comprises income received from donations from members following services of Holy Communion and is applied in making charitable donations, including supporting individuals connected with the Church in times of need. Other donations may be added to this fund from time to time.

**The Special Collections Fund** represents amounts which are given by members for specific charitable causes, normally at particular services or events.

**The Commitment for Life Fund** represents amounts donated by members to support the national United Reformed Church's Commitment for Life programme which encourages all United Reformed Churches to take action, pray and give for people across the world and works with Christian Aid and The World Development Movement.

**The Traidcraft Fund** represented the purchase and sale of Traidcraft goods. Profit was distributed to Fair Trade Charities, and fundraising events for Traidcraft appeals were included. This is now closed and replaced by the Fair Trade Fund.

**The Craft Club** is a church social group which meets fortnightly to make craftwork. Any funds raised from selling work are used to support church projects.

**The Fair Trade Fund** enables the provision of fairly traded goods.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

#### Restricted funds

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or testator, or contained in the terms of a grant, but still within the objects of the Church.

**Junior Church Reserve Fund** provides an annual income for use by Junior Church.

**Flowers Fund** is used specifically to provide floral decoration for services and events. After Sunday services the flowers are distributed to members and friends in cases such as illness or bereavement or to remember family events. Members and friends can donate to this at any time.

**Goldsmith Players Fund** is to be used specifically for Goldsmith Players in connection with amateur dramatic productions. This fund was started with a legacy.

**Student Pantry Fund** is to be used to provide catering for student events.

#### 18 Independent examiner's fees

During the period, the fees payable (including VAT) to the charity's independent examiner are analysed as follows:

	2023 £	2022 £
Independent examination	875	850
	<u>875</u>	<u>850</u>

#### 19 Related party transactions

There were no related party transactions in the year.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)**

**20 Analysis of net assets between funds**

	Unrestricted			2023
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	-	12,968	-	12,968
Fixed asset investments	126,396	377,838	1,347	505,581
Current assets	53,633	151,841	2,531	208,005
Current liabilities	(5,578)	(2,569)	-	(8,147)
Creditors over 1 year	(720)	-	-	(720)
<b>Total net assets</b>	<b>173,731</b>	<b>540,078</b>	<b>3,878</b>	<b>717,687</b>

	Unrestricted			2022
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	586	47,452	-	48,038
Fixed asset investments	105,584	315,599	1,151	422,334
Current assets	78,310	120,577	2,901	201,788
Current liabilities	(6,734)	(2,409)	-	(9,143)
Creditors over 1 year	(660)	-	-	(660)
<b>Total net assets</b>	<b>177,086</b>	<b>481,219</b>	<b>4,052</b>	<b>662,357</b>

**ST ANDREWS WITH CASTLE GATE NOTTINGHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1129944

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# Accounts

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Charity registration number: 1129944

St Andrews with Castle Gate Nottingham United  
Reformed Church Charity

Annual Report and Financial Statements  
for the Year Ended 31 December 2022

Community Accounting Plus  
Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

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# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Reference and Administrative Details

<b>Trustees</b>	Mrs S Hutchinson Dr GDJ Jennings Mr R Logan Dr NE Worley Mr RC Kenyon Rev CJ Ford Mr D Graham Mrs FL Logan Mrs EM Smith Mrs S Allen Mrs AE Armitage Mr N Coupland Mrs C Jennings Dr K Maxwell Mrs J Patterson Mrs S Wild
<b>Charity Registration Number</b>	1129944
<b>Principal Office</b>	Goldsmith Street Nottingham NG1 5JT
<b>Independent Examiner</b>	John O'Brien, employee of Community Accounting Plus Units 1 and 2, North West 41 Talbot Street Nottingham NG1 5GL

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2022.

### Trustees and officers

The trustees and officers serving during the year and since the year end were as follows:

Trustees:

- Mrs EC Cronin (term of service ceased 3 April 2022)
- Mrs S Hutchinson
- Dr GDJ Jennings
- Mr R Logan
- Dr IG Vincent (term of service ceased 3 April 2022)
- Dr NE Worley
- Mr RC Kenyon
- Mrs PM Hodgson (term of service ceased 3 April 2022)
- Mr RD Gaunt (term of service ceased 3 April 2022)
- Rev CJ Ford
- Mr MG Hodgson (term of service ceased 3 April 2022)
- Mr D Graham
- Mrs FL Logan
- Mrs EM Smith
- Mrs S Allen
- Mrs AE Armitage
- Mr N Coupland
- Mrs C Jennings (appointed 3 April 2022)
- Dr K Maxwell (appointed 3 April 2022)
- Mrs J Patterson (appointed 3 April 2022)
- Mrs S Wild (appointed 3 April 2022)

### Structure, governance and management

#### *Nature of governing document*

St Andrew's with Castle Gate Nottingham United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the East Midlands Synod of the national United Reformed Church. It was registered on 2 June 2009 as charity number 1129944.

The governing document of the registered charity is the standard form of constitution used by most United Reformed Churches. It was adopted in May 2018 by resolution of the Church Meeting and implemented with effect from the 1st January 2019. The constitution established an Elders Council as the governing body drawn from those ordained as elders and elected by the Church Meeting.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report (continued)

### *Recruitment and appointment of trustees*

The Trustees are those drawn from the membership of the Church and who are qualified to serve as charity trustees. They are appointed by the Church Meeting of St Andrew's with Castle Gate United Reformed Church and act in accordance with the procedures for the time being laid down by the Church Meeting in conformity with the Scheme of Union of the United Reformed Church.

Members of the Elders Council are elected by the members in Church Meeting and normally serve for a period of three years: they retire by rotation and are eligible for re-election for a further 3-year term. Members of the Elders Council may serve up to 2 consecutive periods of service after which time they may seek re-election after a period of more than 1 year. The members of the Elders Council are the trustees of the registered charity during their period of service. The Council meets at the beginning of each month other than August. It is assisted in its administration of the Church by sub-groups established for Finance & Buildings, Pastoral, Worship and Christian Education and Communications. The majority of meetings take place in person however during the winter months many groups have agreed to meet virtually.

### *Organisational structure*

The Church manse at 173, Gedling Road, Arnold, Nottingham is vested in Mrs S Hutchinson, Dr GDJ Jennings, Dr IG Vincent, and Dr NE Worley and held for the benefit of St Andrew's with Castle Gate United Reformed Church in accordance with the statutory trusts applicable under the United Reformed Church Acts to United Reformed Church properties. The Church land and buildings are in the possession of the United Reformed Church (East Midlands Synod) Incorporated. The value of the property is not reflected in the accounts of this charity.

The Church is situated at the corner of Goldsmith Street and Chaucer Street in the city of Nottingham. The principal address of the Church is Goldsmith Street, Nottingham, NG1 5JT. Correspondence for the trustees should be addressed for the attention of Dr I G Vincent, 21 Cedar Avenue, Beeston, Nottingham NG9 2HA or by email to [trustees@StAndrewsWithCastleGate.org.uk](mailto:trustees@StAndrewsWithCastleGate.org.uk).

St. Andrew's with Castle Gate URC, Goldsmith Street, Nottingham, is a city centre church. It is an active congregation which welcomes inspirational worship and thought-provoking teaching. We value the pastoral care offered by the church and the opportunities for proclaiming the Gospel and serving the wider community through its outreach activities.

### *Major risks and management of those risks*

The Finance & Property Sub-Group regularly reviews the major risks which the church faces and seeks to ensure that proper controls are in place to monitor and mitigate those risks. The Sub-Group adopts a rolling programme of reviewing the major risks identified over a three year period, while seeking to identify any additional risks that may develop.

### **Objectives and activities**

#### *Objects and aims*

As a local congregation of the United Reformed Church, we seek to advance the Christian religion through our activities and the facilities offered to the community by our building, as described more specifically in our mission statement.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report (continued)

### **Our Mission**

"Living God's love through faith and action"

Living God's love:

- as a caring fellowship in which all are valued.

Through faith:

- worshipping God in preaching, sacrament and music;
- fostering the spiritual development of our congregation;
- sharing the good news of Jesus Christ through witness, word, example and outreach.

And action:

- in caring service to our community, city and wider world;
- supporting the wider Church locally, nationally and internationally.

St. Andrew's with Castle Gate URC, Goldsmith Street, Nottingham, is a city centre church. It is an active congregation which welcomes inspirational worship and thought provoking teaching. We value the pastoral care offered by the church and the opportunities for proclaiming the Gospel and serving the wider community through its outreach activities.

### ***Public benefit***

The Trustees are aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to this in the administration of the Church.

We believe 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.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report (continued)

### Achievements and performance

Services continued to take place each Sunday morning throughout the year: Holy Communion was celebrated on the first Sunday of each month, although with the bread as well as the wine served in individual glasses. After some two years of Covid restrictions, numbers attending worship saw a gradual increase, notably in the second part of the year, to some 70, reaching more than 120 on significant occasions. The Covid Pandemic impact has left a legacy of reduced average attendance, which in pre-Covid 2019 was around 90. The minister has conducted all the funeral services some of which occurred in the church. Two baptisms took place in the church this year.

Our church is situated in the centre of Nottingham and adjacent to the Nottingham Trent University. The congregation is gathered from a wide area mainly in South Nottinghamshire. The arrangements to live-stream morning worship implemented during 2021 continued, and recordings of these services can be accessed online at any time. This has enabled the church to reach out to a wider audience. Furthermore, the broadcasting of worship has been a significant benefit to those members who cannot attend services. The video communications licences used for meetings and other events were used less frequently this year as more activities took place in person, but continued to be a valuable tool. Our regular Church Members Meetings can be accessed via Zoom, and facilities are now available for members to vote in accordance with the United Reformed Church procedures for conduct of meetings. A mid-week Zoom gathering continues to provide conversational and social activity for members.

The church is located within the campus of the Nottingham Trent University and our Christian witness over the years has involved the display of posters announcing details of services. The posters also contain prayers for the community. Members of the public may submit prayer requests to our Prayer Circle via the church website. At the beginning of the university year the church holds welcome teas for students and their families who may use our car park for unloading.

The Church has 166 members and maintains a directory of them and its office holders, which is revised annually in accordance with GDPR. The email addresses are used to maintain a secure mailing list so that copies of Orders of Service and joining instructions for services and other activities can be rapidly communicated. The monthly Newsletter is mostly distributed by email, but printed copies are available and some posted to members on request. Our regular Taizé services of prayer and meditation are held on the second Tuesday each month in the church.

The church has a large number of Pastoral Elders each of whom is responsible for supporting a small group of church members. It draws heavily on this group to assist the Minister by maintaining contact with members and to help them with pastoral care and spiritual needs. To this end this group receives Safeguarding training based on the Good Practice 5 Guidance published by the United Reformed Church. Our Junior Church and Youth Leaders are subject to DBS checking and are kept up to date with Child Protection Matters. The Elders reviewed and updated our church's Safeguarding Policy. We regularly review our arrangements to ensure best practice in this aspect of our church life, including the Health and Safety Policy.

The Church's drama group, the Goldsmith Players, led a service of readings and music for Palm Sunday. Our member, and Moderator for the East Midlands Synod of the United Reformed Church, presided at the Tenebrae service. On Good Friday, a Service of the Nails was held, and the Church Choir provided a service of music and readings which included a performance of Lloyd Larson's cantata Worthy is the Lamb. For Easter Day an Easter Breakfast was followed by a service of Holy Communion. The Church continued its support for Christian Aid and a virtual Pilgrimage around East Midlands Synod churches raised £1,200.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report (continued)

Most of our Christmas services were conducted normally including "Carols in the Court Yard". The Church Choir sang and recorded the service of Carols and Readings just before Christmas. On Christmas Eve the Midnight Service with Communion was held. The other activities including the Christingle Service and Carol Singing. This year the church decided to support The Friary charity and East Africa Hunger Crisis Appeal as its Christmas Charities and £900 was sent to each. Earlier in the year the Church collected £3,200 that was donated in support of the people of the Ukraine, and a further £1,500 for the humanitarian crisis in Afghanistan.

In addition to the teaching provided during worship, adult members of the congregation have had a number of opportunities to grow in understanding and faith. Our Lent house group meetings offered both in-person and online sessions. During Holy Week a series of meditations took place conducted by our Minister, who also delivered a weekly series of four meditations during the season of Advent. A Book Group provides the opportunity for members to study and discuss together texts on a Christian theme. The United Reformed Church Stepwise discipleship development programme was introduced to interested members. 2022 was a year of two Jubilee celebrations. Our church held a special service on the occasion of the Platinum Jubilee of Her Majesty, Queen Elizabeth II. The Craft Club and Junior Church applied successfully for a grant from the Arts Council that funded the production of a Jubilee Bowl and Mosaic Stepping Stones made by members. These were displayed during the Platinum Jubilee Street Party, held after worship and which was attended by over 150 persons. The choir also participated in an ecumenical occasion at St. Barnabas Cathedral, Nottingham, which celebrated the Jubilee in music. The United Reformed Church celebrated its 50th Anniversary and a special commemorative service and Church Lunch was held when the Revd Clifford Wilton, a former minister of the church, preached.

The Church is participating in the Eco Church scheme which seeks to improve how we care for God's Earth in different areas of life. This includes management of land, church buildings, community and global engagement, and lifestyle. A Bronze level achievement was received. At a Church Meeting, it was agreed to register the building for Same Sex Marriage to take place and an application was submitted to the General Register Office.

Our children and young people are a valued part of our church. Normally they are present in the church service for 20 to 25 minutes then leave to receive teaching and share in activities in one of our four age-related Junior Church groups. The Junior Church also lead Sunday worship occasions throughout the year notably at Harvest time and Christmas. The food items collected during the Harvest Festival are donated to the Friary, a registered charity which supports homeless and vulnerable adults in our city. The Junior Church Saturday Club continued its monthly meetings in the church during the year. A summer camp week-end activity resumed and some 45 children attended.

The Junior Church show was held in November and this year comprised enactment of a medley of performances from previous shows. The Junior Church Nativity Service this year was as moving as ever, and the Children's Christmas Party was held which included the Panto. Every year the Church supports the shoe-box appeal where gifts, toiletries and small items of warm clothing are packed into gift wrapped shoe boxes for delivery to vulnerable children or families in Eastern Europe or Africa. We collected over 50 shoeboxes that were delivered this year to the charity Teams4U Xmas our local collection point.

### **Financial review**

#### *Policy on reserves*

The Trustees consider that, owing to the fixed nature of the majority of the church's costs and its significant reliance on voluntary income from its members, it is desirable to retain circa one year's expenditure in reserves. Income is heavily reliant on a small group of members and the loss of a small number of those members would have a disproportionate effect on the overall balance of income and expenditure. As a result, reserves are required not only to meet fluctuations in both receipts and payments, but also to cover potential events or situations that could otherwise result in a substantial deficit being incurred.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 05/04/13 and signed on its behalf by:

  
.....  
Dr NE Worley  
Trustee

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Independent Examiner's Report to the trustees of St Andrews with Castle Gate  
Nottingham United Reformed Church Charity**

**Independent examiner's report to the trustees of St Andrews with Castle Gate Nottingham United  
Reformed Church Charity**

I report to the trustees on my examination of the accounts of St Andrews with Castle Gate Nottingham United Reformed Church Charity (the Charity) for the year ended 31 December 2022.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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



John O'Brien MSc, FAIA, FCCA, FCIE, employee of Community Accounting Plus  
Fellow of the Association of Charity Independent Examiners

Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

Date: 2/5/23

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Statement of Financial Activities for the Year Ended 31 December 2022**

	Note	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>Income and Endowments from:</b>					
Donations and legacies	2	133,865	631	134,496	101,290
Charitable activities	3	3,081	-	3,081	765
Investment income	4	18,259	48	18,307	13,797
Other income	5	27,958	-	27,958	14,861
<b>Total Income</b>		<u>183,163</u>	<u>679</u>	<u>183,842</u>	<u>130,713</u>
<b>Expenditure on:</b>					
Charitable activities	7	(201,723)	(919)	(202,642)	(166,759)
<b>Total Expenditure</b>		<u>(201,723)</u>	<u>(919)</u>	<u>(202,642)</u>	<u>(166,759)</u>
Gains/losses on investment assets		(67,378)	(184)	(67,562)	53,561
Net movement in funds		(85,938)	(424)	(86,362)	17,515
<b>Reconciliation of funds</b>					
Total funds brought forward		744,243	4,476	748,719	731,204
Total funds carried forward	18	<u>658,305</u>	<u>4,052</u>	<u>662,357</u>	<u>748,719</u>

All of the charity's activities derive from continuing operations during the above two periods.  
The funds breakdown for the period is shown in note 18.

St Andrews with Castle Gate Nottingham United Reformed Church Charity

Statement of Financial Activities for the Year Ended 31 December 2022 (continued)

These are the figures for the **previous accounting period** and are included for comparative purposes

	Note	Unrestricted £	Restricted £	Total 2021 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	100,795	495	101,290
Charitable activities	3	765	-	765
Investment income	4	13,759	38	13,797
Other income	5	14,861	-	14,861
Total Income		<u>130,180</u>	<u>533</u>	<u>130,713</u>
<b>Expenditure on:</b>				
Charitable activities	7	<u>(165,720)</u>	<u>(1,039)</u>	<u>(166,759)</u>
Total Expenditure		<u>(165,720)</u>	<u>(1,039)</u>	<u>(166,759)</u>
Gains/losses on investment assets		<u>53,415</u>	<u>146</u>	<u>53,561</u>
Net movement in funds		17,875	(360)	17,515
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>726,368</u>	<u>4,836</u>	<u>731,204</u>
Total funds carried forward	18	<u><u>744,243</u></u>	<u><u>4,476</u></u>	<u><u>748,719</u></u>

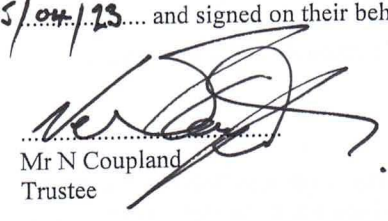
The notes on pages 12 to 25 form an integral part of these financial statements.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

(Registration number: 1129944)  
Balance Sheet as at 31 December 2022

	Note	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	11	48,038	87,967
Investments	12	<u>422,334</u>	<u>441,010</u>
		<u>470,372</u>	<u>528,977</u>
 <b>Current assets</b>			
Stocks	13	66	361
Debtors	14	11,533	10,638
Cash at bank and in hand		<u>190,189</u>	<u>219,818</u>
		201,788	230,817
<b>Creditors: Amounts falling due within one year</b>	15	<u>(9,143)</u>	<u>(10,575)</u>
<b>Net current assets</b>		<u>192,645</u>	<u>220,242</u>
<b>Total assets less current liabilities</b>		663,017	749,219
<b>Creditors: Amounts falling due after more than one year</b>	16	<u>(660)</u>	<u>(500)</u>
<b>Net assets</b>		<u>662,357</u>	<u>748,719</u>
 <b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	18	4,052	4,476
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>658,305</u>	<u>744,243</u>
<b>Total funds</b>	18	<u>662,357</u>	<u>748,719</u>

The financial statements on pages 9 to 25 were approved by the trustees, and authorised for issue on 05/04/23... and signed on their behalf by:

  
.....  
Mr N Coupland  
Trustee

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2022

### 1 Accounting policies

#### Statement of compliance

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### Basis of preparation

St Andrews with Castle Gate Nottingham United Reformed Church Charity meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

#### Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

#### Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability. Rental income is recognised when received.

#### Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

#### Gift aid

Incoming resources from tax reclaims are included in the Statement of Financial Activities when the claim is made.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)

### Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

### Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

### Tangible fixed assets

Individual fixed assets costing £3,000.00 or more are initially recorded at cost.

### Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Freehold Property	2 % straight line
Fixtures & fittings	20% straight line
General equipment	20% straight line (except the Piano is 10% straight line)
Buildings refurbishment	10% straight line

### Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

### Stock

Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO).

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**  
**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

**Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

**Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds and resources set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**  
**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**2 Income from donations and legacies**

	Unrestricted funds		Restricted funds	Total 2022	Total 2021
	Designated	General	funds	£	£
	£	£	£	£	£
Donations and legacies;					
Donations from companies, trusts and similar proceeds	-	4,225	27	4,252	1,475
Donations from individuals	-	100,266	-	100,266	72,992
Legacies	405	-	-	405	6,517
Gift aid reclaimed	1,117	17,114	129	18,360	17,229
Grants, including capital grants;					
Grants from other charities	1,973	-	-	1,973	-
Other income from donations and legacies	8,765	-	475	9,240	3,077
	<u>12,260</u>	<u>121,605</u>	<u>631</u>	<u>134,496</u>	<u>101,290</u>

**3 Income from charitable activities**

	Unrestricted funds Designated	Total 2022	Total 2021
	£	£	£
Events & productions	490	490	-
Junior Church activities	1,377	1,377	120
Sales of refreshments	569	569	140
Craft club activities	645	645	505
	<u>3,081</u>	<u>3,081</u>	<u>765</u>

**4 Investment income**

	Unrestricted funds		Restricted funds	Total 2022	Total 2021
	Designated	General	funds	£	£
	£	£	£	£	£
Interest receivable and similar income;					
Other interest receivable	55	-	-	55	5
Other income from fixed asset investments	12,988	5,216	48	18,252	13,792
	<u>13,043</u>	<u>5,216</u>	<u>48</u>	<u>18,307</u>	<u>13,797</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**  
**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**5 Other income**

	Unrestricted funds		Total 2022 £	Total 2021 £
	Designated £	General £		
Fees and supplies	2,288	200	2,488	2,564
Rental income	10,164	15,306	25,470	12,297
	<u>12,452</u>	<u>15,506</u>	<u>27,958</u>	<u>14,861</u>

**6 Grants**

	Unrestricted funds £	Restricted funds £	Total funds £
	Arts Council England	1,973	-
	<u>1,973</u>	<u>-</u>	<u>1,973</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)

#### 7 Expenditure on charitable activities

	Unrestricted			Total 2022 £	Total 2021 £
	Designated £	General £	Restricted £		
Manse expenses	3,516	2,482	-	5,998	8,850
Ministerial expenses and car allowance	-	3,918	-	3,918	3,215
Saturday club	-	-	-	-	45
Pulpit supply	-	791	-	791	860
Organist and choir cost	83	6,725	-	6,808	5,742
Organ and piano maintenance	-	-	-	-	439
Sunday car parking	-	1,000	-	1,000	1,000
Congregational expenditure	-	3,385	-	3,385	1,223
Junior Church & Saturday club	3,231	-	-	3,231	1,687
Events	100	-	-	100	-
Flowers	-	-	880	880	1,030
Trading purchases	2,193	-	-	2,193	3,228
Ministry & Mission fund contributions	-	70,000	-	70,000	58,200
Donations	11,679	150	29	11,858	5,450
Cleaning costs	-	14,381	-	14,381	12,019
Insurance	-	7,925	-	7,925	7,478
Utilities	-	9,278	-	9,278	4,959
Church repairs and maintenance	-	3,536	-	3,536	7,055
Food share project	160	-	-	160	-
Depreciation	34,485	638	-	35,123	36,226
Printing & postage	-	679	-	679	389
Telephone rental and repair costs	-	1,320	-	1,320	1,191
Professional fees & training	-	1,050	-	1,050	-
Independent examination fee	-	-	-	-	1,020
Sundry expenses	130	847	-	977	482
Equipment	-	-	-	-	1,232
Training	-	-	-	-	213
Investment charges	2,705	1,055	10	3,770	3,446
Repairs & refurbishment	10,328	-	-	10,328	80
Art Council grant mosaic	1,973	-	-	1,973	-
Creche	-	1,980	-	1,980	-
	<u>70,583</u>	<u>131,140</u>	<u>919</u>	<u>202,642</u>	<u>166,759</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**8 Net incoming/outgoing resources**

Net outgoing resources for the year include:

	2022 £	2021 £
Depreciation of fixed assets	<u>(35,123)</u>	<u>(36,226)</u>

**9 Trustees remuneration and expenses**

During the year the charity made the following transactions with trustees:

**Mrs PM Hodgson**

Mrs PM Hodgson received remuneration of £610 (2021: £2,484) during the year for the role of choir director.

No Trustees have received any other benefits from the charity during the year.

**10 Taxation**

The charity is a registered charity and is therefore exempt from taxation.

**11 Tangible fixed assets**

	General Equipment £	Buildings Refurbishment £	Fixtures & Fittings £	Total £
<b>Cost</b>				
At 1 January 2022	15,878	344,998	42,982	403,858
Disposals	<u>(4,806)</u>	-	-	<u>(4,806)</u>
At 31 December 2022	<u>11,072</u>	<u>344,998</u>	<u>42,982</u>	<u>399,052</u>
<b>Depreciation</b>				
At 1 January 2022	7,154	265,755	42,982	315,891
Charge for the year	<u>1,186</u>	<u>33,937</u>	-	<u>35,123</u>
At 31 December 2022	<u>8,340</u>	<u>299,692</u>	<u>42,982</u>	<u>351,014</u>
<b>Net book value</b>				
At 31 December 2022	<u>2,732</u>	<u>45,306</u>	-	<u>48,038</u>
At 31 December 2021	<u>8,724</u>	<u>79,243</u>	-	<u>87,967</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**  
**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**12 Fixed asset investments**

**Other investments**

	Listed investments £	Total £
<b>Cost or Valuation</b>		
At 1 January 2022	441,010	441,010
Revaluation	(64,386)	(64,386)
Additions	78,800	78,800
Disposals	<u>(33,090)</u>	<u>(33,090)</u>
At 31 December 2022	<u>422,334</u>	<u>422,334</u>
<b>Net book value</b>		
At 31 December 2022	<u>422,334</u>	<u>422,334</u>
At 31 December 2021	<u>441,010</u>	<u>441,010</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**  
**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**13 Stock**

	2022 £	2021 £
Stocks	66	361

**14 Debtors**

	2022 £	2021 £
Prepayments	11,533	10,638

**15 Creditors: amounts falling due within one year**

	2022 £	2021 £
Trade creditors	83	4,806
Other creditors	4,010	3,839
Accruals	5,050	1,930
	9,143	10,575

**16 Creditors: amounts falling due after one year**

	2022 £	2021 £
Other creditors	660	500

**17 Contingent liabilities**

The Church has entered into an agreement with the Nottinghamshire Masonic Hall Co. (1924) Limited under which the Church has a licence to occupy the Masonic Hall car park on Sundays subject to various conditions. Under the terms of this agreement following its termination the Church is required to remove the existing gate and make good the stone wall with suitable materials to the satisfaction of the Nottingham Masonic Hall Co (1924) Limited. Current estimates indicate that any such liability is unlikely to exceed £5,000. No notice has been served under the terms of this agreement.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**18 Funds**

	Balance at 1 January 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2022 £
<b>Unrestricted funds</b>					
<i>General</i>					
General	184,025	142,327	(148,031)	(1,235)	177,086
<i>Designated</i>					
Fabric Fund	455,472	11,222	(88,343)	-	378,351
Ministerial Housing Fund	33,025	1,144	(4,687)	-	29,482
Music & Organ Fund	34,426	1,081	(5,059)	-	30,448
Junior Church Fund	906	2,119	(3,558)	1,858	1,325
Communion Benevolent Fund	3,115	8,225	(9,126)	(625)	1,589
Belgravians	286	335	(270)	-	351
Goldsmith Players Misc	748	-	(20)	-	728
Commitment For Life	-	645	(645)	-	-
Special Collections	-	995	(1,620)	625	-
Manse	28,961	10,164	(3,576)	-	35,549
Traidcraft	202	2,288	(2,193)	-	297
Craft Club	3,077	2,618	(1,973)	(623)	3,099
	<u>560,218</u>	<u>40,836</u>	<u>(121,070)</u>	<u>1,235</u>	<u>481,219</u>
<b>Total unrestricted funds</b>	<u>744,243</u>	<u>183,163</u>	<u>(269,101)</u>	<u>-</u>	<u>658,305</u>
<b>Restricted funds</b>					
Junior Church Reserve	2,618	48	(194)	-	2,472
Flowers Fund	872	631	(880)	-	623
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	716	-	(29)	-	687
	<u>4,476</u>	<u>679</u>	<u>(1,103)</u>	<u>-</u>	<u>4,052</u>
<b>Total restricted funds</b>	<u>4,476</u>	<u>679</u>	<u>(1,103)</u>	<u>-</u>	<u>4,052</u>
<b>Total funds</b>	<u><u>748,719</u></u>	<u><u>183,842</u></u>	<u><u>(270,204)</u></u>	<u><u>-</u></u>	<u><u>662,357</u></u>

St Andrews with Castle Gate Nottingham United Reformed Church Charity

Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)

Comparative period

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2021 £ (As restated)
<b>Unrestricted funds</b>					
<i>General</i>					
General	186,050	110,545	(110,925)	(1,645)	184,025
<i>Designated</i>					
Fabric Fund	444,850	47,706	(37,084)	-	455,472
Ministerial Housing Fund	28,808	4,434	(217)	-	33,025
Music & Organ Fund	30,990	4,189	(753)	-	34,426
Junior Church Fund	616	560	(1,882)	1,612	906
Communion Benevolent Fund	3,655	2,510	(3,050)	-	3,115
Service Recordings	714	-	(747)	33	-
Belgravians	353	-	(67)	-	286
Goldsmith Players Misc	748	-	-	-	748
Commitment For Life	-	630	(630)	-	-
Special Collections	-	500	(500)	-	-
Manse	25,591	9,768	(6,398)	-	28,961
Traidcraft	1,319	2,228	(3,345)	-	202
Craft Club	2,579	506	(8)	-	3,077
Celebrations 2020	95	19	(114)	-	-
	<u>540,318</u>	<u>73,050</u>	<u>(54,795)</u>	<u>1,645</u>	<u>560,218</u>
<b>Total unrestricted funds</b>	<u>726,368</u>	<u>183,595</u>	<u>(165,720)</u>	<u>-</u>	<u>744,243</u>
<b>Restricted</b>					
Junior Church Reserve	2,443	184	(9)	-	2,618
Flowers Fund	1,407	495	(1,030)	-	872
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	716	-	-	-	716
<b>Total restricted funds</b>	<u>4,836</u>	<u>679</u>	<u>(1,039)</u>	<u>-</u>	<u>4,476</u>
<b>Total funds</b>	<u><u>731,204</u></u>	<u><u>184,274</u></u>	<u><u>(166,759)</u></u>	<u><u>-</u></u>	<u><u>748,719</u></u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)

The Church's funds comprise Unrestricted Funds, including Designated Funds, and Restricted Funds. Unrestricted Funds are available for use at the discretion of the Church in furtherance of its charitable objects. Unrestricted Funds allocated for specific purposes constitute Designated Funds. This designation is for administrative purposes only and does not legally restrict the Trustees' discretion to apply the fund. The following Funds have previously been designated by the Trustees.

#### **Designated Funds**

**The Fabric Fund** is intended to provide funds for major structural repairs or improvements to the Church or to the manse which are held on separate trusts for the benefit of the congregation of St Andrew's with Castle Gate United Reformed Church.

**The Manse Fund** comprises the money raised by letting the Gedling Road manse on a short hold tenancy. Manse repairs and insurance for both manses are paid by this fund.

**The Ministerial Housing Fund** comprises funds intended for the purpose of assisting retired ministers of St Andrew's with Castle Gate United Reformed Church and their dependants in order to relieve them from hardship which might otherwise arise from the necessity of finding alternative accommodation after living in Church accommodation.

**The Music & Organ Fund** comprises funds designated by the Trustees in recognition of a donor's love of music and for major periodic works to the organ. The Funds are used for the purchase of music, hymn books and significant repairs and enhancements to the Church's organ and pianos.

**The Junior Church Fund** comprises income received by the Junior Church either as donations or from other fund raising activities. All income and expenditure for Junior Church is reflected in this fund and is supported by the General Fund. The fund balance at year end comprises money raised for charitable donations and not yet allocated.

**The Service Recordings Fund** comprises funds donated towards the cost of enabling services to be recorded and distributed to the housebound and those otherwise unable to attend services on a regular basis.

**The Belgravians Fund** arises from collections and donations at meetings of members and friends outside the confines of worship. The income is used primarily to defer the cost of such meetings and any surplus is given to charitable organisations.

**The Goldsmith Players Funds** relate to income and expenditure incurred in the performance of plays and other dramatic performances either as part of Church worship or in the Church halls. The income is used primarily to defray the cost of such performances and the acquisition of materials and equipment for future productions.

**The Communion Benevolent Fund** comprises income received from donations from members following services of Holy Communion and is applied in making charitable donations, including supporting individuals connected with the Church in times of need. Other donations may be added to this fund from time to time.

**The Special Collections Fund** represents amounts which are given by members for specific charitable causes, normally at particular services or events.

**The Commitment for Life Fund** represents amounts donated by members to support the national United Reformed Church's Commitment for Life programme which encourages all United Reformed Churches to take action, pray and give for people across the world and works with Christian Aid and The World Development Movement.

**The Traidcraft Fund** represents the sale and purchases of the Traidcraft goods. Profit is distributed to Fair Trade Charities. Fundraising events specifically for Traidcraft appeals are included.

**The Craft Club** is a church social group which meets fortnightly to make craftwork. Any funds raised from selling work are used to support church projects.

**The Celebrations 2020** is a fund to cover expenses and fund raising for events to celebrate the 150th anniversary of the church building.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)

### Restricted funds

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or testator, or contained in the terms of a grant, but still within the objects of the Church.

**Junior Church Reserve Fund** provides an annual income for use by Junior Church.

**Flowers Fund** is used specifically to provide floral decoration for services and events. After Sunday services the flowers are distributed to members and friends in cases such as illness or bereavement or to remember family events. Members and friends can donate to this at any time.

**Goldsmith Players Fund** is to be used specifically for Goldsmith Players in connection with amateur dramatic productions. This fund was started with a legacy.

**Student Pantry Fund** is to be used to provide catering for student events.

### 19 Independent examiner's fees

During the period, the fees payable (including VAT) to the charity's independent examiner are analysed as follows:

	2022 £	2021 £
Independent examination	1,020	1,020
	<u>1,020</u>	<u>1,020</u>

### 20 Related party transactions

There were no related party transactions in the year.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**  
**Notes to the Financial Statements for the Year Ended 31 December 2022 (continued)**

**21 Analysis of net assets between funds**

	Unrestricted			2022
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	586	47,452	-	48,038
Fixed asset investments	105,584	315,599	1,151	422,334
Current assets	78,310	120,577	2,901	201,788
Current liabilities	(6,734)	(2,409)	-	(9,143)
Creditors over 1 year	(660)	-	-	(660)
<b>Total net assets</b>	<b>177,086</b>	<b>481,219</b>	<b>4,052</b>	<b>662,357</b>

	Unrestricted			2021
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	6,030	81,937	-	87,967
Fixed asset investments	110,253	329,555	1,202	441,010
Current assets	76,680	150,863	3,274	230,817
Current liabilities	(8,438)	(2,137)	-	(10,575)
Creditors over 1 year	(500)	-	-	(500)
<b>Total net assets</b>	<b>184,025</b>	<b>560,218</b>	<b>4,476</b>	<b>748,719</b>



**ST ANDREWS WITH CASTLE GATE NOTTINGHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1129944

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# Accounts

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Charity registration number: 1129944

**St Andrews with Castle Gate Nottingham United  
Reformed Church Charity**

**Annual Report and Financial Statements  
for the Year Ended 31 December 2021**

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

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# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Reference and Administrative Details

<b>Trustees</b>	Mrs EC Cronin Mrs S Hutchinson Dr GDJ Jennings Mr R Logan Dr IG Vincent Dr NE Worley Mr RC Kenyon Mrs PM Hodgson Mr RD Gaunt Rev CJ Ford Mr MG Hodgson Mr D Graham Mrs FL Logan Mrs EM Smith Mrs S Allen Mrs AE Armitage Mr N Coupland
<b>Charity Registration Number</b>	1129944
<b>Principal Office</b>	Goldsmith Street Nottingham NG1 5JT
<b>Independent Examiner</b>	John O'Brien, employee of Community Accounting Plus Units 1 and 2, North West 41 Talbot Street Nottingham NG1 5GL

# **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

## **Trustees' Report**

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2021.

### **Structure, governance and management**

#### ***Nature of governing document***

St Andrew's with Castle Gate Nottingham United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the East Midlands Synod of the national United Reformed Church. It was registered on 2 June 2009 as charity number 1129944.

The governing document of the registered charity is the standard form of constitution used by most United Reformed Churches. It was adopted in May 2018 by resolution of the Church Meeting and implemented with effect from the 1st January 2019. The constitution established an Elders Council as the governing body drawn from those ordained as elders and elected by the Church Meeting.

#### ***Recruitment and appointment of trustees***

The Trustees are the members of the Elders Council of the Church and who are qualified to serve as charity trustees. They are appointed by the Church Meeting of St Andrew's with Castle Gate United Reformed Church and act in accordance with the procedures for the time being laid down by the Church Meeting in conformity with the Scheme of Union of the United Reformed Church. Members of the Elders Council are elected by the members in Church Meeting and normally serve for a period of three years: they retire by rotation and are eligible for re-election for a further 3-year term. Members of the Elders Council may serve up to 2 consecutive periods of service after which time they may seek re-election after a period of more than 1 year. The members of the Elders Council are the trustees of the registered charity during their period of service.

#### ***Organisational structure***

The Elders Council meets at the beginning of each month other than August. It is assisted in its administration of the Church by sub-groups established for Finance & Buildings, Pastoral, Worship and Christian Education and Communications. The Church Meeting normally meets a minimum of 4 times a year. The Covid-19 Regulations prevented in-person meetings taking place within the Church including the Annual General Meeting. All meetings including the sub groups met virtually for the first half of the year; thereafter relaxation of Covid-19 Regulations in the early summer allowed a progression to in-person meetings.

The Church manse at 173, Gedling Road, Arnold, Nottingham is vested in Mrs S Hutchinson, Dr GDJ Jennings, Dr IG Vincent, and Dr NE Worley and held for the benefit of St Andrew's with Castle Gate United Reformed Church in accordance with the statutory trusts applicable under the United Reformed Church Acts to United Reformed Church properties. The Church land and buildings are in the possession of the United Reformed Church (East Midlands Synod) Incorporated. The value of the property is not reflected in the accounts of this charity.

The Church is situated at the corner of Goldsmith Street and Chaucer Street in the city of Nottingham. The principal address of the Church is Goldsmith Street, Nottingham, NG1 5JT. Correspondence for the trustees should be addressed for the attention of Dr I G Vincent, 21 Cedar Avenue, Beeston, Nottingham NG9 2HA or by email to [trustees@StAndrewsWithCastleGate.org.uk](mailto:trustees@StAndrewsWithCastleGate.org.uk).

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

### *Major risks and management of those risks*

The Finance & Property Sub-Group regularly reviews the major risks which the church faces and seeks to ensure that proper controls are in place to monitor and mitigate those risks. The Sub-Group adopts a rolling programme of reviewing the major risks identified over a three year period, while seeking to identify any additional risks that may develop.

### **Objectives and activities**

#### *Objects and aims*

As a local congregation of the United Reformed Church, we seek to advance the Christian religion through our activities and the facilities offered to the community by our building, as described more specifically in our mission statement.

#### **Our Mission**

“Living God’s love through faith and action”

Living God’s love:

- as a caring fellowship in which all are valued.

Through faith:

- worshipping God in preaching, sacrament and music;
- fostering the spiritual development of our congregation;
- sharing the good news of Jesus Christ through witness, word, example and outreach.

And action:

- in caring service to our community, city and wider world;
- supporting the wider Church locally, nationally and internationally.

St. Andrew’s with Castle Gate URC, Goldsmith Street, Nottingham, is a city centre church. It is an active congregation which welcomes inspirational worship and thought provoking teaching. We value the pastoral care offered by the church and the opportunities for proclaiming the Gospel and serving the wider community through its outreach activities.

#### **Public benefit**

The Trustees are aware of the Charity Commission’s guidance on public benefit in “The Advancement of Religion for the Public Benefit” and have regard to this in the administration of the Church.

We believe 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.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

# **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

## **Trustees' Report**

### **Achievements and performance**

The Covid-19 Regulations prevented use of the church building for much of the year and worship in the church recommenced at the end of May in accordance with the guidance provided by the URC. Services continued to take place each Sunday morning thereafter following the completion of a Covid Risk Assessment. Holy Communion continued to be celebrated on the first Sunday of each month, though with the bread as well as the wine served in individual glasses. The Covid secure measures reduced capacity, numbers able to attend were between 30 and 40, far less than regularly attended before the Covid Pandemic. Numbers increased after the relaxation of social distancing towards the end of the year averaging around 50; somewhat below expectations. The minister has conducted all the funeral services some of which took place in the church. No weddings or baptisms took place in the church this year.

Our church is in central Nottingham and the congregation is gathered from a wide area mainly in South Nottinghamshire. Consequently, most travel by private car or public transport to attend worship. To ensure that activities continued to be reachable to as many people as possible, the arrangements comprising broadcast of pre-recorded services established in 2020 remained in place for the first part of the year. After resumption of in-person worship in late May arrangements to live-stream morning worship were implemented. Recordings of these services can be still accessed online at any time. Although our reach may have expanded by broadcasting services, which has attracted some new members, it has inhibited growth in the numbers returning to worship in church. The video communications licences used for meetings and other events continued to be a popular tool and have been adopted for many activities.

The church is located within the campus of the Nottingham Trent University and our Christian witness over the years has involved the display of posters announcing details of services. The posters also contain prayers for the community. Members of the public may submit prayers requests to our Prayer Circle via the church website. At beginning of the university year the church holds welcome teas for students and their families who may use our car park for unloading.

The Church has 169 members and maintains a directory of them and its office holders, which is revised annually in accordance with GDPR. The email addresses are used to maintain a secure mailing list so that copies of Orders of Service and joining instructions for services and other happenings can be rapidly communicated. The weekly e-Newsletter, which was introduced at the start of the pandemic to keep members informed about church events, continued to be published until November, when the previous monthly Newsletter resumed. That is mostly distributed by email, but printed copies of both were posted to those members without internet access. Our regular Taizé services of meditation normally held in the church resumed during the latter part of the year and replacing the provision of Taizé community materials provided for those who regularly attended.

The church has a large number of Pastoral Elders each of whom is responsible for supporting a small group of church members. It draws heavily from this group to assist the Minister by maintaining contact and to help members with pastoral care and spiritual needs. To this end this group received foundation Safeguarding training based on the Good Practice 5 Guidance published by the United Reformed Church. Our Junior Church and Youth Leaders are subject to DBS checking and are kept up to date with Child Protection Matters. The Elders reviewed and updated our church's Safeguarding Policy. We review our arrangements to ensure best practice in this aspect of our church life including the Health and Safety Policy and regular reviews of Covid Safety Risk assessment.

## **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

### **Trustees' Report**

For Christian Aid Week, the congregation were challenged during the month of May to undertake a virtual walk /pilgrimage around Britain and Ireland, visiting key Christian sites along the way. Over 40 participants joined in and some £3,000 was raised for the charity. Our Lent house group meetings were adapted to follow the Covid restrictions. Two groups were successfully formed using Zoom which produced fruitful discussion.

A number of recordings were made by the Church's Drama group the Goldsmith Players for Palm Sunday. A Tenebrae service was held on Zoom. For Holy Week a series of meditations were circulated to members by email.

On Good Friday the Service of the Nails was produced on Zoom and the Church Choir provided a recorded service of music and reflection on the theme of 'The Lamb'. For Easter Day a recorded service of Holy Communion was broadcast.

The Church celebrated its 150th Anniversary virtually during the previous year. However the summer relaxation of Covid restrictions allowed the Church to celebrate in person by holding an in person service in September the highlight of which was the preaching of the Moderator of the East Midlands Synod.

In addition to the teaching provided during worship, adult members of the congregation have had the opportunity to grow in understanding and faith. The successful use of Zoom platform for themed topics presented by knowledgeable speakers for Sunday evening worship with questions and discussions was expanded. Three contemporary topics were covered including, Covid and the NHS, Environmental Issues, and Same Sex Marriage.

Most of our Christmas services resumed including "Carols in the Court Yard". The Church Choir sang and recorded our usual service of Carols and Readings just before Christmas. On Christmas Eve the Midnight Service with Communion was held. The rapid rise in Covid infections during late December led to curtailment of some activities including the Christingle Service and Carol Singing. This year the church decided to support the Emmanuel House Appeal to provide accommodation for 22 homeless people as its Christmas Charity and £2,000 was sent.

Our children and young people are a valued part of our church. Normally they are present in the church service for 20 to 25 minutes then leave to receive teaching and share in activities in one of our four age-related Junior Church groups. The relaxation of Covid regulations allowed the Junior Church to also lead Sunday worship occasions throughout the year notably at Harvest time and Christmas. The food items collected during the harvest Festival are donated to the Friary, a registered charity which supports homeless and vulnerable adults in our city. The Junior Church Saturday Club recommenced in-person activities in the church during the Autumn.

The Junior Church show retained the licence to put on a Dr. Doolittle themed concert that was held in November. Normally a party is held afterwards but was replaced by a special event on the school playing fields at Arnold.

The Junior Church Nativity Service this year was as moving as ever, and the Children's Covid Safe Christmas Party was held which included the Panto. Every year the Church supports the shoe-box appeal where gifts, toiletries and small items of warm clothing are packed into gift wrapped shoe boxes for delivery to vulnerable children or families in Eastern Europe or Africa. We collected 49 shoeboxes that were delivered this year to the charity Teams4U Xmas our local collection point.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

### **Financial review**

In last years accounts we reported upon the impact of Covid-19 and the resultant changes within the accounts. 2021 has followed a similar pattern, and whilst we have gradually started to recommence activities, the financial impact remains.

As expected, the donations through the weekly offertory are lower but this has been fully offset by an increase in donations by direct bank transfer. We also benefitted in 2020 with the receipt of two legacies totalling £20,000. In 2021 legacy receipts were less at only £6,000.

Income from Charitable Activities has also fallen due to inactivity of both Halls and Car Park letting.

The uplift in Investment income reflects an uplift in dividend yields following the previous falls in the first year of Covid.

The increases in expenditure are smaller and spread out over a number of headings, but the two notable items are in increase in cleaning costs which stemmed from the gradual reopening of the church premises during the year, and a higher level of maintenance compared to last year.

Our result from the day to day activities is a deficit of £36,046. However, within expenditure there is a charge for depreciation totalling £36,226, which represents the gradual write off of capital expenditure in earlier years and is in reality a 'paper' transaction only. If we exclude this item then, in cash terms, we have a small surplus.

Finally, the results also include the changes to our investment portfolio. At the end of last year, we had Investment losses of £18,880 stemming from the collapse of market values earlier in 2020 with the first lockdown. By the end of 2021 that loss had been more than recovered and we had an overall uplift in investment values of £53,415. This has resulted in an overall surplus of £17,515.

### ***Policy on reserves***

The Trustees consider that, owing to the fixed nature of the majority of the church's costs and its significant reliance on voluntary income from its members, it is desirable to retain circa one year's expenditure in reserves. Income is heavily reliant on a small group of members and the loss of a small number of those members would have a disproportionate effect on the overall balance of income and expenditure. As a result, reserves are required not only to meet fluctuations in both receipts and payments, but also to cover potential events or situations that could otherwise result in a substantial deficit being incurred.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Trustees' Responsibilities

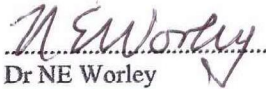
The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 23/03/2022 and signed on its behalf by:



Dr NE Worley  
Trustee

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Independent Examiner's Report to the trustees of St Andrews with Castle Gate  
Nottingham United Reformed Church Charity**

**Independent examiner's report to the trustees of St Andrews with Castle Gate Nottingham United Reformed Church Charity**

I report to the trustees on my examination of the accounts of St Andrews with Castle Gate Nottingham United Reformed Church Charity (the Charity) for the year ended 31 December 2021.

**Responsibilities and basis of report**

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


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

**Independent examiner's statement**

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

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

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



John O'Brien MSc, FCCA, FCIE, employee of Community Accounting Plus  
Fellow of the Association of Charity Independent Examiners

Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

Date: 08/04/2022

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Financial Activities for the Year Ended 31 December 2021

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Income and Endowments from:</b>					
Donations and legacies	2	100,795	495	101,290	116,663
Charitable activities	3	765	-	765	2,682
Investment income	4	13,759	38	13,797	11,776
Other income	5	14,861	-	14,861	23,987
Total Income		<u>130,180</u>	<u>533</u>	<u>130,713</u>	<u>155,108</u>
<b>Expenditure on:</b>					
Charitable activities	6	<u>(165,720)</u>	<u>(1,039)</u>	<u>(166,759)</u>	<u>(158,265)</u>
Total Expenditure		<u>(165,720)</u>	<u>(1,039)</u>	<u>(166,759)</u>	<u>(158,265)</u>
Gains/losses on investment assets		<u>53,415</u>	<u>146</u>	<u>53,561</u>	<u>(18,881)</u>
Net movement in funds		17,875	(360)	17,515	(22,038)
<b>Reconciliation of funds</b>					
Total funds brought forward		<u>726,368</u>	<u>4,836</u>	<u>731,204</u>	<u>753,242</u>
Total funds carried forward	18	<u><u>744,243</u></u>	<u><u>4,476</u></u>	<u><u>748,719</u></u>	<u><u>731,204</u></u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 18.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Financial Activities for the Year Ended 31 December 2021

These are the figures for the **previous accounting period** and are included for comparative purposes

	Note	Unrestricted £	Restricted £	Total 2020 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	115,763	900	116,663
Charitable activities	3	2,682	-	2,682
Investment income	4	11,745	31	11,776
Other income	5	23,987	-	23,987
Total Income		<u>154,177</u>	<u>931</u>	<u>155,108</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(157,523)</u>	<u>(742)</u>	<u>(158,265)</u>
Total Expenditure		<u>(157,523)</u>	<u>(742)</u>	<u>(158,265)</u>
Gains/losses on investment assets		<u>(18,829)</u>	<u>(52)</u>	<u>(18,881)</u>
Net movement in funds		(22,175)	137	(22,038)
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>748,543</u>	<u>4,699</u>	<u>753,242</u>
Total funds carried forward	18	<u><u>726,368</u></u>	<u><u>4,836</u></u>	<u><u>731,204</u></u>

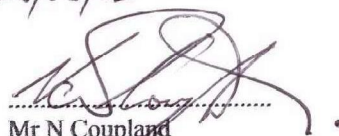
The notes on pages 12 to 25 form an integral part of these financial statements.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**(Registration number: 1129944)  
Balance Sheet as at 31 December 2021**

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	11	87,967	124,193
Investments	12	<u>441,010</u>	<u>387,568</u>
		<u>528,977</u>	<u>511,761</u>
<b>Current assets</b>			
Stocks	13	361	1,094
Debtors	14	10,638	9,764
Cash at bank and in hand		<u>219,818</u>	<u>215,915</u>
		230,817	226,773
<b>Creditors: Amounts falling due within one year</b>	15	<u>(10,575)</u>	<u>(6,830)</u>
<b>Net current assets</b>		<u>220,242</u>	<u>219,943</u>
<b>Total assets less current liabilities</b>		749,219	731,704
<b>Creditors: Amounts falling due after more than one year</b>	16	<u>(500)</u>	<u>(500)</u>
<b>Net assets</b>		<u>748,719</u>	<u>731,204</u>
<b>Funds of the charity:</b>			
<b>Restricted income funds</b>			
Restricted funds	18	4,476	4,836
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>744,243</u>	<u>726,368</u>
<b>Total funds</b>	18	<u>748,719</u>	<u>731,204</u>

The financial statements on pages 9 to 25 were approved by the trustees, and authorised for issue on 23/03/22 and signed on their behalf by:

  
.....  
Mr N Coupland  
Trustee

The notes on pages 12 to 25 form an integral part of these financial statements.

# **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

## **Notes to the Financial Statements for the Year Ended 31 December 2021**

### **1 Accounting policies**

#### **Statement of compliance**

The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### **Basis of preparation**

St Andrews with Castle Gate Nottingham United Reformed Church Charity meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

#### **Exemption from preparing a cash flow statement**

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

#### **Going concern**

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

#### **Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability. Rental income is recognised as received.

#### ***Donations and legacies***

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### ***Gift aid***

Incoming resources from tax reclaims are included in the Statement of Financial Activities when the claim is made.

#### **Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2021

### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

### **Tangible fixed assets**

Individual fixed assets costing £3,000.00 or more are initially recorded at cost.

### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Freehold Property	2 % straight line
Fixtures & fittings	20% straight line
General equipment	20% straight line (except the Piano is 10% straight line)
Buildings refurbishment	10% straight line

### **Fixed asset investments**

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

### **Stock**

Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO).

### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

## **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

### **Notes to the Financial Statements for the Year Ended 31 December 2021**

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds and resources set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 2 Income from donations and legacies

	Unrestricted funds		Restricted funds	Total 2021	Total 2020
	Designated £	General £	£	£	£
Donations and legacies;					
Donations from companies, trusts and similar proceeds	650	825	-	1,475	1,145
Donations from individuals	-	72,992	-	72,992	70,384
Legacies	6,000	517	-	6,517	20,000
Gift aid reclaimed	663	16,521	45	17,229	19,374
Other income from donations and legacies	2,627	-	450	3,077	5,760
	<u>9,940</u>	<u>90,855</u>	<u>495</u>	<u>101,290</u>	<u>116,663</u>

#### 3 Income from charitable activities

	Unrestricted funds Designated £	Total 2021 £	Total 2020 £
Events & productions	-	-	942
Junior Church activities	120	120	-
Sales of refreshments	140	140	258
Wateraid - JC project	-	-	711
Craft club activities	505	505	771
	<u>765</u>	<u>765</u>	<u>2,682</u>

#### 4 Investment income

	Unrestricted funds		Restricted funds	Total 2021	Total 2020
	Designated £	General £	£	£	£
Interest receivable and similar income;					
Other interest receivable	5	-	-	5	233
Other income from fixed asset investments	10,300	3,454	38	13,792	11,543
	<u>10,305</u>	<u>3,454</u>	<u>38</u>	<u>13,797</u>	<u>11,776</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2021**

**5 Other income**

	<b>Unrestricted funds</b>		<b>Total</b>	<b>Total</b>
	<b>Designated</b>	<b>General</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fees and supplies	2,247	317	2,564	2,846
Rental income	9,768	2,529	12,297	21,141
	<u>12,015</u>	<u>2,846</u>	<u>14,861</u>	<u>23,987</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 6 Expenditure on charitable activities

	Unrestricted			Total 2021 £	Total 2020 £
	Designated £	General £	Restricted £		
Manse expenses	6,398	2,452	-	8,850	8,430
Ministerial expenses and car allowance	-	3,215	-	3,215	2,964
Saturday club	45	-	-	45	-
Pulpit supply	-	860	-	860	644
Organist and choir cost	-	5,742	-	5,742	4,412
Organ and piano maintenance	-	439	-	439	200
Sunday car parking	-	1,000	-	1,000	1,000
Congregational expenditure	67	1,156	-	1,223	1,057
Junior Church & Saturday club	1,687	-	-	1,687	752
Events	-	-	-	-	671
Flowers	-	-	1,030	1,030	733
Trading purchases	2,617	611	-	3,228	2,125
Ministry & Mission fund contributions	-	58,200	-	58,200	58,200
Donations	5,180	270	-	5,450	6,636
Cleaning costs	-	12,019	-	12,019	9,622
Insurance	-	7,478	-	7,478	7,055
Utilities	-	4,959	-	4,959	4,442
Church repairs and maintenance	-	7,055	-	7,055	4,491
Car park expenditure	-	80	-	80	-
Depreciation	35,588	638	-	36,226	36,987
Printing & postage	-	389	-	389	918
Telephone rental and repair costs	-	1,191	-	1,191	1,191
Independent examination fee	-	1,020	-	1,020	1,020
Sundry expenses	-	482	-	482	531
Equipment	747	485	-	1,232	214
Training	-	213	-	213	732
Investment charges	-	3,437	9	3,446	3,238
	<u>52,329</u>	<u>113,391</u>	<u>1,039</u>	<u>166,759</u>	<u>158,265</u>

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2021

### 7 Net incoming/outgoing resources

Net outgoing resources for the year include:

	2021	2020
	£	£
Depreciation of fixed assets	<u>(36,226)</u>	<u>(36,987)</u>

### 8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

#### Mr MG Hodgson

Mr MG Hodgson received remuneration of £200 (2020: £200) during the year

Received payment for taking services as a qualified lay preacher.

#### Mrs PM Hodgson

Mrs PM Hodgson received remuneration of £2,484 (2020: £2,484) during the year

Received payment for being the choir director.

#### Mr RC Kenyon

Mr RC Kenyon received remuneration of £40 (2020: £Nil) during the year

Received payment for taking services.

No Trustees have received any other benefits from the charity during the year.

### 9 Staff costs

The aggregate payroll costs were as follows:

	2021	2020
	£	£
<b>Staff costs during the year were:</b>		
Wages and salaries	<u>-</u>	<u>1,300</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2021	2020
	No	No
Average number of persons employed	<u>-</u>	<u>1</u>

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £Nil (2020 - £1,300).

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 10 Taxation

The charity is a registered charity and is therefore exempt from taxation.

#### 11 Tangible fixed assets

	General Equipment £	Buildings Refurbishment £	Fixtures & Fittings £	Total £
<b>Cost</b>				
At 1 January 2021	15,878	344,998	42,982	403,858
At 31 December 2021	15,878	344,998	42,982	403,858
<b>Depreciation</b>				
At 1 January 2021	5,968	231,818	41,879	279,665
Charge for the year	1,186	33,937	1,103	36,226
At 31 December 2021	7,154	265,755	42,982	315,891
<b>Net book value</b>				
At 31 December 2021	8,724	79,243	-	87,967
At 31 December 2020	9,910	113,180	1,103	124,193

#### 12 Fixed asset investments

##### Other investments

	Listed investments £	Total £
<b>Cost or Valuation</b>		
At 1 January 2021	387,568	387,568
Revaluation	53,562	53,562
Additions	17,680	17,680
Disposals	(17,800)	(17,800)
At 31 December 2021	441,010	441,010
<b>Net book value</b>		
At 31 December 2021	441,010	441,010
At 31 December 2020	387,568	387,568

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 13 Stock

	2021 £	2020 £
Stocks	<u>361</u>	<u>1,094</u>

#### 14 Debtors

	2021 £	2020 £
Prepayments	<u>10,638</u>	<u>9,764</u>

#### 15 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	4,806	4,806
Other creditors	3,839	928
Accruals	<u>1,930</u>	<u>1,096</u>
	<u>10,575</u>	<u>6,830</u>

#### 16 Creditors: amounts falling due after one year

	2021 £	2020 £
Other creditors	<u>500</u>	<u>500</u>

#### 17 Contingent liabilities

The Church has entered into an agreement with the Nottinghamshire Masonic Hall Co. (1924) Limited under which the Church has a licence to occupy the Masonic Hall car park on Sundays subject to various conditions. Under the terms of this agreement following its termination the Church is required to remove the existing gate and make good the stone wall with suitable materials to the satisfaction of the Nottingham Masonic Hall Co (1924) Limited. Current estimates indicate that any such liability is unlikely to exceed £5,000. No notice has been served under the terms of this agreement.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### 18 Funds

	Balance at 1 January 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2021 £
<b>Unrestricted funds</b>					
<i>General</i>					
General	186,050	110,545	(110,925)	(1,645)	184,025
<i>Designated</i>					
Fabric Fund	444,850	47,706	(37,084)	-	455,472
Ministerial Housing Fund	28,808	4,434	(217)	-	33,025
Music & Organ Fund	30,990	4,189	(753)	-	34,426
Junior Church Fund	616	560	(1,882)	1,612	906
Communion Benevolent Fund	3,655	2,510	(3,050)	-	3,115
Service Recordings	714	-	(747)	33	-
Belgravians	353	-	(67)	-	286
Goldsmith Players Misc	748	-	-	-	748
Commitment For Life	-	630	(630)	-	-
Special Collections	-	500	(500)	-	-
Manse	25,591	9,768	(6,398)	-	28,961
Traidcraft	1,319	2,228	(3,345)	-	202
Craft Club	2,579	506	(8)	-	3,077
Celebrations 2020	95	19	(114)	-	-
	<u>540,318</u>	<u>73,050</u>	<u>(54,795)</u>	<u>1,645</u>	<u>560,218</u>
<b>Total unrestricted funds</b>	<u>726,368</u>	<u>183,595</u>	<u>(165,720)</u>	<u>-</u>	<u>744,243</u>
<b>Restricted funds</b>					
Junior Church Reserve	2,443	184	(9)	-	2,618
Flowers Fund	1,407	495	(1,030)	-	872
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	716	-	-	-	716
	<u>4,836</u>	<u>679</u>	<u>(1,039)</u>	<u>-</u>	<u>4,476</u>
<b>Total restricted funds</b>	<u>4,836</u>	<u>679</u>	<u>(1,039)</u>	<u>-</u>	<u>4,476</u>
<b>Total funds</b>	<u><u>731,204</u></u>	<u><u>184,274</u></u>	<u><u>(166,759)</u></u>	<u><u>-</u></u>	<u><u>748,719</u></u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2020 £
<b>Unrestricted funds</b>					
<i>General</i>					
General	189,207	103,909	(106,765)	(301)	186,050
<i>Designated</i>					
Fabric Fund	468,014	26,978	(50,142)	-	444,850
Ministerial Housing Fund	29,520	735	(1,447)	-	28,808
Music & Organ Fund	32,191	714	(1,915)	-	30,990
Junior Church Fund	346	2,081	(1,401)	(410)	616
Communion Benevolent Fund	2,942	4,709	(4,707)	711	3,655
Service Recordings	714	-	-	-	714
Belgravians	381	236	(264)	-	353
Goldsmith Players Misc	748	-	-	-	748
Commitment For Life	-	915	(915)	-	-
Special Collections	-	545	(545)	-	-
Manse	21,906	9,768	(6,083)	-	25,591
Traidcraft	708	2,658	(2,047)	-	1,319
Craft Club	1,808	771	-	-	2,579
Celebrations 2020	58	158	(121)	-	95
	<u>559,336</u>	<u>50,268</u>	<u>(69,587)</u>	<u>301</u>	<u>540,318</u>
<b>Total unrestricted funds</b>	<u>748,543</u>	<u>154,177</u>	<u>(176,352)</u>	<u>-</u>	<u>726,368</u>
<b>Restricted</b>					
Junior Church Reserve	2,223	281	(61)	-	2,443
Flowers Fund	1,490	650	(733)	-	1,407
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	716	-	-	-	716
<b>Total restricted funds</b>	<u>4,699</u>	<u>931</u>	<u>(794)</u>	<u>-</u>	<u>4,836</u>
<b>Total funds</b>	<u><u>753,242</u></u>	<u><u>155,108</u></u>	<u><u>(177,146)</u></u>	<u><u>-</u></u>	<u><u>731,204</u></u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

The Church's funds comprise Unrestricted Funds, including Designated Funds, and Restricted Funds. Unrestricted Funds are available for use at the discretion of the Church in furtherance of its charitable objects. Unrestricted Funds allocated for specific purposes constitute Designated Funds. This designation is for administrative purposes only and does not legally restrict the Trustees' discretion to apply the fund. The following Funds have previously been designated by the Trustees.

#### Designated Funds

**The Fabric Fund** is intended to provide funds for major structural repairs or improvements to the Church or to the manse which are held on separate trusts for the benefit of the congregation of St Andrew's with Castle Gate United Reformed Church.

**The Manse Fund** comprises the money raised by letting the Gedling Road manse on a short hold tenancy. Manse repairs and insurance for both manses are paid by this fund.

**The Ministerial Housing Fund** comprises funds intended for the purpose of assisting retired ministers of St Andrew's with Castle Gate United Reformed Church and their dependants in order to relieve them from hardship which might otherwise arise from the necessity of finding alternative accommodation after living in Church accommodation.

**The Music & Organ Fund** comprises funds designated by the Trustees in recognition of a donor's love of music and for major periodic works to the organ. The Funds are used for the purchase of music, hymn books and significant repairs and enhancements to the Church's organ and pianos.

**The Junior Church Fund** comprises income received by the Junior Church either as donations or from other fund raising activities. All income and expenditure for Junior Church is reflected in this fund and is supported by the General Fund. The fund balance at year end comprises money raised for charitable donations and not yet allocated.

**The Service Recordings Fund** comprises funds donated towards the cost of enabling services to be recorded and distributed to the housebound and those otherwise unable to attend services on a regular basis.

**The Belgravians Fund** arises from collections and donations at meetings of members and friends outside the confines of worship. The income is used primarily to defer the cost of such meetings and any surplus is given to charitable organisations.

**The Goldsmith Players Funds** relate to income and expenditure incurred in the performance of plays and other dramatic performances either as part of Church worship or in the Church halls. The income is used primarily to defray the cost of such performances and the acquisition of materials and equipment for future productions.

**The Communion Benevolent Fund** comprises income received from donations from members following services of Holy Communion and is applied in making charitable donations, including supporting individuals connected with the Church in times of need. Other donations may be added to this fund from time to time.

**The Special Collections Fund** represents amounts which are given by members for specific charitable causes, normally at particular services or events.

**The Commitment for Life Fund** represents amounts donated by members to support the national United Reformed Church's Commitment for Life programme which encourages all United Reformed Churches to take action, pray and give for people across the world and works with Christian Aid and The World Development Movement.

**The Traidcraft Fund** represents the sale and purchases of the Traidcraft goods. Profit is distributed to Fair Trade Charities. Fundraising events specifically for Traidcraft appeals are included.

**The Craft Club** is a church social group which meets fortnightly to make craftwork. Any funds raised from selling work are used to support church projects.

**The Celebrations 2020** is a fund to cover expenses and fund raising for events to celebrate the 150th anniversary of the church building.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2021

#### Restricted funds

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or testator, or contained in the terms of a grant, but still within the objects of the Church.

**Junior Church Reserve Fund** provides an annual income for use by Junior Church.

**Flowers Fund** is used specifically to provide floral decoration for services and events. After Sunday services the flowers are distributed to members and friends in cases such as illness or bereavement or to remember family events. Members and friends can donate to this at any time.

**Goldsmith Players Fund** is to be used specifically for Goldsmith Players in connection with amateur dramatic productions. This fund was started with a legacy.

**Student Pantry Fund** is to be used to provide catering for student events.

#### 19 Analysis of net assets between funds

	Unrestricted			2021
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	6,030	81,937	-	87,967
Fixed asset investments	110,253	329,555	1,202	441,010
Current assets	76,680	150,863	3,274	230,817
Current liabilities	(8,438)	(2,137)	-	(10,575)
Creditors over 1 year	(500)	-	-	(500)
	184,025	560,218	4,476	748,719
	Unrestricted			2020
	General £	Designated £	Restricted £	Total funds £
Tangible fixed assets	6,668	117,525	-	124,193
Fixed asset investments	96,892	289,619	1,057	387,568
Current assets	89,105	133,890	3,778	226,773
Current liabilities	(5,814)	(1,016)	-	(6,830)
Creditors over 1 year	(500)	-	-	(500)
	186,351	540,018	4,835	731,204

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2021

### 20 Independent examiner's fees

During the period, the fees payable (including VAT) to the charity's independent examiner are analysed as follows:

	2021 £	2020 £
Independent examination	1,020	1,020
	<u>1,020</u>	<u>1,020</u>

### 21 Related party transactions

There were no related party transactions in the year.

**ST ANDREWS WITH CASTLE GATE NOTTINGHAM UNITED REFORMED CHURCH CHARITY**

England & Wales - Charity number 1129944

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# Accounts

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Charity registration number: 1129944

St Andrews with Castle Gate Nottingham United  
Reformed Church Charity

Annual Report and Financial Statements  
for the Year Ended 31 December 2020

Community Accounting Plus  
Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

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## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Reference and Administrative Details

<b>Trustees</b>	Mrs EC Cronin Mrs S Hutchinson Dr GDJ Jennings Mr R Logan Dr IG Vincent Dr NE Worley Mr RC Kenyon Mrs PM Hodgson Mr RD Gaunt Rev CJ Ford Mr MG Hodgson Mr D Graham Mrs FL Logan Mrs EM Smith Mrs S Allen Mrs AE Armitage Mr N Coupland
<b>Principal Office</b>	Goldsmith Street Nottingham NG1 5JT
<b>Charity Registration Number</b>	1129944
<b>Independent Examiner</b>	John O'Brien, employee of Community Accounting Plus Units 1 and 2, North West 41 Talbot Street Nottingham NG1 5GL

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 December 2020.

### **Structure, governance and management**

#### *Nature of governing document*

St Andrew's with Castle Gate Nottingham United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the East Midlands Synod of the national United Reformed Church. It was registered on 2 June 2009 as charity number 1129944.

The governing document of the registered charity is a statement adopted by the Church Meeting on 16 January 2002. The Church Meeting by resolution adopted the standard form of constitution used by most United Reformed Churches in May 2018, which was implemented with effect from the 1st January 2019. The new constitution established an Elders Council as the governing body drawn from those ordained as elders and elected by the Church Meeting.

#### *Recruitment and appointment of trustees*

The Trustees are those drawn from the membership of the Elders Council who are qualified to serve as charity trustees. They are appointed by the Church Meeting of St Andrew's with Castle Gate United Reformed Church and act in accordance with the procedures for the time being laid down by the Church Meeting in conformity with the Scheme of Union of the United Reformed Church. The Elders Council is elected from the membership of the Church by the members in Church Meeting and normally serve for a period of three years: they retire by rotation and are eligible for re-election for a further 3-year term. Members of the Elders Council may serve up to 2 consecutive periods of service after which time they may seek re-election after a period of more than 1 year.

#### *Organisational structure*

The members of the Elders Council are the trustees of the registered charity during their period of service. The Council meets at the beginning of each month other than August. It is assisted in its administration of the Church by sub-groups established for Finance & Buildings, Pastoral, Worship and Christian Education and Communications. The Covid-19 Regulations introduced during March 2020 prevented meetings taking place within the Church including the Annual General Meeting. These groups met virtually regularly throughout the year and provide an opportunity for members to participate in the activities and administration of the Church. The Church Meeting normally meets a minimum of 4 times a year.

The Church manse at 173, Gedling Road, Arnold, Nottingham is vested in Mrs S Hutchinson, Dr GDJ Jennings, Dr IG Vincent, and Dr NE Worley and held for the benefit of St Andrew's with Castle Gate United Reformed Church in accordance with the statutory trusts applicable under the United Reformed Church Acts to United Reformed Church properties. The Church land and buildings are in the possession of the United Reformed Church (East Midlands Synod) Incorporated. The value of the property is not reflected in the accounts of this charity.

The Church is situated at the corner of Goldsmith Street and Chaucer Street in the city of Nottingham. The principal address of the Church is Goldsmith Street, Nottingham, NG1 5JT. Correspondence for the trustees should be addressed for the attention of Dr I G Vincent, 21 Cedar Avenue, Beeston, Nottingham NG9 2HA or by email to [trustees@StAndrewsWithCastleGate.org.uk](mailto:trustees@StAndrewsWithCastleGate.org.uk).

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

### *Major risks and management of those risks*

The Finance & Property Sub-Group regularly reviews the major risks which the church faces and seeks to ensure that proper controls are in place to monitor and mitigate those risks. The Sub-Group adopts a rolling programme of reviewing the major risks identified over a three year period, while seeking to identify any additional risks that may develop.

### **Objectives and activities**

#### *Objects and aims*

As a local congregation of the United Reformed Church, we seek to advance the Christian religion through our activities and the facilities offered to the community by our building, as described more specifically in our mission statement.

#### **Our Mission**

“Living God’s love through faith and action”

Living God’s love:

- as a caring fellowship in which all are valued.

Through faith:

- worshipping God in preaching, sacrament and music;
- fostering the spiritual development of our congregation;
- sharing the good news of Jesus Christ through witness, word, example and outreach.

And action:

- in caring service to our community, city and wider world;
- supporting the wider Church locally, nationally and internationally.

St. Andrew’s with Castle Gate URC, Goldsmith Street, Nottingham, is a city centre church. It is an active congregation which welcomes inspirational worship and thought provoking teaching. We value the pastoral care offered by the church and the opportunities for proclaiming the Gospel and serving the wider community through its outreach activities.

#### *Public benefit*

We believe 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.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Trustees' Report

### **Achievements and performance**

The Covid-19 Regulations prevented use of the Church from the end of March. Prior to that time services were held in our church each Sunday morning, and Holy Communion was celebrated normally on the first Sunday of each month. Numbers regularly attending the church services varied between 100-150.

The church leaders had planned a series of activities to celebrate the 150th Anniversary of its opening in 1870, and dedication of our building on Goldsmith Street; unfortunately, the Covid-19 Regulations prohibited any of these taking place within the building. Following the completion of a Risk Assessment, two services were held towards the end of the year including Christmas Morning: the Covid secure capacity has reduced maximum numbers to around 30. The minister has conducted all the funeral services, but we have been unable to hold weddings or baptisms in the church this year.

Our church is in central Nottingham and the congregation is gathered from a wide area mainly in South Nottinghamshire, consequently most travel by public transport or private car to attend worship. To ensure that activities continued to be reachable to as many people as possible, arrangements were made to pre-record services as videos, and these have been broadcast each Sunday from 11am and left available thereafter. This has included having services in which the minister leads holy communion on the first Sunday of every month and at other special festivals, with members taking communion in their own homes. In addition, the church has invested in purchasing licences for video communications platforms to be used as accessible tools for meetings and other events. The church maintains a directory containing a list of its office holders and members which was being prepared during the early part of the year in compliance with the data protection regulations. The email addresses were used to produce a restricted mailing list so that copies of Orders of Service and joining instructions for services and happenings can be communicated. All members have received a weekly e-Newsletter to keep them informed about church events and printed copies have been posted to those members without internet access. Links to services were also posted on the church website that has been re-developed to improve its appearance and make it more usable on mobile devices. This involved moving to a new hosting service. The church is fortunate to have within its membership those with the appropriate skills to implement and utilise the variety of computer-based technology which has resulted in almost all its activities moving online. Furthermore, the church had invested in prior years in its large number of Pastoral Elders each of whom is responsible for supporting a small group of church members. It has drawn heavily from this group to assist the minister by maintaining contact and to help members with practical and spiritual needs.

The rapid adoption and implementation of these changes has allowed the church to continue functioning by adapting its pastoral and related activities and regular patterns of worship. Numbers watching the services are greater than would normally attend worship in church. Our reach has expanded and attracted former members who had moved away from Nottinghamshire, elderly members unable to access the church, and others who are unable normally to worship in church.

Our Lent house group meetings were curtailed by the March Covid restrictions. A series of written meditations and reflections provided by the minister for Holy Week and Advent replaced the special services and house group meeting that would normally take place. On Palm Sunday the Goldsmith Players recorded a sequence of monologues and these were available to access online during Holy Week. On Good Friday an archive performance of Stainer's Crucifixion was made available via the church website. The Easter Day Service was accompanied by our gathered virtual choir singing 'God So Loved the World'. Our regular Taizé services of meditation normally held in the church could not continue and were not suitable for virtual recording; however, we managed to provide links to the Taizé community materials for those who regularly attend.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Trustees' Report

In addition to the teaching provided during worship, adult members of the congregation have had the opportunity to grow in understanding and faith. The popular Book Study Group organised by the Worship and Christian Education sub-group has managed to successfully transfer online. Stepwise, a new programme of discipleship offered to by the United Reformed Church has been introduced to members. Some have completed the 1st module (faith filled life) during the year. Fresh developments using the Zoom platform have included the introduction of themed topics for Sunday evening worship with questions and discussions. The first event was led by the Revd Arlington Trotman, considered issues arising through the "Black Lives Matter" movement and was well-attended and informative. The Moderator of the East Midlands Synod preached at our 150th Anniversary Service on the 6th September and for the October Harvest service a special virtual exhibition showing the Harvest of Talents from church members was shown. It has been traditional to donate harvest gifts of food to the community and this this year they were collected from members in a Covid-safe process and taken to The Friary, a registered charity which supports homeless and vulnerable adults in our city.

Most of our Christmas services transferred to an online offering and included "Carols in the Zoom Yard". The church choir sang and recorded our usual service of Carols and Readings just before Christmas. On Christmas Eve the Midnight Service with Communion was held online. This year the church decided to support the Nottinghamshire Hospice Appeal as its Christmas Charity and £1,000 was sent.

The church is located within the campus of the Nottingham Trent University and our Christian witness over the years has involved the display of posters announcing details of services. Whilst the church is closed new posters have been shown containing prayers for the community. Members of the public may submit prayer requests to our Prayer Circle via the church website. A permanent display electronic notice board also provides information about the church.

Our children and young people are a valued part of our church. Normally they are present in the church service for 20 to 25 minutes then leave to receive teaching and share in activities in one of our four age-related Junior Church groups. The Junior Church also lead Sunday worship occasions throughout the year notably at Harvest time and Christmas. In common with other church activities Junior Church moved online.

Our Junior Church camp became a virtual camping weekend and Camp-In Boxes of resources were sent out for campers to use at home. It became an extremely successful event once again this year and the Junior Church reported back on the special weekend enjoyed by the children and young people in one of our Sunday worship videos. The Saturday Club, which organises a variety of social and sporting activities for our young people on a monthly basis, successfully moved online. For Christian Aid week in May a virtual sponsored climb of Mount Kilimanjaro raised over £800; and for Water Aid Jars for Change collection the final total of some £900.

The Junior Church production was unable to take place due to Covid 19 but cast members met to rehearse via Zoom and a few songs were 'staged' online. The Junior Church is accredited by the East Midlands Synod as a Child Friendly Church and out of concern for our young people during the period of Covid restrictions some 66 Summer post packs were sent to all ages.

The Junior Church Nativity Service this year was as moving as ever, and the Children's Christmas Party in a Box included a Pop-Up Panto watched online by an estimated audience in excess of 200. Party packs were shared by almost 60 young people associated with the church. Every year the church supports the shoe-box appeal where gifts of toiletries and small items of warm clothing are packed into gift wrapped shoe boxes for delivery to vulnerable children or families in Eastern Europe or Africa. We collected 46 shoe boxes that were delivered this year to the charity Teams4U Xmas our local collection point.

Our Junior Church and Youth Leaders are subject to DBS checking and are kept up to date with Child Protection Matters. The Elders reviewed and updated our church's Safeguarding Policy. We review our arrangements to ensure best practice in this aspect of our church life including the Health and Safety Policy.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Trustees' Report

In the light of government restrictions and guidance and following risk assessment and consideration of locally prevailing infection rates, the Elders' Council has, with regret, felt it appropriate to close our halls to meetings of both church and community groups since the beginning of the first "lockdown" in March.

#### **Financial review**

The impact of Covid-19 has been reflected in a number of changes within the accounts. Income overall has fallen to £155,108 from £186,816, but there has also been a reduction in expenditure to £158,265 from £183,053. These changes comprise a number of different elements.

Donations from individuals have fallen by £3,325 to £70,384, however this fall is not as great as initially feared as most members who previously used the envelope scheme for weekly giving have moved to online giving.

Income from Charitable Activities has fallen to £2,682 from £7,670 reflecting the impact of lock down throughout most of the year. Similarly, the rental income from both the Halls and Car Park has fallen with overall rental income being down by £11,622 at £21,141.

The lock down has also reduced costs, notably the cleaning and utility costs, plus the expenditure on activities has been much less.

We have received £20,000 in legacies which has been placed into the Fabric fund for future refurbishment.

The deficit on our 'day to day' activities before looking at Investment movements was £3,157.

Our investments are managed by Epworth, and the values fell significantly by March 2020 when the potential disruption of Covid-19 started to become readily apparent. There was a further impact with a reduction in investment income as dividend yields fell. However, from the summer onwards markets have gradually improved and by the end of the year the overall fall in value was £18,881.

We have an overall deficit for the year of £22,038.

#### ***Policy on reserves***

The Trustees consider that, owing to the fixed nature of the majority of the church's costs and its significant reliance on voluntary income from its members, it is desirable to retain circa one year's expenditure in reserves. Income is heavily reliant on a small group of members and the loss of a small number of those members would have a disproportionate effect on the overall balance of income and expenditure. As a result, reserves are required not only to meet fluctuations in both receipts and payments, but also to cover potential events or situations that could otherwise result in a substantial deficit being incurred.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Statement of Trustees' Responsibilities


The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 14/4/22 and signed on its behalf by:

  
.....  
Dr NE Worley  
Trustee

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Independent Examiner's Report to the trustees of St Andrews with Castle Gate  
Nottingham United Reformed Church Charity**

**Independent examiner's report to the trustees of St Andrews with Castle Gate Nottingham United Reformed Church Charity**

I report to the trustees on my examination of the accounts of St Andrews with Castle Gate Nottingham United Reformed Church Charity (the Charity) for the year ended 31 December 2020.

**Responsibilities and basis of report**

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


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

**Independent examiner's statement**

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

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

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



John O'Brien MSc, FCCA, FCIE, employee of Community Accounting Plus  
Fellow of the Association of Charity Independent Examiners

Units 1 and 2, North West  
41 Talbot Street  
Nottingham  
NG1 5GL

Date: 18/5/21

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Statement of Financial Activities for the Year Ended 31 December 2020**

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
<b>Income and Endowments from:</b>					
Donations and legacies	2	115,763	900	116,663	128,098
Charitable activities	3	2,682	-	2,682	7,670
Investment income	4	11,745	31	11,776	15,808
Other income	5	23,987	-	23,987	35,240
<b>Total Income</b>		<u>154,177</u>	<u>931</u>	<u>155,108</u>	<u>186,816</u>
<b>Expenditure on:</b>					
Charitable activities	6	(157,523)	(742)	(158,265)	(183,053)
<b>Total Expenditure</b>		<u>(157,523)</u>	<u>(742)</u>	<u>(158,265)</u>	<u>(183,053)</u>
Gains/losses on investment assets		(18,829)	(52)	(18,881)	38,122
<b>Net movement in funds</b>		(22,175)	137	(22,038)	41,885
<b>Reconciliation of funds</b>					
Total funds brought forward		748,543	4,699	753,242	711,357
Total funds carried forward	17	<u>726,368</u>	<u>4,836</u>	<u>731,204</u>	<u>753,242</u>

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for the period is shown in note 17.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Statement of Financial Activities for the Year Ended 31 December 2020**

These are the figures for the **previous accounting period** and are included for comparative purposes

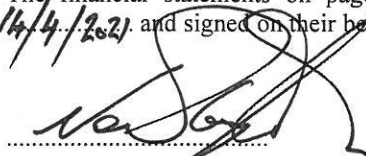
	Note	Unrestricted funds £	Restricted funds £	Total 2019 £
<b>Income and Endowments from:</b>				
Donations and legacies	2	126,114	1,984	128,098
Charitable activities	3	7,670	-	7,670
Investment income	4	15,768	40	15,808
Other income	5	35,240	-	35,240
Total Income		<u>184,792</u>	<u>2,024</u>	<u>186,816</u>
<b>Expenditure on:</b>				
Charitable activities	6	<u>(181,833)</u>	<u>(1,220)</u>	<u>(183,053)</u>
Total Expenditure		<u>(181,833)</u>	<u>(1,220)</u>	<u>(183,053)</u>
Gains/losses on investment assets		<u>38,018</u>	<u>104</u>	<u>38,122</u>
Net movement in funds		40,977	908	41,885
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>707,566</u>	<u>3,791</u>	<u>711,357</u>
Total funds carried forward	17	<u><u>748,543</u></u>	<u><u>4,699</u></u>	<u><u>753,242</u></u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**(Registration number: 1129944)  
Balance Sheet as at 31 December 2020**

	Note	2020 £	2019 £
<b>Fixed assets</b>			
Tangible assets	11	124,193	156,375
Investments	12	<u>387,568</u>	<u>385,298</u>
		<u>511,761</u>	<u>541,673</u>
<b>Current assets</b>			
Stocks	13	1,094	1,238
Debtors	14	9,764	11,303
Cash at bank and in hand		<u>215,915</u>	<u>202,023</u>
		226,773	214,564
<b>Creditors: Amounts falling due within one year</b>	15	<u>(6,830)</u>	<u>(2,535)</u>
<b>Net current assets</b>		<u>219,943</u>	<u>212,029</u>
<b>Total assets less current liabilities</b>		731,704	753,702
<b>Creditors: Amounts falling due after more than one year</b>	16	<u>(500)</u>	<u>(460)</u>
<b>Net assets</b>		<u>731,204</u>	<u>753,242</u>
<b>Funds of the charity:</b>			
<b>Restricted funds</b>		4,836	4,699
<b>Unrestricted income funds</b>			
Unrestricted funds		<u>726,368</u>	<u>748,543</u>
<b>Total funds</b>	17	<u>731,204</u>	<u>753,242</u>

The financial statements on pages 9 to 24 were approved by the trustees, and authorised for issue on 14/4/2021 and signed on their behalf by:

  
.....  
Mr N Coupland  
Trustee

# St Andrews with Castle Gate Nottingham United Reformed Church Charity

## Notes to the Financial Statements for the Year Ended 31 December 2020

### 1 Accounting policies

#### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

#### Basis of preparation

St Andrews with Castle Gate Nottingham United Reformed Church Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

#### Exemption from preparing a cash flow statement

The charity opted to adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

#### Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

#### Income and endowments

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability. Rental income is recognised as received.

#### *Donations and legacies*

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

#### *Gift aid*

Incoming resources from tax reclaims are included in the Statement of Financial Activities when the claim is made.

#### Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2020

#### *Charitable activities*

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Taxation**

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

#### **Tangible fixed assets**

Individual fixed assets costing £3,000.00 or more are initially recorded at cost.

#### **Depreciation and amortisation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

<b>Asset class</b>	<b>Depreciation method and rate</b>
Freehold Property	2 % straight line
Fixtures & fittings	20% straight line
General equipment	20% straight line (except the Piano is 10% straight line)
Buildings refurbishment	10% straight line

#### **Fixed asset investments**

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

#### **Stock**

Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO).

#### **Trade debtors**

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

## **St Andrews with Castle Gate Nottingham United Reformed Church Charity**

### **Notes to the Financial Statements for the Year Ended 31 December 2020**

#### **Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Fund structure**

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds and resources set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2020**

**2 Income from donations and legacies**

	Unrestricted funds		Restricted funds £	Total 2020 £	Total 2019 £
	Designated £	General £			
Donations and legacies;					
Donations from companies, trusts and similar proceeds	20	1,125	-	1,145	4,800
Donations from individuals	-	70,384	-	70,384	73,709
Legacies	20,000	-	-	20,000	24,438
Gift aid reclaimed	1,300	17,664	410	19,374	18,860
Other income from donations and legacies	5,270	-	490	5,760	6,291
	<u>26,590</u>	<u>89,173</u>	<u>900</u>	<u>116,663</u>	<u>128,098</u>

**3 Income from charitable activities**

	Unrestricted funds	Total 2020 £	Total 2019 £
	Designated £		
Events & productions	942	942	1,530
Junior Church activities	-	-	2,008
Sales of refreshments	258	258	1,430
Wateraid - JC project	711	711	-
Craft club activities	771	771	2,702
	<u>2,682</u>	<u>2,682</u>	<u>7,670</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2020**

**4 Investment income**

	Unrestricted funds		Restricted funds £	Total 2020 £	Total 2019 £
	Designated £	General £			
Interest receivable and similar income;					
Other interest receivable	74	159	-	233	791
Other income from fixed asset investments	<u>8,338</u>	<u>3,174</u>	<u>31</u>	<u>11,543</u>	<u>15,017</u>
	<u><u>8,412</u></u>	<u><u>3,333</u></u>	<u><u>31</u></u>	<u><u>11,776</u></u>	<u><u>15,808</u></u>

**5 Other income**

	Unrestricted funds		Total 2020 £	Total 2019 £
	Designated £	General £		
Fees and supplies	2,816	30	2,846	2,477
Rental income	<u>9,768</u>	<u>11,373</u>	<u>21,141</u>	<u>32,763</u>
	<u><u>12,584</u></u>	<u><u>11,403</u></u>	<u><u>23,987</u></u>	<u><u>35,240</u></u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2020

#### 6 Expenditure on charitable activities

	Unrestricted funds		Restricted funds £	Total 2020 £	Total 2019 £
	Designated £	General £			
Manse expenses	6,083	2,347	-	8,430	4,095
Ministerial expenses and car allowance	-	2,964	-	2,964	4,119
Pulpit supply	-	644	-	644	952
Organist and choir cost	-	4,412	-	4,412	8,475
Organ and piano maintenance	-	200	-	200	1,520
Sunday car parking	-	1,000	-	1,000	1,000
Congregational expenditure	47	1,010	-	1,057	2,192
Junior Church & Saturday club	752	-	-	752	4,550
Events	671	-	-	671	1,182
Flowers	-	-	733	733	1,101
Trading purchases	2,125	-	-	2,125	2,128
Ministry & Mission fund contributions	-	58,200	-	58,200	56,700
Donations	6,405	231	-	6,636	10,404
Cleaning costs	-	9,622	-	9,622	14,418
Insurance	-	7,055	-	7,055	6,657
Utilities	-	4,442	-	4,442	7,148
Church repairs and maintenance	-	4,491	-	4,491	5,429
Depreciation	36,349	638	-	36,987	38,041
Printing & postage	-	918	-	918	1,146
Telephone rental and repair costs	-	1,191	-	1,191	1,191
Professional fees & training	-	-	-	-	417
Independent examination fee	-	1,020	-	1,020	960
Sundry expenses	-	531	-	531	118
Equipment	-	214	-	214	132
Major repairs & refurbishment	732	-	-	732	5,903
Investment charges	2,314	915	9	3,238	3,075
	<u>55,478</u>	<u>102,045</u>	<u>742</u>	<u>158,265</u>	<u>183,053</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2020

#### 7 Net incoming/outgoing resources

Net (outgoing)/incoming resources for the year include:

	2020	2019
	£	£
Depreciation of fixed assets	<u>(36,987)</u>	<u>(38,041)</u>

#### 8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

##### Mr MG Hodgson

Mr MG Hodgson received remuneration of £200 (2019: £80) during the year  
Received payment for taking services as a qualified lay preacher.

##### Mrs PM Hodgson

Mrs PM Hodgson received remuneration of £2,484 (2019: £2,448) during the year  
Received payment for being the choir director.

##### Mr RC Kenyon

Mr RC Kenyon received remuneration of £Nil (2019: £40) during the year  
Received payment for taking services.

##### Mr RD Gaunt

Mr RD Gaunt received remuneration of £Nil (2019: £40) during the year  
Received payment for taking services

No Trustees have received any other benefits from the charity during the year.

#### 9 Staff costs

The aggregate payroll costs were as follows:

	2020	2019
	£	£
<b>Staff costs during the year were:</b>		
Wages and salaries	<u>1,300</u>	<u>3,900</u>

The monthly average number of persons (including senior management team) employed by the charity during the year was as follows:

	2020	2019
	No	No
Average number of persons employed	<u>1</u>	<u>1</u>

No employee received emoluments of more than £60,000 during the year

The total employee benefits of the key management personnel of the charity were £1,300 (2019 - £3,900).

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2020**

**10 Taxation**

The charity is a registered charity and is therefore exempt from taxation.

**11 Tangible fixed assets**

	<b>General Equipment £</b>	<b>Buildings Refurbishment £</b>	<b>Fixtures &amp; Fittings £</b>	<b>Total £</b>
<b>Cost</b>				
At 1 January 2020	<u>15,878</u>	<u>344,998</u>	<u>42,982</u>	<u>403,858</u>
At 31 December 2020	<u>15,878</u>	<u>344,998</u>	<u>42,982</u>	<u>403,858</u>
<b>Depreciation</b>				
At 1 January 2020	4,782	197,881	40,015	242,678
Charge for the year	<u>1,186</u>	<u>33,937</u>	<u>1,864</u>	<u>36,987</u>
At 31 December 2020	<u>5,968</u>	<u>231,818</u>	<u>41,879</u>	<u>279,665</u>
<b>Net book value</b>				
At 31 December 2020	<u>9,910</u>	<u>113,180</u>	<u>1,103</u>	<u>124,193</u>
At 31 December 2019	<u>11,096</u>	<u>147,117</u>	<u>2,967</u>	<u>161,180</u>

**12 Fixed asset investments**

**Other investments**

	<b>Listed investments £</b>	<b>Total £</b>
<b>Cost or Valuation</b>		
At 1 January 2020	385,298	385,298
Revaluation	(18,881)	(18,881)
Additions	108,797	108,797
Disposals	<u>(87,646)</u>	<u>(87,646)</u>
At 31 December 2020	<u>387,568</u>	<u>387,568</u>
<b>Net book value</b>		
At 31 December 2020	<u>387,568</u>	<u>387,568</u>
At 31 December 2019	<u>385,298</u>	<u>385,298</u>

**St Andrews with Castle Gate Nottingham United Reformed Church Charity**

**Notes to the Financial Statements for the Year Ended 31 December 2020**

**13 Stock**

	2020 £	2019 £
Stocks	<u>1,094</u>	<u>1,238</u>

**14 Debtors**

	2020 £	2019 £
Trade debtors	-	814
Prepayments	9,764	8,799
Other debtors	-	1,690
	<u>9,764</u>	<u>11,303</u>

**15 Creditors: amounts falling due within one year**

	2020 £	2019 £
Trade creditors	4,806	-
Other creditors	928	1,154
Accruals	1,096	1,381
	<u>6,830</u>	<u>2,535</u>

**16 Creditors: amounts falling due after one year**

	2020 £	2019 £
Other creditors	<u>500</u>	<u>460</u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2020

#### 17 Funds

The Church's funds comprise Unrestricted Funds, including Designated Funds, and Restricted Funds. Unrestricted Funds are available for use at the discretion of the Church in furtherance of its charitable objects. Unrestricted Funds allocated for specific purposes constitute Designated Funds. This designation is for administrative purposes only and does not legally restrict the Trustees' discretion to apply the fund. The following Funds have previously been designated by the Trustees.

#### Designated Funds

**The Fabric Fund** is intended to provide funds for major structural repairs or improvements to the Church or to the manse which are held on separate trusts for the benefit of the congregation of St Andrew's with Castle Gate United Reformed Church.

**The Manse Fund** comprises the money raised by letting the Gedling Road manse on a short hold tenancy. Manse repairs and insurance for both manses are paid by this fund.

**The Ministerial Housing Fund** comprises funds intended for the purpose of assisting retired ministers of St Andrew's with Castle Gate United Reformed Church and their dependants in order to relieve them from hardship which might otherwise arise from the necessity of finding alternative accommodation after living in Church accommodation.

**The Music & Organ Fund** comprises funds designated by the Trustees in recognition of a donor's love of music and for major periodic works to the organ. The Funds are used for the purchase of music, hymn books and significant repairs and enhancements to the Church's organ and pianos.

**The Junior Church Fund** comprises income received by the Junior Church either as donations or from other fund raising activities. All income and expenditure for Junior Church is reflected in this fund and is supported by the General Fund. The fund balance at year end comprises money raised for charitable donations and not yet allocated.

**The Service Recordings Fund** comprises funds donated towards the cost of enabling services to be recorded and distributed to the housebound and those otherwise unable to attend services on a regular basis.

**The Belgravians Fund** arises from collections and donations at meetings of members and friends outside the confines of worship. The income is used primarily to defer the cost of such meetings and any surplus is given to charitable organisations.

**The Goldsmith Players Funds** relate to income and expenditure incurred in the performance of plays and other dramatic performances either as part of Church worship or in the Church halls. The income is used primarily to defray the cost of such performances and the acquisition of materials and equipment for future productions.

**The Communion Benevolent Fund** comprises income received from donations from members following services of Holy Communion and is applied in making charitable donations, including supporting individuals connected with the Church in times of need. Other donations may be added to this fund from time to time.

**The Special Collections Fund** represents amounts which are given by members for specific charitable causes, normally at particular services or events.

**The Commitment for Life Fund** represents amounts donated by members to support the national United Reformed Church's Commitment for Life programme which encourages all United Reformed Churches to take action, pray and give for people across the world and works with Christian Aid and The World Development Movement.

**The Traidcraft Fund** represents the sale and purchases of the Traidcraft goods. Profit is distributed to Fair Trade Charities. Fundraising events specifically for Traidcraft appeals are included.

**The Craft Club** is a church social group which meets fortnightly to make craftwork. Any funds raised from selling work are used to support church projects.

**The Celebrations 2020** is a fund to cover expenses and fund raising for events to celebrate the 150th anniversary of the church building.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2020

#### Restricted funds

Restricted Funds are funds subject to restrictions on their expenditure imposed by the donor or testator, or contained in the terms of a grant, but still within the objects of the Church.

**Junior Church Reserve Fund** provides an annual income for use by Junior Church.

**Flowers Fund** is used specifically to provide floral decoration for services and events. After Sunday services the flowers are distributed to members and friends in cases such as illness or bereavement or to remember family events. Members and friends can donate to this at any time.

**Goldsmith Players Fund** is to be used specifically for Goldsmith Players in connection with amateur dramatic productions. This fund was started with a legacy.

**Student Pantry Fund** is to be used to provide catering for student events.

	Balance at 1 January 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2020 £
<b>Unrestricted funds</b>					
<i>General</i>					
General	189,207	103,909	(106,765)	(301)	186,050
<i>Designated</i>					
Fabric Fund	468,014	26,978	(50,142)	-	444,850
Ministerial Housing Fund	29,520	735	(1,447)	-	28,808
Music & Organ Fund	32,191	714	(1,915)	-	30,990
Junior Church Fund	346	2,081	(1,401)	(410)	616
Communion Benevolent Fund	2,942	4,709	(4,707)	711	3,655
Service Recordings	714	-	-	-	714
Belgravians	381	236	(264)	-	353
Goldsmith Players Misc	748	-	-	-	748
Commitment For Life	-	915	(915)	-	-
Special Collections	-	545	(545)	-	-
Manse	21,906	9,768	(6,083)	-	25,591
Traidcraft	708	2,658	(2,047)	-	1,319
Craft Club	1,808	771	-	-	2,579
Celebrations 2020	58	158	(121)	-	95
	<u>559,336</u>	<u>50,268</u>	<u>(69,587)</u>	<u>301</u>	<u>540,318</u>
<b>Total unrestricted funds</b>	<u>748,543</u>	<u>154,177</u>	<u>(176,352)</u>	<u>-</u>	<u>726,368</u>
<b>Restricted funds</b>					
Junior Church Reserve	2,223	281	(61)	-	2,443
Flowers Fund	1,490	650	(733)	-	1,407
Goldsmith Players Fund	270	-	-	-	270
Student Pantry Fund	716	-	-	-	716
	<u>4,699</u>	<u>931</u>	<u>(794)</u>	<u>-</u>	<u>4,836</u>
<b>Total restricted funds</b>	<u>4,699</u>	<u>931</u>	<u>(794)</u>	<u>-</u>	<u>4,836</u>
<b>Total funds</b>	<u><u>753,242</u></u>	<u><u>155,108</u></u>	<u><u>(177,146)</u></u>	<u><u>-</u></u>	<u><u>731,204</u></u>

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2020

#### 18 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	2020 Total funds
	General £	Designated £		
Tangible fixed assets	6,668	117,525	-	124,193
Fixed asset investments	96,892	289,619	1,057	387,568
Current assets	89,105	133,890	3,778	226,773
Current liabilities	(5,814)	(1,016)	-	(6,830)
Creditors over 1 year	(500)	-	-	(500)
<b>Total net assets</b>	<u>186,351</u>	<u>540,018</u>	<u>4,835</u>	<u>731,204</u>

	Unrestricted funds		Restricted funds	2019 Total funds
	General £	Designated £		
Tangible fixed assets	2,501	153,874	-	156,375
Fixed asset investments	96,324	287,923	1,051	385,298
Current assets	93,102	117,814	3,648	214,564
Current liabilities	(2,260)	(275)	-	(2,535)
Creditors over 1 year	(460)	-	-	(460)
<b>Total net assets</b>	<u>189,207</u>	<u>559,336</u>	<u>4,699</u>	<u>753,242</u>

#### 19 Contingent liabilities

The Church has entered into an agreement with the Nottinghamshire Masonic Hall Co. (1924) Limited under which the Church has a licence to occupy the Masonic Hall car park on Sundays subject to various conditions. Under the terms of this agreement following its termination the Church is required to remove the existing gate and make good the stone wall with suitable materials to the satisfaction of the Nottingham Masonic Hall Co (1924) Limited. Current estimates indicate that any such liability is unlikely to exceed £5,000. No notice has been served under the terms of this agreement.

## St Andrews with Castle Gate Nottingham United Reformed Church Charity

### Notes to the Financial Statements for the Year Ended 31 December 2020

#### 20 Independent examiner's fees

During the period, the fees payable (including VAT) to the charity's independent examiner are analysed as follows:

	2020 £	2019 £
Independent examination	1,020	960
	<u>1,020</u>	<u>960</u>

#### 21 Related party transactions

There were no related party transactions in the year.