

**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
**(A Company Limited by Guarantee)**  
**UNAUDITED**  
**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
**(A Company Limited by Guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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<b>Trustees</b>	Mr David Grime, Trustee Mrs Ruth Houston, Trustee Mr Alastair Richards, Trustee Mr Ian Harvie, Trustee Reverend Mathew Ineson, Trustee Mrs Susan Gorman, Trustee (resigned 1 July 2024)
<b>Company registered number</b>	07203313
<b>Charity registered number</b>	1135880
<b>Registered office</b>	57 Lancaster Road Carnforth Lancashire LA5 9LE
<b>Accountants</b>	Armstrong Watson LLP Carleton House 136 Gray Street Workington Cumbria CA14 2LU

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
**(A Company Limited by Guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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The Trustees present their annual report together with the financial statements of the charity for the year 1 January 2024 to 31 December 2024. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

### **Company information**

#### **Introduction**

The Northern Inter-Schools Christian Union is a charitable company limited by guarantee. It was incorporated on 25th March 2010 to take over from the North West Evangelistic Trust (Charity No. 246661). This had been formed in 1965 with the aim of making known the gospel of the Lord Jesus Christ in North West England by all possible means. NISCU was set up under a Memorandum of Association agreed by the existing trustees of NWET on 9th March 2010 and is governed by Articles of Association.

#### **Constitutional Objects and Policies**

NISCU is a non-denominational organisation committed to Christian ministry and to acting co-operatively with local churches in its work with young people. Authority is in the hands of the Directors who have delegated that to the Chief Executive Officer whose powers, as well as those of the Area Support Groups, are regulated by written policies. NISCU acts as a resource for local schools, so that the central beliefs of the Christian faith may be communicated to young people in an appropriate way as part of their education. It operates in a number of geographical areas in north-west England.

#### Policy

The main objective is that:

*Children and young people in education (principally in Northern England) will grow in their knowledge and understanding of the Christian faith as found in the Bible, and also in understanding its implications.*

#### **Directors**

David Grime (Chairman)  
Ian Harvie  
Ruth Houston  
Mathew Ineson  
Alastair Richards

#### **Chief Executive Officer**

Nicholas Klein

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Registered Office**

57 Lancaster Road,  
Carnforth,  
Lancashire, LA5 9LE  
Telephone: 01524 732 764  
E-mail: [admin@niscu.org.uk](mailto:admin@niscu.org.uk)  
Website: [www.niscu.org.uk](http://www.niscu.org.uk)

**Objectives and activities**

**a. Business Review**

**Public Benefit**

In all its activities the directors are mindful of their duty to provide public benefit by making access widely available and serving the needs of the schools in which NISCU staff work.

NISCU has an open access policy for its general school clubs so that any student of appropriate year group may attend. For residential events (weekends or full weeks) each of the constituent areas provides funding for those families of limited means where appropriate. This is done by use of general funds or personal sponsorship by supporters of the charity.

**Activities**

**In school**

The core tasks of staff when working in schools fall into the categories shown below. Assemblies and lessons fit the needs of the school, and clubs are voluntary and open to all who wish to attend.

Assemblies

These have been for either the whole school or specific groups. They are at the invitation of the school and are designed to inform students and to encourage them to think for themselves about issues of faith, ethics and lifestyle. Within NISCU's stated aims content can be customised to school requests.

Primary work includes a programme of assemblies at intervals requested by the schools, some once per term or half term and others monthly. Puppet shows have an important place particularly in two areas where there are four dedicated volunteer teams in total. In other areas the school's workers themselves use puppets when appropriate.

Lessons

According to the needs of the schools and the skills of NISCU staff, lessons include Religious Education; Personal and Social Education; English; Art, Drama and Poetry, but are not restricted to these.

Clubs

These take place during lunch breaks or after school. They are open to anyone (subject to age) and are designed to be both recreational and thought-provoking about the Christian faith and related issues. The content and style is tailored to the participants.

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Objectives and activities (continued)**

Pastoral

In a few cases, where the school authorities request, NISCU staff have been involved in pastoral and mentoring work.

Video material

Use of video links and pre-recorded material continue to be used, using skills learned during the Covid pandemic. This has enabled Christian ministry to be shared in a greater number of schools, both those regularly visited, and some not previously partnered with NISCU.

Continued Professional Development

Work in this area has, again, been severely curtailed, but it is hoped that it will resume during the coming year.

**Beyond the school**

Growth and Development

The Furness area is still dormant, but working in this area is still very much an ambition of the Directors. Merging with an adjoining area may be a possibility.

Staff have increased their efforts to provide links with local churches and seek to encourage, help and resource them as they work with young people. This is an area of work which continues to be given greater emphasis, together with building relationships throughout the NISCU region. The termly Connect bulletin is part of that effort.

NISCU Connect, an initiative introduced towards the end of 2022 has continued. Circulated termly 'Connect' schedules all church activities and events that may be of interest to children and young people in a given area.

Residential events

There were no residential events planned for this year, but consideration is being given to future events.

Student volunteers

There have been no student volunteers this year, but as in the past it is an area we would encourage in the future when appropriate.

Community links

Unfortunately, the collaboration with the Church of England Blackburn Diocese and the 'Bishop's Bible Challenge' has not resumed since the pandemic. However, the Directors would be very supportive of further work in this area if opportunity arose.

Listening Service

Due to financial constraints some managerial changes have been made, but it is pleasing to note that medium term funding has been secured from outside sources. The CEO has taken over the management of the Service. Volunteers continue to be trained in most parts of the NISCU operational area.

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Achievements and performance**

**a. Main achievements of the charity**

NISCU has maintained and improved its relationships with schools and churches, throughout the year, making new contacts in some instances.

The puppet teams continue to be popular and in demand, especially at Christmas and Easter.

Listening Services has progressed over the year, with new volunteers added to their number and additional funding obtained. Schools, in particular, are increasingly asking for this facility.

Data for the whole of our area is shown in the accompanying summary.

	<b>Total</b>	<b>Primary</b>	<b>Secondary</b>
<b>No. of Schools</b>	202	180	22
<b>No. of Sessions</b>	3,549	2,326	1,223
Of which are:			
Lessons	540	530	10
Clubs in school	821	226	595
Clubs in church	56	25	31
Assemblies/Collective Worship	612	598	14
Listening Session	1,433	870	63
Puppet shows	73	73	0
Other sessions	46	36	10

**Financial review**

**a. Property and finance**

57 Lancaster Road, Carnforth meets the company's need for a central office and is generally maintained in good condition. The upper floor of the building provides separate office and toilet facilities for "Sportsreach", a local Christian charity, with whom we have links, which rents this space.

Damp ingress of the property has been a concern and is being monitored.

Low operating cost for the buildings at 57 Lancaster Road, along with consistent giving to the charity, enable the directors to report that, at the end of 2024, NISCU's accounts are debt-free. The company has no investments apart from bank deposits and owns outright 57 Lancaster Road, Carnforth and its fixtures and fittings, together with the equipment provided for the staff for carrying out their duties.

The SMT and Directors continue to look at the future funding of NISCU, both short and medium term and consult regularly with support group officers about ways of achieving income that will sustain development of activities from the centre as well as the Areas.

Some Areas have office space provided freely or at low cost, by local churches.

Business Class is an initiative introduced during 2019 to encourage businesses to support Central funding. Because of the coronavirus this scheme has become 'dormant'. It may be reintroduced, or something similar to it, during 2025 or when appropriate.

Whilst the financial status of NISCU at the end of 2024 was healthy, the trend, as in 2023, is still negative. A professional fund raising organisation has been engaged to target funds that will particularly help Central on-costs. Unfortunately, this has yet to contribute anything. Central costs are the biggest concern for the Directors.

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Structure, governance and management**

**a. Leadership**

The Chief Executive Officer (CEO) oversees the work of the Charity on a day to day basis.

The CEO is accountable to the Directors for the operation of the company, and is responsible for the operational policy under the overarching general policy established by the Directors. The CEO works in partnership with the Operations Manager and Financial Administrator. In July 2024 the incumbent Operations Manager retired and was replaced (on reduced hours) from within the organisation. Together they form the Senior Management Team (SMT).

Four senior staff members assist the CEO as Area Managers. Where mutually viable and beneficial, staff have planned and delivered work co-operatively across geographical areas, including digitally. The latter has become more prominent.

The CEO is co-opted to the Board of Education, Carlisle Diocese.

**b. Staff Management and Development**

This is in the hands of the Senior Management Team (SMT) and this continues to strengthen the oversight and professional leadership of the staff. It has not been felt necessary to add to the SMT, but this continues to be reviewed and the Directors would not be averse to employing additional staff should circumstances dictate and funds permit.

Staff, from all areas, have been able to meet in person on Team days and at the annual retreat. Where needed they have also been able to meet via video link.



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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Structure, governance and management (continued)**

**c. Staffing facts (31st December 2024)**

The core financial commitment of the company has been the provision of salaried staff to lead and to work as Schools Work staff in the seven constituent areas of the organisation.

**Full time**

None	0	CEO reduced to 0.9 of 40 hours
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**Part time**

Chief Executive Officer	1	Hours reduced during 2024 (includes Listening Service management)
Area staff	14	15 in 2023
Operations Manager	1	Incumbent OM retired July 2024. New OM working 8 hours.
Financial Administrator	1	As 2023
Listening Service Team Leader	1	8 hours per week. Managerial responsibility transferred to CEO
Marketing Assistant	1	Area staff member inputs 2 hours per week
Hourly paid	0	1 in 2023
Apprentice	0	
Intern	0	1 in 2023

**Maternity/Paternity Leave**

None	0	As 2023
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**Voluntary (by area)**

		Includes Area Support Committees, Puppet teams and Listening Service
Craven	4	
Eden	5	
Furness	0	Currently not active
North Cumbria	16	
North Lancs	15	
South Lakes	3	
West Cumbria	23	

**Voluntary Co-workers**

Numerous	They work with and under the authority of staff to assist in clubs and other activities
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**d. Organisation**

**Administration**

This is the responsibility of the Operations Manager who is assisted very competently in the day to day tasks by the Financial Administrator.

**Media and Marketing**

One member of staff is employed as marketing manager whose responsibilities include the NISCU Connect bulletin, social media and supporting each area with brand guidelines in area marketing.  
NISCU does not currently employ a media manager.

**Area Support Groups**

There are six operational support groups. It had been hoped that a further group, in the Furness Area, would be established during the year, but this has not been possible. The Directors are keen that a support group for the Furness area be set up as circumstances permit.

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Structure, governance and management (continued)**

Two other areas, Craven and South Lakes, have given cause for concern due to lack of numbers. Craven continues to so and the directors are keen to have this addressed as soon as practical. In South Lakes a number of volunteers have come forward and the group is in a more positive position.

Area Support Groups are elected at a local Annual General Meeting of supporters. They are properly constituted and operate under the authority of the Chief Executive Officer and meet regularly for minuted business throughout the year. Since the pandemic some areas have continued the practice of meeting on line with the AGM becoming the sole physical meeting.

Support Group members are drawn from a range of local supporting churches and are responsible for the financial and prayer support of staff working in the area and keeping local churches and supporters informed of activity and developments.

Area finances are managed centrally. This gives two main benefits:-

1. The Directors and Senior Management Team have a detailed knowledge of area funds held and how they are used.
2. Area Support Groups, and in particular the local Treasurer, have been released to give more time to engage with existing local area donors and to seek out new ones.

The committees have a more strategic role than just supporting. They plan with the SMT for the longer term and work to strengthen the links with supporters and churches. It is part of NISCU's ongoing vision to grow this area of work and so to train and help volunteers in partnership together.

**Governance**

As indicated previously, the directors have employed a Chief Executive Officer to lead and to manage NISCU.

The Directors implemented a programme of policy governance from the outset of the company. This codifies governance in five policy documents and together this allows the Chief Executive Officer the freedom to develop the activities of the company while the Directors hold him accountable for its operation. These policies are reviewed at regular intervals.

**e. Policies**

**•Risk**

The directors acknowledge their responsibility to identify and minimise risks and keep such policies under review.

The charity has a well-established child protection policy which is regularly reviewed by the Chief Executive Officer and/or other members of the Senior Management Team and annually by the Directors. Child protection is acknowledged as the key risk area and the charity has risk identification procedures in place, and policies for making staff and others aware and minimising such risks.

**•Reserves**

The main expenses of the charity relate to staff costs and the main source of income is donations from supporters. The Directors are of the view that the assets of the trust are sufficient to meet immediate contingencies.

**•Investments**

The Directors are of the view that long-term risk based investment of funds is inappropriate for the objects of the company. Surplus funds are invested in accessible bank, building society and Charities Aid Foundation accounts at the best rate of interest available.

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Structure, governance and management (continued)**

**•Restricted Funds**

Any Area restricted funds showing a fund balance deficit to the centre during the year were supported by the Directors from general funds if necessary. All of the restricted funds were in credit at the year-end.

**Statement of Trustees' responsibilities**

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Companies Act 2006. They 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 order of the members of the board of Trustees and signed on their behalf by:



**Mr David Grime**  
(Trustee)  
Date: 7 July 2025

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Independent Examiner's Report to the Trustees of Northern Inter-Schools Christian Union ('the charity')**

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2024.

**Responsibilities and Basis of Report**

As the Trustees of the charity (and its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.

Signed:



Dated: 7 July 2025

Steven Kirkbride BFP FCA ATT MAAT

Armstrong Watson LLP, Workington

**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
(A Company Limited by Guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
<b>Income from:</b>					
Donations and legacies	3	37,716	230,317	268,033	247,359
Investments	4	3,263	1,660	4,923	3,240
Other income	5	3,057	808	3,865	3,513
<b>Total income</b>		<b>44,036</b>	<b>232,785</b>	<b>276,821</b>	<b>254,112</b>
<b>Expenditure on:</b>					
Charitable activities		85,834	235,263	321,097	333,078
<b>Total expenditure</b>		<b>85,834</b>	<b>235,263</b>	<b>321,097</b>	<b>333,078</b>
<b>Net expenditure</b>		<b>(41,798)</b>	<b>(2,478)</b>	<b>(44,276)</b>	<b>(78,966)</b>
Transfers between funds	11	30,364	(30,364)	-	-
<b>Net movement in funds</b>		<b>(11,434)</b>	<b>(32,842)</b>	<b>(44,276)</b>	<b>(78,966)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		97,981	213,078	311,059	390,025
Net movement in funds		(11,434)	(32,842)	(44,276)	(78,966)
<b>Total funds carried forward</b>		<b>86,547</b>	<b>180,236</b>	<b>266,783</b>	<b>311,059</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 14 to 26 form part of these financial statements.

**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
**(A Company Limited by Guarantee)**  
**REGISTERED NUMBER: 07203313**

**BALANCE SHEET**  
**AS AT 31 DECEMBER 2024**

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	8	41,979	43,877
		<u>41,979</u>	<u>43,877</u>
<b>Current assets</b>			
Debtors	9	8,812	9,978
Cash at bank and in hand		226,817	266,046
		<u>235,629</u>	<u>276,024</u>
Creditors: amounts falling due within one year	10	(10,825)	(8,842)
<b>Net current assets</b>		<u>224,804</u>	<u>267,182</u>
<b>Total assets less current liabilities</b>		<u>266,783</u>	<u>311,059</u>
<b>Net assets excluding pension asset</b>		<u>266,783</u>	<u>311,059</u>
<b>Total net assets</b>		<u>266,783</u>	<u>311,059</u>
<b>Charity funds</b>			
Restricted funds	11	180,236	213,078
Unrestricted funds	11	86,547	97,981
<b>Total funds</b>		<u>266,783</u>	<u>311,059</u>

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**REGISTERED NUMBER: 07203313**

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**BALANCE SHEET (CONTINUED)**  
**AS AT 31 DECEMBER 2024**

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The charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



**Mr David Grime**  
Trustee  
Date: 7 July 2025

The notes on pages 14 to 26 form part of these financial statements.

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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**1. General information**

Northern Inter-Schools Christian Union is a private company limited by guarantee incorporated in England and Wales. The registered office is 57 Lancaster Road, Carnforth, Lancashire, LA5 9LE. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Northern Inter-Schools Christian Union 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.

**2.2 Income**

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

**2.3 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.



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**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**2. Accounting policies (continued)**

**2.4 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.

**2.5 Tangible fixed assets and depreciation**

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Freehold property	-	Nil
Office equipment	-	25% straight line basis

**2.6 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of Financial Activities as a finance cost.

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**2. Accounting policies (continued)**

**2.9 Financial instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2.10 Pensions**

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

**2.11 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**3. Income from donations and legacies**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Donations and gifts	34,719	213,112	<b>247,831</b>
Gift aid reclaimed	2,997	17,205	<b>20,202</b>
	<u>37,716</u>	<u>230,317</u>	<u><b>268,033</b></u>

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**3. Income from donations and legacies (continued)**

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Donations and gifts	24,753	202,513	227,266
Gift aid reclaimed	2,755	17,338	20,093
	<u>27,508</u>	<u>219,851</u>	<u>247,359</u>

**4. Investment income**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Interest receivable	3,263	1,660	4,923

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Interest receivable	2,121	1,119	3,240

**5. Other incoming resources**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Rental income	3,040	-	3,040
Other income	17	808	825
	<u>3,057</u>	<u>808</u>	<u>3,865</u>

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**5. Other incoming resources (continued)**

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Rental income	3,040	-	3,040
Other income	152	321	473
	<u>3,192</u>	<u>321</u>	<u>3,513</u>

**6. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2024 £</b>	<b>Total funds 2024 £</b>
Activities	321,097	321,097

	<i>Activities undertaken directly 2023 £</i>	<i>Total funds 2023 £</i>
Activities	333,078	333,078

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**NOTES TO THE FINANCIAL STATEMENTS  
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**6. Analysis of expenditure by activities (continued)**

**Analysis of direct costs**

	<b>Activities 2024 £</b>	<b>Total funds 2024 £</b>
Staff costs	258,645	258,645
Depreciation	1,898	1,898
Staff training	1,246	1,246
Rent and rates	2,626	2,626
Heat and light	1,158	1,158
Repairs	1,307	1,307
Telephone	882	882
Printing, postage and stationery	1,639	1,639
Sundry expenses	10,272	10,272
Camp and events	5,451	5,451
Travel and subsistence	21,904	21,904
Bank charges	60	60
Insurance	8,716	8,716
Independant examiner's fees	4,663	4,663
School books and resources	630	630
	<hr/> 321,097 <hr/>	<hr/> 321,097 <hr/>

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**6. Analysis of expenditure by activities (continued)**

**Analysis of direct costs (continued)**

	<i>Activities</i> 2023 £	<i>Total</i> <i>funds</i> 2023 £
Staff costs	256,124	256,124
Depreciation	2,557	2,557
Staff training	759	759
Rent and rates	2,180	2,180
Heat and light	968	968
Repairs	20,684	20,684
Telephone	1,236	1,236
Printing, postage and stationery	1,922	1,922
Sundry expenses	7,304	7,304
Camp and events	2,845	2,845
Travel and subsistence	18,844	18,844
Bank charges	60	60
Insurance	8,100	8,100
Independant examiner's fees	4,562	4,562
School books and resources	4,933	4,933
	<u>333,078</u>	<u>333,078</u>

**7. Staff costs**

	<b>2024</b> £	<b>2023</b> £
Wages and salaries	<b>244,795</b>	242,154
Contribution to defined contribution pension schemes	<b>13,850</b>	13,970
	<u><b>258,645</b></u>	<u>256,124</u>

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**7. Staff costs (continued)**

The average number of persons employed by the charity during the year was as follows:

	<b>2024 No.</b>	<b>2023 No.</b>
Charitable activities	<b>13</b>	<b>15</b>
Administration	<b>4</b>	<b>4</b>
	<b>17</b>	<b>19</b>

No employee received remuneration amounting to more than £60,000 in either year.

16 (2023 - 18) of the above employees participated in the Defined Contribution Pension Scheme. Contributions to the employee pension schemes for the year totalled £13,850 (2023 - £13,970).

The total employee benefits of the key management personnel of the charity were £43,404 (2023 - £53,280).

**8. Tangible fixed assets**

	<b>Freehold property £</b>	<b>Office equipment £</b>	<b>Total £</b>
<b>Cost or valuation</b>			
At 1 January 2024	<b>40,478</b>	<b>19,704</b>	<b>60,182</b>
At 31 December 2024	<b>40,478</b>	<b>19,704</b>	<b>60,182</b>
<b>Depreciation</b>			
At 1 January 2024	<b>-</b>	<b>16,305</b>	<b>16,305</b>
Charge for the year	<b>-</b>	<b>1,898</b>	<b>1,898</b>
At 31 December 2024	<b>-</b>	<b>18,203</b>	<b>18,203</b>
<b>Net book value</b>			
At 31 December 2024	<b>40,478</b>	<b>1,501</b>	<b>41,979</b>
At 31 December 2023	<b>40,478</b>	<b>3,399</b>	<b>43,877</b>

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**9. Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Prepayments and accrued income	<b>8,812</b>	9,978
	<u><b>8,812</b></u>	<u>9,978</u>

**10. Creditors: Amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Other taxation and social security	<b>2,931</b>	3,076
Pension fund loan payable	<b>4,426</b>	2,448
Accruals and deferred income	<b>3,468</b>	3,318
	<u><b>10,825</b></u>	<u>8,842</u>



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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**11. Statement of funds**

**Statement of funds - current year**

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2024 £
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Designated Funds - all funds	40,478	-	-	-	40,478
<b>General funds</b>					
General Funds - all funds	57,503	44,036	(85,834)	30,364	46,069
<b>Total Unrestricted funds</b>	97,981	44,036	(85,834)	30,364	86,547
<b>Restricted funds</b>					
North Cumbria	68,482	44,181	(41,830)	(6,110)	64,723
Craven	2,484	7,114	(5,607)	(1,138)	2,853
Eden	11,314	28,782	(28,078)	(3,222)	8,796
Furness	2,524	763	-	(220)	3,067
North Lancs	21,661	85,359	(75,430)	(10,698)	20,892
South Lakes	34,818	26,345	(27,940)	(6,939)	26,284
West Cumbria	69,114	31,751	(43,877)	(6,048)	50,940
North Holiday	1,757	-	-	-	1,757
South Holiday	924	-	-	-	924
Listening Service	-	8,490	(12,501)	4,011	-
	213,078	232,785	(235,263)	(30,364)	180,236
<b>Total of funds</b>	311,059	276,821	(321,097)	-	266,783

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**NOTES TO THE FINANCIAL STATEMENTS**  
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**11. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 December 2023 £</i>
<b>Unrestricted funds</b>					
<b>Designated funds</b>					
Designated Funds - all funds	40,478	-	-	-	40,478
<b>General funds</b>					
General Funds - all funds	115,491	32,821	(106,300)	15,491	57,503
<b>Total Unrestricted funds</b>	155,969	32,821	(106,300)	15,491	97,981
<b>Restricted funds</b>					
North Cumbria	78,616	41,481	(45,665)	(5,950)	68,482
Craven	1,514	7,379	(5,490)	(919)	2,484
Eden	9,296	30,706	(26,112)	(2,576)	11,314
Furness	2,077	961	-	(514)	2,524
North Lancs	33,768	76,473	(78,684)	(9,896)	21,661
South Lakes	36,048	28,749	(26,282)	(3,697)	34,818
West Cumbria	70,056	35,122	(30,593)	(5,471)	69,114
North Holiday	1,757	-	-	-	1,757
South Holiday	924	-	-	-	924
Listening Service	-	420	(13,952)	13,532	-
	234,056	221,291	(226,778)	(15,491)	213,078
<b>Total of funds</b>	390,025	254,112	(333,078)	-	311,059

**NORTHERN INTER-SCHOOLS CHRISTIAN UNION**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**12. Summary of funds**

**Summary of funds - current year**

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2024 £
Designated funds	40,478	-	-	-	40,478
General funds	57,503	44,036	(85,834)	30,364	46,069
Restricted funds	213,078	232,785	(235,263)	(30,364)	180,236
	<u>311,059</u>	<u>276,821</u>	<u>(321,097)</u>	<u>-</u>	<u>266,783</u>

**Summary of funds - prior year**

	Balance at 1 January 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 December 2023 £
Designated funds	40,478	-	-	-	40,478
General funds	115,491	32,821	(106,300)	15,491	57,503
Restricted funds	234,056	221,291	(226,778)	(15,491)	213,078
	<u>390,025</u>	<u>254,112</u>	<u>(333,078)</u>	<u>-</u>	<u>311,059</u>

**13. Analysis of net assets between funds**

**Analysis of net assets between funds - current period**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	40,478	1,501	41,979
Current assets	56,894	178,735	235,629
Creditors due within one year	(10,825)	-	(10,825)
<b>Total</b>	<u>86,547</u>	<u>180,236</u>	<u>266,783</u>

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**NOTES TO THE FINANCIAL STATEMENTS  
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**13. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior period**

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Tangible fixed assets	40,678	3,199	43,877
Current assets	66,145	209,879	276,024
Creditors due within one year	(8,842)	-	(8,842)
<b>Total</b>	<u>97,981</u>	<u>213,078</u>	<u>311,059</u>

**14. Trustees**

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. Donations made by the trustees without any conditions attached totalled £9,620 (2023 - £9,255).

**15. Related party transactions**

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 December 2024.