

JESMOND UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1137613

Details

Other names	JESMOND URC
Status	Registered
Legal form	Previously excepted
Registered	2010-08-26
Register	View on the Charity Commission register

Contact

Address	Jesmond United Reformed Church Burdon Terrace Newcastle Upon Tyne NE2 3AE
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Phone	01912814676
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Email	office@jesmond-urc.org.uk
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Website	www.jesmond-urc.org.uk
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Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: Jesmond United Reformed Church Charity conducts religious activities for the benefit of the general public/mankind. It provides buildings, facilities and open space for church and community use. It provides pastoral care to the community, and makes grants to organisations for the benefit of the community.

Classification

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

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Newcastle Upon Tyne City
- North Tyneside

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£192,238	£145,059	-	-
2023-12-31	£172,965	£147,947	-	-
2022-12-31	£145,278	£123,818	-	-
2021-12-31	£144,746	£126,054	-	-
2020-12-31	£105,958	£96,005	-	-

Trustees

Name	Role	Appointed
Rev Ryan Sirmons	Chair	2022-11-01
Christopher Hodder		2022-11-01
Dr ALISON ISABEL SHIEL		
Helen Hodder		2022-11-01
Jean Degenhardt		2015-01-01
Moir Copeland		2022-11-01

Accounts

Jesmond United Reformed Church

Registered Charity No. 1137613

Trustees' Annual Report for the financial year January 1st 2024 to December 31st 2024

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

Administrative Information

Jesmond United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church. It was registered on 26th August 2010 as Charity Number 1137613.

Jesmond United Reformed Church is situated at
Burdon Terrace,
Jesmond,
Newcastle upon Tyne
NE2 3AE

Tel: 0191 281 4676

Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Revd Ryan Sirmons (Chair of Trustees)

Mrs Moira Copeland

Mrs Lindsay Cross (to April 2024)

Miss Jean Degenhardt

Mr Chris Hodder

Mrs Helen Hodder

Dr Alison Shiel

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

Structure, Governance and Management

The activities of Jesmond United Reformed Church are overseen by the Trustees within the Elders' Meeting of the Church, in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 30th September 2010.

The members of the Elders' Meeting are the Minister in pastoral charge and the Elders, who are nominated and elected by church members at the Annual Church Meeting. The Church Secretary is appointed for twelve months, yearly at the Annual Church Meeting.

The Elders' Meeting is responsible for the spiritual leadership and pastoral care of the congregation. The Management Committee is responsible for the areas of Finance, Property, and 'Housekeeping'. The Church Meeting (of all members wishing to attend) gives general guidance on

the life and work of the church and is invited to approve recommendations from the Elders' Meeting.

The Elders' Meeting met 11 times during the period under review. It assisted in the administration of the church and considered recommendations from the Management Committee concerning property matters. The Church Meeting met quarterly.

Objectives

As a local congregation of the United Reformed Church, Jesmond URC seeks to advance the Christian faith, through its activities and the facilities offered by its buildings, for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. This is described more specifically in its Mission Statement:

'To witness to the love of Christ in the community and to use all our resources to this end'.

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

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

Review of Activities and Achievements during 2024

Introduction: Jesmond URC has been given a vision of 'being with' the Jesmond community, using Jesus' life as a model of approach for developing a ministry that starts with 'belonging' by being with people, sharing in their stories, and discovering what we want to do together as a community. We believe that there is almost nothing we should be doing in Jesmond that is not alongside other community partners, whether secular, ecumenical, and/or interfaith.

We approach the present moment with healthy reserves, sound facilities, and a good plan for continuing income. We have allocated our building assets in ways that both support our church's vision and provides strong income for ministry going forward.

Our activities are guided by 5 values prayerfully identified in our 2022 'Futures Literacy Lab':

Community, Contemplation, Creativity, Care, and Celebration

Ministry: Jesmond URC is part of the Newcastle Northwest and Central Joint Pastorate of the URC Northern Synod, with three other United Reformed Churches – St Andrew's Kenton, St James's, and West End. Our Minister since September 2021 has been the Revd Ryan Sirmons.

Membership: on 31st December 2024 the membership stood at 44, with 21 adherents.

Services: morning services were held each Sunday at 10.45am, with additional services at Easter, Christmas and other church festivals. Visiting preachers led a considerable number of services; their willingness to help is universally appreciated. A number of members of the congregation are also very willing to lead services, including some who conduct Communion services, in church and in members' homes.

Teaching and learning: Elders and church members attended various online and in-person courses and talks provided by Northern Synod, including safeguarding courses.

Buildings and lettings: the church buildings comprise the church, large hall, Cuthbert Room, Aidan Room, Bede Room, foyer, kitchen, Session Room and caretakers' flat. All these spaces

were let on a regular basis to various community groups, including Newcastle Musical Theatre Company, Northumberland Orchestral Society, Rock Choir, Piano Club, yoga and fitness groups, and meetings hosted by local councillors. They were also used for parties and social events. The former caretaker's flat continued to be let through an agent employed by the church.

The church itself is now a well-known venue for concerts by professional and amateur groups.

There are four further rooms and kitchen in Haldane House, a nearby property owned by the church. These are let to Tynemouth Nursery, providing very useful income for the church.

Haldane House Community Wildlife Garden: this garden, created from the former Manse Garden with the aid of a grant from the Heritage Lottery Fund, is now well-established. It is very rewarding to see the garden being so well used by local residents, in an area where few people have large gardens.

Giving to Others: the church donated 5% of its donated income to outside causes during 2024. These were Commitment for Life (Bangladesh), Operation Mobilisation, and Samos Volunteers. It also supported two children through World Vision. The church also continued to support local food banks.

A reduced door-to-door collection was carried out during Christian Aid Week in 2024, but church members were encouraged to donate to Christian Aid by other means. The church is a Fairtrade Church.

Dementia Friendly: Jesmond URC is a dementia-friendly church and is developing links with local care homes in this regard. 'Singing for Fun', and monthly short services of worship, both led by church members, take place in a local care home.

Safeguarding: the church has a Safeguarding Policy which is reviewed annually. Safeguarding training is carried out as appropriate.

Church Prayers: prayer is an important part of the life of Jesmond URC. Members continued to pray together in their own homes at 9am or 9pm on Mondays, including any prayers received through the prayer circle, prayer tree or prayer request box. Some members of the church go on prayer walks in the local area.

Church-Related Community Worker (CRCW): Jesmond URC worked with our sister church, St James's URC, to develop a proposal to employ a church-related community worker, to address loneliness and isolation in city centre communities of students, service-sector employees, elderly people, and young professionals moving into the city centre communities. This position was approved by the URC Northern Synod, and we await a suitable applicant.

Formation of 'Green Team': the pastorate-wide 'Green Team', formed in December 2022, continues to meet on a regular basis, considering ways in which the churches might become more sustainable and eco-friendly, and to work towards becoming an Eco Church.

The Wednesday Meeting: these monthly meetings, involving a talk by a visiting speaker, are attended by members of the community as well as church members.

Jesmond Sings: this community choir is led by members of the church and attended by church members as well as members of the wider community. Some of its meetings take place in a local care home.

Ecumenical links: Jesmond URC enjoys a growing link with St George's, Jesmond, a local Anglican church. This link has recently been strengthened by the 'Discover Jesmond 1888 Project' which the two churches are working on together, to promote the industrial heritage of Jesmond and to repair and restore the historic organs in both churches. A grant of £163,600 was received from the National Heritage Lottery Fund for Stage One of the project – the creation of a Heritage Trail between the two churches.

Tyneside Scottish Association: the church has a very fine war memorial by Walter Gilbert and is the Custodian of the Colour of the Tyneside Scottish 4th Battalion. With a grant received from the Heritage Lottery Fund, the Colour was restored during 2017. This enabled the church to build a relationship with the current Tyneside Scottish Association, which now holds an annual Remembrance Ceremony in the church on Remembrance Saturday.

oOo

The Future

The new initiatives which were started in 2023 continued and developed in 2024, with the addition of a series of very successful Repair Cafes, run by church members and local residents, which emerged from our series of Big Questions Cafes – another opportunity to strengthen our relationships with our local community, community organisations and partners, including Tyne and Wear Citizens.

We are confident that God is calling us into more vibrant and vital years in the future – something well worth investing in.

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Policies: Jesmond URC regularly reviews and updates its GDPR and Safeguarding Policies, and those associated with the church undergo regular DBS checks where appropriate.

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Financial Review

Copy accounts for period end 31 Dec 2024 attached.

Total receipts	£192238
Total payments	£145059
Surplus	£47179

Reserves Policy

It is the policy of Jesmond URC to hold funds in reserve in the unrestricted General Fund to cover the following items of expenditure in the event of unforeseen loss of income.

Six months running costs: 31 December 2024	£67110
Project costs	£23679
Redundancy payments	£6360
Total	£97149

Unrestricted General Fund: 31 December 2024	£238002
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Jesmond URC remains compliant with the agreed Reserves Policy.
This policy is reviewed annually.

Additional information

The charity's principal sources of funds are as follows:

- Charitable giving receipts from members, adherents and the general public
- Income from property rental
- Income from hire of church buildings to community groups

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
RECEIPTS						
Offerings		33,308	-	-	33,308	32,095
Fund raising and donations		211	762	-	973	8,395
Programme activity income		1,540	-	-	1,540	300
Monies raised for outside causes	3	-	-	11,398	11,398	4,357
Gift Aid tax repayments		11,150	168	593	11,911	8,520
Property: church/hall lettings		53,961	-	-	53,961	54,019
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	56,124	-	-	56,124	53,194
Reimbursements Received		-	-	-	-	-
Grants received	5	854	-	-	854	-
Bank interest and investment income		14,969	-	-	14,969	4,885
Received from Manse Fund		-	-	-	-	-
Total receipts		179,316	930	11,991	192,238	172,965
PAYMENTS						
Ministry & Mission Fund		23,551	-	-	23,551	23,466
Ministry/Group expenses		2,435	-	-	2,435	3,900
Church running costs	6	88,010	-	-	88,010	88,063
Haldane House running costs	7	1,333	-	-	1,333	1,268
Programme activity costs		3,494	-	-	3,494	2,511
Support of outside causes	8	8,320	-	10,645	18,965	12,587
Maintenance of church buildings	9	5,927	195	-	6,122	14,792
Maintenance of Haldane House	10	1,148	-	-	1,148	1,360
Total payments		134,219	195	10,645	145,059	147,947
NET RECEIPTS / (PAYMENTS)		45,098	735	1,346	47,179	25,017
TRANSFERS between funds		-	-	-	-	-
CASH FUNDS b/fwd 1 January		192,904	10,731	706	204,342	179,324
CASH FUNDS c/fwd 31 December		238,002	11,465	2,052	251,519	204,342

STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
	Note					
Monetary assets						
Bank and Cash Accounts		238,002	11,465	2,052	251,519	204,342
Other assets						
Investments at market value	12	107,372	-	-	107,372	104,991
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

11 MAY 2025

and signed on its behalf

by RYAN P SIMMONS (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,447	-	- 195	-	8,252
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	1,534	930	-	-	2,464
Total designated funds	10,732	930	- 195	-	11,467

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

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Outside Causes	76	191	- 221	-	46
Commitment for Life	211	2,175	- 1,463	-	923
Community Garden Fund	490	-	-	-	490
Other Third Parties	- 71	9,032	- 8,961	-	0
Total restricted funds	707	11,398	- 10,645	-	1,459

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes
Commitment for Life
Other third parties

Total raised for outside causes	-	-	11,398	11,398	4,357
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4 PROPERTY: HALDANE HOUSE LETTINGS

Haldane House ground floor
Haldane House flat 51A
Haldane House: Garage Rents

Total Haldane House property income	56,124	-	-	56,124	53,194
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5 GRANTS RECEIVED

Other Grants Received

Total grants received	854	-	-	854	-
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Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
-	-	191	191	627
-	-	2,175	2,175	1,600
-	-	9,032	9,032	2,130
-	-	11,398	11,398	4,357
Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
47,664	-	-	47,664	44,580
6,240	-	-	6,240	6,394
2,220	-	-	2,220	2,220
56,124	-	-	56,124	53,194
854	-	-	854	-
854	-	-	854	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	17,355	-	-	17,355	28,476
Insurance	9,207	-	-	9,207	8,992
Water rates	133	-	-	133	122
Telephone	1,229	-	-	1,229	852
Salaries	33,421	-	-	33,421	27,751
Stationery and photocopying	1,753	-	-	1,753	1,668
Publications and other expenses	281	-	-	281	518
Licences and music	1,237	-	-	1,237	1,109
Cleaning	8,640	-	-	8,640	8,193
Organ/piano maintenance	1,844	-	-	1,844	1,151
Equipment	2,977	-	-	2,977	2,657
Accountancy and Payroll Fees	3,864	-	-	3,864	1,052
Professional Fees	2,930	-	-	2,930	2,795
Flowers/garden	3,015	-	-	3,015	2,577
Contactless Admin	123	-	-	123	150
Total church running costs	88,010	-	-	88,010	88,063
7 HALDANE HOUSE RUNNING COSTS					
Insurance	1,333	-	-	1,333	1,268
Total Haldane House running costs	1,333	-	-	1,333	1,268
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	8,295	-	-	8,295	7,756
Outside Causes	-	-	221	221	750
Commitment for Life	-	-	1,463	1,463	1,856
Other third parties	-	-	8,961	8,961	2,201
Total support of outside causes	8,320	-	10,645	18,965	12,587
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	1,160	-	-	1,160	280
Electrical Repairs	1,916	-	-	1,916	2,904
Plumbing Repairs	60	-	-	60	1,771
Roof Repairs	77	-	-	77	1,123
Other property Repairs	414	-	-	414	3,552
Servicing	878	-	-	878	2,311
Church Flat Renovations	-	-	-	-	319
Church Flat Other Payments	-	195	-	195	-
Letting Agents Fee	1,080	-	-	1,080	1,080
Equipment	342	-	-	342	1,451
Total maintenance of church buildings	5,927	195	-	6,122	14,792
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	-	-	-	-	347
Agent's fees for flat 51A	936	-	-	936	959
Upkeep of Flat 51A	10	-	-	10	54
Servicing	202	-	-	202	-
51A Utilities	-	-	-	-	-
Total maintenance of Haldane House	1,148	-	-	1,148	1,360

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.

The income from these bequests is paid to the General fund.

The holdings and value of the investments is shown as follows:

	2024			2023	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	467	13	23	456
Young bequest	639	12,967	353	639	12,680
Crawford bequest	4,188	84,988	2,313	4,188	83,104
Other	441	8,949	244	441	8,751
Total Investments	5,291	107,372	2,922	5,291	104,991

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £16,112,768 and Haldane House for £1,936,794.

In addition, tenants improvements to Haldane House are insured and shown separately as £13,558.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,440,867.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES

	This Year 2024 Total £	Last Year 2023 Total £
Receipts		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
Total receipts	6,766	6,766
Payments		
Car mileage	369	404
Car Allowance and Employers NI	1,366	1,366
Minister's expenses	643	1,251
Contribution to Holy Island retreat	150	-
Training	468	299
Council tax	2,265	2,157
Phone (including broadband)	724	531
Water rates	334	309
Induction costs/gifts	-	-
Set up fund	-	-
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
Total payments	6,318	6,317
CASH FUNDS b/fwd 1 January	-	-
NET RECEIPTS / (PAYMENTS)	448	449
Joint Pastorate Account	3,013	2,565
Balance apportioned between		
West End 25%	753	641
Jesmond 35%	934	898
St James 15%	573	385
St Andrews 25%	753	641
Balance at 31 December 2024	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2024 Total £	Last Year 2023 Total £
Receipts		
Rent (see note a)	32,292	29,484
Utilities	-	-
Bank interest and investment income	276	1,083
Total receipts	32,568	30,567
Payments (see notes b and c)		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	6,135	5,602
Utilities management fees	-	-
Furnishings and fittings	740	125
Utilities	-	-
Insurance	1,298	1,268
Servicing, repairs and maintenance	25,129	5,968
Gardening, cleaning and other	1,298	2,109
Payments to JURC General Fund	-	-
Total payments	37,961	18,432
NET RECEIPTS / (PAYMENTS)	- 5,394	12,135
TRANSFERS between funds (see note d)	-	-
CASH FUNDS b/fwd 1 January	114,449	102,315
CASH FUNDS c/fwd 31 December	109,055	114,449

Note:

- The Manse Fund receives income from the letting of the manse.
- The cost of maintaining the manse is charged to the Manse Fund.
- Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:
David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2024, which is set out on page 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

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Independent Examiner's statement

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Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
RECEIPTS						
Offerings		33,308	-	-	33,308	32,095
Fund raising and donations		211	762	-	973	8,395
Programme activity income		1,540	-	-	1,540	300
Monies raised for outside causes	3	-	-	11,398	11,398	4,357
Gift Aid tax repayments		11,150	168	593	11,911	8,520
Property: church/hall lettings		53,961	-	-	53,961	54,019
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	56,124	-	-	56,124	53,194
Reimbursements Received		-	-	-	-	-
Grants received	5	854	-	-	854	-
Bank interest and investment income		14,969	-	-	14,969	4,885
Received from Manse Fund		-	-	-	-	-
Total receipts		179,316	930	11,991	192,238	172,965
PAYMENTS						
Ministry & Mission Fund		23,551	-	-	23,551	23,466
Ministry/Group expenses		2,435	-	-	2,435	3,900
Church running costs	6	88,010	-	-	88,010	88,063
Haldane House running costs	7	1,333	-	-	1,333	1,268
Programme activity costs		3,494	-	-	3,494	2,511
Support of outside causes	8	8,320	-	10,645	18,965	12,587
Maintenance of church buildings	9	5,927	195	-	6,122	14,792
Maintenance of Haldane House	10	1,148	-	-	1,148	1,360
Total payments		134,219	195	10,645	145,059	147,947
NET RECEIPTS / (PAYMENTS)		45,098	735	1,346	47,179	25,017
TRANSFERS between funds		-	-	-	-	-
CASH FUNDS b/fwd 1 January		192,904	10,731	706	204,342	179,324
CASH FUNDS c/fwd 31 December		238,002	11,466	2,052	251,519	204,342

STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
	Note					
Monetary assets						
Bank and Cash Accounts		238,002	11,466	2,052	251,519	204,342
Other assets						
Investments at market value	12	107,372	-	-	107,372	104,991
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

11 MAY 2025

and signed on its behalf

by RYAN P SIMMONS (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,447	-	- 195	-	8,252
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	1,534	930	-	-	2,464
Total designated funds	10,732	930	- 195	-	11,467

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

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Outside Causes	76	191	- 221	-	46
Commitment for Life	211	2,175	- 1,463	-	923
Community Garden Fund	490	-	-	-	490
Other Third Parties	- 71	9,032	- 8,961	-	0
Total restricted funds	707	11,398	- 10,645	-	1,459

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes
Commitment for Life
Other third parties

Total raised for outside causes	-	-	11,398	11,398	4,357
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4 PROPERTY: HALDANE HOUSE LETTINGS

Haldane House ground floor
Haldane House flat 51A
Haldane House: Garage Rents

Total Haldane House property income	56,124	-	-	56,124	53,194
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5 GRANTS RECEIVED

Other Grants Received

Total grants received	854	-	-	854	-
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Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
-	-	191	191	627
-	-	2,175	2,175	1,600
-	-	9,032	9,032	2,130
-	-	11,398	11,398	4,357
Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
47,664	-	-	47,664	44,580
6,240	-	-	6,240	6,394
2,220	-	-	2,220	2,220
56,124	-	-	56,124	53,194
854	-	-	854	-
854	-	-	854	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	17,355	-	-	17,355	28,476
Insurance	9,207	-	-	9,207	8,992
Water rates	133	-	-	133	122
Telephone	1,229	-	-	1,229	852
Salaries	33,421	-	-	33,421	27,751
Stationery and photocopying	1,753	-	-	1,753	1,668
Publications and other expenses	281	-	-	281	518
Licences and music	1,237	-	-	1,237	1,109
Cleaning	8,640	-	-	8,640	8,193
Organ/piano maintenance	1,844	-	-	1,844	1,151
Equipment	2,977	-	-	2,977	2,657
Accountancy and Payroll Fees	3,864	-	-	3,864	1,052
Professional Fees	2,930	-	-	2,930	2,795
Flowers/garden	3,015	-	-	3,015	2,577
Contactless Admin	123	-	-	123	150
Total church running costs	88,010	-	-	88,010	88,063
7 HALDANE HOUSE RUNNING COSTS					
Insurance	1,333	-	-	1,333	1,268
Total Haldane House running costs	1,333	-	-	1,333	1,268
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	8,295	-	-	8,295	7,756
Outside Causes	-	-	221	221	750
Commitment for Life	-	-	1,463	1,463	1,856
Other third parties	-	-	8,961	8,961	2,201
Total support of outside causes	8,320	-	10,645	18,965	12,587
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	1,160	-	-	1,160	280
Electrical Repairs	1,916	-	-	1,916	2,904
Plumbing Repairs	60	-	-	60	1,771
Roof Repairs	77	-	-	77	1,123
Other property Repairs	414	-	-	414	3,552
Servicing	878	-	-	878	2,311
Church Flat Renovations	-	-	-	-	319
Church Flat Other Payments	-	195	-	195	-
Letting Agents Fee	1,080	-	-	1,080	1,080
Equipment	342	-	-	342	1,451
Total maintenance of church buildings	5,927	195	-	6,122	14,792
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	-	-	-	-	347
Agent's fees for flat 51A	936	-	-	936	959
Upkeep of Flat 51A	10	-	-	10	54
Servicing	202	-	-	202	-
51A Utilities	-	-	-	-	-
Total maintenance of Haldane House	1,148	-	-	1,148	1,360

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.

The income from these bequests is paid to the General fund.

The holdings and value of the investments is shown as follows:

	2024			2023	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	467	13	23	456
Young bequest	639	12,967	353	639	12,680
Crawford bequest	4,188	84,988	2,313	4,188	83,104
Other	441	8,949	244	441	8,751
Total Investments	5,291	107,372	2,922	5,291	104,991

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £16,112,768 and Haldane House for £1,936,794.

In addition, tenants improvements to Haldane House are insured and shown separately as £13,558.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,440,867.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES

	This Year 2024 Total £	Last Year 2023 Total £
Receipts		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
Total receipts	6,766	6,766
Payments		
Car mileage	369	404
Car Allowance and Employers NI	1,366	1,366
Minister's expenses	643	1,251
Contribution to Holy Island retreat	150	-
Training	468	299
Council tax	2,265	2,157
Phone (including broadband)	724	531
Water rates	334	309
Induction costs/gifts	-	-
Set up fund	-	-
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
Total payments	6,318	6,317
CASH FUNDS b/fwd 1 January	-	-
NET RECEIPTS / (PAYMENTS)	448	449
Joint Pastorate Account	3,013	2,565
Balance apportioned between		
West End 25%	753	641
Jesmond 35%	934	898
St James 15%	573	385
St Andrews 25%	753	641
Balance at 31 December 2024	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2024 Total £	Last Year 2023 Total £
Receipts		
Rent (see note a)	32,292	29,484
Utilities	-	-
Bank interest and investment income	276	1,083
Total receipts	32,568	30,567
Payments (see notes b and c)		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	6,135	5,602
Utilities management fees	-	-
Furnishings and fittings	740	125
Utilities	-	-
Insurance	1,298	1,268
Servicing, repairs and maintenance	25,129	5,968
Gardening, cleaning and other	1,298	2,109
Payments to JURC General Fund	-	-
Total payments	37,961	18,432
NET RECEIPTS / (PAYMENTS)	- 5,394	12,135
TRANSFERS between funds (see note d)	-	-
CASH FUNDS b/fwd 1 January	114,449	102,315
CASH FUNDS c/fwd 31 December	109,055	114,449

Note:

- The Manse Fund receives income from the letting of the manse.
- The cost of maintaining the manse is charged to the Manse Fund.
- Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:
David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2024, which is set out on page 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

Accounts

Jesmond United Reformed Church

Registered Charity No. 1137613

Trustees' Annual Report for the financial year January 1st 2023 to December 31st 2023

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

Administrative Information

Jesmond United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church. It was registered on 26th August 2010 as Charity Number 1137613.

Jesmond United Reformed Church is situated at
Burdon Terrace,
Jesmond,
Newcastle upon Tyne
NE2 3AE

Tel: 0191 281 4676

Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Revd Ryan Sirmons (Chair of Trustees)
Mrs Moira Copeland
Mrs Lindsay Cross
Miss Jean Degenhardt
Mr Chris Hodder
Mrs Helen Hodder
Dr Alison Shiel

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

Structure, Governance and Management

The activities of Jesmond United Reformed Church are overseen by the Trustees within the Elders' Meeting of the Church, in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 30th September 2010.

The members of the Elders' Meeting are the Minister in pastoral charge and the Elders, who are nominated and elected by church members at the Annual Church Meeting. The Church Secretary is appointed for twelve months, yearly at the Annual Church Meeting.

The Elders' Meeting is responsible for the spiritual leadership and pastoral care of the congregation. The Management Committee is responsible for the areas of Finance, Property, and 'Housekeeping'. The Church Meeting (of all members wishing to attend) gives general guidance on

the life and work of the church and is invited to approve recommendations from the Elders' Meeting.

The Elders' Meeting met 11 times during the period under review. It assisted in the administration of the church and considered recommendations from the Management Committee concerning property matters. The Church Meeting met quarterly.

Objectives

As a local congregation of the United Reformed Church, Jesmond URC seeks to advance the Christian faith, through its activities and the facilities offered by its buildings, for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. This is described more specifically in its Mission Statement:

'To witness to the love of Christ in the community and to use all our resources to this end'.

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

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

Review of Activities and Achievements during 2023

Introduction: Jesmond URC has been given a vision of 'being with' the Jesmond community, using Jesus' life as a model of approach for developing a ministry that starts with 'belonging' by being with people, sharing in their stories, and discovering what we want to do together as a community.

Our activities are guided by 5 values prayerfully identified in our 2022 'Futures Literacy Lab':

Community, Contemplation, Creativity, Care, and Celebration

Ministry: Jesmond URC is part of the Newcastle North West and Central Joint Pastorate of the URC Northern Synod, with three other United Reformed Churches – St Andrew's Kenton, St James's, and West End. Our Minister since September 2021 has been the Revd Ryan Simons.

Membership: on 31st December 2023 the membership stood at 47, with 21 adherents.

Services: morning services were held each Sunday at 10.45am, with additional services at Easter, Christmas and other church festivals. Messy Church met monthly in 2023. Visiting preachers led a considerable number of services; their willingness to help is universally appreciated. A number of members of the congregation are also very willing to lead services, including some who conduct Communion services, in church and in members' homes.

Teaching and learning: Elders and church members attended various online and in-person courses and talks provided by Northern Synod, including safeguarding courses.

Buildings and lettings: the church buildings comprise the church, large hall, Cuthbert Room, Aidan Room, Bede Room, foyer, kitchen, Session Room and caretakers' flat. All these spaces were let on a regular basis to various community groups, including Newcastle Musical Theatre Company, Northumberland Orchestral Society, Rock Choir, Piano Club, yoga and fitness groups, and meetings hosted by local councillors. They were also used for parties and social events. The former caretaker's flat continued to be let through an agent employed by the church.

The church itself is now a well-known venue for concerts by professional and amateur groups.

There are four further rooms and kitchen in Haldane House, a nearby property owned by the church. These are let to Tynemouth Nursery, providing very useful income for the church.

Haldane House Community Wildlife Garden: this garden, created from the former Manse Garden with the aid of a grant from the Heritage Lottery Fund, is now well-established. It is very rewarding to see the garden being so well used by local residents, in an area where few people have large gardens.

Giving to Others: the church donated 5% of its donated income to outside causes during 2023. These were Commitment for Life (Bangladesh), Operation Mobilisation, and Samos Volunteers. It also supported two children through World Vision. The church also continued to support local food banks.

A reduced door-to-door collection was carried out during Christian Aid Week in 2023, but church members were encouraged to donate to Christian Aid by other means. The church is a Fairtrade Church.

Dementia Friendly: Jesmond URC is a dementia-friendly church and is developing links with local care homes in this regard. 'Singing for Fun', and monthly short services of worship, both led by church members, take place in a local care home.

Safeguarding: the church has a Safeguarding Policy which is reviewed annually. Safeguarding training is carried out as appropriate.

Church Prayers: prayer is an important part of the life of Jesmond URC. Members continue to pray together in their own homes at 9am or 9pm on Mondays, including any prayers received through the prayer circle, prayer tree or prayer request box. Some members of the church go on prayer walks in the local area.

Youth Opportunities Scheme: Jesmond URC has expressed interest in this URC scheme, hoping to employ one or two young people to become part of the life of the church, involving themselves with existing activities as well as developing their own projects, with mentoring from church members.

Church-Related Community Worker (CRCW): Jesmond URC worked with our sister church, St James's URC, to develop a proposal to employ a church-related community worker, to address loneliness and isolation in city centre communities of students, service-sector employees, elderly people, and young professionals moving into the city centre communities. This position was approved by the URC Northern Synod, and we await a suitable applicant.

Formation of 'Green Team': the pastorate-wide 'Green Team', formed in December 2022, continues to meet on a regular basis, considering ways in which the churches might become more sustainable and eco-friendly, and to make plans to register as an Eco Church.

The Wednesday Meeting: these monthly meetings, involving a talk by a visiting speaker, are attended by members of the community as well as church members.

Jesmond Sings: this community choir is led by members of the church and attended by church members as well as members of the wider community. Some of its meetings take place in a local care home.

Ecumenical links: Jesmond URC enjoys a growing link with St George's, Jesmond, a local Anglican church. This link has recently been strengthened by the '1888 Project' which the two churches are working on together, to promote the industrial heritage of Jesmond and to repair and restore the historic organs in both churches. In 2023 work was started in preparing an application to the National Heritage Lottery Fund for the project.

Tyneside Scottish Association: the church has a very fine war memorial by Walter Gilbert and is the Custodian of the Colour of the Tyneside Scottish 4th Battalion. With a grant received from the Heritage Lottery Fund, the Colour was restored during 2017. This enabled the church to build a relationship with the current Tyneside Scottish Association, which now holds an annual Remembrance Ceremony in the church on Remembrance Saturday.

oOo

The Future:

A number of new initiatives started during 2023, with the aim of strengthening our relationships with our local community, community organisations and partners, including Tyne and Wear Citizens. A very successful series of 'Big Questions Cafés' took place in Spring 2023, in partnership with the Friends of Jesmond Library. These involved a talk by an eminent speaker, food provided by a local restaurant, and the opportunity for conversation and discussion. From this there emerged another idea, to start a regular Repair Café in the church hall, involving church members and local residents.

We are confident that God is calling us into more vibrant and vital years in the future – something well worth investing in.

oOo

Policies: Jesmond URC regularly reviews and updates its GDPR and Safeguarding Policies, and those associated with the church undergo regular DBS checks where appropriate.

oOo

Financial Review

Copy accounts for period end 31 Dec 2023 attached

Total receipts	£172965
Total payments	£147947
Surplus	£25018

Reserves Policy

It is the policy of Jesmond URC to hold funds in reserve in the unrestricted General Fund to cover the following items of expenditure in the event of unforeseen loss of income.

Six months running costs: 31 December 2023	£71411
Project costs	£36255
Redundancy payments	£6360
Total	£114026

Unrestricted General Fund: 31 December 2023	£192904
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Jesmond URC remains compliant with the agreed Reserves Policy.
This policy is reviewed annually.

Additional information

The charity's principal sources of funds are as follows:

- Charitable giving receipts from members, adherents and the general public
- Income from property rental
- Income from hire of church buildings to community groups

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Previous Year 2022 Total £
RECEIPTS						
Offerings		32,095	-	-	32,095	31,719
Fund raising and donations		6,879	1,516	-	8,395	2,242
Programme activity income		300	-	-	300	-
Monies raised for outside causes	3	-	-	4,357	4,357	4,528
Gift Aid tax repayments		7,819	18	683	8,520	7,795
Property: church/hall lettings		54,019	-	-	54,019	39,667
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	53,194	-	-	53,194	47,764
Reimbursements Received		-	-	-	-	-
Grants received	5	-	-	-	-	911
Bank interest and investment income		4,885	-	-	4,885	3,453
Received from Manse Fund		-	-	-	-	-
Total receipts		166,391	1,534	5,040	172,965	145,278
PAYMENTS						
Ministry & Mission Fund		23,466	-	-	23,466	21,332
Ministry/Group expenses		3,900	-	-	3,900	3,025
Church running costs	6	88,063	-	-	88,063	66,015
Haldane House running costs	7	1,268	-	-	1,268	1,155
Programme activity costs		2,511	-	-	2,511	2,418
Support of outside causes	8	7,781	-	4,807	12,587	12,605
Maintenance of church buildings	9	14,473	319	-	14,792	15,401
Maintenance of Haldane House	10	1,360	-	-	1,360	1,867
Total payments		142,822	319	4,807	147,947	123,818
NET RECEIPTS / (PAYMENTS)		23,570	1,214	233	25,017	21,459
TRANSFERS between funds		-	-	-	-	-
CASH FUNDS b/fwd 1 January		169,334	9,518	473	179,324	157,864
CASH FUNDS c/fwd 31 December		192,904	10,731	706	204,342	179,324

STATEMENT OF ASSETS AND LIABILITIES

					This Year 2023 Total £	Previous Year 2022 Total £
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £		
Monetary assets						
Bank and Cash Accounts		192,904	10,731	706	204,342	179,324
Other assets						
Investments at market value	12	104,991	-	-	104,991	96,020
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,766	-	- 319	-	8,447
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	-	1,534	-	-	1,534
Total designated funds	9,517	1,534	- 319	-	10,732

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	826	- 750	-	76
Commitment for Life	-	2,066	- 1,856	-	211
Community Garden Fund	473	17	-	-	490
Other Third Parties	-	2,130	- 2,201	-	71
Total restricted funds	473	5,040	- 4,807	-	707

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes
Commitment for Life
Other third parties

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
-	-	627	627	2,674
-	-	1,600	1,600	1,400
-	-	2,130	2,130	454
-	-	4,357	4,357	4,528

4 PROPERTY: HALDANE HOUSE LETTINGS

Haldane House ground floor
Haldane House flat 51A
Haldane House: Garage Rents

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
44,580	-	-	44,580	39,984
6,394	-	-	6,394	5,980
2,220	-	-	2,220	1,800
53,194	-	-	53,194	47,764

Total Haldane House property income

5 GRANTS RECEIVED

Other Grants Received

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
-	-	-	-	911
-	-	-	-	911

Total grants received

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	28,476	-	-	28,476	11,035
Insurance	8,992	-	-	8,992	8,188
Water rates	122	-	-	122	92
Telephone	852	-	-	852	699
Salaries	27,751	-	-	27,751	25,654
Stationery and photocopying	1,668	-	-	1,668	1,567
Publications and other expenses	518	-	-	518	79
Licences and music	1,109	-	-	1,109	278
Cleaning	8,193	-	-	8,193	7,516
Organ/piano maintenance	1,151	-	-	1,151	894
Equipment	2,657	-	-	2,657	1,101
Accountancy and Payroll Fees	1,052	-	-	1,052	3,553
Professional Fees	2,795	-	-	2,795	3,154
Flowers/garden	2,577	-	-	2,577	2,205
Contactless Admin	150	-	-	150	-
Total church running costs	88,063	-	-	88,063	66,015
7 HALDANE HOUSE RUNNING COSTS					
Insurance	1,268	-	-	1,268	1,155
Total Haldane House running costs	1,268	-	-	1,268	1,155
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	7,756	-	-	7,756	7,031
Outside Causes	-	-	750	750	3,156
Commitment for Life	-	-	1,856	1,856	1,939
Other third parties	-	-	2,201	2,201	454
Total support of outside causes	7,781	-	4,807	12,587	12,605
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	280	-	-	280	-
Electrical Repairs	2,904	-	-	2,904	8,851
Plumbing Repairs	1,771	-	-	1,771	-
Roof Repairs	1,123	-	-	1,123	1,129
Other property Repairs	3,552	-	-	3,552	3,054
Servicing	2,311	-	-	2,311	232
Church Flat Renovations	-	319	-	319	391
Church Flat Other Payments	-	-	-	-	516
Letting Agents Fee	1,080	-	-	1,080	1,080
Equipment	1,451	-	-	1,451	148
Total maintenance of church buildings	14,473	319	-	14,792	15,401
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	347	-	-	347	147
Agent's fees for flat 51A	959	-	-	959	897
Upkeep of Flat 51A	54	-	-	54	13
Servicing	-	-	-	-	810
51A Utilities	-	-	-	-	-
Total maintenance of Haldane House	1,360	-	-	1,360	1,867

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.

The income from these bequests is paid to the General fund.

The holdings and value of the investments is shown as follows:

	2023			2022	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	456	13	23	417
Young bequest	639	12,680	348	639	11,596
Crawford bequest	4,188	83,104	2,281	4,188	76,003
Other	441	8,751	240	441	8,003
Total investments	5,291	104,991	2,882	5,291	96,020

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £14,386,400 and Haldane House for £1,729,280.

In addition, tenants improvements to Haldane House are insured and shown separately as £12,105.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,286,487.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES & SET UP

	This Year 2023 Total £	Last Year 2022 Total £
Receipts		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
Total receipts	6,766	6,766
Payments		
Car mileage	404	427
Car Allowance and Employers NI	1,366	1,374
Minister's expenses	1,251	905
Training	299	376
Council tax	2,157	2,030
Phone (including broadband)	531	480
Water rates	309	305
Induction costs/gifts	-	-
Set up fund	-	75
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
Total payments	6,317	5,972
CASH FUNDS b/fwd 1 January	-	-
NET RECEIPTS / (PAYMENTS)	449	793
Joint Pastorate Account	2,565	2,117
Balance apportioned between		
West End 25%	641	529
Jesmond 35%	898	741
St James 15%	385	318
St Andrews 25%	641	529
Balance at 31 December 2023	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT
MANSE COMPENSATION FUND

	This Year 2023 Total £	Last Year 2022 Total £
Receipts		
Support from West End	-	-
Support from Jesmond	-	-
Support from St James	-	-
Support from St Andrews	-	-
Building Insurance refund	-	-
Total receipts	-	-
Payments		
Building Insurance	-	-
Boiler service	-	-
Total payments	-	-
NET RECEIPTS / (PAYMENTS)		-
Transfer from Pastorate/Ministerial exp Fund	-	75
CASH FUNDS b/fwd 1 January	-	- 75
Balance at 31 December 2023	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2023 Total £	Last Year 2022 Total £
Receipts		
Rent (see note a)	29,484	27,144
Utilities	-	-
Bank interest and investment income	1,083	1,404
Total receipts	30,567	28,548
Payments (see notes b and c)		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	5,602	5,157
Utilities management fees	-	-
Furnishings and fittings	125	579
Utilities	-	-
Insurance	1,268	1,155
Servicing, repairs and maintenance	5,968	6,940
Gardening, cleaning and other	2,109	1,016
Payments to JURC General Fund	-	-
Total payments	18,432	18,207
NET RECEIPTS / (PAYMENTS)	12,135	10,341
TRANSFERS between funds (see note d)	-	-
CASH FUNDS b/fwd 1 January	102,315	91,974
CASH FUNDS c/fwd 31 December	114,449	102,315

Note:

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

David Kilner

Date:

20 March 2024

Name and address of the Independent Examiner:

David Kilner, F.C.A.

7 Eldon Square

Newcastle upon Tyne

NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2023, which is set out on page 7.
3

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

David Kilner

Date:

26 March 2024.

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Previous Year 2022 Total £
RECEIPTS						
Offerings		32,095	-	-	32,095	31,719
Fund raising and donations		6,879	1,516	-	8,395	2,242
Programme activity income		300	-	-	300	-
Monies raised for outside causes	3	-	-	4,357	4,357	4,528
Gift Aid tax repayments		7,819	18	683	8,520	7,795
Property: church/hall lettings		54,019	-	-	54,019	39,667
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	53,194	-	-	53,194	47,764
Reimbursements Received		-	-	-	-	-
Grants received	5	-	-	-	-	911
Bank interest and investment income		4,885	-	-	4,885	3,453
Received from Manse Fund		-	-	-	-	-
Total receipts		166,391	1,534	5,040	172,965	145,278
PAYMENTS						
Ministry & Mission Fund		23,466	-	-	23,466	21,332
Ministry/Group expenses		3,900	-	-	3,900	3,025
Church running costs	6	88,063	-	-	88,063	66,015
Haldane House running costs	7	1,268	-	-	1,268	1,155
Programme activity costs		2,511	-	-	2,511	2,418
Support of outside causes	8	7,781	-	4,807	12,587	12,605
Maintenance of church buildings	9	14,473	319	-	14,792	15,401
Maintenance of Haldane House	10	1,360	-	-	1,360	1,867
Total payments		142,822	319	4,807	147,947	123,818
NET RECEIPTS / (PAYMENTS)		23,570	1,214	233	25,017	21,459
TRANSFERS between funds		-	-	-	-	-
CASH FUNDS b/fwd 1 January		169,334	9,518	473	179,324	157,864
CASH FUNDS c/fwd 31 December		192,904	10,731	706	204,342	179,324

STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Previous Year 2022 Total £
	Note					
Monetary assets						
Bank and Cash Accounts		192,904	10,731	706	204,342	179,324
Other assets						
Investments at market value	12	104,991	-	-	104,991	96,020
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	13					
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,766	-	- 319	-	8,447
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	-	1,534	-	-	1,534
Total designated funds	9,517	1,534	- 319	-	10,732

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	826	- 750	-	76
Commitment for Life	-	2,066	- 1,856	-	211
Community Garden Fund	473	17	-	-	490
Other Third Parties	-	2,130	- 2,201	-	71
Total restricted funds	473	5,040	- 4,807	-	707

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Donations for Outside Causes	-	-	627	627	2,674
Commitment for Life	-	-	1,600	1,600	1,400
Other third parties	-	-	2,130	2,130	454
Total raised for outside causes	-	-	4,357	4,357	4,528

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
4 PROPERTY: HALDANE HOUSE LETTINGS					
Haldane House ground floor	44,580	-	-	44,580	39,984
Haldane House flat 51A	6,394	-	-	6,394	5,980
Haldane House: Garage Rents	2,220	-	-	2,220	1,800
Total Haldane House property income	53,194	-	-	53,194	47,764

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
5 GRANTS RECEIVED					
Other Grants Received	-	-	-	-	911
Total grants received	-	-	-	-	911

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	28,476	-	-	28,476	11,035
Insurance	8,992	-	-	8,992	8,188
Water rates	122	-	-	122	92
Telephone	852	-	-	852	699
Salaries	27,751	-	-	27,751	25,654
Stationery and photocopying	1,668	-	-	1,668	1,567
Publications and other expenses	518	-	-	518	79
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Contactless Admin	150	-	-	150	-
Total church running costs	88,063	-	-	88,063	66,015
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Insurance	1,268	-	-	1,268	1,155
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Total support of outside causes	7,781	-	4,807	12,587	12,605
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	280	-	-	280	-
Electrical Repairs	2,904	-	-	2,904	8,851
Plumbing Repairs	1,771	-	-	1,771	-
Roof Repairs	1,123	-	-	1,123	1,129
Other property Repairs	3,552	-	-	3,552	3,054
Servicing	2,311	-	-	2,311	232
Church Flat Renovations	-	319	-	319	391
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Repair, redecoration and other work	347	-	-	347	147
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Upkeep of Flat 51A	54	-	-	54	13
Servicing	-	-	-	-	810
51A Utilities	-	-	-	-	-
Total maintenance of Haldane House	1,360	-	-	1,360	1,867

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.

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	Units	Market Value £	Income £	Units	Market Value £
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All units, market values and income have been rounded to the nearest whole number.

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In addition, tenants improvements to Haldane House are insured and shown separately as £12,105.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,286,487.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES & SET UP

	This Year 2023 Total £	Last Year 2022 Total £
Receipts		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
Total receipts	6,766	6,766
Payments		
Car mileage	404	427
Car Allowance and Employers NI	1,366	1,374
Minister's expenses	1,251	905
Training	299	376
Council tax	2,157	2,030
Phone (including broadband)	531	480
Water rates	309	305
Induction costs/gifts	-	-
Set up fund	-	75
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
Total payments	6,317	5,972
CASH FUNDS b/fwd 1 January	-	-
NET RECEIPTS / (PAYMENTS)	449	793
Joint Pastorate Account	2,565	2,117
Balance apportioned between		
West End 25%	641	529
Jesmond 35%	898	741
St James 15%	385	318
St Andrews 25%	641	529
Balance at 31 December 2023	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT
MANSE COMPENSATION FUND

	This Year 2023 Total £	Last Year 2022 Total £
Receipts		
Support from West End	-	-
Support from Jesmond	-	-
Support from St James	-	-
Support from St Andrews	-	-
Building Insurance refund	-	-
Total receipts	-	-
Payments		
Building Insurance	-	-
Boiler service	-	-
Total payments	-	-
NET RECEIPTS / (PAYMENTS)		-
Transfer from Pastorate/Ministerial exp Fund	-	75
CASH FUNDS b/fwd 1 January	-	- 75
Balance at 31 December 2023	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2023 Total £	Last Year 2022 Total £
Receipts		
Rent (see note a)	29,484	27,144
Utilities	-	-
Bank interest and investment income	1,083	1,404
Total receipts	30,567	28,548
Payments (see notes b and c)		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	5,602	5,157
Utilities management fees	-	-
Furnishings and fittings	125	579
Utilities	-	-
Insurance	1,268	1,155
Servicing, repairs and maintenance	5,968	6,940
Gardening, cleaning and other	2,109	1,016
Payments to JURC General Fund	-	-
Total payments	18,432	18,207
NET RECEIPTS / (PAYMENTS)	12,135	10,341
TRANSFERS between funds (see note d)	-	-
CASH FUNDS b/fwd 1 January	102,315	91,974
CASH FUNDS c/fwd 31 December	114,449	102,315

Note:

- The Manse Fund receives income from the letting of the manse.
- The cost of maintaining the manse is charged to the Manse Fund.
- Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

David Kilner

Date:

20 March 2024

Name and address of the Independent Examiner:

David Kilner, F.C.A.

7 Eldon Square

Newcastle upon Tyne

NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2023, which is set out on page 7.
3

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

David Kilner

Date:

26 March 2024.

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

Accounts

Jesmond United Reformed Church

Registered Charity No. 1137613

Trustees' Annual Report for the financial year January 1st 2022 to December 31st 2022

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

Administrative Information

Jesmond United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church. It was registered on 26th August 2010 as Charity Number 1137613.

Jesmond United Reformed Church is situated at
Burdon Terrace,
Jesmond,
Newcastle upon Tyne
NE2 3AE

Tel: 0191 281 4676

Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Revd Ryan Sirmons (Chair of Trustees)
Mrs Moira Copeland (from 1 November 2022)
Mrs Lindsay Cross (from 1 November 2022)
Miss Jean Degenhardt
Mr Chris Hodder (from 1 November 2022)
Mrs Helen Hodder (from 1 November 2022)
Dr Mae Piggot (to 31st October 2022)
Dr Alison Shiel
Mr Ian Whaley (to 31st October 2022)

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

Structure, Governance and Management

The activities of Jesmond United Reformed Church are overseen by the Trustees within the Elders' Meeting of the Church, in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 30th September 2010.

The members of the Elders' Meeting are the Minister in pastoral charge and the Elders, who are nominated and elected by church members at the Annual Church Meeting. The Church Secretary is appointed for twelve months, yearly at the Annual Church Meeting.

The Elders' Meeting is responsible for the spiritual leadership and pastoral care of the congregation. The Management Committee is responsible for the areas of Finance, Property, and

'Housekeeping'. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the church and is invited to approve recommendations from the Elders' Meeting.

The Elders' Meeting met 11 times during the period under review. It assisted in the administration of the church and considered recommendations from the Management Committee concerning property matters. The Church Meeting met quarterly.

Objectives

As a local congregation of the United Reformed Church, Jesmond URC seeks to advance the Christian faith, through its activities and the facilities offered by its buildings, for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. This is described more specifically in its Mission Statement:

'To witness to the love of Christ in the community and to use all our resources to this end'.

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

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

Review of Activities and Achievements during 2022

Introduction: during 2022, the regular activities of Jesmond URC gradually recommenced following the Coronavirus pandemic. We welcomed three new members during the year. On 31st December 2022 the membership stood at 47, with 21 adherents.

Ministry: Jesmond URC is part of the Newcastle North West and Central Joint Pastorate of the URC Northern Synod, with three other United Reformed Churches – St Andrew's Kenton, St James's, and West End. Our Minister since September 2021 has been the Revd Ryan Sirmons.

Services: morning services were held each Sunday at 10.45am, with additional services at Easter, Christmas and other church festivals. Messy Church met monthly in 2022. Visiting preachers led a considerable number of services; their willingness to help is universally appreciated. A number of members of the congregation are also very willing to lead services, including some who conduct Communion services, in church and in members' homes.

Vision Day, October 2022: this event, led by the Revds Cameron Trimble and 'Frin Lewis-Smith, was an important event in the life of the church, enabling us to express hopes and formulate plans for the future, particularly in the area of outreach and community engagement.

Ukraine Support Group: In response to the arrival of Ukrainian refugees in the north-east, a Ukrainian Refugee Mission group was formed to co-ordinate the support provided by local churches. A programme of activities based in local churches welcoming refugees was sent to Newcastle City Council in September 2022 for circulation to those hosting Ukrainian refugees.

Student placement: Roberta Ritson, a final-year student on a non-stipendiary ministry course at Scottish College, was on a 6-month placement within the Pastorate from September 2022. Roberta's involvement in the life of the church, working alongside our Minister, was greatly appreciated.

Teaching and learning: Elders and church members attended various online and in-person courses and talks provided by Northern Synod, including safeguarding courses.

Buildings and lettings: the church buildings comprise the church, large hall, Cuthbert Room, Aidan Room, Bede Room, foyer, kitchen, Session Room and caretakers' flat. All these spaces were let on a regular basis to various community groups, including Alcoholics Anonymous (2 groups), Newcastle Musical Theatre Company, Northumberland Orchestral Society, Rock Choir, Piano Club, yoga and fitness groups, and meetings hosted by local councillors. They were also used for parties and social events. The former caretaker's flat continued to be let through an agent employed by the church.

The church itself is now a well-known venue for concerts by professional and amateur groups.

There are four further rooms and kitchen in Haldane House, a nearby property owned by the church. These are let to Tynemouth Nursery, providing very useful income for the church.

Financial Impact of the Covid-19 Pandemic: Government imposed restrictions arising from the Covid-19 Pandemic which significantly impacted the life of the Church in 2020 were gradually lifted with the result that room hire income has gradually returned to pre-pandemic levels.

Haldane House Community Wildlife Garden: this garden, created from the former Manse Garden with the aid of a grant from the Heritage Lottery Fund, is now well-established. It is very rewarding to see the garden being so well used by local residents, in an area where few people have large gardens.

Giving to Others: the church donated 5% of its donated income to outside causes during 2022. These were Commitment for Life (Bangladesh), Operation Mobilisation, and Samos Volunteers. It also supported two children through World Vision. The church also continued to support local food banks.

A reduced door-to-door collection was carried out during Christian Aid Week in 2022, but church members were encouraged to donate to Christian Aid by other means. The church is a Fairtrade Church and uses fairly-traded tea, coffee and other refreshments whenever possible.

Dementia Friendly: Jesmond URC is a dementia-friendly church and is developing links with local care homes in this regard. 'Singing for Fun', and monthly short services of worship, both led by church members, were resumed in a local care home in June 2022.

Safeguarding: During 2022, two Messy Church volunteers completed the URC Foundation Safeguarding training and 6 volunteers completed the Intermediate training. The annual Safeguarding policy review took place in November 2022.

Church Prayers: prayer is an important part of the life of Jesmond URC. Members continue to pray together in their own homes at 9am or 9pm on Mondays, including any prayers received through the prayer circle, prayer tree or prayer request box. Some members of the church go on prayer walks in the local area.

Youth Opportunities Scheme: Jesmond URC expressed interest in this URC scheme, hoping to employ one or two young people to become part of the life of the church, involving themselves with existing activities as well as developing their own projects, with mentoring from church members.

Pioneer Worker: during 2022 plans began to be formulated to employ a full time Pioneer Worker to work with Children and Families across the Newcastle North West and Central Pastorate.

Church-Related Community Worker (CRCW): Discussions were held during the year to consider a proposal to apply for a Church-Related Community Worker to work between Jesmond URC and St James's URC in Newcastle City Centre as part of the churches' desire to strengthen links with local communities.

Formation of 'Green Team': a pastorate-wide 'Green Team' was formed in December 2022 to begin thinking about ways in which the churches might become more sustainable and eco-friendly and to make plans to register as an Eco Church.

The Wednesday Meeting: these fortnightly meetings, involving a talk by a visiting speaker, were resumed in 2022 after a break during the Coronavirus pandemic.

Jesmond Sings: this community choir is led by members of the church and attended by church members as well as members of the wider community. It usually performs at the Jesmond Community Festival, and at various other community events as well as church events.

Ecumenical links: Jesmond URC is part of 'Churches Together in Jesmond', and enjoys a growing link with St George's, Jesmond, a local Anglican church.

Social/community events: with community engagement in mind, a number of events took place during 2022, including Heritage Open Days, a Christmas Eve Reception and Service, and a dramatic presentation, 'I Am Mark'.

Tyneside Scottish Association: the church has a very fine war memorial by Walter Gilbert and is the Custodian of the Colour of the Tyneside Scottish 4th Battalion. With a grant received from the Heritage Lottery Fund, the Colour was restored during 2017. This enabled the church to build a relationship with the current Tyneside Scottish Association, which now holds an annual Remembrance Ceremony in the church on Remembrance Saturday.

oOo

All these activities and events would not be possible without the hard work and commitment of members of the congregation.

oOo

Policies: Jesmond URC regularly reviews and updates its GDPR and Safeguarding Policies, and those associated with the church undergo regular DBS checks where appropriate.

oOo

Financial Review

Copy accounts for period end 31 Dec 2022 attached
Total receipts £145,278
Total payments £123,818
Surplus £21,460

Reserves Policy

It is the policy of Jesmond URC to hold funds in reserve in the unrestricted General Fund to cover the following items of expenditure in the event of unforeseen loss of income.

Six months running costs

Project costs

Redundancy payments

This policy is reviewed annually.

Six months running costs: 31 December 2022: £58,682
Project costs: £6,920
Redundancy payments: £5,100
Total: £70,702

Unrestricted General Fund: 31 December 2022: £169,334

Jesmond URC is compliant with the agreed Reserves Policy.

Additional information

The charity's principal sources of funds are as follows:

- Charitable giving receipts from members, adherents and the general public
- Income from property rental
- Income from hire of church buildings to community groups

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
RECEIPTS						
Offerings		31,719	-	-	31,719	28,967
Fund raising and donations		2,171	-	71	2,242	892
Programme activity income		-	-	-	-	0
Monies raised for outside causes	3	-	-	4,528	4,528	3,307
Gift Aid tax repayments		6,773	-	1,021	7,795	6,967
Property: church/hall lettings		39,667	-	-	39,667	23,995
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	47,764	-	-	47,764	41,830
Reimbursements Received		-	-	-	-	14,780
Grants received	5	911	-	-	911	7,663
Bank interest and investment income		3,453	-	-	3,453	4,144
Received from Manse Fund		-	-	-	-	5,000
Total receipts		139,657	-	5,620	145,278	144,746
PAYMENTS						
Ministry & Mission Fund		21,332	-	-	21,332	19,393
Ministry/Group expenses		3,025	-	-	3,025	2,113
Church running costs	6	66,015	-	-	66,015	62,569
Haldane House running costs	7	1,155	-	-	1,155	1,128
Programme activity costs		2,418	-	-	2,418	1,660
Support of outside causes	8	7,056	-	5,549	12,605	9,270
Maintenance of church buildings	9	14,494	907	-	15,401	16,657
Maintenance of Haldane House	10	1,867	-	-	1,867	13,265
Total payments		117,363	907	5,549	123,818	126,054
NET RECEIPTS / (PAYMENTS)		22,295	(907)	71	21,459	18,692
TRANSFERS between funds	2	-	-	-	-	-
CASH FUNDS b/fwd 1 January		147,040	10,423	402	157,864	139,172
CASH FUNDS c/fwd 31 December		169,334	9,518	473	179,324	157,864

STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
	Note					
Monetary assets						
Bank and Cash Accounts		169,334	9,518	473	179,324	157,864
Other assets						
Investments at market value	12	96,020	-	-	96,020	108,651
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	13					
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name)

2/4/23

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,673	-	- 907	-	8,766
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
Total designated funds	10,424	-	- 907	-	9,516

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	3,156	- 3,156	-	-
Commitment for Life	-	1,939	- 1,939	-	-
Community Garden Fund	402	71	-	-	473
Other Third Parties	-	454	- 454	-	-
Total restricted funds	402	5,620	- 5,549	-	473

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Donations for Outside Causes	-	-	2,674	2,674	1,157
Commitment for Life	-	-	1,400	1,400	2,150
Other third parties	-	-	454	454	-
Total raised for outside causes	-	-	4,528	4,528	3,307

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
4 PROPERTY: HALDANE HOUSE LETTINGS					
Haldane House ground floor	39,984	-	-	39,984	37,170
Haldane House flat 51A	5,980	-	-	5,980	2,860
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
Total Haldane House property income	47,764	-	-	47,764	41,830

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
5 GRANTS RECEIVED					
HMRC - Furlough Grant Scheme	-	-	-	-	2,772
DCMS Grant	-	-	-	-	1,258
Other Grants Received	911	-	-	911	3,633
Total grants received	911	-	-	911	7,663

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	11,035	-	-	11,035	9,171
Insurance	8,188	-	-	8,188	7,996
Water rates	92	-	-	92	58
Telephone	699	-	-	699	714
Office Administrator salary (incl. tax)	17,980	-	-	17,980	17,808
Stationery and photocopying	1,567	-	-	1,567	1,688
Publications and other expenses	79	-	-	79	79
Licences and music	278	-	-	278	558
Cleaning	7,516	-	-	7,516	4,445
Organ/piano maintenance	894	-	-	894	1,385
Equipment	1,101	-	-	1,101	3,620
Accountancy and Payroll Fees	3,553	-	-	3,553	2,530
Professional Fees	3,154	-	-	3,154	1,930
Church Helper Salary	1,174	-	-	1,174	1,105
Church Caretaker Salary	6,500	-	-	6,500	8,285
Flowers/garden	2,205	-	-	2,205	1,196
Total church running costs	66,015	-	-	66,015	62,569
7 HALDANE HOUSE RUNNING COSTS					
Insurance	1,155	-	-	1,155	1,128
Total Haldane House running costs	1,155	-	-	1,155	1,128
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	7,031	-	-	7,031	5,219
Outside Causes	-	-	3,156	3,156	1,413
Commitment for Life	-	-	1,939	1,939	2,613
Other third parties	-	-	454	454	-
Total support of outside causes	7,056	-	5,549	12,605	9,270
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	-	-	-	-	670
Electrical Repairs	8,851	-	-	8,851	3,494
Plumbing Repairs	-	-	-	-	7,792
Roof Repairs	1,129	-	-	1,129	-
Other property Repairs	3,054	-	-	3,054	1,897
Servicing	1,042	-	-	1,042	1,561
Church Flat Renovations	-	391	-	391	283
Church Flat Other Payments	-	516	-	516	32
Letting Agents Fee	270	-	-	270	468
Equipment	148	-	-	148	461
Total maintenance of church buildings	14,494	907	-	15,401	16,657
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	147	-	-	147	419
Agent's fees for flat 51A	897	-	-	897	429
Upkeep of Flat 51A	13	-	-	13	11,626
Servicing	810	-	-	810	576
51A Utilities	-	-	-	-	215
Total maintenance of Haldane House	1,867	-	-	1,867	13,265

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.

The income from these bequests is paid to the General fund.

The holdings and value of the investments is shown as follows:

	2022			2021	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	417	12	23	472
Young bequest	639	11,596	347	639	13,122
Crawford bequest	4,188	76,003	2,273	4,188	86,001
Other	441	8,003	239	441	9,056
Total investments	5,291	96,020	2,871	5,291	108,651

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £11,662,518 and Haldane House for £2,290,972.

In addition, tenants improvements to Haldane House are insured and shown separately as £10,808.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,148,648.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES & SET UP

	This Year 2022 Total £	Last Year 2021 Total £
Receipts		
Support from West End	1,691	1,814
Support from Jesmond	2,111	2,454
Support from St James	1,271	1,174
Support from St Andrews	1,691	1,814
Total receipts	6,766	7,255
Payments		
Car mileage	427	-
Car Allowance and Employers NI	1,374	455
Minister's expenses	905	1,066
Training	376	-
Council tax	2,030	311
Phone (including broadband)	480	229
Water rates	305	45
Induction costs/gifts	-	1,918
Set up fund	75	-
Manse repairs/improvements	-	1,982
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
Total payments	5,972	6,007
CASH FUNDS b/fwd 1 January	-	-
NET RECEIPTS / (PAYMENTS)	793	1,249
Joint Pastorate Account	2,117	1,249
Balance apportioned between		
West End 25%	529	312.14
Jesmond 35%	741	436.99
St James 15%	318	187.28
St Andrews 25%	529	312.14
Balance at 31 December 2022	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Appendix 1

JOINT PASTORATE ACCOUNT
MANSE COMPENSATION FUND

**This Year
2022
Total £**

**Last Year
2021
Total £**

Receipts

Support from West End
Support from Jesmond
Support from St James
Support from St Andrews
Building Insurance refund

-
-
-
-
-

-
-
-
-
-

Total receipts

-

-

Payments

Building Insurance
Boiler service

-
-

-
-

Total payments

-

-

NET RECEIPTS / (PAYMENTS)

-

-

Transfer from Pastorate/Ministerial exp Fund

75

-

CASH FUNDS b/fwd 1 January

- 75

-

Balance at 31 December 2022

-

-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2022 Total £	Last Year 2021 Total £
Receipts		
Rent (see note a)	27,144	28,314
Utilities	-	2,730
Bank interest and investment income	1,404	725
Total receipts	28,548	31,769
Payments (see notes b and c)		
Joint pastorate housing contribution	3,360	3,479
Agent's fees	5,157	4,874
Utilities management fees	-	137
Furnishings and fittings	579	481
Utilities	-	2,857
Insurance	1,155	1,128
Servicing, repairs and maintenance	6,940	8,989
Gardening, cleaning and other	1,016	720
Payments to JURC General Fund	-	5,000
Total payments	18,207	27,664
NET RECEIPTS / (PAYMENTS)	10,341	4,105
TRANSFERS between funds (see note d)	-	-
CASH FUNDS b/fwd 1 January	91,974	87,869
CASH FUNDS c/fwd 31 December	102,315	91,974

Note:

- The Manse Fund receives income from the letting of the manse.
- The cost of maintaining the manse is charged to the Manse Fund.
- Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2022, which are set out on pages 1 to 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date: 24 March 2023

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2022, which is set out on page 7.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

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Signed by the Independent Examiner:

Date:

24 March 2023

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
RECEIPTS						
Offerings		31,719	-	-	31,719	28,967
Fund raising and donations		2,171	-	71	2,242	892
Programme activity income		-	-	-	-	0
Monies raised for outside causes	3	-	-	4,528	4,528	3,307
Gift Aid tax repayments		6,773	-	1,021	7,795	6,967
Property: church/hall lettings		39,667	-	-	39,667	23,995
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	47,764	-	-	47,764	41,830
Reimbursements Received		-	-	-	-	14,780
Grants received	5	911	-	-	911	7,663
Bank interest and investment income		3,453	-	-	3,453	4,144
Received from Manse Fund		-	-	-	-	5,000
Total receipts		139,657	-	5,620	145,278	144,746

PAYMENTS						
Ministry & Mission Fund		21,332	-	-	21,332	19,393
Ministry/Group expenses		3,025	-	-	3,025	2,113
Church running costs	6	66,015	-	-	66,015	62,569
Haldane House running costs	7	1,155	-	-	1,155	1,128
Programme activity costs		2,418	-	-	2,418	1,660
Support of outside causes	8	7,056	-	5,549	12,605	9,270
Maintenance of church buildings	9	14,494	907	-	15,401	16,657
Maintenance of Haldane House	10	1,867	-	-	1,867	13,265
Total payments		117,363	907	5,549	123,818	126,054

NET RECEIPTS / (PAYMENTS)		22,295	(907)	71	21,459	18,692
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TRANSFERS between funds	2	-	-	-	-	-
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CASH FUNDS b/fwd 1 January		147,040	10,423	402	157,864	139,172
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CASH FUNDS c/fwd 31 December		169,334	9,518	473	179,324	157,864
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STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
Monetary assets	Note					
Bank and Cash Accounts		169,334	9,518	473	179,324	157,864
Other assets						
Investments at market value	12	96,020	-	-	96,020	108,651
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House				
Contents	13					
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name)

2/4/23

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,673	-	- 907	-	8,766
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
Total designated funds	10,424	-	- 907	-	9,516

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	3,156	- 3,156	-	-
Commitment for Life	-	1,939	- 1,939	-	-
Community Garden Fund	402	71	-	-	473
Other Third Parties	-	454	- 454	-	-
Total restricted funds	402	5,620	- 5,549	-	473

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Donations for Outside Causes	-	-	2,674	2,674	1,157
Commitment for Life	-	-	1,400	1,400	2,150
Other third parties	-	-	454	454	-
Total raised for outside causes	-	-	4,528	4,528	3,307

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
4 PROPERTY: HALDANE HOUSE LETTINGS					
Haldane House ground floor	39,984	-	-	39,984	37,170
Haldane House flat 51A	5,980	-	-	5,980	2,860
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
Total Haldane House property income	47,764	-	-	47,764	41,830

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
5 GRANTS RECEIVED					
HMRC - Furlough Grant Scheme	-	-	-	-	2,772
DCMS Grant	-	-	-	-	1,258
Other Grants Received	911	-	-	911	3,633
Total grants received	911	-	-	911	7,663

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	11,035	-	-	11,035	9,171
Insurance	8,188	-	-	8,188	7,996
Water rates	92	-	-	92	58
Telephone	699	-	-	699	714
Office Administrator salary (incl. tax)	17,980	-	-	17,980	17,808
Stationery and photocopying	1,567	-	-	1,567	1,688
Publications and other expenses	79	-	-	79	79
Licences and music	278	-	-	278	558
Cleaning	7,516	-	-	7,516	4,445
Organ/piano maintenance	894	-	-	894	1,385
Equipment	1,101	-	-	1,101	3,620
Accountancy and Payroll Fees	3,553	-	-	3,553	2,530
Professional Fees	3,154	-	-	3,154	1,930
Church Helper Salary	1,174	-	-	1,174	1,105
Church Caretaker Salary	6,500	-	-	6,500	8,285
Flowers/garden	2,205	-	-	2,205	1,196
Total church running costs	66,015	-	-	66,015	62,569
7 HALDANE HOUSE RUNNING COSTS					
Insurance	1,155	-	-	1,155	1,128
Total Haldane House running costs	1,155	-	-	1,155	1,128
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	7,031	-	-	7,031	5,219
Outside Causes	-	-	3,156	3,156	1,413
Commitment for Life	-	-	1,939	1,939	2,613
Other third parties	-	-	454	454	-
Total support of outside causes	7,056	-	5,549	12,605	9,270
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	-	-	-	-	670
Electrical Repairs	8,851	-	-	8,851	3,494
Plumbing Repairs	-	-	-	-	7,792
Roof Repairs	1,129	-	-	1,129	-
Other property Repairs	3,054	-	-	3,054	1,897
Servicing	1,042	-	-	1,042	1,561
Church Flat Renovations	-	391	-	391	283
Church Flat Other Payments	-	516	-	516	32
Letting Agents Fee	270	-	-	270	468
Equipment	148	-	-	148	461
Total maintenance of church buildings	14,494	907	-	15,401	16,657
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	147	-	-	147	419
Agent's fees for flat 51A	897	-	-	897	429
Upkeep of Flat 51A	13	-	-	13	11,626
Servicing	810	-	-	810	576
51A Utilities	-	-	-	-	215
Total maintenance of Haldane House	1,867	-	-	1,867	13,265

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.

The income from these bequests is paid to the General fund.

The holdings and value of the investments is shown as follows:

	2022			2021	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	417	12	23	472
Young bequest	639	11,596	347	639	13,122
Crawford bequest	4,188	76,003	2,273	4,188	86,001
Other	441	8,003	239	441	9,056
Total investments	5,291	96,020	2,871	5,291	108,651

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £11,662,518 and Haldane House for £2,290,972.

In addition, tenants improvements to Haldane House are insured and shown separately as £10,808.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,148,648.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES & SET UP

	This Year 2022 Total £	Last Year 2021 Total £
Receipts		
Support from West End	1,691	1,814
Support from Jesmond	2,111	2,454
Support from St James	1,271	1,174
Support from St Andrews	1,691	1,814
Total receipts	6,766	7,255
Payments		
Car mileage	427	-
Car Allowance and Employers NI	1,374	455
Minister's expenses	905	1,066
Training	376	-
Council tax	2,030	311
Phone (including broadband)	480	229
Water rates	305	45
Induction costs/gifts	-	1,918
Set up fund	75	-
Manse repairs/improvements	-	1,982
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
Total payments	5,972	6,007
CASH FUNDS b/fwd 1 January	-	-
NET RECEIPTS / (PAYMENTS)	793	1,249
Joint Pastorate Account	2,117	1,249
Balance apportioned between		
West End 25%	529	312.14
Jesmond 35%	741	436.99
St James 15%	318	187.28
St Andrews 25%	529	312.14
Balance at 31 December 2022	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Appendix 1

JOINT PASTORATE ACCOUNT
MANSE COMPENSATION FUND

**This Year
2022
Total £**

**Last Year
2021
Total £**

Receipts

Support from West End
Support from Jesmond
Support from St James
Support from St Andrews
Building Insurance refund

-
-
-
-
-

-
-
-
-
-

Total receipts

-

-

Payments

Building Insurance
Boiler service

-
-

-
-

Total payments

-

-

NET RECEIPTS / (PAYMENTS)

-

-

Transfer from Pastorate/Ministerial exp Fund

75

-

CASH FUNDS b/fwd 1 January

- 75

-

Balance at 31 December 2022

-

-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2022 Total £	Last Year 2021 Total £
Receipts		
Rent (see note a)	27,144	28,314
Utilities	-	2,730
Bank interest and investment income	1,404	725
Total receipts	28,548	31,769
Payments (see notes b and c)		
Joint pastorate housing contribution	3,360	3,479
Agent's fees	5,157	4,874
Utilities management fees	-	137
Furnishings and fittings	579	481
Utilities	-	2,857
Insurance	1,155	1,128
Servicing, repairs and maintenance	6,940	8,989
Gardening, cleaning and other	1,016	720
Payments to JURC General Fund	-	5,000
Total payments	18,207	27,664
NET RECEIPTS / (PAYMENTS)	10,341	4,105
TRANSFERS between funds (see note d)	-	-
CASH FUNDS b/fwd 1 January	91,974	87,869
CASH FUNDS c/fwd 31 December	102,315	91,974

Note:

- The Manse Fund receives income from the letting of the manse.
- The cost of maintaining the manse is charged to the Manse Fund.
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RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

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Basis of Independent Examiner's report

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Signed by the Independent Examiner:

Date: 24 March 2023

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

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Respective responsibilities

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Signed by the Independent Examiner:

Date:

24 March 2023

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

Accounts

Jesmond United Reformed Church

Registered Charity No. 1137613

Trustees' Annual Report for the financial year January 1st 2021 to December 31st 2021

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

Administrative Information

Jesmond United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church. It was registered on 26th August 2010 as Charity Number 1137613.

Jesmond United Reformed Church is situated at
Burdon Terrace,
Jesmond,
Newcastle upon Tyne
NE2 3AE

Tel: 0191 281 4676

Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Miss Jean Degenhardt

Dr Mae Piggot

Dr Alison Shiel

Mr Ian Whaley (Chair of Trustees)

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

Structure, Governance and Management

The activities of Jesmond United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 30th September 2010.

The members of the Elders' Meeting are the Minister in pastoral charge and the Elders, who are nominated and elected by church members at the Annual Church Meeting. Elders normally serve for up to six years, retire by rotation and are eligible for re-election. The Church Secretary and Treasurer are appointed for twelve months, yearly at the Annual Church Meeting.

The Elders' Meeting is responsible for the spiritual leadership and pastoral care of the congregation. The Management Committee is responsible for the areas of Finance, Property, and 'Housekeeping'. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the church and is invited to approve recommendations from the Elders' Meeting.

The Elders' Meeting met 12 times during the period under review, mainly on Zoom. It assisted in the administration of the church and considered recommendations from the Management Committee concerning property matters. The Church Meeting met quarterly.

Objectives

As a local congregation of the United Reformed Church, Jesmond URC seeks to advance the Christian faith, through its activities and the facilities offered by its buildings, for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. This is described more specifically in its Mission Statement:

'To witness to the love of Christ in the community and to use all our resources to this end'.

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

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

Review of Activities and Achievements during 2021

Introduction: during 2021, the regular activities of Jesmond URC were again restricted by the coronavirus pandemic. The church was closed for worship from 15th January to 23rd May 2021. During the closures we were able to keep in touch with church members through holding a weekly morning service on Zoom, as well as staying in touch by telephone, through a weekly bulletin, and, as in 2020, through the very welcome weekly 'Thoughts and Prayers' (up to 23rd May 2021) provided by Revd Ruth Crofton, which collectively have now been published in book form – 'Getting Through: weekly thoughts and prayers from a pandemic'.

Elders' Meetings, Church Meetings and monthly Coffee Mornings were also held on Zoom throughout the January – May lockdown.

Covid Risk Assessment: a very thorough Risk Assessment was drawn up for the building in 2020, and this was shared with all hirers of the premises (who were also required to draw up their own risk assessments). The Risk Assessment was reviewed before the building re-opened in May 2021.

Covid safety measures: rigorous safety measures were put in place in readiness for returns to the building. Those coming into the building were required to be masked and to sanitise their hands on entry, and to follow specific routes in and out of the building. Signage about social distancing was prominently displayed throughout the building, and seating in the church was arranged at 2-metres' distance. Track and Trace forms were completed for each event or service in the church.

Ministry: following the retirement of Revd Meg Robb in 2019, Jesmond URC formed a new pastorate – North West and Central Newcastle Joint Pastorate – with three other United Reformed Churches – St Andrew's Kenton, St James's, and West End, all in Newcastle upon Tyne. A Vacancy Group was formed, consisting of two Interim Moderators, Revd Ron Forster and Revd Philip Gray, along with representatives of the four churches. Late in 2020, contact was made with the Revd Ryan Simons, a Minister serving in the United Church of Christ in Annapolis, USA. He was invited to 'preach with a view' (via Zoom) in February 2021, following which he accepted a Call to become Minister of the pastorate. He was inducted on 25th September 2021, in a service held at Jesmond URC.

Services: when possible during the pandemic, morning services were held each Sunday at 10.45am, many on Zoom. 'In person' services resumed on 23rd May 2021. No evening services took place during 2021. Messy Church resumed in June 2021.

Visiting preachers still led a considerable number of services; their willingness to help is universally appreciated, and we were very grateful to those who were happy to lead services on Zoom. A number of members of the congregation are also very willing to lead services, including some who conduct Communion services, in church and in members' homes.

Outreach: Outreach to the community remains an important part of the work of Jesmond URC. The designated Outreach Group did not meet during 2021, and it was decided to suspend the delivery of prayer leaflets to the local community for safety reasons during the pandemic. The prayer request box outside the church is regularly monitored.

Teaching and learning: Our regular series of evening services did not take place in 2021, and we did not participate in the online Heritage Open Days. Elders and church members attended various online courses and talks provided by Northern Synod, including safeguarding courses.

Buildings and lettings: the church buildings comprise the church, large hall, Cuthbert Room, Aidan Room, Bede Room, foyer, kitchen, Session Room and caretakers' flat. Pre-pandemic, all these spaces were let on a regular basis to various community groups, including Alcoholics Anonymous (2 groups), Newcastle Musical Theatre Company, Northumberland Orchestral Society, Rock Choir, yoga and fitness groups, and meetings hosted by local councillors. They were also used for parties and social events. The former caretaker's flat continued to be let through an agent employed by the church.

The church itself is now a well-known venue for concerts by professional and amateur groups.

There are four further rooms and kitchen in Haldane House, a nearby property owned by the church. These are let to Tynemouth Nursery, providing very useful income for the church.

Financial Impact of the Covid-19 Pandemic: Government imposed restrictions arising from the Covid-19 Pandemic which significantly impacted the life of the Church in 2020 were gradually lifted in 2021 with the result that room hire income gradually returned to pre pandemic levels. Stationery and postage costs remained elevated as we continued to engage with older members of our church community by post rather than in person. The HMRC Job Retention Scheme partially supported the payment of salaries to the caretaker and the office administrator to varying degrees throughout the year.

Haldane House Community Wildlife Garden: this garden, created from the former Manse Garden with the aid of a grant from the Heritage Lottery Fund, is now well-established. During the pandemic it was very rewarding to see the garden being so well used by local residents, in an area where few people have large gardens. The church sees this as part of its outreach work and plans to resume holding regular events in the garden when the situation allows.

Giving to Others: the church donated 5% of its donated income to outside causes during 2021. These were Commitment for Life (Bangladesh), Operation Mobilisation, and Samos Volunteers. It also supported two children through World Vision. When possible, the church also continued to support Newcastle East Food Bank.

We were unable to carry out our usual door-to-door collection during Christian Aid Week in 2021, but church members were encouraged to donate to Christian Aid by other means. The church is a Fairtrade Church and uses fairly-traded tea, coffee and other refreshments whenever possible.

Dementia Friendly: Jesmond URC is a dementia-friendly church and is developing links with local care homes in this regard. 'Singing for Fun', and monthly short services of worship, both led by church members, had to be suspended during the pandemic, but we look forward to resuming and developing this work.

Church Prayers: members continue to pray together in their own homes at 9am or 9pm on Mondays, including any prayers received through the prayer circle or prayer request box.

Youth Opportunities Scheme: Jesmond URC expressed interest in this URC scheme, hoping to employ one or two young people to become involved in the life of the church, involving themselves with existing activities as well as developing their own projects, with mentoring from church members. This enterprise had to be put on hold because of the pandemic.

House Groups: these were suspended for much of 2021, although the ongoing pastoral care and support continued between members.

The Wednesday Meeting: these meetings, involving a talk by a visiting speaker, were also suspended for the whole of 2021.

Jesmond Sings: this community choir is led by members of the church and attended by church members as well as members of the wider community. It usually performs at the Jesmond Community Festival, and at various other community events as well as church events. During the pandemic the group continued to meet fortnightly online, and this was much appreciated by all participants.

Ecumenical links: Jesmond URC is part of 'Churches Together in Jesmond'. There were no meetings of this group during 2021. When possible during the year, Jesmond URC was very pleased to host the weekly Newcastle Cathedral Monday Organ Recitals, during refurbishment work at the Cathedral.

Social/community events: due to the pandemic, most of our usual social and community events were suspended. Contact with the local community was maintained through weekly posters provided by Revd Ruth Crofton, which were displayed in the church notice boards. These messages of encouragement were greatly appreciated by the local community and provided the message that the church was still very much alive although closed for worship.

Tyneside Scottish Association: the church has a very fine war memorial by Walter Gilbert and is the Custodian of the Colour of the Tyneside Scottish 4th Battalion. With a grant received from the Heritage Lottery Fund, the Colour was restored during 2017. This enabled the church to build a relationship with the current Tyneside Scottish Association. On Saturday 13th November 2021, members of the Tyneside Scottish Association were able to hold their Remembrance Ceremony in the church again, as in pre-Covid years.

oOo

All these activities and events would not be possible without the hard work and commitment of members of the congregation.

oOo

Policies: Jesmond URC regularly reviews and updates its GDPR and Safeguarding Policies, and those associated with the church undergo regular DBS checks where appropriate.

Financial Review

It is the policy of Jesmond URC to keep approximately six months' running costs in reserve in the unrestricted General Fund to cover unforeseen expenditure and loss of income. This policy is reviewed every year.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
RECEIPTS						
Offerings		28,967	-	-	28,967	29,535
Fund raising and donations		892	-	-	892	363
Programme activity income		-	-	-	-	228
Monies raised for outside causes	3	-	-	3,307	3,307	2,695
Gift Aid tax repayments		6,248	-	718	6,967	7,151
Property: church/hall lettings		23,995	-	-	23,995	10,665
Property: church flat lettings		7,200	-	-	7,200	7,332
Property: Haldane House lettings	4	41,830	-	-	41,830	40,063
Reimbursements Received		14,780	-	-	14,780	-
Grants received	5	7,663	-	-	7,663	4,661
Bank interest and investment income		4,144	-	-	4,144	3,266
Received from Manse Fund		5,000	-	-	5,000	-
Total receipts		140,720	-	4,026	144,746	105,958

PAYMENTS

Ministry & Mission Fund		19,393	-	-	19,393	18,559
Ministry/Group expenses		2,113	-	-	2,113	1,216
Church running costs	6	62,569	-	-	62,569	59,244
Haldane House running costs	7	1,128	-	-	1,128	973
Programme activity costs		1,552	-	108	1,660	362
Support of outside causes	8	5,244	-	4,026	9,270	9,196
Maintenance of church buildings	9	16,343	315	-	16,657	5,743
Maintenance of Haldane House	10	13,265	-	-	13,265	712
Total payments		121,605	315	4,134	126,054	96,005

NET RECEIPTS / (PAYMENTS)		19,115	(315)	(108)	18,692	9,954
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TRANSFERS between funds	2	-	-	-	-	1,115
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CASH FUNDS b/fwd 1 January		127,925	10,737	510	139,172	128,104
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CASH FUNDS c/fwd 31 December		147,040	10,423	402	157,864	139,172
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STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
Monetary assets						
Bank and Cash Accounts		147,040	10,423	402	157,864	139,172
Other assets						
Investments at market value	12	108,651	-	-	108,651	95,108
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	13					
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on 10th April 2022 and signed on its behalf

by RP SIMMONS (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,987	-	- 315	-	9,673
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
Total designated funds	10,738	-	- 315	-	10,423

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments In year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	1,413	- 1,413	-	-
Commitment for Life	-	2,613	- 2,613	-	-
Community Garden Fund	402	-	-	-	402
Synod Grant - Somme Weekend	108	-	- 108	-	-
Other Third Parties	-	-	-	-	-
Total restricted funds	510	4,026	- 4,134	-	402

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes
Commitment for Life
Other third parties

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
-	-	1,157	1,157	805
-	-	2,150	2,150	1,850
-	-	-	-	40
-	-	3,307	3,307	2,695

4 PROPERTY: HALDANE HOUSE LETTINGS

Haldane House ground floor
Haldane House flat 51A
Haldane House: Garage Rents

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
37,170	-	-	37,170	34,116
2,860	-	-	2,860	4,147
1,800	-	-	1,800	1,800
41,830	-	-	41,830	40,063

Total Haldane House property income

5 GRANTS RECEIVED

HMRC - Furlough Grant Scheme
DCMS Grant
Other Grants Received

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
2,772	-	-	2,772	4,661
1,258	-	-	1,258	-
3,633	-	-	3,633	-
7,663	-	-	7,663	4,661

Total grants received

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	9,171	-	-	9,171	9,226
Insurance	7,996	-	-	7,996	6,900
Water rates	58	-	-	58	81
Telephone	714	-	-	714	768
Office Administrator salary (incl. tax)	17,808	-	-	17,808	17,920
Stationery and photocopying	1,688	-	-	1,688	1,625
Publications and other expenses	79	-	-	79	163
Licences and music	558	-	-	558	922
Cleaning	4,445	-	-	4,445	4,407
Organ/piano maintenance	1,385	-	-	1,385	1,542
Equipment	3,620	-	-	3,620	2,366
Accountancy and Payroll Fees	2,530	-	-	2,530	3,614
Professional Fees	1,930	-	-	1,930	500
Church Helper Salary	1,105	-	-	1,105	1,081
Church Caretaker Salary	8,285	-	-	8,285	7,267
Flowers/garden	1,196	-	-	1,196	862
Total church running costs	62,569	-	-	62,569	59,244
7 HALDANE HOUSE RUNNING COSTS					
Insurance	1,128	-	-	1,128	973
Total Haldane House running costs	1,128	-	-	1,128	973
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	5,219	-	-	5,219	5,763
Outside Causes	-	-	1,413	1,413	993
Commitment for Life	-	-	2,613	2,613	2,375
Other third parties	-	-	-	-	40
Total support of outside causes	5,244	-	4,026	9,270	9,196
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	670	-	-	670	36
Electrical Repairs	3,494	-	-	3,494	1,494
Plumbing Repairs	7,792	-	-	7,792	96
Other property Repairs	1,897	-	-	1,897	757
Servicing	1,561	-	-	1,561	1,367
Church Flat Renovations	-	283	-	283	611
Church Flat Other Payments	-	32	-	32	35
Letting Agents Fee	468	-	-	468	953
Equipment	461	-	-	461	393
Total maintenance of church buildings	16,343	315	-	16,657	5,743
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	419	-	-	419	-
Agent's fees for flat 51A	429	-	-	429	539
Upkeep of Flat 51A	11,626	-	-	11,626	173
Servicing	576	-	-	576	-
51A Utilities	215	-	-	215	-
Total maintenance of Haldane House	13,265	-	-	13,265	712

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall bequest, the GL Young bequest and the TW Crawford bequest. Income from the Hall bequest is put towards purchasing a wreath for Remembrance Day. The remaining income from all the bequests are paid to the General fund.

The holdings and value of the investments is shown as follows:

	This year 2021			Last year 2020	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	472	12	23	413
Young bequest	639	13,122	338	639	11,486
Crawford bequest					
(a) JURC general purposes	4,188	86,001	2,214	2,792	50,188
(b) Woman's Home Church	-	-	-	1,396	25,094
Sub-total Crawford bequest	4,188	86,001	2,214	4,188	75,282
Other	441	9,056	233	441	7,927
Total investments	5,291	108,651	2,798	5,291	95,108

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £11,002,375 and Haldane House for £2,161,294.

In addition, tenants improvements to Haldane House are insured and shown separately as £10,196.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £866,459.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES & SET UP

This Year
2021
Total £

Last Year
2020
Total £

Receipts

Support from West End
Support from Jesmond
Support from St James
Support from St Andrews

1,814
2,454
1,174
1,814

-
-
-
-

Total receipts

7,255

-

Payments

Car mileage
Car Allowance and Employers NI
Minister's expenses
Training
Council tax
Phone (including broadband)
Water rates
Induction costs/gifts
Manse repairs/improvements
Manse - Council Tax
Manse - Building Insurance
Manse - Boiler Service
Manse - Phone
Manse - Water Rates

-
455
1,066
-
311
229
45
1,918
1,982
-
-
-
-
-

-
-
-
-
-
-
-
-
-
-
-
-
-
-

Total payments

6,007

-

CASH FUNDS b/fwd 1 January

-

-

NET RECEIPTS / (PAYMENTS)

1,249

-

Joint Pastorate Account

Balance apportioned between

West End 25%
Jesmond 35%
St James 15%
St Andrews 25%

1,249
312
437
187
312

-
-
-
-
-

Balance at 31 December 2021

-

-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Appendix 1

JOINT PASTORATE ACCOUNT
MANSE COMPENSATION FUND

	This Year 2021 Total £	Last Year 2020 Total £
Receipts		
Support from West End	-	-
Support from Jesmond	1,960	-
Support from St James	840	-
Support from St Andrews	1,400	-
Building Insurance refund	125	-
Total receipts	4,325	-
Payments		
Building Insurance	572	-
Boiler service	75	-
Total payments	647	-
NET RECEIPTS / (PAYMENTS)	3,678	-
CASH FUNDS b/fwd 1 January	-	-
Balance at 31 December 2021	3,678	-

Notes

Car mileage is split 4 ways equally.

Other expenses are split based on the membership percentage reported on page 7.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2021 Total £	Last Year 2020 Total £
Receipts		
Rent (see note a)	28,314	25,272
Utilities	2,730	4,680
Bank interest and investment income	725	282
Total receipts	31,769	30,234
Payments (see notes b and c)		
Joint pastorate housing contribution	3,479	-
Agent's fees	4,874	3,285
Utilities management fees	137	234
Furnishings and fittings	481	1,035
Utilities	2,857	3,197
Insurance	1,128	973
Servicing, repairs and maintenance	8,989	1,292
Gardening, cleaning and other	720	567
Payments to JIRC General Fund	5,000	-
Total payments	27,664	10,584
NET RECEIPTS / (PAYMENTS)	4,105	19,650
TRANSFERS between funds (see note d)	-	- 1,115
CASH FUNDS b/fwd 1 January	87,869	69,334
CASH FUNDS c/fwd 31 December	91,974	87,869

Note:

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2021, which are set out on pages 1 to 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

6 March 2022

Name and address of the Independent Examiner:
David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2021, which is set out on page 7.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

4 March 2022

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
RECEIPTS						
Offerings		28,967	-	-	28,967	29,535
Fund raising and donations		892	-	-	892	363
Programme activity income		-	-	-	-	228
Monies raised for outside causes	3	-	-	3,307	3,307	2,695
Gift Aid tax repayments		6,248	-	718	6,967	7,151
Property: church/hall lettings		23,995	-	-	23,995	10,665
Property: church flat lettings		7,200	-	-	7,200	7,332
Property: Haldane House lettings	4	41,830	-	-	41,830	40,063
Reimbursements Received		14,780	-	-	14,780	-
Grants received	5	7,663	-	-	7,663	4,661
Bank interest and investment income		4,144	-	-	4,144	3,266
Received from Manse Fund		5,000	-	-	5,000	-
Total receipts		140,720	-	4,026	144,746	105,958

PAYMENTS

Ministry & Mission Fund		19,393	-	-	19,393	18,559
Ministry/Group expenses		2,113	-	-	2,113	1,216
Church running costs	6	62,569	-	-	62,569	59,244
Haldane House running costs	7	1,128	-	-	1,128	973
Programme activity costs		1,552	-	108	1,660	362
Support of outside causes	8	5,244	-	4,026	9,270	9,196
Maintenance of church buildings	9	16,343	315	-	16,657	5,743
Maintenance of Haldane House	10	13,265	-	-	13,265	712
Total payments		121,605	315	4,134	126,054	96,005

NET RECEIPTS / (PAYMENTS)		19,115	(315)	(108)	18,692	9,954
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TRANSFERS between funds	2	-	-	-	-	1,115
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CASH FUNDS b/fwd 1 January		127,925	10,737	510	139,172	128,104
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CASH FUNDS c/fwd 31 December		147,040	10,423	402	157,864	139,172
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STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
Monetary assets						
Bank and Cash Accounts		147,040	10,423	402	157,864	139,172
Other assets						
Investments at market value	12	108,651	-	-	108,651	95,108
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	13					
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on 10th April 2022 and signed on its behalf

by RP SIMMONS (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,987	-	- 315	-	9,673
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
Total designated funds	10,738	-	- 315	-	10,423

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	1,413	- 1,413	-	-
Commitment for Life	-	2,613	- 2,613	-	-
Community Garden Fund	402	-	-	-	402
Synod Grant - Somme Weekend	108	-	- 108	-	-
Other Third Parties	-	-	-	-	-
Total restricted funds	510	4,026	- 4,134	-	402

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes
Commitment for Life
Other third parties

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
-	-	1,157	1,157	805
-	-	2,150	2,150	1,850
-	-	-	-	40
-	-	3,307	3,307	2,695

4 PROPERTY: HALDANE HOUSE LETTINGS

Haldane House ground floor
Haldane House flat 51A
Haldane House: Garage Rents

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
37,170	-	-	37,170	34,116
2,860	-	-	2,860	4,147
1,800	-	-	1,800	1,800
41,830	-	-	41,830	40,063

Total Haldane House property income

5 GRANTS RECEIVED

HMRC - Furlough Grant Scheme
DCMS Grant
Other Grants Received

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
2,772	-	-	2,772	4,661
1,258	-	-	1,258	-
3,633	-	-	3,633	-
7,663	-	-	7,663	4,661

Total grants received

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
6 CHURCH RUNNING COSTS					
Gas and electricity	9,171	-	-	9,171	9,226
Insurance	7,996	-	-	7,996	6,900
Water rates	58	-	-	58	81
Telephone	714	-	-	714	768
Office Administrator salary (incl. tax)	17,808	-	-	17,808	17,920
Stationery and photocopying	1,688	-	-	1,688	1,625
Publications and other expenses	79	-	-	79	163
Licences and music	558	-	-	558	922
Cleaning	4,445	-	-	4,445	4,407
Organ/piano maintenance	1,385	-	-	1,385	1,542
Equipment	3,620	-	-	3,620	2,366
Accountancy and Payroll Fees	2,530	-	-	2,530	3,614
Professional Fees	1,930	-	-	1,930	500
Church Helper Salary	1,105	-	-	1,105	1,081
Church Caretaker Salary	8,285	-	-	8,285	7,267
Flowers/garden	1,196	-	-	1,196	862
Total church running costs	62,569	-	-	62,569	59,244
7 HALDANE HOUSE RUNNING COSTS					
Insurance	1,128	-	-	1,128	973
Total Haldane House running costs	1,128	-	-	1,128	973
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	5,219	-	-	5,219	5,763
Outside Causes	-	-	1,413	1,413	993
Commitment for Life	-	-	2,613	2,613	2,375
Other third parties	-	-	-	-	40
Total support of outside causes	5,244	-	4,026	9,270	9,196
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	670	-	-	670	36
Electrical Repairs	3,494	-	-	3,494	1,494
Plumbing Repairs	7,792	-	-	7,792	96
Other property Repairs	1,897	-	-	1,897	757
Servicing	1,561	-	-	1,561	1,367
Church Flat Renovations	-	283	-	283	611
Church Flat Other Payments	-	32	-	32	35
Letting Agents Fee	468	-	-	468	953
Equipment	461	-	-	461	393
Total maintenance of church buildings	16,343	315	-	16,657	5,743
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	419	-	-	419	-
Agent's fees for flat 51A	429	-	-	429	539
Upkeep of Flat 51A	11,626	-	-	11,626	173
Servicing	576	-	-	576	-
51A Utilities	215	-	-	215	-
Total maintenance of Haldane House	13,265	-	-	13,265	712

11 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall bequest, the GL Young bequest and the TW Crawford bequest. Income from the Hall bequest is put towards purchasing a wreath for Remembrance Day. The remaining income from all the bequests are paid to the General fund.

The holdings and value of the investments is shown as follows:

	This year 2021			Last year 2020	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	472	12	23	413
Young bequest	639	13,122	338	639	11,486
Crawford bequest					
(a) JURC general purposes	4,188	86,001	2,214	2,792	50,188
(b) Woman's Home Church	-	-	-	1,396	25,094
Sub-total Crawford bequest	4,188	86,001	2,214	4,188	75,282
Other	441	9,056	233	441	7,927
Total investments	5,291	108,651	2,798	5,291	95,108

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £11,002,375 and Haldane House for £2,161,294.

In addition, tenants improvements to Haldane House are insured and shown separately as £10,196.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £866,459.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES & SET UP

**This Year
2021
Total £**

**Last Year
2020
Total £**

Receipts

Support from West End
Support from Jesmond
Support from St James
Support from St Andrews

1,814
2,454
1,174
1,814

-
-
-
-

Total receipts

7,255

-

Payments

Car mileage
Car Allowance and Employers NI
Minister's expenses
Training
Council tax
Phone (including broadband)
Water rates
Induction costs/gifts
Manse repairs/improvements
Manse - Council Tax
Manse - Building Insurance
Manse - Boiler Service
Manse - Phone
Manse - Water Rates

-
455
1,066
-
311
229
45
1,918
1,982
-
-
-
-
-

-
-
-
-
-
-
-
-
-
-
-
-
-
-

Total payments

6,007

-

CASH FUNDS b/fwd 1 January

-

-

NET RECEIPTS / (PAYMENTS)

1,249

-

Joint Pastorate Account

Balance apportioned between

West End 25%
Jesmond 35%
St James 15%
St Andrews 25%

1,249
312
437
187
312

-
-
-
-
-

Balance at 31 December 2021

-

-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Appendix 1

JOINT PASTORATE ACCOUNT
MANSE COMPENSATION FUND

	This Year 2021 Total £	Last Year 2020 Total £
Receipts		
Support from West End	-	-
Support from Jesmond	1,960	-
Support from St James	840	-
Support from St Andrews	1,400	-
Building Insurance refund	125	-
Total receipts	4,325	-
Payments		
Building Insurance	572	-
Boiler service	75	-
Total payments	647	-
NET RECEIPTS / (PAYMENTS)	3,678	-
CASH FUNDS b/fwd 1 January	-	-
Balance at 31 December 2021	3,678	-

Notes

Car mileage is split 4 ways equally.

Other expenses are split based on the membership percentage reported on page 7.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2021 Total £	Last Year 2020 Total £
Receipts		
Rent (see note a)	28,314	25,272
Utilities	2,730	4,680
Bank interest and investment income	725	282
Total receipts	31,769	30,234
Payments (see notes b and c)		
Joint pastorate housing contribution	3,479	-
Agent's fees	4,874	3,285
Utilities management fees	137	234
Furnishings and fittings	481	1,035
Utilities	2,857	3,197
Insurance	1,128	973
Servicing, repairs and maintenance	8,989	1,292
Gardening, cleaning and other	720	567
Payments to JIRC General Fund	5,000	-
Total payments	27,664	10,584
NET RECEIPTS / (PAYMENTS)	4,105	19,650
TRANSFERS between funds (see note d)	-	- 1,115
CASH FUNDS b/fwd 1 January	87,869	69,334
CASH FUNDS c/fwd 31 December	91,974	87,869

Note:

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2021, which are set out on pages 1 to 6.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

6 March 2022

Name and address of the Independent Examiner:
David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2021, which is set out on page 7.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

4 March 2022

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

Accounts

Jesmond United Reformed Church

Registered Charity No. 1137613

Trustees' Annual Report for the financial year January 1st 2020 to December 31st 2020

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

Administrative Information

Jesmond United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church. It was registered on 26th August 2010 as Charity Number 1137613.

Jesmond United Reformed Church is situated at
Burdon Terrace,
Jesmond,
Newcastle upon Tyne
NE2 3AE
Tel: 0191 281 4676

Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Miss Jean Degenhardt
Dr Mae Piggot
Dr Alison Shiel
Mr Ian Whaley (Chair of Trustees)

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

Structure, Governance and Management

The activities of Jesmond United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 30th September 2010.

The members of the Elders' Meeting are the Minister in pastoral charge and the Elders, who are nominated and elected by church members at the Annual Church Meeting. Elders normally serve for up to six years, retire by rotation and are eligible for re-election. The Church Secretary and Treasurer are appointed for twelve months, yearly at the Annual Church Meeting.

The Elders' Meeting is responsible for the spiritual leadership and pastoral care of the congregation. The Management Committee is responsible for the areas of Finance,

Property, and 'Housekeeping'. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the church and is invited to approve recommendations from the Elders' Meeting.

The Elders' Meeting met 11 times during the period under review, mainly on Zoom. It assisted in the administration of the church and considered recommendations from the Management Committee concerning property matters. The Church Meeting met quarterly. Two new Elders were inducted in October 2020.

Objectives

As a local congregation of the United Reformed Church, Jesmond URC seeks to advance the Christian faith, through its activities and the facilities offered by its buildings, for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. This is described more specifically in its Mission Statement:

'To witness to the love of Christ in the community and to use all our resources to this end'.

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

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

Review of Activities and Achievements during 2020

Introduction: during 2020, the activities of Jesmond URC were severely restricted by the coronavirus pandemic. The church was closed for worship from 22nd March to 2nd August 2020, and again from 15th November to 6th December 2020. During the closures we were able to keep in touch with church members by telephone, through a weekly bulletin, and through the very welcome weekly 'Thoughts and Prayers' provided by Revd Ruth Crofton, which collectively are soon to be published in book form.

Elders' Meetings, Church Meetings and monthly Coffee Mornings were also held on Zoom throughout the Lockdowns.

Throughout the year, a church member ran fortnightly hymn-singing events on Zoom, which were much appreciated during the period when hymn-singing was not allowed in church.

At the end of 2020, an application was made to the Northern Synod Mission Fund for a grant towards installation of WiFi in the church building, with the main aim of being able to livestream services and other events.

Risk Assessment: a very thorough Risk Assessment was drawn up for the building, and this was shared with all hirers of the premises (who were also required to draw up their own risk assessments).

Covid safety measures: rigorous safety measures were put in place in readiness for returns to the building. Those coming into the building were required to be masked and to sanitise their hands on entry, and to follow specific routes in and out of the building. Signage about social distancing was prominently displayed throughout the

building, and seating in the church was arranged at 2-metres' distance. Track and Trace forms were completed for each event or service in the church.

Ministry: following the retirement of Revd Meg Robb in 2019, Jesmond URC formed a new pastorate – North West and Central Newcastle Joint Pastorate – with three other United Reformed Churches – St Andrew's Kenton, St James's, and West End, all in Newcastle upon Tyne. The pastorate remained in vacancy for the whole of 2020, while a new Minister was being sought.

Services: when possible during the pandemic, morning services were held each Sunday at 10.45am. No evening services took place during 2020. Most services of worship offered to the local community were also suspended. Most meetings of Messy Church were also cancelled, but we were able to maintain strong contacts with the growing number of Messy Church families.

Visiting preachers still led a considerable number of services; their willingness to help is universally appreciated, and we were very grateful to those who were happy to lead services on Zoom. A number of members of the congregation are also very willing to lead services, including some who conduct Communion services, in church and in members' homes.

Outreach: Outreach to the community remains an important part of the work of Jesmond URC. The designated Outreach Group did not meet during 2020, and it was decided to suspend the delivery of prayer leaflets to the local community for safety reasons during the pandemic. The prayer request box outside the church is regularly monitored.

Teaching and learning: Our regular series of evening services did not take place in 2020, and we did not participate in the online Heritage Open Days. Elders and church members attended various online courses and talks provided by Northern Synod, including safeguarding courses.

Buildings and lettings: the church buildings comprise the church, large hall, Cuthbert Room, Aidan Room, Bede Room, foyer, kitchen, Session Room and caretakers' flat. Pre-pandemic, all these spaces were let on a regular basis to various community groups, including Alcoholics Anonymous (2 groups), Newcastle Musical Theatre Company, Northumberland Orchestral Society, Rock Choir, yoga and fitness groups, and meetings hosted by local councillors. They were also used for parties and social events. The former caretaker's flat continued to be let through an agent employed by the church.

The church itself is now a well-known venue for concerts by professional and amateur groups.

There are four further rooms and kitchen in Haldane House, a nearby property owned by the church. These are let to Tynemouth Nursery, providing very useful income for the church.

Financial Impact of the Covid-19 Pandemic: Government-imposed restrictions arising from the Covid-19 Pandemic significantly impacted the life of the Church. The restrictions meant that Church and external groups were unable to meet for long periods of time. Financially the impact was most felt by the loss of room hire income as regular hirers of our beautiful building were unable to carry out their various activities. Room hire income in 2020 was 56% lower than in 2019. Furthermore, stationery and postage costs increased as we engaged with older members of our church community by post rather than in person. The HMRC Job Retention Scheme partially supported the payment of salaries to the caretaker and the office administrator to varying degrees throughout the year.

Haldane House Community Wildlife Garden: this garden, created from the former Manse Garden with the aid of a grant from the Heritage Lottery Fund, is now well-established. During the pandemic it was very rewarding to see the garden being very well used by local residents, in an area where few people have large gardens. The church sees this as part of its outreach work and plans to resume holding regular events in the garden when the situation allows.

Giving to Others: the church donated 5% of its donated income to outside causes during 2020. These were Commitment for Life (Bangladesh), West End Refugee Service, and Samos Volunteers. It also supported two children through World Vision. The church also continued to support Newcastle East Food Bank.

We were unable to carry out our usual door-to-door collection during Christian Aid Week in 2020, but church members were encouraged to donate to Christian Aid by other means. The church is a Fairtrade Church and uses fairly-traded tea, coffee and other refreshments whenever possible.

Dementia Friendly: Jesmond URC is a dementia-friendly church and is developing links with local care homes in this regard. 'Singing for Fun', and monthly short services of worship, both led by church members, had to be suspended during the pandemic, but we look forward to resuming and developing this work.

Church Prayers: members continue to pray together in their own homes at 9am or 9pm on Mondays, including any prayers received through the prayer circle or prayer request box.

Ordinand Placement: we were delighted to provide a placement for a student studying for non-stipendiary ministry at Scottish College. Due to the pandemic, much of the anticipated 'in-person' involvement had to be suspended, but the student's weekly electronic contributions to Monday prayers were very much appreciated.

Youth Opportunities Scheme: Jesmond URC expressed interest in this scheme, hoping to employ one or two young people to become involved in the life of the church, involving themselves with existing activities as well as developing their own projects, with mentoring from church members. This enterprise had to be put on hold because of the pandemic.

House Groups: these were suspended for much of 2020, although the ongoing pastoral care and support continued between members.

Parent and Toddler Group: this was suspended early in 2020.

The Wednesday Meeting: this was also suspended for much of 2020.

Jesmond Sings: this community choir is led by members of the church and attended by church members as well as members of the wider community. It usually performs at the Jesmond Community Festival, and at various other community events as well as church events. During the pandemic the group continued to meet fortnightly online, and this was much appreciated by all participants.

Ecumenical links: Jesmond URC is part of 'Churches Together in Jesmond'. Jesmond URC took the initiative in arranging a service for the Week of Prayer for Christian Unity in January 2020.

When possible during the year, Jesmond URC was very pleased to host the weekly Newcastle

Cathedral Monday Organ Recitals, during refurbishment work at the Cathedral.

Social/community events: due to the pandemic, our usual social and community events were suspended. Contact with the local community was maintained through

weekly posters provided by Revd Ruth Crofton, which were displayed in the church notice boards. These messages of encouragement were greatly appreciated by the local community and provided the message that the church was still very much alive although closed for worship.

Tyneside Scottish Association: the church has a very fine war memorial by Walter Gilbert and is the Custodian of the Colour of the 4th Battalion Tyneside Scottish. With a grant received from the Heritage Lottery Fund, the Colour was restored during 2017. On Sunday 15th November 2020, members of the Tyneside Scottish Association joined members of Jesmond URC and the local community for a Service of Remembrance held outside the church.

All these activities and events would not be possible without the hard work and commitment of members of the congregation.

Policies: Jesmond URC regularly reviews and updates its GDPR and Safeguarding Policies, and those associated with the church undergo regular DBS checks where appropriate.

Financial Review

It is the policy of Jesmond URC to keep approximately six months' running costs in reserve in the unrestricted General Fund to cover unforeseen expenditure and loss of income. This policy is reviewed every year.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
RECEIPTS						
Offerings		29,535	-	-	29,535	29,227
Fund raising and donations		353	-	10	363	251
Programme activity income		228	-	-	228	900
Monies raised for outside causes	3	-	-	2,695	2,695	5,383
Joint Pastorate		-	-	-	-	2,080
Gift Aid tax repayments		6,460	-	691	7,151	7,614
Property: church/hall lettings		10,665	-	-	10,665	24,065
Property: church flat lettings		7,332	-	-	7,332	6,960
Property: Haldane House lettings	4	40,063	-	-	40,063	41,982
Reimbursements Received		-	-	-	-	455
Grants received	5	4,661	-	-	4,661	-
Bank interest and investment income		3,266	-	-	3,266	2,092
Total receipts		102,563	-	3,395	105,958	121,010
PAYMENTS						
Ministry & Mission Fund		18,559	-	-	18,559	16,872
Ministry/Group expenses		1,216	-	-	1,216	2,324
Synod levy		-	-	-	-	1,608
Church running costs	6	59,244	-	-	59,244	57,961
Haldane House running costs	7	973	-	-	973	961
Programme activity costs		362	-	-	362	1,465
Support of outside causes	8	5,788	-	3,408	9,196	12,513
Maintenance of church buildings	9	5,097	646	-	5,743	7,121
Maintenance of Haldane House	10	712	-	-	712	711
Total payments		91,951	646	3,408	96,005	101,536
NET RECEIPTS / (PAYMENTS)		10,612	(646)	(13)	9,954	19,474
TRANSFERS between funds	2	2,925	1,810	-	-	-
CASH FUNDS b/fwd 1 January		114,387	13,193	523	128,104	108,631
CASH FUNDS c/fwd 31 December		127,925	10,737	510	139,172	128,104

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
Monetary assets						
Bank and Cash Accounts	13	127,925	10,737	510	139,172	128,104
Other assets						
Investments at market value	14	95,108	-	-	95,108	90,755
Assets used for church purposes						
Buildings	15	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	15					
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name) [redacted] (signature)

7 April 2021

The notes on pages 3 - 6 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	10,633	-	- 646	-	9,987
Piano Fund	1,810	-	-	- 1,810	-
Star Fund at the Community Foundation	750	-	-	-	750
Total designated funds	13,194	-	- 646	- 1,810	10,737

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	23	970	- 993	-	-
Commitment for Life	-	2,375	- 2,375	-	-
Community Garden Fund	392	10	-	-	402
Synod Grant - Somme Weekend	108	-	-	-	108
Other Third Parties	-	40	- 40	-	-
Total restricted funds	523	3,395	- 3,408	-	510

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Donations for Outside Causes	-	-	805	805	1,843
Commitment for Life	-	-	1,850	1,850	2,100
Other third parties	-	-	40	40	1,440
Total raised for outside causes	-	-	2,695	2,695	5,383
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
4 PROPERTY: HALDANE HOUSE LETTINGS					
Haldane House ground floor	34,116	-	-	34,116	35,658
Haldane House flat 51A	4,147	-	-	4,147	4,524
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
Total Haldane House property income	40,063	-	-	40,063	41,982
5 GRANTS RECEIVED					
HMRC - Furlough Grant Scheme	4,661	-	-	4,661	-
Total grants received	4,661	-	-	4,661	-
6 CHURCH RUNNING COSTS					
Gas and electricity	9,226	-	-	9,226	10,407
Insurance	6,900	-	-	6,900	6,816
Water rates	81	-	-	81	92
Telephone	768	-	-	768	698
Office Administrator salary (incl. tax)	17,920	-	-	17,920	16,640
Stationery and photocopying	1,625	-	-	1,625	546
Publications and other expenses	163	-	-	163	78
Licences and music	922	-	-	922	519
Cleaning	4,407	-	-	4,407	5,687
Organ/piano maintenance	1,542	-	-	1,542	1,104
Equipment	2,366	-	-	2,366	1,734
Accountancy and Payroll Fees	3,614	-	-	3,614	3,502
Professional Fees	500	-	-	500	760
Church Helper Salary	1,081	-	-	1,081	1,047
Church Caretaker Salary	7,267	-	-	7,267	7,040
Flowers/garden	862	-	-	862	1,295
Total church running costs	59,244	-	-	59,244	57,961
7 HALDANE HOUSE RUNNING COSTS					
Insurance	973	-	-	973	961
Total Haldane House running costs	973	-	-	973	961

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
8 SUPPORT OF OUTSIDE CAUSES					
Subscriptions	25	-	-	25	25
Donations from General Fund	5,763	-	-	5,763	6,261
Outside Causes	-	-	993	993	2,334
Commitment for Life	-	-	2,375	2,375	2,453
Other third parties	-	-	40	40	1,440
Total support of outside causes	5,788	-	3,408	9,196	12,513
9 MAINTENANCE OF CHURCH BUILDINGS					
Decorating	36	-	-	36	480
Electrical Repairs	1,494	-	-	1,494	411
Plumbing Repairs	96	-	-	96	716
Other property Repairs	757	-	-	757	2,298
Servicing	1,367	-	-	1,367	1,033
Church Flat Renovations	-	611	-	611	882
Church Flat Other Payments	-	35	-	35	202
Letting Agents Fee	953	-	-	953	905
Equipment	393	-	-	393	194
Total maintenance of church buildings	5,097	646	-	5,743	7,121
10 MAINTENANCE OF HALDANE HOUSE					
Repair, redecoration and other work	-	-	-	-	48
Agent's fees for flat 51A	539	-	-	539	588
Upkeep of Flat 51A	173	-	-	173	75
Total maintenance of Haldane House	712	-	-	712	711
11 MONETARY ASSETS					
The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.					

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall bequest, the GL Young bequest and the TW Crawford bequest. Income from the Hall bequest is put towards purchasing a wreath for Remembrance Day. The remaining income from all the bequests are paid to the General fund.

The holdings and value of the investments is shown as follows:

	This year 2020			Last year 2019	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	413	12	23	395
Young bequest	639	11,486	331	639	10,961
Crawford bequest					
(a) JURC general purposes	2,792	50,188	1,448	2,792	47,890
(b) Woman's Home Church	1,396	25,094	724	1,396	23,945
Sub-total Crawford bequest	4,188	75,282	2,171	4,188	71,836
Other	441	7,927	229	441	7,564
Total investments	5,291	95,108	2,743	5,291	90,755

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £10,379,599 and Haldane House for £2,038,956.

In addition, tenants improvements to Haldane House are insured and shown separately as £9,818.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £866,510.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

JOINT PASTORATE ACCOUNT

	This Year 2020 Total £	Last Year 2019 Total £
Receipts		
Support from Jesmond	-	1,296
Support from West End	-	1,110
Manse Rent	-	1,344
Total receipts	-	3,750
Payments		
Support from Jesmond	-	2,080
Support from RSM	-	1,938
Car Allowance	-	400
Minister's expenses	-	65
Retirement Payments	-	1,515
Council tax	-	408
Phone (including broadband)	-	194
Water rates	-	108
Manse repairs/improvements	-	60
Manse - Council Tax	-	980
Manse - Building Insurance	-	381
Manse - Phone	-	276
Manse - Water Rates	-	150
Total payments	-	8,555
CASH FUNDS b/fwd 1 January	-	6,470
NET RECEIPTS / (PAYMENTS)	-	1,665
Joint Pastorate Account Closed	-	6,186
Balance apportioned between		
Jesmond	-	2,080
West End	-	2,168
RSM	-	1,938
Balance at 31 December 2020	-	-

JESMOND UNITED REFORMED CHURCH
REGISTERED CHARITY NUMBER 1137613

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

JOINT PASTORATE ACCOUNT NOTES

Notes

The Joint Pastorate Account wound up in June 2019 following the retirement of The Minister and the balance of the Joint Pastorate Account was divided between the churches.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

	This Year 2020 Total £	Last Year 2019 Total £
Receipts		
Rent (see note a)	25,272	23,374
Utilities	4,680	1,950
Bank interest and investment income	282	1,395
Total receipts	30,234	26,719
Payments (see notes b and c)		
Joint pastorate housing contribution	-	687
Agent's fees	3,285	3,039
Utilities management fees	234	98
Furnishings and fittings	1,035	2,035
Utilities	3,197	639
Insurance	973	961
Servicing, repairs and maintenance	1,292	10,592
Gardening, cleaning and other	567	3,245
Electrical / Lighting / Sound System	-	9,075
Total payments	10,584	30,370
NET RECEIPTS / (PAYMENTS)	19,650	(3,651)
TRANSFERS from/(to) General Fund	- 1,115	-
CASH FUNDS b/fwd 1 January	69,334	72,985
CASH FUNDS c/fwd 31 December	87,869	69,334

Note:

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2020, which are set out on pages 1 to 8.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

7 April 2021

Name and address of the Independent Examiner:

David Kilner, F.C.A.
7 Eldon Square
Newcastle upon Tyne
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2020, which is set out on page 9.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
RECEIPTS						
Offerings		29,535	-	-	29,535	29,227
Fund raising and donations		353	-	10	363	251
Programme activity income		228	-	-	228	900
Monies raised for outside causes	3	-	-	2,695	2,695	5,383
Joint Pastorate		-	-	-	-	2,080
Gift Aid tax repayments		6,460	-	691	7,151	7,614
Property: church/hall lettings		10,665	-	-	10,665	24,065
Property: church flat lettings		7,332	-	-	7,332	6,960
Property: Haldane House lettings	4	40,063	-	-	40,063	41,982
Reimbursements Received		-	-	-	-	455
Grants received	5	4,661	-	-	4,661	-
Bank interest and investment income		3,266	-	-	3,266	2,092
Total receipts		102,563	-	3,395	105,958	121,010
PAYMENTS						
Ministry & Mission Fund		18,559	-	-	18,559	16,872
Ministry/Group expenses		1,216	-	-	1,216	2,324
Synod levy		-	-	-	-	1,608
Church running costs	6	59,244	-	-	59,244	57,961
Haldane House running costs	7	973	-	-	973	961
Programme activity costs		362	-	-	362	1,465
Support of outside causes	8	5,788	-	3,408	9,196	12,513
Maintenance of church buildings	9	5,097	646	-	5,743	7,121
Maintenance of Haldane House	10	712	-	-	712	711
Total payments		91,951	646	3,408	96,005	101,536
NET RECEIPTS / (PAYMENTS)		10,612	(646)	(13)	9,954	19,474
TRANSFERS between funds	2	2,925	- 1,810	-	-	-
CASH FUNDS b/fwd 1 January		114,387	13,193	523	128,104	108,631
CASH FUNDS c/fwd 31 December		127,925	10,737	510	139,172	128,104

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
Monetary assets						
Bank and Cash Accounts	13	127,925	10,737	510	139,172	128,104
Other assets						
Investments at market value	14	95,108	-	-	95,108	90,755
Assets used for church purposes						
Buildings	15	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	15					
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name) [redacted] (signature)

7 April 2021

The notes on pages 3 - 6 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

2 FUND ACCOUNTING

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

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	10,633	-	- 646	-	9,987
Piano Fund	1,810	-	-	- 1,810	-
Star Fund at the Community Foundation	750	-	-	-	750
Total designated funds	13,194	-	- 646	- 1,810	10,737

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

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	23	970	- 993	-	-
Commitment for Life	-	2,375	- 2,375	-	-
Community Garden Fund	392	10	-	-	402
Synod Grant - Somme Weekend	108	-	-	-	108
Other Third Parties	-	40	- 40	-	-
Total restricted funds	523	3,395	- 3,408	-	510

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Donations for Outside Causes	-	-	805	805	1,843
Commitment for Life	-	-	1,850	1,850	2,100
Other third parties	-	-	40	40	1,440
Total raised for outside causes	-	-	2,695	2,695	5,383
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
4 PROPERTY: HALDANE HOUSE LETTINGS					
Haldane House ground floor	34,116	-	-	34,116	35,658
Haldane House flat 51A	4,147	-	-	4,147	4,524
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
Total Haldane House property income	40,063	-	-	40,063	41,982
5 GRANTS RECEIVED					
HMRC - Furlough Grant Scheme	4,661	-	-	4,661	-
Total grants received	4,661	-	-	4,661	-
6 CHURCH RUNNING COSTS					
Gas and electricity	9,226	-	-	9,226	10,407
Insurance	6,900	-	-	6,900	6,816
Water rates	81	-	-	81	92
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Publications and other expenses	163	-	-	163	78
Licences and music	922	-	-	922	519
Cleaning	4,407	-	-	4,407	5,687
Organ/piano maintenance	1,542	-	-	1,542	1,104
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Total church running costs	59,244	-	-	59,244	57,961
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Insurance	973	-	-	973	961
Total Haldane House running costs	973	-	-	973	961

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
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Donations from General Fund	5,763	-	-	5,763	6,261
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Repair, redecoration and other work	-	-	-	-	48
Agent's fees for flat 51A	539	-	-	539	588
Upkeep of Flat 51A	173	-	-	173	75
Total maintenance of Haldane House	712	-	-	712	711
11 MONETARY ASSETS					
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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

JOINT PASTORATE ACCOUNT

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Receipts		
Support from Jesmond	-	1,296
Support from West End	-	1,110
Manse Rent	-	1,344
Total receipts	-	3,750
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West End	-	2,168
RSM	-	1,938
Balance at 31 December 2020	-	-

JESMOND UNITED REFORMED CHURCH
REGISTERED CHARITY NUMBER 1137613

Page 8

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

JOINT PASTORATE ACCOUNT NOTES

Notes

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

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REGISTERED CHARITY NUMBER 242567

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Utilities	3,197	639
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RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

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RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT

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Respective responsibilities

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