

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				
Contents	15					
Organ, furnishings and equipment						
Liabilities						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name) (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.

Basis of Independent Examiner's report

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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

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) (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.

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