

## **Jesmond United Reformed Church**

**Registered Charity No. 1137613**

### **Trustees' Annual Report for the financial year January 1<sup>st</sup> 2021 to December 31<sup>st</sup> 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 26<sup>th</sup> 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](mailto: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 30<sup>th</sup> 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 23<sup>rd</sup> 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 23<sup>rd</sup> 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 Sirmons, 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 25<sup>th</sup> 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 23<sup>rd</sup> 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 4<sup>th</sup> 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 13<sup>th</sup> 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.

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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.

## **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 £
<b>RECEIPTS</b>						
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	-
<b>Total receipts</b>		<b>140,720</b>	<b>-</b>	<b>4,026</b>	<b>144,746</b>	<b>105,958</b>

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
<b>Total payments</b>		<b>121,605</b>	<b>315</b>	<b>4,134</b>	<b>126,054</b>	<b>96,005</b>

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

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		147,040	10,423	402	157,864	139,172
<b>Other assets</b>						
Investments at market value	12	108,651	-	-	108,651	95,108
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	13					
<b>Liabilities</b>						
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
<b>Total designated funds</b>	<b>10,738</b>	<b>-</b>	<b>- 315</b>	<b>-</b>	<b>10,423</b>

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	-	-	-	-	-
<b>Total restricted funds</b>	<b>510</b>	<b>4,026</b>	<b>- 4,134</b>	<b>-</b>	<b>402</b>

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
<b>-</b>	<b>-</b>	<b>3,307</b>	<b>3,307</b>	<b>2,695</b>

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
<b>41,830</b>	<b>-</b>	<b>-</b>	<b>41,830</b>	<b>40,063</b>

**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	-
<b>7,663</b>	<b>-</b>	<b>-</b>	<b>7,663</b>	<b>4,661</b>

**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 £
<b>6 CHURCH RUNNING COSTS</b>					
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
<b>Total church running costs</b>	<b>62,569</b>	<b>-</b>	<b>-</b>	<b>62,569</b>	<b>59,244</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,128	-	-	1,128	973
<b>Total Haldane House running costs</b>	<b>1,128</b>	<b>-</b>	<b>-</b>	<b>1,128</b>	<b>973</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
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
<b>Total support of outside causes</b>	<b>5,244</b>	<b>-</b>	<b>4,026</b>	<b>9,270</b>	<b>9,196</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
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
<b>Total maintenance of church buildings</b>	<b>16,343</b>	<b>315</b>	<b>-</b>	<b>16,657</b>	<b>5,743</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
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	-
<b>Total maintenance of Haldane House</b>	<b>13,265</b>	<b>-</b>	<b>-</b>	<b>13,265</b>	<b>712</b>

**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
<b>Total investments</b>	<b>5,291</b>	<b>108,651</b>	<b>2,798</b>	<b>5,291</b>	<b>95,108</b>

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  
-  
-  
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-

-  
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-

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

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 £
<b>Receipts</b>		
Rent (see note a)	28,314	25,272
Utilities	2,730	4,680
Bank interest and investment income	725	282
<b>Total receipts</b>	<b>31,769</b>	<b>30,234</b>
<b>Payments (see notes b and c)</b>		
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 JURC General Fund	5,000	-
<b>Total payments</b>	<b>27,664</b>	<b>10,584</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>4,105</b>	<b>19,650</b>
<b>TRANSFERS between funds (see note d)</b>	-	- 1,115
<b>CASH FUNDS b/fwd 1 January</b>	<b>87,869</b>	<b>69,334</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>91,974</b>	<b>87,869</b>

## 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**

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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

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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 £
<b>RECEIPTS</b>						
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	-
<b>Total receipts</b>		<b>140,720</b>	<b>-</b>	<b>4,026</b>	<b>144,746</b>	<b>105,958</b>

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
<b>Total payments</b>		<b>121,605</b>	<b>315</b>	<b>4,134</b>	<b>126,054</b>	<b>96,005</b>

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

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
	Note					
<b>Monetary assets</b>						
Bank and Cash Accounts		147,040	10,423	402	157,864	139,172
<b>Other assets</b>						
Investments at market value	12	108,651	-	-	108,651	95,108
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House Organ, furnishings and equipment				
Contents	13					
<b>Liabilities</b>						
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
<b>Total designated funds</b>	<b>10,738</b>	<b>-</b>	<b>- 315</b>	<b>-</b>	<b>10,423</b>

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	-	-	-	-	-
<b>Total restricted funds</b>	<b>510</b>	<b>4,026</b>	<b>- 4,134</b>	<b>-</b>	<b>402</b>

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
<b>-</b>	<b>-</b>	<b>3,307</b>	<b>3,307</b>	<b>2,695</b>

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
<b>41,830</b>	<b>-</b>	<b>-</b>	<b>41,830</b>	<b>40,063</b>

**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	-
<b>7,663</b>	<b>-</b>	<b>-</b>	<b>7,663</b>	<b>4,661</b>

**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 £
<b>6 CHURCH RUNNING COSTS</b>					
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
<b>Total church running costs</b>	<b>62,569</b>	<b>-</b>	<b>-</b>	<b>62,569</b>	<b>59,244</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,128	-	-	1,128	973
<b>Total Haldane House running costs</b>	<b>1,128</b>	<b>-</b>	<b>-</b>	<b>1,128</b>	<b>973</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
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
<b>Total support of outside causes</b>	<b>5,244</b>	<b>-</b>	<b>4,026</b>	<b>9,270</b>	<b>9,196</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
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
<b>Total maintenance of church buildings</b>	<b>16,343</b>	<b>315</b>	<b>-</b>	<b>16,657</b>	<b>5,743</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
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	-
<b>Total maintenance of Haldane House</b>	<b>13,265</b>	<b>-</b>	<b>-</b>	<b>13,265</b>	<b>712</b>

**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
<b>Total investments</b>	<b>5,291</b>	<b>108,651</b>	<b>2,798</b>	<b>5,291</b>	<b>95,108</b>

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

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 £
<b>Receipts</b>		
Rent (see note a)	28,314	25,272
Utilities	2,730	4,680
Bank interest and investment income	725	282
<b>Total receipts</b>	<b>31,769</b>	<b>30,234</b>
<b>Payments (see notes b and c)</b>		
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	-
<b>Total payments</b>	<b>27,664</b>	<b>10,584</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>4,105</b>	<b>19,650</b>
<b>TRANSFERS between funds (see note d)</b>	<b>-</b>	<b>- 1,115</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>87,869</b>	<b>69,334</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>91,974</b>	<b>87,869</b>

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RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

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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

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Date:

4 March 2022

Name and address of the Independent Examiner:

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