

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.

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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 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 |
|---|---------|

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

| | Note | Unrestricted Funds £ | Designated Funds £ | Restricted Funds £ | This Year 2023 Total £ | Previous Year 2022 Total £ |
|---------------------------------|------|--|--------------------|--------------------|------------------------|----------------------------|
| 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 |
| 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:

- 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

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 |
| 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

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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

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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