

Jesmond United Reformed Church

Registered Charity No. 1137613

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

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

Administrative Information

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

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

Tel: 0191 281 4676

Email: office@jesmond-urc.org.uk

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

The Trustees during the period of this report were:

Revd Ryan Sirmons (Chair of Trustees)

Mrs Moira Copeland

Mrs Lindsay Cross (to April 2024)

Miss Jean Degenhardt

Mr Chris Hodder

Mrs Helen Hodder

Dr Alison Shiel

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

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

Structure, Governance and Management

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

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

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

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

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

Objectives

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

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

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

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

Review of Activities and Achievements during 2024

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

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

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

Community, Contemplation, Creativity, Care, and Celebration

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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The Future

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

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

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

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Financial Review

Copy accounts for period end 31 Dec 2024 attached.

Total receipts	£192238
Total payments	£145059
Surplus	£47179

Reserves Policy

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

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

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

Additional information

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

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

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

STATEMENT OF ASSETS AND LIABILITIES

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

APPROVED by the Church Meeting on

11 MAY 2025

and signed on its behalf

by RYAN P SIMMONS (name)

(signature)

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

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

2 FUND ACCOUNTING

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

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

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

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

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

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes
Commitment for Life
Other third parties

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

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

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

Other Grants Received

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

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

11 MONETARY ASSETS

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

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

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

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

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

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

13 ASSETS USED FOR CHURCH PURPOSES

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

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

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

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

Note:

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

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

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

Basis of Independent Examiner's report

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

Independent Examiner's statement

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

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

David Kilner, F.C.A.

7 Eldon Square

Newcastle upon Tyne

NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

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

Basis of Independent Examiner's report

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

Independent Examiner's statement

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Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

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

STATEMENT OF ASSETS AND LIABILITIES

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

APPROVED by the Church Meeting on

11 MAY 2025

and signed on its behalf

by RYAN P SIMMONS (name)

(signature)

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

1 ACCOUNTING POLICIES AND PRACTICES

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

2 FUND ACCOUNTING

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

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

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

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

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

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes
Commitment for Life
Other third parties

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

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

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

Other Grants Received

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

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

11 MONETARY ASSETS

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

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

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

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

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

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

13 ASSETS USED FOR CHURCH PURPOSES

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

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

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Appendix 1

JOINT PASTORATE ACCOUNT
MINISTERIAL EXPENSES

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT
REGISTERED CHARITY NUMBER 242567

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

Note:

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

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

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

Basis of Independent Examiner's report

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

Independent Examiner's statement

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

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

David Kilner, F.C.A.

7 Eldon Square

Newcastle upon Tyne

NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

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

Respective responsibilities

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

Basis of Independent Examiner's report

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

Independent Examiner's statement

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

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

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