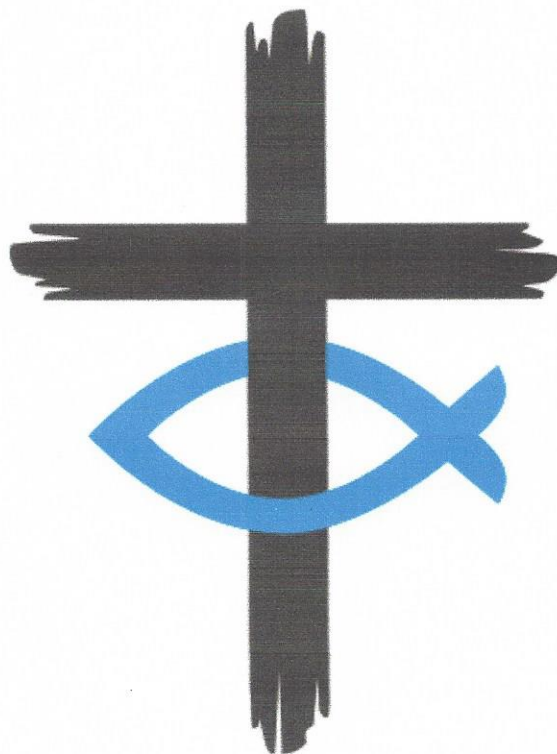


# ST COLUMBA'S UNITED REFORMED CHURCH

NORTH SHIELDS



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**Financial Statement  
for the year  
1st January 2021 to 31st December 2021**

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**TREASURER**

H K ARMSTRONG

**EXAMINER**

J R MILLS FCCA  
Laverick Walton & Co

14 April 2022

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## RECEIPTS AND PAYMENTS ACCOUNT

|                                     | Note | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|-------------------------------------|------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>RECEIPTS</b>                     |      |                         |                       |                       |                              |                              |
| Offerings & Gift Aid Tax Refund     | 3    | 62,906.25               |                       |                       | 62,906.25                    | 68,393.71                    |
| Donations                           | 4    | 4,230.43                |                       |                       | 4,230.43                     | 4,196.68                     |
| Fund Raising                        | 5    | 728.90                  |                       |                       | 728.90                       | 174.21                       |
| Church Premises Receipts            | 6    | 3,891.50                |                       |                       | 3,891.50                     | 5,926.65                     |
| Legacies                            | 7    |                         | 28,074.91             |                       | 28,074.91                    |                              |
| Grants & Insurance Claims           | 8    | 13,785.36               |                       |                       | 13,785.36                    | 1,822.10                     |
| Monies Raised for Outside Causes    | 9    |                         |                       | 2,219.50              | 2,219.50                     | 1,887.50                     |
| Programme Activity Receipts         | 10   |                         | 533.57                |                       | 533.57                       | 637.47                       |
| Manse Receipts                      | 11   |                         |                       |                       |                              |                              |
| Investment Receipts                 | 12   | 44.40                   | 2,800.00              | 66.60                 | 2,911.00                     | 1,400.50                     |
| Miscellaneous Receipts              | 13   |                         |                       | 404.20                | 404.20                       | 1,669.90                     |
| <b>Total receipts</b>               |      | <b>85,586.84</b>        | <b>31,408.48</b>      | <b>2,690.30</b>       | <b>119,685.62</b>            | <b>86,108.72</b>             |
| <b>PAYMENTS</b>                     |      |                         |                       |                       |                              |                              |
| Ministry & Mission Assessment       | 14   | 38,010.00               |                       |                       | 38,010.00                    | 42,185.00                    |
| Synod Assessment                    | 15   |                         |                       |                       |                              |                              |
| Ministry Expenses                   | 16   | 1,712.27                |                       |                       | 1,712.27                     | 1,586.46                     |
| Church Buildings Maintenance        | 17   | 7,638.21                |                       |                       | 7,638.21                     | 11,105.31                    |
| Church Running Costs                | 18   | 21,824.26               |                       |                       | 21,824.26                    | 23,205.02                    |
| Manse Maintenance                   | 19   | 56.25                   |                       |                       | 56.25                        | 1,237.50                     |
| Manse Running Costs                 | 20   | 2,860.30                |                       |                       | 2,860.30                     | 3,480.24                     |
| Programme Activity Costs            | 21   | 3,020.20                | 683.39                | 580.00                | 4,283.59                     | 2,250.92                     |
| Cost of Fundraising                 | 22   | 185.66                  |                       |                       | 185.66                       | 113.25                       |
| Support of Outside Causes           | 23   |                         |                       | 2,299.00              | 2,299.00                     | 2,047.00                     |
| Other Costs                         | 24   | 19.99                   |                       | 524.21                | 544.20                       | 1,602.40                     |
| <b>Total payments</b>               |      | <b>75,327.14</b>        | <b>683.39</b>         | <b>3,403.21</b>       | <b>79,413.74</b>             | <b>88,813.10</b>             |
| <b>NET RECEIPTS / (PAYMENTS)</b>    |      | <b>10,259.70</b>        | <b>30,725.09</b>      | <b>-712.91</b>        | <b>40,271.88</b>             | <b>-2,704.38</b>             |
| <b>TRANSFERS between funds</b>      | 2    | 3,020.20                | -3,020.20             |                       | 0.00                         | 0.00                         |
| <b>CASH FUNDS b/fwd 1 January</b>   |      | <b>13,222.58</b>        | <b>104,659.77</b>     | <b>7,821.28</b>       | <b>125,703.63</b>            | <b>128,408.01</b>            |
| <b>CASH FUNDS c/fwd 31 December</b> |      | <b>26,502.48</b>        | <b>132,364.66</b>     | <b>7,108.37</b>       | <b>165,975.51</b>            | <b>125,703.63</b>            |

## STATEMENT OF ASSETS AND LIABILITIES

## Monetary assets

|                              |    |                  |                   |                 |                   |                   |
|------------------------------|----|------------------|-------------------|-----------------|-------------------|-------------------|
| Cash                         |    |                  |                   |                 |                   |                   |
| Bank Account                 |    | 26,502.48        | 132,364.66        | 7,108.37        | 165,975.51        | 125,703.63        |
| <b>Total monetary assets</b> | 25 | <b>26,502.48</b> | <b>132,364.66</b> | <b>7,108.37</b> | <b>165,975.51</b> | <b>125,703.63</b> |

## Other assets

|                             |  |          |  |  |          |          |
|-----------------------------|--|----------|--|--|----------|----------|
| Gift Aid Recoverable        |  | 4,869.81 |  |  | 4,869.81 | 3,206.38 |
| URC Northern Synod Expenses |  | 20.41    |  |  | 20.41    | 330.72   |
| Non Church Use of Premises  |  | 150.00   |  |  | 150.00   | 150.00   |

## Assets used for church purposes

|                                  |    |                            |  |  |  |  |
|----------------------------------|----|----------------------------|--|--|--|--|
| Buildings under Statutory Trusts | 26 | Church buildings and manse |  |  |  |  |
| Church Contents                  | 26 | Furnishings and equipment  |  |  |  |  |

## Liabilities

|                       |  |  |  |  |  |  |
|-----------------------|--|--|--|--|--|--|
| Significant Creditors |  |  |  |  |  |  |
|-----------------------|--|--|--|--|--|--|

APPROVED by the Trustees on 12 January 2022 and signed on their behalf

by (name) ALISON DREW

(signature)



The notes on pages 2 to 6 form part of this financial statement

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES

## 1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

## 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.

| Designated Fund name & purpose:    | Balance<br>b/fwd £ | Receipts<br>in year £ | Payments<br>in year £ | Transfers<br>for year £ | Balance<br>c/fwd £ |
|------------------------------------|--------------------|-----------------------|-----------------------|-------------------------|--------------------|
| a Traidcraft Reserve               | 1,176.05           | 533.57                | -683.39               |                         | 1,026.23           |
| b Legacy Reserve                   | 28,311.91          | 28,074.91             |                       |                         | 56,386.82          |
| c Buildings Reserve                | 30,000.00          |                       |                       |                         | 30,000.00          |
| d Janet Dall Thomson Charity       | 271.81             | 2,800.00              |                       | -3,020.20               | 51.61              |
| m General Reserve Fund             | 44,900.00          |                       |                       |                         | 44,900.00          |
| <b>Totals for Designated Funds</b> | <b>104,659.77</b>  | <b>31,408.48</b>      | <b>-683.39</b>        | <b>-3,020.20</b>        | <b>132,364.66</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.

| Restricted Fund name & purpose:       | Balance<br>b/fwd £ | Receipts<br>in year £ | Payments<br>in year £ | Balance<br>c/fwd £ |
|---------------------------------------|--------------------|-----------------------|-----------------------|--------------------|
| e Educational Projects                | 1,394.90           |                       | -384.00               | 1,010.90           |
| f Electrical Equipment/Projector Fund | 617.77             |                       |                       | 617.77             |
| g Glen Fund (Flowers)                 | 15.30              | 66.60                 | -61.20                | 20.70              |
| h Monies raised for outside causes    | 354.80             | 2,219.50              | -2,299.00             | 275.30             |
| i New Technology/Mission Project Fund | 2,675.19           |                       |                       | 2,675.19           |
| j Contra Entries                      | 0.00               | 233.00                | -233.00               | 0.00               |
| k Manse Reserve                       | 0.00               |                       |                       | 0.00               |
| l Youth Club Funds                    | 405.65             |                       | -196.00               | 209.65             |
| n Flower Fund Reserve                 | 357.67             | 171.20                | -230.01               | 298.86             |
| o Maud Driver Junior Church Reserve   | 2,000.00           |                       |                       | 2,000.00           |
| <b>Totals for Restricted Funds</b>    | <b>7,821.28</b>    | <b>2,690.30</b>       | <b>-3,403.21</b>      | <b>7,108.37</b>    |

|                                           | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|-------------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>3 OFFERINGS</b>                        |                         |                       |                       |                              |                              |
| a Gift Aid Offerings                      | 47,613.05               |                       |                       | 47,613.05                    | 48,130.60                    |
| b Gift Aid Tax Refund                     | 9,743.77                |                       |                       | 9,743.77                     | 12,649.60                    |
| c Free Will Offerings                     | 5,549.43                |                       |                       | 5,549.43                     | 7,613.51                     |
| <b>Total Offerings</b>                    | <b>62,906.25</b>        |                       |                       | <b>62,906.25</b>             | <b>68,393.71</b>             |
| <b>4 DONATIONS</b>                        |                         |                       |                       |                              |                              |
| a From Organisations                      | 332.14                  |                       |                       | 332.14                       | 933.18                       |
| b From Individuals                        | 3,898.29                |                       |                       | 3,898.29                     | 3,263.50                     |
| c From individuals - Educational Projects |                         |                       |                       |                              |                              |
| d From individuals - New Tech/Mission     |                         |                       |                       |                              |                              |
| <b>Total Donations</b>                    | <b>4,230.43</b>         |                       |                       | <b>4,230.43</b>              | <b>4,196.68</b>              |
| <b>5 FUND RAISING</b>                     |                         |                       |                       |                              |                              |
| a For General Purposes                    | 728.90                  |                       |                       | 728.90                       | 174.21                       |
| <b>Total Fund Raising</b>                 | <b>728.90</b>           |                       |                       | <b>728.90</b>                | <b>174.21</b>                |
| <b>6 CHURCH PREMISES RECEIPTS</b>         |                         |                       |                       |                              |                              |
| a Non Church Use of Premises              | 3,846.50                |                       |                       | 3,846.50                     | 5,726.65                     |
| b Weddings and Funerals                   | 45.00                   |                       |                       | 45.00                        | 200.00                       |
| <b>Total Church Premises Receipts</b>     | <b>3,891.50</b>         |                       |                       | <b>3,891.50</b>              | <b>5,926.65</b>              |
| <b>7 LEGACIES</b>                         |                         |                       |                       |                              |                              |
| a For General Purposes                    |                         | 28,074.91             |                       | 28,074.91                    |                              |
| b For Restricted Purposes                 |                         |                       |                       |                              |                              |
| <b>Total Legacies</b>                     |                         | <b>28,074.91</b>      |                       | <b>28,074.91</b>             |                              |

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES - continued

|                                                | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|------------------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>8 GRANTS &amp; INSURANCE CLAIMS</b>         |                         |                       |                       |                              |                              |
| a Grants                                       | 2,000.00                |                       |                       | 2,000.00                     |                              |
| b HMRC JRS Grant                               | 1,407.11                |                       |                       | 1,407.11                     | 1,822.10                     |
| c Insurance Claims                             | 10,378.25               |                       |                       | 10,378.25                    |                              |
| <b>Total Grants</b>                            | <b>13,785.36</b>        |                       |                       | <b>13,785.36</b>             | <b>1,822.10</b>              |
| <b>9 MONIES RAISED FOR OUTSIDE CAUSES</b>      |                         |                       |                       |                              |                              |
| a Monies Raised for Outside Causes             |                         |                       | 2,219.50              | 2,219.50                     | 1,887.50                     |
| <b>Total Monies Raised for Outside Causes</b>  |                         |                       | <b>2,219.50</b>       | <b>2,219.50</b>              | <b>1,887.50</b>              |
| <b>10 PROGRAMME ACTIVITY RECEIPTS</b>          |                         |                       |                       |                              |                              |
| a Traidcraft Receipts                          |                         | 533.57                |                       | 533.57                       | 637.47                       |
| b Other Receipts                               |                         |                       |                       |                              |                              |
| <b>Total Programme Activity Receipts</b>       |                         | <b>533.57</b>         |                       | <b>533.57</b>                | <b>637.47</b>                |
| <b>11 MANSE RECEIPTS</b>                       |                         |                       |                       |                              |                              |
| a Manse Rent Receipts                          |                         |                       |                       |                              |                              |
| b Manse Other Receipts                         |                         |                       |                       |                              |                              |
| <b>Total Manse Receipts</b>                    |                         |                       |                       |                              | <b>0.00</b>                  |
| <b>12 INVESTMENT RECEIPTS</b>                  |                         |                       |                       |                              |                              |
| a Charifund: Glen Fund Flowers                 |                         |                       | 66.60                 | 66.60                        | 60.30                        |
| b Charifund: Glen Fund General                 | 44.40                   |                       |                       | 44.40                        | 40.20                        |
| c Thomson Charity Drawdown                     |                         | 2,800.00              |                       | 2,800.00                     | 1,300.00                     |
| <b>Total Investment Receipts</b>               | <b>44.40</b>            | <b>2,800.00</b>       | <b>66.60</b>          | <b>2,911.00</b>              | <b>1,400.50</b>              |
| <b>13 MISCELLANEOUS RECEIPTS</b>               |                         |                       |                       |                              |                              |
| a Contra entries                               |                         |                       | 233.00                | 233.00                       | 1,529.95                     |
| b Miscellaneous Receipts                       |                         |                       | 171.20                | 171.20                       | 139.95                       |
| <b>Total Miscellaneous Receipts</b>            |                         |                       | <b>404.20</b>         | <b>404.20</b>                | <b>3,492.00</b>              |
| <b>14 MINISTRY &amp; MISSION ASSESSMENT</b>    |                         |                       |                       |                              |                              |
| a Ministry & Mission Assessment                | 38,010.00               |                       |                       | 38,010.00                    | 42,185.00                    |
| <b>Total Ministry &amp; Mission Assessment</b> | <b>38,010.00</b>        |                       |                       | <b>38,010.00</b>             | <b>42,185.00</b>             |
| <b>15 SYNOD ASSESSMENT</b>                     |                         |                       |                       |                              |                              |
| a Synod Assessment                             |                         |                       |                       |                              |                              |
| <b>Total Synod Assessment</b>                  |                         |                       |                       |                              | <b>0.00</b>                  |
| <b>16 MINISTRY EXPENSES</b>                    |                         |                       |                       |                              |                              |
| a Car Mileage Allowance                        | 13.50                   |                       |                       | 13.50                        | 31.50                        |
| b Fixed Car Allowance                          | 1,365.60                |                       |                       | 1,365.60                     | 1,365.60                     |
| c Ministers Expenses                           | 103.54                  |                       |                       | 103.54                       | 12.43                        |
| d Book Allowance                               | 137.53                  |                       |                       | 137.53                       | 58.88                        |
| e P11D National Insurance                      | 13.52                   |                       |                       | 13.52                        | 13.52                        |
| f Pulpit Supply                                | 545.00                  |                       |                       | 545.00                       | 370.00                       |
| g Interim Moderators/Vacancy Expenses          |                         |                       |                       |                              |                              |
| h URC/Synod Contribution                       | -466.42                 |                       |                       | -466.42                      | -265.47                      |
| <b>Total Ministry Expenses</b>                 | <b>1,712.27</b>         |                       |                       | <b>1,712.27</b>              | <b>1,586.46</b>              |
| <b>17 CHURCH BUILDINGS MAINTENANCE</b>         |                         |                       |                       |                              |                              |
| a Annual Service / Maintenance Costs           | 2,205.41                |                       |                       | 2,205.41                     | 3,750.80                     |
| b Decorating Internal / External               | 550.00                  |                       |                       | 550.00                       |                              |
| c Electrical / IT Work                         | 233.28                  |                       |                       | 233.28                       | 1,737.99                     |
| d Internal Works                               | 4,512.96                |                       |                       | 4,512.96                     | 412.12                       |
| e External works                               |                         |                       |                       |                              | 4,915.20                     |
| f Purchase / Renewal of Equipment              | 136.56                  |                       |                       | 136.56                       | 277.20                       |
| g Other                                        |                         |                       |                       |                              | 12.00                        |
| <b>Total Church Buildings Maintenance</b>      | <b>7,638.21</b>         |                       |                       | <b>7,638.21</b>              | <b>11,105.31</b>             |

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## NOTES - continued

|                                              | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|----------------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>18 CHURCH RUNNING COSTS</b>               |                         |                       |                       |                              |                              |
| a Gas and Electricity                        | 4,312.50                |                       |                       | 4,312.50                     | 4,210.31                     |
| b Insurance                                  | 6,397.08                |                       |                       | 6,397.08                     | 6,384.00                     |
| c Water Rates                                | 83.02                   |                       |                       | 83.02                        | 44.44                        |
| d Telephone and Internet                     | 998.44                  |                       |                       | 998.44                       | 798.60                       |
| e Cleaning                                   | 3,102.75                |                       |                       | 3,102.75                     | 3,809.95                     |
| f Printing/Stationery, Photocopying & Office | 1,622.20                |                       |                       | 1,622.20                     | 1,434.90                     |
| g Publications                               | 143.86                  |                       |                       | 143.86                       | 314.80                       |
| h Licences / Subscriptions                   | 1,177.56                |                       |                       | 1,177.56                     | 983.16                       |
| i Accounts Examination                       | 264.00                  |                       |                       | 264.00                       | 264.00                       |
| j Secretarial Costs                          | 56.45                   |                       |                       | 56.45                        | 1,163.82                     |
| k Church Organists / Music                   | 3,666.40                |                       |                       | 3,666.40                     | 3,797.04                     |
| <b>Total Church Running Costs</b>            | <b>21,824.26</b>        |                       |                       | <b>21,824.26</b>             | <b>23,205.02</b>             |
| <b>19 MANSE MAINTENANCE</b>                  |                         |                       |                       |                              |                              |
| a Repairs and Renewals                       | 75.00                   |                       |                       | 75.00                        | 1,650.00                     |
| b URC/Synod Contribution                     | -18.75                  |                       |                       | -18.75                       | -412.50                      |
| <b>Total Maintenance of Manse</b>            | <b>56.25</b>            |                       |                       | <b>56.25</b>                 | <b>1,237.50</b>              |
| <b>20 MANSE RUNNING COSTS</b>                |                         |                       |                       |                              |                              |
| a Council Tax                                | 2,345.88                |                       |                       | 2,345.88                     | 2,242.03                     |
| b Insurance                                  | 955.80                  |                       |                       | 955.80                       | 995.19                       |
| c Telephone and Internet                     | 583.19                  |                       |                       | 583.19                       | 714.00                       |
| d Water Rates                                | 254.83                  |                       |                       | 254.83                       | 335.58                       |
| e Gas and Electric Bills                     |                         |                       |                       |                              |                              |
| f URC/Synod Contribution                     | -1,279.40               |                       |                       | -1,279.40                    | -806.56                      |
| <b>Total Manse Running Costs</b>             | <b>2,860.30</b>         |                       |                       | <b>2,860.30</b>              | <b>3,480.24</b>              |
| <b>21 PROGRAMME ACTIVITY COSTS</b>           |                         |                       |                       |                              |                              |
| a Childrens' activities                      | 422.00                  |                       |                       | 422.00                       | 53.00                        |
| b Youth Activities                           |                         |                       | 196.00                | 196.00                       | 50.00                        |
| c Worship / Educational Projects / Training  | 192.81                  |                       | 384.00                | 576.81                       | 646.93                       |
| d Traidcraft purchases / Donations           |                         | 683.39                |                       | 683.39                       | 397.68                       |
| e Trio Stewardship Campaign                  |                         |                       |                       |                              |                              |
| f Good Practice                              | 129.00                  |                       |                       | 129.00                       | 136.49                       |
| g Miscellaneous                              | 2,276.39                |                       |                       | 2,276.39                     | 864.78                       |
| h Projects                                   |                         |                       |                       |                              | 102.04                       |
| <b>Total Programme Activity Costs</b>        | <b>3,020.20</b>         | <b>683.39</b>         | <b>580.00</b>         | <b>4,283.59</b>              | <b>2,250.92</b>              |
| <b>22 COST OF FUNDRAISING</b>                |                         |                       |                       |                              |                              |
| a Offerings                                  | 72.44                   |                       |                       | 72.44                        | 113.25                       |
| b Other                                      | 113.22                  |                       |                       | 113.22                       |                              |
| <b>Total Cost of Fundraising</b>             | <b>185.66</b>           |                       |                       | <b>185.66</b>                | <b>113.25</b>                |
| <b>23 SUPPORT OF OUTSIDE CAUSES</b>          |                         |                       |                       |                              |                              |
| a Funds for Outside Causes                   |                         |                       | 2,299.00              | 2,299.00                     | 2,047.00                     |
| b Incurred Expenses                          |                         |                       |                       |                              |                              |
| <b>Total Support of Outside Causes</b>       |                         |                       | <b>2,299.00</b>       | <b>2,299.00</b>              | <b>2,047.00</b>              |
| <b>24 OTHER COSTS</b>                        |                         |                       |                       |                              |                              |
| a Miscellaneous                              | 19.99                   |                       | 230.01                | 250.00                       |                              |
| b Glen Fund Flowers                          |                         |                       | 61.20                 | 61.20                        | 72.45                        |
| c Contra Payments                            |                         |                       | 233.00                | 233.00                       | 1,529.95                     |
| d Legacy Reserve Payments to Reserves        |                         |                       |                       |                              |                              |
| <b>Total Other Costs</b>                     | <b>19.99</b>            |                       | <b>524.21</b>         | <b>544.20</b>                | <b>1,602.40</b>              |
| <b>25 MONETARY ASSETS</b>                    |                         |                       |                       |                              |                              |

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

## 26 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse at 15 West Dene Drive, North Shields are vested in the United Reformed Church (Northern Province) Trust as trustees and are not church assets. They are held for the benefit of St Columba's United Reformed Church, 30 Northumberland Square, North Shields NE30 1PW in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £8,181,639 and the manse for £585,723. The church contents are insured by the church for £301,180. The insurers are Integra Insurance Solutions Ltd. trading as Congregational.

## 27 INVESTMENTS HELD FOR CHURCH PURPOSES

**Janet Dall Thomson Charity Trust Fund**

The United Reformed Church (Northern Province) Trust company holds on behalf of the church investments representing money received as a Legacy from Janet Dall Thomson. The release of this to the church is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of the income is as follows:

|                          | <u>Market value</u> |                   | <u>Application of income</u>                  |
|--------------------------|---------------------|-------------------|-----------------------------------------------|
|                          | <u>31.12.2020</u>   | <u>31.12.2021</u> |                                               |
| Janet Dall Thomson Trust | £36,043.83          | £38,440.60        | Retained by Trustees, Drawdown included above |

**Glen Family Memorial Flower Trust Fund**

M&G Charifund holds on behalf of the church an investment representing money received in memory of the Glen Family. The capital is held in trust with the income being received by the church quarterly. As laid down in the trust 60% of the income is to be spent on providing flowers in the church on the last Sunday in October each year with the remaining 40% of the income for the general purposes of the church. Amounts received during the year are included in these accounts. The value of the investment is as follows:

|                        | <u>Market value</u> |                   | <u>Application of income</u>                   |
|------------------------|---------------------|-------------------|------------------------------------------------|
|                        | <u>31.12.2020</u>   | <u>31.12.2021</u> |                                                |
| Glen Family Trust Fund | £2,058.86           | £2,334.30         | 60% Flowers for church<br>40% General purposes |

## 28 CHARITABLE STATUS

With effect from the 9 December 2015 St Columba's United Reformed Church was registered by the Charity Commission and it has been entered onto the Register of Charities as follows.

**ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH CHARITY**  
Charity Number 1164784

## 29 EXAMINATION OF CHURCH ORGANISATION ACCOUNTS

The Finance and Property Care Team of St Columba's United Reformed Church, in accordance with Charity Commission Requirements, have examined the accounts of the following organisations attached to the Church for the period to 31 December 2021.

| <u>Organisation</u>    | <u>Closing Balance</u> | <u>Charitable Gifts</u> |
|------------------------|------------------------|-------------------------|
| Café 2-2-1             | 1,260.14               | 406.00                  |
| HANDS                  | 724.74                 | 150.00                  |
| Junior Church          | 219.80                 | ---                     |
| Parent & Toddler Group | 499.15                 | 25.00                   |
| Square Table           | 161.35                 | 125.00                  |
| UNICEF                 | 40.24                  | 624.00                  |

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## Donations &amp; Fund Raising

|                                             | Unrestricted<br>Funds £ | Designated<br>Funds £ | Restricted<br>Funds £ | This Year<br>2021<br>Total £ | Last Year<br>2020<br>Total £ |
|---------------------------------------------|-------------------------|-----------------------|-----------------------|------------------------------|------------------------------|
| <b>DONATIONS FROM ORGANISATIONS</b>         |                         |                       |                       |                              |                              |
| Square Table                                | 200.00                  |                       |                       | 200.00                       | 450.00                       |
| Hand Made Cards                             | 52.00                   |                       |                       | 52.00                        | 80.00                        |
| Sunday Morning Coffee                       | 80.14                   |                       |                       | 80.14                        | 203.18                       |
| Brownies                                    |                         |                       |                       |                              | 200.00                       |
| <b>Totals donations from Organisations</b>  | <b>332.14</b>           |                       |                       | <b>332.14</b>                | <b>933.18</b>                |
| <b>TRANSFERS FROM OTHER ACCOUNTS</b>        |                         |                       |                       |                              |                              |
| From Traidcraft Account to General Reserve  |                         |                       |                       | 0.00                         | 0.00                         |
| From Janet Dall Thomson Charity to General  | 3,020.20                | -3,020.20             |                       | 0.00                         | 1,533.24                     |
| <b>Totals donations from Other Accounts</b> | <b>3,020.20</b>         | <b>-3,020.20</b>      | <b>0.00</b>           | <b>0.00</b>                  | <b>1,533.24</b>              |
| <b>DONATIONS FROM INDIVIDUALS</b>           |                         |                       |                       |                              |                              |
| From Individuals                            | 550.30                  |                       |                       | 550.30                       | 1,440.50                     |
| From Funerals                               | 3,294.00                |                       |                       | 3,294.00                     | 1,743.00                     |
| In lieu of Christmas Cards                  | 40.00                   |                       |                       | 40.00                        | 80.00                        |
| For Advent Books                            | 13.99                   |                       |                       | 13.99                        |                              |
| <b>Total Donations from individuals</b>     | <b>3,898.29</b>         |                       |                       | <b>3,898.29</b>              | <b>3,263.50</b>              |
| <b>FUND RAISING</b>                         |                         |                       |                       |                              |                              |
| Granny's Attic                              | 70.00                   |                       |                       | 70.00                        | 101.00                       |
| Sale of Marmalade & Lemon Curd              | 50.00                   |                       |                       | 50.00                        |                              |
| Christmas Market                            | 608.90                  |                       |                       | 608.90                       |                              |
| Sale of Books                               |                         |                       |                       |                              | 70.00                        |
| Church Meal                                 |                         |                       |                       |                              | 2.00                         |
| Miscellaneous                               |                         |                       |                       |                              | 1.21                         |
| <b>Total Fund Raising</b>                   | <b>728.90</b>           |                       |                       | <b>728.90</b>                | <b>174.21</b>                |
| <b>DONATIONS TO OUTSIDE CAUSES</b>          |                         |                       |                       |                              |                              |
| Compassion                                  |                         |                       | 1,033.00              | 1,033.00                     | 1,069.00                     |
| UNICEF                                      |                         |                       | 624.00                | 624.00                       | 405.00                       |
| Mozambique Appeal                           |                         |                       | 161.00                | 161.00                       |                              |
| Christian Aid Appeal                        |                         |                       | 161.00                | 161.00                       |                              |
| Tynemouth Volunteer Life Brigade            |                         |                       | 70.00                 | 70.00                        |                              |
| Footprints Day Nursery - Christmas Eve      |                         |                       | 250.00                | 250.00                       |                              |
| Nite Bite - Harvest                         |                         |                       |                       |                              | 280.00                       |
| Pearey House - Christmas Eve                |                         |                       |                       |                              | 293.00                       |
| <b>Total Fund Raising</b>                   |                         |                       | <b>2,299.00</b>       | <b>2,299.00</b>              | <b>2,047.00</b>              |

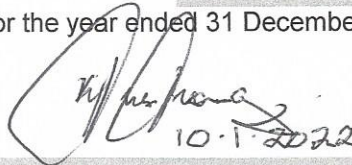
## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

## TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 December 2021 from the accounting records of the church.

Keith Armstrong

(name)

  
10.1.2022

(signature)

(date)

## INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of St Columba's United Reformed Church for the year ended 31 December 2021, which are set out on pages 1 to 6.

## Respective responsibilities

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

## Basis of Independent Examiner's report

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

## Independent Examiner's statement

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

Signed by the Independent Examiner:



date:

14/1/22

Name and address of the Independent Examiner:

Mr J R Mills FCCA  
Laverick Walton and Co.  
A1 Marquis Court  
Team Valley  
Gateshead  
Tyne & Wear  
NE11 0RU

**St Columba's North Shields United Reformed Church  
Charity**

**Charity Number 1164784**

**Annual Report and Accounts  
For the Year Ended  
31<sup>st</sup> December 2021**



**St Columba's North Shields United Reformed Church  
Charity  
Trustees Report For the year ended 31<sup>st</sup> December 2021**

|                 |                           |                         |
|-----------------|---------------------------|-------------------------|
| <b>Trustees</b> | <b>Trevor Jamison</b>     | <b>Minister</b>         |
|                 | <b>Alison Drew</b>        | <b>Church Secretary</b> |
|                 | <b>Helen Saunders</b>     | <b>from 29.4.2018</b>   |
|                 | <b>Margaret Armstrong</b> | <b>from 28.4. 2019</b>  |
|                 | <b>Wendy Bradley</b>      | <b>from 28.4.2019</b>   |
|                 | <b>Lesley Waugh</b>       | <b>from 30.9.2020</b>   |
|                 | <b>Jill Thompson</b>      | <b>from 30.9.2020</b>   |
|                 | <b>Barbara White</b>      | <b>from 30.9.2020</b>   |
|                 | <b>Norma McAvoy</b>       | <b>from 21.4.2021</b>   |
|                 | <b>David Eltringham</b>   | <b>to 21.4.2021</b>     |
|                 | <b>Aileen Grant</b>       | <b>to 21.4.2021</b>     |
|                 | <b>Gillian Oliver</b>     | <b>to 21.4.2021</b>     |

**Minister**            **Revd. Trevor Jamison**

**Treasurer**        **Mr Keith Armstrong**

**Address**           **30 Northumberland Square**  
**North Shields**  
**Tyne and Wear**  
**NE30 1PW**

**Bankers**           **Lloyds Bank**  
**69 Bedford Street,**  
**North Shields**  
**NE29 OAU**

**Independent**  
**Examiner**        **Mr Jonathan R Mills**  
**Laverick Walton & Co**  
**83 Kingfisher House**  
**Team Valley**  
**Gateshead**  
**NE11 0JQ**

**St Columba's North Shields United Reformed Church**  
**Charity**  
**Trustees Report For the year ended 31<sup>st</sup> December 2021**

The Trustees who are also the Serving Elders of the Church submit their report and the examined accounts for the year ended 31<sup>st</sup> December 2020

**Structure Governance and Management**

The Church was registered under the terms of the Charities Act 2006, in 2016. The governing documents are the Trust distilled from the United Reformed Church acts (1972 & 1981) and scheme of Union (1972) adopted 25<sup>th</sup> June 2014.

The Trustees give their time voluntarily and receive no benefits from the charity.

The Trustees (Serving Elders) are elected by the Church Meeting of St Columba's United Reformed Church. Nominations are sought by direct approach. Individuals can indicate their willingness to serve, they then must seek a nominator. All Trustees (Serving Elders) must be members of the United Reformed Church.

The Trustees (Serving Elders) meet each month and in their capacity as Trustees deal with legal, financial and property needs of the Church. Financial matters are reviewed in liaison with the Finance and Property Care Team, the Trustees receive and act on relevant matters contained in the reports provided by the Church Care teams responsible for the maintenance and fabric of the Church.

**Risk Management**

The Trustees are aware of their responsibilities to assess risks in relation to its activities. To this end the Church has adopted the Safe Guarding Policy produced by the United Reformed Church Northern Synod and have appointed a dedicated Safe Guarding Co-ordinator and Assistant.

**Objectives and Activities**

The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the scheme of union of the United Reformed Church. St Columba's URC is committed to enabling people to worship as the Church and to become part of the Church family.

Our services and worship put faith into practice through prayer, scripture, music and sacrament. We endeavour to enable those in the community to live out their faith as part of the Church family;

- Worship and prayer.
- Provision of Pastoral care for the community.
- Mission and outreach to the community.

## **Achievements and Performance**

The Church continued to offer morning and evening services in the church building until the advent of the Coronavirus pandemic.

Subsequent to that, during 2021, services were offered each Sunday morning, either in physically distanced form, or online. Additionally, an online service was offered on a monthly basis. Online versions of group bible study and a coffee morning were instigated and continued through the pandemic.

After lifting of the lockdown the following events restarted at the church for the church congregation and community through the week:

- Tuesday - Café 2-21 serves coffee and light lunches also offers a quiet prayer time in Church
- Wednesday - Parent and Toddlers from November 2021
- Thursday - Square Table Lunches until October 2021
- Thursday Evening - Bible Study
- Saturday - Coffee Morning
- Sunday morning - an “Early Bird” breakfast is available for anyone in need when friendship and sharing time is also appreciated.

Outside organisations’ use of the Church premises throughout the week has been curtailed during the pandemic.

The Church is associated with and accommodates a Brownie and Girl Guide Company, which continues to meet online. The Church is also affiliated to the 4<sup>th</sup> Tynemouth Beavers/ Cubs/Scout Group, with their Headquarters situated near our Church.

- ❖ Slimming World was meeting twice a week, and then subsequently online
- ❖ Yoga classes met weekly when possible, organised by a Church member.
- ❖ Messy Church normally is held every other month on a Sunday afternoon, and organised by a very keen team of leaders, was suspended, but with hopes to deliver online events.
- ❖ Fairtrade Stall, normally available every Sunday morning, awaits return to use of the church building.
- ❖ Normally, family Services are encouraged, especially on Mothering Sunday, Easter, Fathers Day, Harvest, Operation Christmas Child, Remembrance Sunday, Nativity and Carol Services. The 2021 carol service & nativity service took place in the building

- ❖ Normally, every Sunday within Morning Worship Junior Church caters for all children of any age which comprises of a Creche area and a working area for crafts and games related to a Bible story. During the pandemic, materials were delivered to family homes, and a successful online nativity service took place.

At present there are 85 members on the Church Roll, with 13 adherents and 6 on the Community Roll.

We had a regular attendance on a Sunday morning of 50 people. During lockdown we have held worship via Zoom with a regular attendance at our morning services of between 30- 35 and at our monthly evening services of between 20-30. When allowed during this pandemic we have held 2 services in the building socially distanced and we have had up to 43 people attend. We resumed worship in the building in May 2021 following all the Government guidelines

We have a very committed team of people combining Pastoral and Congregation under the title of Congregational Care Team. Additionally, in 2021 we continued with a *Weekly Update* to all members of the church to help maintain links across the congregation.

The Church members also sponsor three children through Compassion UK. One young boy Dan now 17 years old is from Uganda and two children 7 years old from Rwanda.

The Church produces a monthly magazine which is available for all people connected to the Church, which includes friends, families, students and the community. In 2020 this was redesigned and is delivered online to most, and by post to the remainder.

### **Volunteers**

The Church relies on members of the congregation to maintain the life, worship and fabric of the Church, volunteers act in the following capacities:

- Stewards – who welcome and assist people at services, weddings, baptisms, funerals, and who in 2021, with the help of appropriate training, ensured the safety of those participating in physically distanced worship at the church building.
- Finance and Property Care Team deal with the day- to -day financial matters of the Church under the oversight of the Trustees.
- Facilities Management Care Team - deal with the maintenance and upkeep of the building and fabric of the Church, including ensuring its safety during periods of closure in 2020.

- Congregational Care Team - attends to the pastoral needs of the Church which includes visiting, and during 2021, keeping in touch by phone and letter.
- Worship and Nurture Care Team – assists in the ministry, worship and prayerful care of the congregation.
- Technical Team – look after the overhead screen and sound system and they ensure all services go well. Also, during 2021 the Team oversaw use of technology for online worship and meetings, and production and delivery of weekly updates and church magazines online. We have recently up graded our internet provision.
- There is also a Prayer Circle who meet regularly to pray and share together concerns of people in need.

### **Other Activities**

St Columba's is a member of Churches Together in North Shields, represented by one or two Members of the Church and a Minister. This is a body of various Church denominations who meet on a regular basis to arrange joint ecumenical services, discuss matters of ecumenical interest and seek to work closely within the community.

### **Financial Review**

The Church has a policy of maintaining sufficient reserves to provide the necessary income for the efficient running of the Church's administration. The Church holds £30,000 in a Buildings Reserve and also 6 months of annual budgeted expenditure in a General Reserve Fund.

### **Statement of Receipts and Payments**

Total receipts on the unrestricted General Account were £88,607 and payment from the account totalled £75,327, resulting in a surplus on the year of £13,280. This left the General Account standing at £26,502.

This was a very encouraging year financially, turning a forecast deficit of £10,517 into a surplus of £13,280. The surplus was achieved primarily as a result of a £9,309 payment from our insurers and £2,000 from the Local Authority for Loss of Income due to Covid. Particularly encouraging was that the giving of our members was maintained at budgeted figures despite the fact that we were unable to worship in the buildings for several months.

Total receipts on the Designated Reserves were £31,408 and payments from these reserves totalled £3,703 giving a surplus on the year of £27,705. This left the Designated Reserves standing at a total of £132,365. £56,387 of this is Legacies which are held awaiting allocation whilst £30,000 is held in a Buildings Reserve and £44,900 in a General Reserve Fund.

Total receipts on the Restricted Reserves were £2,690 and payments from these reserves totalled £3,403 giving a deficit on the year of £713. This left the Restricted Reserves standing at a total of £7,108.

The Trustees also have available to them the funds held in The Janet Dall Thomson Charity, which has as its Custodian Trustees the United Reformed Church (Northern Province) Trust. The Balance of the Charity at 31 December 2021 was £38,441.

Legacies received during the year were from the Estates of the Late Andrene Dryden, Elsie Holliday and Mabel Croll.

### **Coronavirus**

As covid is still continuing to have an impact it is felt necessary to confirm that the church is in a good position to withstand the financial impact throughout 2022.

Our main source of income, members offerings, are continuing to meet our budget and whilst we have lost some income our reserves are sufficient to cover any shortfall that we may incur over the year.

This report was approved by the Trustees and signed on their behalf by

Signed Alison Drew Date 9.3.2022

**Church Secretary**