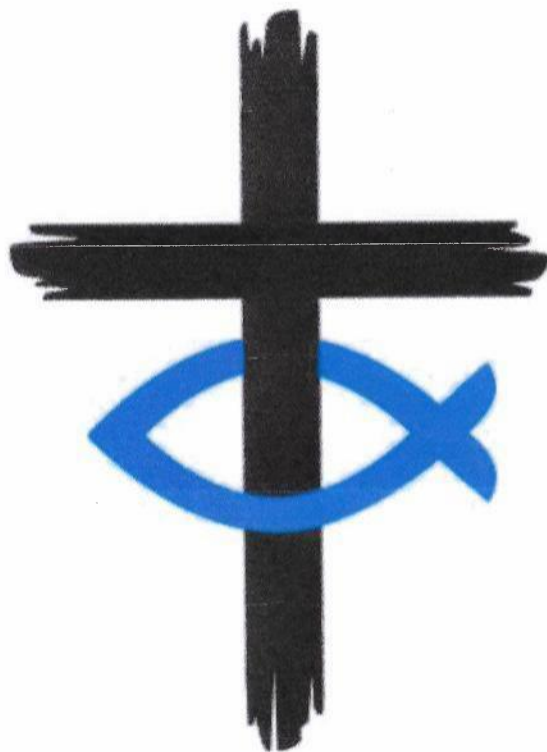


ST COLUMBA'S UNITED REFORMED CHURCH

NORTH SHIELDS



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**Financial Statement**  
**for the year**  
**1st January 2024 to 31st December 2024**

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TREASURER

H K ARMSTRONG

EXAMINER

J R MILLS FCCA
Laverick Walton & Co

8 April 2025

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
RECEIPTS						
Offerings & Gift Aid Tax Refund	3	66,498.64			66,498.64	67,019.45
Donations	4	5,160.70			5,160.70	6,138.21
Fund Raising	5	4,091.81			4,091.81	5,875.51
Church Premises Receipts	6	9,300.00			9,300.00	8,830.00
Legacies	7					10,962.84
Grants & Insurance Claims	8	9,480.00	75,012.70		84,492.70	30,763.00
Monies Raised for Outside Causes	9			3,018.50	3,018.50	4,074.87
Programme Activity Receipts	10	220.21			220.21	269.20
Manse Receipts	11					
Investment Receipts	12	324.05	2,227.30	83.55	2,634.90	628.25
Miscellaneous Receipts	13	98.47		6,263.40	6,361.87	1,242.94
Total receipts		95,173.88	77,240.00	9,365.45	181,779.33	135,804.27
PAYMENTS						
Ministry & Mission Assessment	14	41,937.00			41,937.00	44,483.04
Synod Assessment	15					
Ministry Expenses	16	2,476.09			2,476.09	2,231.43
Church Buildings Maintenance	17	25,231.56	88,444.86	180.00	113,856.42	86,641.56
Church Running Costs	18	35,204.05			35,204.05	33,930.13
Manse Maintenance	19	4,124.79			4,124.79	1,833.24
Manse Running Costs	20	3,042.91			3,042.91	2,856.48
Programme Activity Costs	21	622.01		421.60	1,043.61	2,537.00
Cost of Fundraising	22	103.21			103.21	165.55
Support of Outside Causes	23			3,247.37	3,247.37	3,992.00
Other Costs	24	86.00		6,358.29	6,444.29	1,732.91
Total payments		112,827.62	88,444.86	10,207.26	211,479.74	180,403.34
NET RECEIPTS / (PAYMENTS)		-17,653.74	-11,204.86	-841.81	-29,700.41	-44,599.07
TRANSFERS between funds	2	9,401.80	-9,401.80			0.00
CASH FUNDS b/fwd 1 January		11,623.87	101,982.38	3,794.43	117,400.68	161,999.75
CASH FUNDS c/fwd 31 December		3,371.93	81,375.72	2,952.62	87,700.27	117,400.68

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets

Cash						219.26
Bank Current Account		3,099.33	31,375.72	2,952.62	37,427.67	117,181.42
Bank 95 Day Notice Account		272.60	50,000.00		50,272.60	
Total monetary assets	25	3,371.93	81,375.72	2,952.62	87,700.27	117,400.68

Other assets - Debtors

Gift Aid Recoverable		3,488.43			3,488.43	2,924.48
Non Church use of premises		145.00			145.00	285.00
URC Northern Synod - Expenses		810.48			810.48	
United Reformed Church - Expenses		120.00			120.00	
URC Northern Synod - Manse Grant		1,000.00			1,000.00	
Total Debtors		5,563.91	0.00	0.00	5,563.91	3,209.48

Assets used for church purposes

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

Liabilities - Creditors

Compassion - Food and Most Needed						250.87
Total Creditors						250.87

APPROVED by the Trustees on 8 January 2025 and signed on their behalf

by

(name)

Alison Drew

(signature)

Alison Drew

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

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

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 b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
a Traidcraft Reserve					0.00
b Legacy Reserve	8,772.66			-1,900.22	6,872.44
c Buildings Reserve	30,000.00			-7,000.00	23,000.00
d Janet Dall Thomson Charity	363.78	2,227.30		-2,401.80	189.28
i Church Buildings: Major Works	14,645.94	75,012.70	-88,444.86	-1,213.78	0.00
m General Reserve Fund	48,200.00			3,114.00	51,314.00
Totals for Designated Funds	101,982.38	77,240.00	-88,444.86	-9,401.80	81,375.72

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 b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
e Educational Projects	339.82		-21.60	318.22
f Electrical Equipment/Projector Fund	617.77		-180.00	437.77
g Glen Fund (Flowers)	25.20	83.55	-80.40	28.35
h Monies raised for outside causes	526.83	3,018.50	-3,247.37	297.96
i New Technology/Mission Project Fund	632.21			632.21
j Contra Entries		6,063.00	-6,063.00	
k Manse Reserve				
n Flower Fund Reserve	252.60	200.40	-214.89	238.11
o Maud Driver Junior Church Reserve	1,400.00		-400.00	1,000.00
Totals for Restricted Funds	3,794.43	9,365.45	-10,207.26	2,952.62

3 OFFERINGS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
a Gift Aid Offerings	47,750.25			47,750.25	47,130.40
b Gift Aid Tax Refund	12,900.53			12,900.53	13,543.04
c Free Will Offerings	5,847.86			5,847.86	6,346.01
Total Offerings	66,498.64			66,498.64	67,019.45

4 DONATIONS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
a From Organisations	2,391.20			2,391.20	2,295.66
b From Individuals	2,769.50			2,769.50	3,842.55
c From individuals - Educational Projects					
d From individuals - New Tech/Mission					
Total Donations	5,160.70			5,160.70	6,138.21

5 FUND RAISING

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
a For General Purposes	4,091.81			4,091.81	5,875.51
Total Fund Raising	4,091.81			4,091.81	5,875.51

6 CHURCH PREMISES RECEIPTS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
a Non Church Use of Premises	8,945.00			8,945.00	8,780.00
b Weddings and Funerals	355.00			355.00	50.00
c Major Works Income					
Total Church Premises Receipts	9,300.00			9,300.00	8,830.00

7 LEGACIES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
a For General Purposes					10,962.84
b For Restricted Purposes					
Total Legacies					10,962.84

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
8 GRANTS & INSURANCE CLAIMS					
a Grants	9,480.00			9,480.00	1,000.00
b HMRC JRS Grant					
c Insurance Claims					
d Church Buildings: Major Works		75,012.70		75,012.70	29,763.00
Total Grants	9,480.00	75,012.70		84,492.70	30,763.00
9 MONIES RAISED FOR OUTSIDE CAUSES					
a Monies Raised for Outside Causes			3,018.50	3,018.50	4,074.87
Total Monies Raised for Outside Causes			3,018.50	3,018.50	4,074.87
10 PROGRAMME ACTIVITY RECEIPTS					
a Traidcraft Receipts					249.20
b Other Receipts	220.21			220.21	20.00
Total Programme Activity Receipts	220.21			220.21	269.20
11 MANSE RECEIPTS					
a Manse Rent Receipts					
b Manse Other Receipts					
Total Manse Receipts					
12 INVESTMENT RECEIPTS					
a Charifund: Glen Fund Flowers			83.55	83.55	76.95
b Charifund: Glen Fund General	51.45			51.45	51.30
c Thomson Charity Drawdown		2,227.30		2,227.30	500.00
d Interest Income	272.60			272.60	
Total Investment Receipts	324.05	2,227.30	83.55	2,634.90	628.25
13 MISCELLANEOUS RECEIPTS					
a Contra entries			6,063.00	6,063.00	1,166.89
b Miscellaneous Receipts	98.47		200.40	298.87	76.05
Total Miscellaneous Receipts	98.47		6,263.40	6,361.87	1,242.94
14 MINISTRY & MISSION ASSESSMENT					
a Ministry & Mission Assessment	41,937.00			41,937.00	44,483.04
Total Ministry & Mission Assessment	41,937.00			41,937.00	44,483.04
15 SYNOD ASESSEMENT					
a Synod Assessment					
Total Synod Assessment					0.00
16 MINISTRY EXPENSES					
a Car Mileage Allowance	187.20			187.20	257.40
b Fixed Car Allowance	1,365.60			1,365.60	1,365.60
c Ministers Expenses	303.74			303.74	434.15
d Book Allowance	58.93			58.93	147.87
e P11D National Insurance					13.52
f Pulpit Supply	828.05			828.05	710.00
g Interim Moderators/Vacancy Expenses					
h URC/Synod Contribution	-267.43			-267.43	-697.11
Total Ministry Expenses	2,476.09			2,476.09	2,231.43
17 CHURCH BUILDINGS MAINTENANCE					
a Annual Service / Maintenance Costs	3,281.73			3,281.73	3,687.29
b Decorating Internal / External					
c Electrical / IT Work	1,467.99		180.00	1,647.99	3,472.13
d Internal Works	999.65			999.65	7,945.40
e External works					1,111.18
f Purchase / Renewal of Equipment	11,800.40			11,800.40	
g Other	42.90			42.90	31.50
h Church Buildings: Major Works		88,444.86		88,444.86	70,394.06
i Church Buildings: Minor Works Contract	7,638.89			7,638.89	
Total Church Buildings Maintenance	25,231.56	88,444.86	180.00	113,856.42	86,641.56

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
18 CHURCH RUNNING COSTS					
a Gas and Electricity	13,528.62			13,528.62	14,143.11
b Insurance	7,323.45			7,323.45	6,660.63
c Water Rates	133.08			133.08	122.01
d Telephone and Internet	1,589.04			1,589.04	1,380.14
e Cleaning	5,062.02			5,062.02	4,680.35
f Printing/Stationery, Photocopying & Office	1,943.56			1,943.56	1,653.07
g Publications	143.86			143.86	143.86
h Licences / Subscriptions	1,237.53			1,237.53	1,216.84
i Accounts Examination	276.00			276.00	264.00
j Secretarial Costs	105.09			105.09	33.92
k Church Organists / Music	3,861.80			3,861.80	3,632.20
Total Church Running Costs	35,204.05			35,204.05	33,930.13
19 MANSE MAINTENANCE					
a Repairs and Renewals	4,832.12			4,832.12	2,536.64
b URC/Synod Contribution	-707.33			-707.33	-703.40
Total Maintenance of Manse	4,124.79			4,124.79	1,833.24
20 MANSE RUNNING COSTS					
a Council Tax	2,680.91			2,680.91	2,548.74
b Insurance					705.60
c Telephone and Internet	683.24			683.24	574.07
d Water Rates	368.18			368.18	355.75
e Gas and Electric Bills					
g Miscellaneous	30.00			30.00	
f URC/Synod Contribution	-719.42			-719.42	-1,327.68
Total Manse Running Costs	3,042.91			3,042.91	2,856.48
21 PROGRAMME ACTIVITY COSTS					
a Childrens' activities	350.71		400.00	750.71	600.00
b Youth Activities					
c Worship / Educational Projects / Training	188.10		21.60	209.70	787.76
d Traidcraft purchases / Donations					776.50
e Trio Stewardship Campaign					
f Good Practice	18.00			18.00	145.00
g Miscellaneous	7.00			7.00	227.74
h Projects					
i Pioneer Worker - Irene Frith	58.20			58.20	
Total Programme Activity Costs	622.01		421.60	1,043.61	2,537.00
22 COST OF FUNDRAISING					
a Offerings	81.36			81.36	165.55
b Other	21.85			21.85	
Total Cost of Fundraising	103.21			103.21	165.55
23 SUPPORT OF OUTSIDE CAUSES					
a Funds for Outside Causes			3,247.37	3,247.37	3,992.00
b Incurred Expenses					
Total Support of Outside Causes			3,247.37	3,247.37	3,992.00
24 OTHER COSTS					
a Miscellaneous	86.00		214.89	300.89	489.97
b Glen Fund Flowers			80.40	80.40	76.05
c Contra Payments			6,063.00	6,063.00	1,166.89
d Legacy Reserve Payments to Reserves					
Total Other Costs	86.00		6,358.29	6,444.29	1,732.91

25 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

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 £11,084,094. The church contents are insured by the church for £410,774. The insurers are Integra Insurance Solutions Ltd. trading as Congregational. Since 29 September 2023 the responsibility for insuring the Church Manse has been with the United Reformed Church Northern Synod block policy.

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>31.12.2023</u>	<u>31.12.2024</u>	
Janet Dall Thomson Trust	£36,547.29	£36,070.85	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>31.12.2023</u>	<u>31.12.2024</u>	
Glen Family Trust Fund	£2,152.49	£2,208.60	60% Flowers for church 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 2024.

<u>Organisation</u>	<u>Closing Balance</u>	<u>Charitable Gifts</u>
Café 2-2-1	2,543.12	890.00
HANDS	337.93	1,215.00
Junior Church	Nil	Nil
Parent & Toddler Group	769.08	Nil
Square Table	153.10	Nil
UNICEF	10.51	554.00

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Donations & Fund Raising

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
DONATIONS FROM ORGANISATIONS					
HANDS	500.00			500.00	500.00
Hand Made Cards	123.00			123.00	141.65
Sunday Morning Coffee	768.20			768.20	554.01
Café 2-21	500.00			500.00	500.00
Toddler Group	500.00			500.00	500.00
Donation - NHS Ret Fellowship imo R Fellows					100.00
Totals donations from Organisations	2,391.20			2,391.20	2,295.66
TRANSFERS FROM OTHER ACCOUNTS					
From Buildings Reserve Account to General	7,000.00	-7,000.00		0.00	0.00
From Janet Dall Thomson Charity to General	2,401.80	-2,401.80		0.00	0.00
Totals donations from Other Accounts	9,401.80	-9,401.80		0.00	0.00
DONATIONS FROM INDIVIDUALS					
From Individuals	792.50			792.50	2,797.55
From Funerals	1,102.70			1,102.70	730.00
In lieu of Christmas Cards	170.00			170.00	285.00
For Church Stationery	10.00			10.00	10.00
For new fridge	625.00			625.00	0.00
From Fairtrade Breakfast	27.50			27.50	0.00
Candle Stand	41.80			41.80	0.00
For Advent Books					20.00
Total Donations from individuals	2,769.50			2,769.50	3,842.55
FUND RAISING					
Grannies Attic	1,772.95			1,772.95	1,534.62
Christmas Market	554.69			554.69	1,854.23
Sale of Books	30.00			30.00	100.00
Pie & Pea Lunch	682.00			682.00	525.00
Summer Evening Concert	355.00			355.00	743.10
Strawberry Fayre	496.61			496.61	460.59
NTC All Together	190.56			190.56	147.97
Sale of Marmalade & Lemon Curd	10.00			10.00	0.00
King Charles III Coronation Tea					510.00
Total Fund Raising	4,091.81			4,091.81	5,875.51
DONATIONS TO OUTSIDE CAUSES					
Compassion			1,213.00	1,213.00	1,086.00
Compassion Urgent Food Appeal			180.40	180.40	
Compassion - Most Needed Collection			70.47	70.47	
Newcastle Cat & Dog Shelter Collection			200.00	200.00	
Ukraine Appeal Collection			250.00	250.00	
CTINS Collection for Nite Bite			89.75	89.75	
CTINS Collection for New to the UK			89.75	89.75	
Christmas Market - TVLB			100.00	100.00	
Carol Service Collection - St Oswalds Hospice			500.00	500.00	
UNICEF			554.00	554.00	541.00
Turkey & Syria Earthquake Appeal					1,011.00
Toilet Twinning					618.00
New to the UK					186.00
Christmas Market - Fishermans Mission					200.00
Christmas Eve - Little1Stop					350.00
Total Donations to Outside Causes			3,247.37	3,247.37	3,992.00

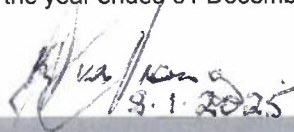
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 December 2024 from the accounting records of the church.

Keith Armstrong

(name)



(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 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: 2/4/25

Name and address of the Independent Examiner:

Mr J R Mills FCCA
Laverick Walton and Co.
83 Kingfisher House
Team Valley
Gateshead
Tyne & Wear
NE11 0JQ

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

Charity Number 1164784

**Annual Report and Accounts
For the Year Ended
31st December 2024**



**St Columba's North Shields United Reformed Church
Charity
Trustees Report For the year ended 31st December 2024**

Trustees	Alison Drew Norma McAvoy Wendy Bradley April 2024 Lesley Waugh Jill Thompson Barbara White Veronica Hall Lisa McAvoy Shirley McKay Liz Morrell Peter Taylor	Church Secretary From April 2021 From April 2019 until From May 2020 From September 2020 From September 2020 From May 2022 From May 2022 From May 2023 From May 2023 From May 2024
Minister	Rev. Dr. 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 31st December 2024

The Trustees who are also the Serving Elders of the Church submit their report and the examined accounts for the year ended 31st December 2024

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 25th 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 Team, the Trustees receive and act on relevant matters contained in the reports provided by the Church 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. Additionally, we live stream our Sunday morning worship. Online versions of group bible study still continue, led by our Minister. This is also shared with our sister church St Andrew's URC Monkseaton. A Zoom version is also offered and opened to all in Northern Synod & Churches Together in North Shields.

The following events are held 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 meet in term time.
- HANDS monthly meeting for the ladies of the church.
- Age UK Singing for the Brain meet on a weekly basis.
- Thursday Evening - Bible Study in person.
- Bible Study on Zoom on a Monday evening.
- Saturday - Coffee Morning.
- Sunday morning - an "Early Bird" breakfast is available for anyone in need when friendship and sharing time is also appreciated.
- Slimming World meets twice a week.
- Yoga class meets weekly, in term time, organised by a Church member.
- Messy Church currently is held every other month on a Sunday afternoon, and organised by a very keen team of leaders.
- Family Services are encouraged, especially on Mothering Sunday, Easter, Father's Day, Harvest, Operation Christmas Child, Remembrance Sunday, Nativity and Carol Services. The 2024 Carol Service & Nativity Service took place in the building and was Live streamed.
- 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.

At present there are 81 members on the Church Roll, with 10 adherents and 6 on the Community Roll.

We had a regular attendance on a Sunday morning of 45 people.

The last Sunday evening of the month a service is held in the church with the service being led by the minister or a visiting preacher, with about 15 people attending.

We have a very committed team of people combining Pastoral and Congregation Care under the title of Congregational Care Team. Additionally, in 2024 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 Gilbert now 9 years old is from Rwanda, as do individual members of the congregation. Café 221 also sponsors a child.

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 2024, with the help of appropriate training, ensured the safety of those participating in worship.
- Finance and Property Team deal with the day- to -day financial matters of the Church under the oversight of the Trustees.
- Congregational Care Team - attends to the pastoral needs of the Church which includes visiting, and during 2024, keeping in touch by phone and letter or visiting members.
- Worship and Nurture Care Team – assists in the ministry, worship and spiritual nurture of the congregation.
- Technical Team – look after the new screen and sound system and they ensure all services go well. Also, during 2024 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.
- In September 2022 we began live streaming our morning services and sometimes funeral services when requested.
- 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 our 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 as well as 6 months of annual budgeted expenditure in a General Reserve Fund. At the end of the year £7,000 was taken from the Buildings Reserve to cover the cost of the unexpected minor works required to the building. It is intended that the £7,000 will be replaced in 2025.

Statement of Receipts and Payments

Total receipts on the unrestricted General Account were £104,576 and payment from the account totalled £112,828, resulting in a deficit on the year of £8,252. This left the General Account standing at £3,372.

Whilst we ended the year with a deficit, it was encouraging that we ended the year £16,369 better off than we had budgeted for. During the year we had a considerable amount of minor works to carry out, which amounted to an expenditure of £7,639. This was offset at the end of the year by a transfer of £7,000 from the Buildings Reserve. We also replaced our aged projector with Screens costing £11,184 which was covered by a grant of £9,000 and a drawdown from the Janet Dall Thomson Charity of £2,000. Particularly encouraging was that offering, fund raising and donations were all above budget. We were also enabled to save on expenditure partly due to revised Gas and Electric contracts.

Total receipts on the Designated Reserves were £77,240 and payments from these reserves totalled £97,847 giving a deficit on the year of £20,606. This left the Designated Reserves standing at a total of £81,376. £6,872 of this is Legacies which are held awaiting allocation whilst £23,000 is held in a Buildings Reserve and £51,314 in a General Reserve Fund. The high level of movement on this reserve was due to significant expenditure on major Roof and Stonework repairs, a large portion of which was offset by grants.

Total receipts on the Restricted Reserves were £9,366 and payments from these reserves totalled £10,207 giving a deficit on the year of £841. This left the Restricted Reserves standing at a total of £2,953.

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 on 31 December 2024 was £36,070.85.

Late in the year we held a successful Stewardship Campaign which should inflate our offering income from the congregation by £11,035. This has enabled us to forecast a £4,000 deficit in 2025. Our grateful thanks go to the congregation for their generous support.

Whilst our reserves reduced over the year they are still sufficient to cover any shortfall that we may incur in the coming year.

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

Signed Aileen Drew Date 8th April 25