

TRUST FUNDS HELD IN CONNECTION WITH ST GEORGE'S UNITED REFORMED CHURCH

England & Wales · Charity number 234519

Details

Other names	FISHER STREET PRESBYTERIAN CHURCH OF ENGLAND WITH ST GEORGE UNITED REFORMED CHURCH, FISHER STREET PRESBYTERIAN CHURCH OF ENGLAND, CARLISLE - TRUST FUNDS AND PROPERTY HELD IN CONNEXION WITH-, ST GEORGE'S URC
Status	Registered
Legal form	Other
Registered	1965-11-26
Register	View on the Charity Commission register

Contact

Address	15 Kentwood Road Kendal LA9 5JX
Phone	01539722231
Email	jmw1040@gmail.com
Website	http://www.urccarlisle.org

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: Religious activities in connection with St Georges United Reformed Church, Carlisle.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** CARLISLE
- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£43,923	£59,698	-	-
2024-12-31	£45,932	£42,677	-	-
2023-12-31	£66,656	£66,921	-	-
2022-12-31	£44,610	£45,700	-	-
2021-12-31	£34,991	£40,608	-	-

Trustees

Name	Role	Appointed
John Michael Ware		2019-08-01
Marjorie Patricia Lawson		2019-08-20
Moira Joan Wales		2019-08-20
Pamela Mary Martin		2022-07-03
Rev Lisa Moore Wilson		2022-07-30
Rosalind Fearon		2019-08-20

Linked charities

- GEORGE S BELL BEQUEST (234519-1)
- FRANCIS CLARK'S BEQUEST (234519-2)
- CHURCH HALLS (234519-3)
- MANSE (TRUST PROPERTY IN TALBOT STREET) (234519-4)
- CHARITIES OF GEORGE IRVING HETHERINGTON (234519-5)

TRUST FUNDS HELD IN CONNECTION WITH ST GEORGE'S UNITED REFORMED CHURCH

England & Wales - Charity number 234519

Accounts

-
**St George's United Reformed Church
Carlisle**

Annual Reports and Accounts

2025



The
**United
Reformed
Church**

MINISTER'S REPORT

As Lead Minister I regularly lead Sunday worship at St. George's as well as additional services such as Harvest Festival and Christmas. In order to offer additional opportunities for study and prayer, I hold a regular bible study group and a monthly meditation group.

As part of church life, I chair all Elders and Church Meetings. I am involved in pastoral support through regularly participating in church events and visiting people in their homes, hospital and hospice as necessary and taking home communion to those unable to attend church.

I am committed to ecumenical groups within the city including the relevant God For All Mission Community and Churches Together Groups representing our church at various city and religious events as outlined below.

Revd. Lisa Moore Wilson

PASTORAL REPORT

Membership of St George's United Reformed Church - 2025

On the Roll at 1st January 2025 28 (plus 5 adherents)

Omission

by death Nil

by transfer to supplementary roll 3

New members 5

New adherents 3

On the Roll at 31st December 2025 30 (plus 8 Adherents)

Average congregation 28

On the Supplementary Roll at 1st January 2025 12

One member on the Supplementary Roll, Jim Innes, died on 13th December 2025.

On the Supplementary Roll at 31st December 2025 14

Minister

Revd. Lisa Moore Wilson is the Cumbria Missional Partnership Minister with primary responsibility for St George's URC and Bewcastle along with the remaining URC community in Penrith and Silloth.

Outreach

The annual World Day of Prayer service was held at St George's on 7th March.

The Guild met through the year, with a summer break. We have a monthly Christian Meditation Group. We have a coffee morning every Saturday, and social events on a quarterly basis e.g. Burns Night Supper, Harvest Supper, Afternoon Tea, Christmas meal.

Giving

Members have continued to support the Carlisle Foodbank, Cumbria Mind and Commitment for Life. Our coffee morning on Saturday 22nd November was held in aid of the Safe Families charity and raised the sum of £360. We gave toys and toiletries and a donation for the Salvation Army Christmas appeal.

Ecumenical

We take an active part in the Heart of the City Mission Community meetings and services. We support Churches Together in Carlisle & District, our Minister is the current President and our church is a venue for these meetings.

We were a host point on an Interfaith Walk around the city and we hosted the World Day of Prayer in 2025.

Our Minister lead the intercessions at the City Centre Remembrance Day Service and also takes part in Cathedral services including occasionally leading the monthly Taize service.

We have participated in joint Palm Sunday and Advent Sunday services and the Civic Good Friday and Remembrance Day services.

Our minister serves as the county Ecumenical Officer.

Worship

We have met regularly for worship every Sunday throughout 2025, led by our Minister and visiting preachers, both URC and other denominations. Some services have been led by a members' worship group.

Our Minister leads regular meetings of our bible study and Christian meditation groups throughout the year. We hold additional services as appropriate e.g. Ash Wednesday, Christmas Eve and Christmas Day.

Eco Church

The church gained its Eco bronze award in March 2024. A small group of church members monitors church activities to encourage ecologically friendly management of the church, and to encourage members to adopt eco friendly lifestyles. We also led a prayer walk around the green spaces in the city.

Rosalind Fearon

BUILDING & MAINTENANCE REPORT

During the past year, minor repairs to roof slating and the electrical system, annual servicing of fire detection and fire alarm systems, intruder alarms, fire extinguishers, heating system, "PAT" Testing of small electrical appliances, together with maintenance of the photo-copier, have been carried out.

To resolve a problem raised by Northern Gas Networks, regarding the location of the incoming gas main and gas meter in a store external to the church, the Cathedral's Property & Estates Team altered the layout of the store so that the incoming gas main and meter are no longer within the store.

Roof repairs to rectify storm damage to slating and ridge tiles have been undertaken, the cost being met by Carlisle Cathedral Trust's Insurers.

Continuing problems relating to the heating and hot water system, were resolved with John Wales' assistance, this has been much appreciated, as has help offered by other Members.

Thanks are conveyed to all who have been involved in the maintenance of the Church during these last twelve months.

Lettings have continued to be undertaken by Rosalind.

THE GUILD REPORT

The Guild meetings are organised by Elizabeth Mackenzie. The 2025 program was :

January 7 th	Knit and Natter (with scrabble, jigsaws etc)
February 3 rd	A film show by David Robinson
March 3 rd	Ray Fearon
April 7 th	Major Jill Smith – Salvation Army
May 12 th	Afternoon Tea
Sept 1 st	A talk by a member of Age Concern
Oct 6 th	Caroline Hetherington : Safe Families
Nov 3 rd	Roland Lawson, Piper
Nov 24 th	Christmas Lunch at Vallum House
Dec 1 st	A concert by Kingmoor Junior School choir

ST GEORGE'S UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2025

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

St George's United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the North Western Synod of the Church. It was registered on 26th November 1965 as Charity Number 234519. St George's United Reformed Church is situated at West Walls, Carlisle CA3 8UF. The Church building is leased on the church's behalf by The United Reformed Church (North Western Province) Trust Limited from Carlisle Cathedral Development Trust. The lease is for a period of ten years from 4th February 2015 to 3rd February 2025. We have negotiated a new lease for the five year period 4th February 2025 to 3rd February 2030.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served during the period from 1st January 2025 until the date this report was approved are :

Rosalind Mary Fearon
Marjorie Patricia Lawson
Pamela Mary Martin
Moiria Joan Wales
John Michael Ware
Rev Lisa Moore Wilson

Structure, Governance and Management

The activities of St George's United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of St George's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting and the minister in pastoral charge (if any) and members of the United Reformed Church, nominated and elected by the members of St George's United Reformed Church in Church Meeting. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. The Elders' Meeting met six times during the year. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Social, Fundraising and Communications. Church Meetings were held quarterly.

Objectives and Activities

As a local congregation of the United Reformed Church, St George's United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement : 'As Christian people we meet together for friendship and mutual care; to find an opportunity for reflection about what really matters in life; to find moments of peace in a busy world; and to find the strength to live our lives more fully and more lovingly and more generously. We look to the life, teaching and example of Jesus for guidance and inspiration.'

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 ensure St George's United Reformed Church creates and maintains a safe, diverse and inclusive environment for all who wish to worship or engage with us and ensure all Elders and Officers have appropriate training as defined by Synod.

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.

Property and Maintenance

Under the terms of the lease, the Carlisle Cathedral Development Trust as landlord is responsible for maintenance of the external structure of the building. Maintenance of the interior, heating, electrical and alarm systems is the responsibility of St. George's United Reformed Church as tenants.

Accounts for the financial year 1st January to 31st December 2025

The accounts have been prepared on the receipts and payments basis. Investment funds are held by the United Reformed Church North Western Synod on behalf of the church. The Church's bankers are Barclays Bank PLC.

Investment funds owned by the Church are held and managed by the United Reformed Church North Western Synod, they provide financial information relating to these funds for inclusion in the Statement of Accounts.

The estimated current market value of furniture and equipment belonging to the Church is included as non-monetary assets in the statement of accounts.

John Ware

Church Treasurer

St Georges United Reformed Church, Carlisle
Statement of Accounts : Year Ended 31/12/2025

	2025		2024	
	General Fund	Capital Fund	General Fund	Capital Fund
Balance at 31/12/2024				
General fund	18,189.10		15,866.78	
North Western Synod COIF Account		146,248.80		146,248.80
North Western Synod Manse Fund		48,527.82		47,576.29
Receipts / Deposits				
General fund	50,951.99		44,998.89	
North Western Synod COIF Account				NIL
North Western Synod Manse Fund (interest)				951.53
Payments / Withdrawals				
General fund	59,697.94		42,676.57	
North Western Synod COIF Account		-8,000.00		NIL
North Western Synod Manse Fund		970.56		NIL
Balance at 31/12/2025	9,443.15	187,747.18	18,189.10	194,776.62
Statement of Assets and Liabilities				
Monetary assets				
Barclays Bank Community Account	9,281.89		18,189.10	
Flower Fund (cash in hand)	161.26			
NW Synod COIF Account		138,248.80		146,248.80
NW Synod Manse Fund		49,498.38		48,527.82
Balance at 31/12/2024	9,443.15	187,747.18	18,189.10	194,776.62
Non-Monetary assets				
Furniture and Equipment	8,300.00		7,000.00	
Liabilities	Nil		Nil	

St Georges United Reformed Church, Carlisle
Receipts and Payments Account for the Year Ended 31/12/2025

RECEIPTS	General 2025	Designated 2025	Restricted 2025	Total 2025	Total 2024
Free Will offerings	3,809.00			3,809.00	4,687.00
Standing order contributions	14,420.00			14,420.00	12,130.00
Loose Collections	1,433.93			1,433.93	1,144.90
Donations	140.00			140.00	639.35
Legacies	66.17			66.17	3,363.00
Gift Aid and GASDS	5,803.74			5,803.74	6,089.84
Coffee mornings	1,064.40			1,064.40	1,308.25
Gift Days	4,960.00			4,960.00	4,735.00
Fund raising	620.67			620.67	383.50
Charity fundraising (Church)		1,294.90		1,294.90	713.40
Charity fundraising (The Guild)		350.00		350.00	500.00
Lettings of church premises	1,675.00			1,675.00	1,475.00
Interest on capital fund	6,068.20			6,068.20	7,324.65
Credit balance on utility bills	96.48			96.48	
Flower Fund donations		500.26		500.26	
Rebates, refunds & transfers					
LPW VAT claims, refunds & credits	649.24			649.24	
Reimbursement of expenditure incurred on behalf of Landlord					505.00
Transfers from Capital Funds	8,000.00			8,000.00	
Total	48,806.83	2,145.16		50,951.99	44,998.89

St George's United Reformed Church, Carlisle
Receipts and Payments Account for the Year Ended 31/12/2025

PAYMENTS	General 2025	Designated 2025	Restricted 2025	Total 2025	Total 2024
Ministry and Mission & Synod	17,856.00			17,856.00	17,880.00
Rental of Resource Centre	12,532.56			12,532.56	9,300.00
Lease renewal costs and expenses	10,058.00			10,058.00	
Maintenance and repairs	1,252.68			1,252.68	1,094.63
Routine servicing heating & electrical systems	910.22			910.22	1,098.02
Insurance	3,906.46			3,906.46	3,767.32
Water and Sewerage charge	412.66			412.66	448.41
Gas	1,876.46			1,876.46	1,702.06
Electricity	919.68			919.68	933.05
Telephone & Internet	351.61			351.61	401.58
Copying machine & Copyright licences	963.46			963.46	623.66
Secretarial expenses & training	173.13			173.13	100.00
Kitchen and cleaning supplies	165.63			165.63	285.53
Contract cleaning services	2,099.49			2,099.49	2,028.00
Church activities	157.92			157.92	
Furnishings, equipment & supplies	1,977.98			1,977.98	443.31
Preacher & organist fees and expenses	1,820.00			1,820.00	240.00
Outreach and Publicity					
Outreach – Warm Hub					
Sundries					
Affiliation fees	25.00			25.00	25.00
Charitable donations (Church)		1,550.00		1,550.00	1,200.00
Charitable donations (The Guild)		350.00		350.00	500.00
Refunds and contra payments					
Expenditure incurred on behalf of Landlord					606.00
Flower fund purchases		339.00		339.00	
Total	57,458.94	2,239.00		59,697.94	42,676.57

St Georges United Reformed Church, Carlisle

Budget for 2026

General Fund	Receipts	Payments
Balance at 1st January	9,443	
Free Will offerings & loose collections	4,650	
Standing Order contributions	18,000	
Donations & legacies	250	
Gift Aid	7,000	
Gift Days	5,000	
Fund raising	1,600	
Lettings income	1,500	
Interest on COIF capital fund	5,000	
VAT reclaim, refunds, etc	500	
Charity fund raising (Church + Guild)	1,500	
Ministry and Mission		18,612
Rental of Resource Centre		12,250
Maintenance and servicing		3,000
Insurance		4,000
Gas, electricity and water utilities		3,250
Operating costs – church activities		2,700
Operating costs – secretarial		1,600
Operating costs – cleaning contract & supplies		2,531
Donations to charities (Church + Guild)		1,800
Transfers from capital funds to general fund	5,300	
Projected year end balance	10,000	
Capital Funds	Receipts	Payments
Balance at 1st January 2026		
COIF Fund	138,249	
Synod Manse Fund	49,278	
Interest on Manse Fund	750	
Transfers from COIF fund to General Fund		5,300
Projected year end balance	182,977	



Section A

Independent Examiner's Report

**Report to the trustees/
members of** St George's United Reformed Church Carlisle

**On accounts for the year
ended** 2025 **Charity no
(if any)**

Set out on pages 7-9
(remember to include the page numbers at additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

**Responsibilities and
basis of report** As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement** I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:  **Date:** 14/03/26

Name: Rachel Foreman

**Relevant professional
qualification(s) or body
(if any):** ACA qualified & member of ICAEW

Address: 16 West Hill, Hitchin, Hertfordshire, SG5 2HZ

Complete if the examiner needs to highlight matters of concern (see CC32. Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

n/a

TRUST FUNDS HELD IN CONNECTION WITH ST GEORGE'S UNITED REFORMED CHURCH

England & Wales - Charity number 234519

Accounts

**St George's United Reformed Church
Carlisle**

**Annual Reports
and Accounts**

2024



The
**United
Reformed
Church**

MINISTER'S REPORT

As Lead Minister I regularly lead Sunday worship at St. George's as well as additional services such as Harvest Festival and Christmas. In order to offer additional opportunities for study and prayer, I hold a regular bible study group and two monthly prayer groups, one centred on meditation and one on music.

As part of church life, I chair all Elders and Church Meetings. I am involved in pastoral support through regularly participating in church events and visiting people in their homes, hospital and hospice as necessary and taking home communion to those unable to attend church.

I am committed to ecumenical groups within the city including the relevant God For All Mission Community and Churches Together Groups representing our church at various civic and religious events in the city as outlined below.

Revd Lisa Moore Wilson

PASTORAL REPORT

Membership of St George's United Reformed Church - 2024

In 2024 there were no new members.

On the Roll at 1 st January 2024	28 (plus 5 adherents)
Omissions	
by death	Nil
by transfer to supplementary roll	Nil
On the Roll at 31 st December 2024	28 (plus 5 Adherents)
Average congregation	22
On the Supplementary Roll	12
Three members on the Supplementary Roll died during 2024 - Dorothy Unwin (17/1/24) Ethel Thorley (14/4/24) Eleanor Prentice (26/5/24)	

Minister

Revd Lisa Moore Wilson is the Cumbria Missional Partnership Minister with primary responsibility for St George's URC and Bewcastle along with the remaining URC community in Penrith and Silloth.

Outreach

The Guild met through the year, with a summer break. We have a monthly Christian Meditation Group. We have a coffee morning every Saturday, and social events on a quarterly basis e.g. Burns Night Supper, Harvest Supper, Afternoon Tea, Christmas meal.

Giving

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We take an active part in the Heart of the City Mission Community meetings and services. We support Churches Together in Carlisle & District, our Minister is the current President and our church is a venue for these meetings.

We were a host point on an Interfaith Walk around the city and will be hosting the World Day of Prayer in 2025.

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Our minister serves as the county Ecumenical Officer.

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We have met regularly for worship every Sunday throughout 2024, led by our Minister and visiting preachers, both URC and other denominations. Some services have been led by a members' worship group.

Our Minister leads regular meetings of our bible study and Christian meditation groups throughout the year. We hold additional services as appropriate e.g. Ash Wednesday, Christmas Eve and Christmas Day.

Eco Church

The church gained its Eco bronze award in March this year. A small group of church members monitors church activities to encourage ecologically friendly management of the church, and to encourage members to adopt eco friendly lifestyles. We also led a prayer walk around the green spaces in the city.

Rosalind Fearon

BUILDING & MAINTENANCE REPORT

During the past year, the annual servicing of fire detection and fire alarm systems, intruder alarms, fire extinguishers, heating system, "PAT" Testing of small electrical appliances, together with the photo-copier, has been carried out.

The issues which arose towards the end of 2023 relating to the heating and hot water system, which caused several weeks of inconvenience, were traced to a faulty heating circulation pump.

A new gas smart meter was fitted in October. We subsequently experienced a gas leak in the boiler room. Northern Gas Networks attended, they advised that the position of the incoming gas main and gas meter in a store external to the church is unsatisfactory, arrangements are in progress to relocate the gas main and meter within in church.

Roof repair work, involving the replacement of ridge tiles and slates, has been undertaken, as well as cleaning of the gutters.

Lettings have continued to be undertaken by Rosalind.

Thanks are conveyed to all who have been involved in the maintenance of the Church, in particular John Wales, during these last twelve months.

THE GUILD REPORT

The Guild meetings are organised by Elizabeth Mackenzie. The 2024 program was :

8th January	David Robinson showed films of local interest
5th February	Organ Recital by David Shingler
4th March	Caroline Mackenzie from Fletchertown: Talk on 'Aprons'
8th April	Afternoon Tea
13th May demonstration	Keith Tattersall of Castle Chocolates: Chocolate making
2nd September	Revd Sarah Jones – my time in Nursing
7th October	Dr Amit Paik – BEEP doctors
11th November	Concert by U3A
25th November	Christmas lunch at Vallum House

ST GEORGE'S UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 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.

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The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served during the period from 1st January 2024 until the date this report was approved are :

Peter Charles Day (retired 9th May 2024)

Rosalind Mary Fearon

Marjorie Patricia Lawson

Pamela Mary Martin

Moira Joan Wales

John Michael Ware

Rev Lisa Moore Wilson

Edward Anthony Wiseman (retired 5th September 2024)

Structure, Governance and Management

The activities of St George's United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of St George's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting and the minister in pastoral charge (if any) and members of the United Reformed Church, nominated and elected by the members of St George's United Reformed Church in Church Meeting. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders. The Elders' Meeting met six times during the year. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Social, Fundraising and Communications. Church Meetings were held quarterly.

Objectives and Activities

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Property and Maintenance

Under the terms of the lease, the Carlisle Cathedral Development Trust as landlord is responsible for maintenance of the external structure of the building. Maintenance of the interior, heating, electrical and alarm systems is the responsibility of St. George's United Reformed Church as tenants.

Accounts for the financial year 1st January to 31st December 2024

The accounts have been prepared on the receipts and payments basis. Investment funds are held by the United Reformed Church North Western Synod on behalf of the church. The Church's bankers are Barclays Bank PLC.

Investment funds owned by the Church are held and managed by the United Reformed Church North Western Synod, they provide financial information relating to these funds for inclusion in the Statement of Accounts.

The estimated current market value of furniture and equipment belonging to the Church is included as non-monetary assets in the statement of accounts.

John Ware

Church Treasurer

St Georges United Reformed Church, Carlisle
Statement of Accounts : Year Ended 31/12/2024

	2024		2023	
	General Fund	Capital Fund	General Fund	Capital Fund
Opening balance				
General fund	15,866.78		16,131.40	
North Western Synod COIF Account		146,248.80		131,248.80
North Western Synod Manse Fund		47,576.29		46,643.42
Receipts / Deposits				
General fund	44,998.89		66,656.08	
North Western Synod COIF Account		NIL		15,000.00
North Western Synod Manse Fund (interest)		951.53		932.87
Payments / Withdrawals				
General fund	42,676.57		66,920.70	
North Western Synod COIF Account		NIL		NIL
North Western Synod Manse Fund		NIL		NIL
Balance at Year End	18,189.10	194,776.62	15,866.78	193,825.09
Statement of Assets and Liabilities				
Monetary assets				
Barclays Bank Community Account	18,189.10		15,866.78	
NW Synod COIF Account		146,248.80		146,248.80
NW Synod Manse Fund		48,527.82		47,576.29
Balance at Year End	18,189.10	194,776.62	15,866.78	193,825.09
Non-Monetary assets				
Furniture and Equipment	7,000.00		7,500.00	
Liabilities	Nil		Nil	

St Georges United Reformed Church, Carlisle
Receipts and Payments Account for the Year Ended 31/12/2024

RECEIPTS	General 2024	Designated 2024	Restricted 2024	Total 2024	Total 2023
Free Will offerings	4,687.00			4,687.00	5,358.75
Standing order contributions	12,130.00			12,130.00	12,020.00
Loose Collections	1,144.90			1,144.90	1,393.80
Donations	585.85	53.50		639.35	2,285.20
Legacies	3,363.00			3,363.00	17,868.86
Gift Aid and GASDS	6,089.84			6,089.84	7,865.55
Coffee mornings	1,219.50	88.75		1,308.25	1,134.35
Gift Days	4,735.00			4,735.00	4,970.00
Fund raising	323.50	60.00		383.50	540.15
Charity fundraising (Church)		713.40		713.40	930.52
Charity fundraising (The Guild)		500.00		500.00	
Lettings of church premises	1,475.00			1,475.00	1,325.00
Interest on capital fund	7,324.65			7,324.65	5,674.37
Magazine					
Warm Hub Project					263.30
Sale of church property					780.00
Sundries					
Rebates & refunds					
Refunds, transfers & credits					1,039.23
Reimbursement of expenditure incurred on behalf of Landlord	505.00			505.00	3,207.00
Total	43,583.24	1,415.65		44,998.89	66,656.08

St George's United Reformed Church, Carlisle

Receipts and Payments Account for the Year Ended 31/12/2024

PAYMENTS	General 2024	Designated 2024	Restricted 2024	Total 2024	Total 2023
Ministry and Mission & Synod	17,880.00			17,880.00	17,712.00
Rental of Resource Centre	7,500.00			7,500.00	7,500.00
Rental of car parking spaces	1,800.00			1,800.00	1,800.00
Maintenance and repairs	1,094.63			1,094.63	7,738.30
Routine servicing heating & electrical systems	1,098.02			1,098.02	1,621.31
Insurance	3,767.32			3,767.32	3,609.37
Water and Sewerage charge	448.41			448.41	557.74
Gas	1,702.06			1,702.06	4,260.83
Electricity	933.05			933.05	1,388.37
Telephone & Internet	401.58			401.58	429.30
Copying machine & Copyright licences	623.66			623.66	494.10
Secretarial expenses & training	100.00			100.00	182.50
Kitchen and cleaning supplies	285.53			285.53	190.90
Contract cleaning services	2,028.00			2,028.00	1,970.40
Organ					
Furnishings, equipment & supplies	443.31			443.31	647.59
Pulpit supply and expenses	240.00			240.00	265.00
Outreach and Publicity					
Outreach – Warm Hub					27.99
Sundries					
Affiliation fees	25.00			25.00	25.00
Charitable donations (Church)		1,200.00		1,200.00	1,500.00
Charitable donations (The Guild)		500.00		500.00	
Refunds and contra payments					
Expenditure incurred on behalf of Landlord	606.00			606.00	15,000.00
Transfers to Capital Fund					
Total	40,976.57	1,700.00		42,676.57	66,920.70

St Georges United Reformed Church, Carlisle

Budget for 2025 (Provisional)

General Fund	Receipts	Payments
Balance at 1st January 2025	18,189	
Free Will offerings & loose collections	5,250	
Standing Order contributions	12,090	
Donations & legacies	750	
Gift Aid	6,000	
Gift Days	4,500	
Fund raising	1,000	
Lettings income	1,500	
Interest on COIF capital fund	6,000	
VAT reclaim, refunds, etc	500	
Charity fund raising (Church + Guild)	1,000	
Transfers between current account & COIF Fund	2,500	
Ministry and Mission		17,856
Rental of Resource Centre		12,500
Maintenance and servicing		5,000
Insurance		3,850
Gas, electricity and water utilities		3,250
Operating costs – church activities		1,750
Operating costs – secretarial		1,000
Operating costs – cleaning contract & supplies		2,823
Donations to charities		1,250
Projected balance 31/12/2025	10,000	
Capital Funds	Receipts	Payments
Balance at 1st January 2025		
COIF Fund	146,249	
Synod Manse Fund	48,326	
Interest on Manse Fund	850	
Transfers to General Fund		2,500
Projected balance 31/12/2025	192,925	



Section A

Independent Examiner's Report

Report to the trustees

St Georges United Reformed Church.

On accounts for the year ended

31 Dec 2024

Charity no (if any)

Set out on pages

1-9

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

[Signature]

Date:

22/2/24

Name:

RACHEL FOREMAN

Relevant professional qualification(s) or body

ACA

(if any):

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

n/a.

TRUST FUNDS HELD IN CONNECTION WITH ST GEORGE'S UNITED REFORMED CHURCH

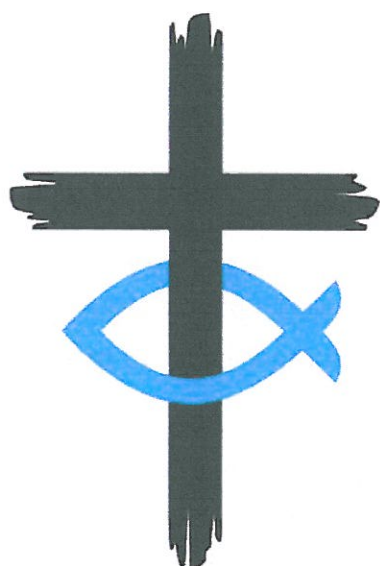
England & Wales - Charity number 234519

Accounts

**St George's United Reformed Church
Carlisle**

Annual Reports and Accounts

2023



The
**United
Reformed
Church**

MINISTER'S REPORT 2023

This will be my second AGM and it has been a pleasure to continue to get to know all the members of St. George's, our sister URC churches and ecumenical colleagues throughout Cumbria and the wider North Western Synod.

Proverbs 16:3 says, "Commit to the Lord whatever you do, and he will establish your plans." This verse reminds us that when we dedicate our endeavours to God, entrusting them to His care, He faithfully directs our steps and blesses our work. Myself, the Elders and the Church Meeting continue to look at how we can do this at St. George's.

It seems to me, the things people enjoy most are regular Sunday worship and our social events including the Saturday coffee morning. Worshipping together, companionship and hospitality are all important ways of living out the gospel message. I would like to thank all the volunteers who make these things happen along with the wider running of the church building. From working out rotas, to washing up, to welcoming people in, many of these tasks are done quietly and unobtrusively but without them, these things could not continue.

You called me as a Minister of Word and Sacraments of which our Sunday worship is a part, I hope you have been enjoying the services this year, where we look at those who encountered Jesus and the effect it had on their lives. I consider offering bible study an important part of my role and this year, we continue discussions around the key themes of the four gospels.

We were also delighted to have been awarded our bronze Eco Church award as we look at how we ensure our worship and buildings are run with concern for God's creation in mind.

In terms of pastoral care, I enjoy chatting with people at the events mentioned above. I also visit those in care homes, hospital or the hospice as appropriate and take home communion to those who wish to receive it. I conduct funerals not only for our members but also those who may have had a family link to the URC. We also introduced the memorial service this year which was appreciated by both members and relatives. These funerals and services are important witness for the hope of eternal life promised in the Christian message.

As I mentioned at the last church meeting, I am looking at ways to bring new life and purpose into St. George's and am exploring working with ecumenical partners on various projects. I feel this is a way of fulfilling what God is calling me to do in Cumbria and draws on my heart for contemplation and well being and my increasingly large network of ecumenical colleagues.

The Elders have given me their blessing to pursue this and I hope the church meeting will too. It would be lovely to have ideas and volunteers from within the church but at the very least, I would be encouraged by your prayers. There are limitations due to needing to find volunteers which seems to be mainly from outside sources and a need to balance this with all my other responsibilities but I believe it is worth a try! I have been encouraged that our fledgling Christian Meditation Group has now been established for several months and attracts Quakers, Catholics, Anglicans and others. These kind of events definitely fill what is sometimes referred to as a Third Space i.e. a spiritual space for those who are exploring faith and/or who don't find their search being fulfilled by traditional church services.

Alongside this work, the Elders and myself have spent some valuable time together looking at all the tasks involved in running the church so that if it becomes necessary we can simplify tasks to concentrate on essential matters.

In addition to the things I do that are immediately connected to St. George's I continue with the following. Some of these tasks are obligatory, some are useful in helping support my ministry and provide new contacts and ideas and many are a bit of both!

District Ecumenical Officer representing URC in Cumbria

World Church Representative for NW Synod

Member of Heart of the City Mission Community and Brampton Area Mission Community

Member of Arch Deaconry Meeting for Northern Cumbria

Vice President Churches Together in Cumbria

Member of Steering Group of Christian Meditation in Cumbria

Member of Brampton Deanery Chapter Meeting

Lead Minister for URC worshipping community in Penrith

Pastoral Support for Silloth

As an EM2 Minister (i.e. for first three 3 years in post), I am required to attend regular meetings with a Ministry Mentor and a Pastoral Supervisor and to attend regular training meeting and two residential course each year.

Rev Lisa Moore Wilson

Pastoral Report

In 2023 we welcomed one new member, our minister the Revd Lisa Moore Wilson who was added to our roll, and we continue to have some regular attenders and visitors throughout the year. Sadly, we lost three long-standing members, Jean Graham, Olive Cronie and Jean Frizell.

Membership of St George's 2023

On the Roll at 1 st January 2023	34 (plus 3 adherents)
Omissions by Death	3-
New members	1
Transferred to supplementary list	3-
Correction to roll last year	1-
On the Roll at 31 st December 2021	28 (plus 5 adherents)
Average congregation	20

Minister

Revd Lisa Moore Wilson is the Cumbria Missional Partnership Minister with primary responsibility for St George's URC and Bewcastle along with the remaining URC community in Penrith and Silloth.

Outreach

The Guild met through the year, with a summer break. We have a monthly Christian Meditation Group.

We have a coffee morning every Saturday.

Giving

Members have continued to support the Carlisle Foodbank, Cumbria Mind and Commitment for Life. We made donations for the Hope Christmas shoe box appeal. We also gave toys and toiletries for the Salvation Army Christmas appeal.

Ecumenical

The Minister met with other members of the Heart of the City Mission community. We shared Lent Bible studies with the Border Kirk. We also attended the joint Advent service in the Cathedral and the city centre Remembrance Day service. Representatives participated in the Cathedral's Christmas Eve service of Lessons & Carols and the HoTC Epiphany service

Worship

We have met regularly for worship every Sunday throughout 2023, led by our Minister and visiting preachers, both URC and other denominations. Some services have been led by a members' worship group. We have had some special services including a Memorial Service and a Lent & Easter services on Shrove Tuesday and Good Friday shared with the Border Kirk.

Our Minister lead various bible studies including Advent and sessions on Fair Economics.

Elders meet 6 times a year, and there are quarterly church meetings.

Rosalind Fearon

THE GUILD REPORT 2023

Unfortunately in both January and February, we were let down by our Speakers so we resorted to Quiz afternoons. We had two fun afternoons!

- | | |
|---------------|--|
| 6th March | Raymond Pearson gave a most interesting talk on Mountains and Mountaineering. |
| 3rd April | Sharon Sanders of Carlisle Council gave a talk on Homeless Accommodation in our area. |
| 2nd May | The GUILD closed for the summer months and everyone enjoyed afternoon tea. |
| 4th September | David Robinson of Carlisle Camcorder Club showed films of local events, including the Carlisle floods. |
| 9th October | Trevor was due to give a talk and film show on his Isle of Man holiday. Unfortunately he took ill with covid so we had yet another quiz afternoon. |
| 6th November | Charles Milroy, gave a superb talk and showed films of his experiences of the Iraq reconstruction. |
| 27th November | 33 Guild and Church members enjoyed Christmas Lunch at Vallum House, something we hope to do again in 2024. |
| 4th December | We had a happy and enjoyable afternoon making Christingles. |

In 2023 the Guild donated £200 to charity.

Elizabeth Mackenzie

BUILDING & MAINTENANCE REPORT 2023

During the past year, the Annual Servicing of Fire Detection and Fire Alarms, Intruder Alarms, Fire Extinguishers, Heating System, "PAT" Testing of Small Electrical Appliances, together with Photo-Copier, has been carried out. Also, electrical and plumbing upgrades have been put in place, together with fitting of a new Electric Smart Meter. Roof repair work, comprising repointing of the area around the Chimney Stack and replacement of damaged and loose ridge tiles and slates, has been undertaken, as well as cleaning of the Gutters.

Pigeons' and Wasps' Nests were located on the Roof and both were effectively removed.

A replacement Radio Microphone System was Installed and Dedicated, in memory of Miss Olive Cronie, with a suitably inscribed Plaque displayed nearby.

Lettings have continued to be undertaken by Rosalind.

Regrettably, issues arose towards the end of the year relating to the Heating and Hot Water Systems, together with loss of Broadband, the latter following change-over of Supplier. These matters caused several weeks of inconvenience, especially during the colder months. In addition, we suffered Storm Damage to the Roof. Thankfully, all these difficulties have been successfully overcome, following the ready assistance and teamwork of so many, which will be covered separately in the next Quarterly Building & Maintenance Report.

Thanks are conveyed to all who have been involved in the maintenance of the Church during these last twelve months.

Pamela Martin

Lead Elder - Building & Maintenance

ST GEORGE'S UNITED REFORMED CHURCH CHARITY
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2023

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

Administrative Information

St George's United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the North Western Synod of the Church. It was registered with the Charity Commission on 26th November 1965 as Charity Number 234519. St George's United Reformed Church is situated at West Walls, Carlisle CA3 8UF. The Church building is leased on the church's behalf by The United Reformed Church (North Western Province) Trust Limited from Carlisle Cathedral Development Trust. The lease is for a period of ten years from 4th February 2015 to 3rd February 2025.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served during the period from 1st January 2023 until the date this report was approved are :

Peter Charles Day
Rosalind Mary Fearon
Marjorie Patricia Lawson
Pamela Mary Martin
Moiria Joan Wales
John Michael Ware
Rev Lisa Moore Wilson
Edward Anthony Wiseman

Structure, Governance and Management

The activities of St George's United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of St George's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting and the minister in pastoral charge (if any) and members of the United Reformed Church, nominated and elected by the members of St George's United Reformed Church in Church Meeting. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met six times during the year. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Social, Fundraising and Communications and Publicity and Technology. Church Meetings were held quarterly.

The Rev. Lisa Wilson serves as a minister in the Missional Partnership for the North Cumbria area.

Objectives and Activities

As a local congregation of the United Reformed Church, St George's United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement : 'As Christian people we meet together for friendship and mutual care; to find an opportunity for reflection about what really matters in life; to find moments of peace in a busy world; and to find the strength to live our lives more fully and more lovingly and more generously. We look to the life, teaching and example of Jesus for guidance and inspiration.'

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.

Property and Maintenance

Under the terms of the lease, the Carlisle Cathedral Development Trust as landlord is responsible for maintenance of the external structure of the building. Maintenance of the interior, heating, electrical and alarm systems is the responsibility of St. George's United Reformed Church as tenants.

Church members maintained their financial contributions through the freewill offering scheme, standing order contributions and donations. Gift Aid claims and interest on the capital funds made a significant contribution to the church's income. £15,000 arising from legacies was transferred to the COIF investment fund managed by the North Western Synod. The balance in the church's general account was reduced by about £285 over the year. The Elders' Meeting continues to keep the situation under review.

Accounts for the financial year 1st January to 31st December 2023

The accounts have been prepared on the receipts and payments basis. Investment funds are held by the United Reformed Church North Western Synod on behalf of the church. The Church's bankers are Barclays Bank PLC.

Investment funds owned by the Church are held and managed by the United Reformed Church North Western Synod, they provide financial information relating to these funds for inclusion in the Statement of Accounts.

The estimated current market value of furniture and equipment belonging to the Church is included as non-monetary assets in the statement of accounts.

John Ware
Church Treasurer

St Georges United Reformed Church, Carlisle
Statement of Accounts : Year Ended 31/12/2023

	2023		2022	
	General Fund	Capital Fund	General Fund	Capital Fund
Balance at 31/12/2022				
General fund	16,131.40		17,682.82	
North Western Synod COIF Account		131,248.80		131,248.80
North Western Synod Manse Fund		46,643.42		46,181.60
Receipts / Deposits				
General fund	66,656.08		44,148.60	
North Western Synod COIF Account		15,000.00		Nil
North Western Synod Manse Fund (interest)		932.87		461.82
Payments / Withdrawals				
General fund	66,920.70		45,700.02	
North Western Synod COIF Account				Nil
North Western Synod Manse Fund				Nil
Balance at 31/12/2023	15,866.78	193,825.09	16,131.40	177,892.22
Statement of Assets and Liabilities				
Monetary assets				
Barclays Bank Community Account	15,866.78		16,186.40	
NW Synod COIF Account		146,248.80		131,248.80
NW Synod Manse Fund		47,576.29		46,643.42
Balance at 31/12/2023	15,866.78	193,825.09	16,186.40	177,892.22
Non-Monetary assets				
Furniture and Equipment	7,500.00		9,000.00	
Liabilities	Nil		Nil	

St Georges United Reformed Church, Carlisle
Receipts and Payments Account for the Year Ended 31/12/2023

RECEIPTS	General 2023	Designated 2023	Restricted 2023	Total 2023	Total 2022
Free Will offerings	5,358.75			5,358.75	6,662.00
Standing order contributions	12,020.00			12,020.00	12,090.00
Loose Collections	1,393.80			1,393.80	1,474.50
Donations	2,208.20	77.00		2,285.20	5,205.46
Legacies	2,868.86	15,000.00		17,868.86	
Gift Aid and GASDS	7,865.55			7,865.55	6,381.14
Coffee mornings	1,134.35			1,134.35	502.20
Gift Days	4,970.00			4,970.00	5,055.00
Fund raising	540.15			540.15	293.50
Charity fund (Church)		930.52		930.52	807.50
Charity fund (The Guild)					300.00
Lettings of church premises	1,325.00			1,325.00	1,280.00
Interest on capital fund	5,674.37			5,674.37	1,315.69
Magazine					20.00
Warm Hub Project	263.30			263.30	1,280.00
Sale of church property	331.00	449.00		780.00	
Sundries					
Rebates & refunds					
Refunds, transfers & credits	1,039.23			1,039.23	981.61
Reimbursement of expenditure incurred on behalf of Landlord	3,207.00			3,207.00	500.00
Total	50,199.56	16,456.52		66,656.08	44,148.60

St Georges United Reformed Church, Carlisle
Receipts and Payments Account for the Year Ended 31/12/2023

PAYMENTS	General 2023	Designated	Restricted	Total	Total 2022
Ministry and Mission & Synod Pastorate / Missional Partnership	17,712.00			17,712.00	20,088.00
Rental of Resource Centre	7,500.00			7,500.00	7,500.00
Rental of car parking spaces	1,800.00			1,800.00	1,800.00
Maintenance and repairs	7,738.30			7,738.30	6,042.25
Routine servicing heating & electrical systems	1,621.31			1,621.31	637.84
Insurance	3,609.37			3,609.37	2,419.18
Water and Sewerage charge	557.74			557.74	271.09
Gas	4,260.83			4,260.83	790.64
Electricity	1,388.37			1,388.37	645.58
Telephone & Internet	429.30			429.30	448.00
Copying machine & Copyright licences	494.10			494.10	469.80
Secretarial expenses & training	182.50			182.50	160.00
Kitchen and cleaning supplies	156.90		34.00	190.90	102.46
Contract cleaning services	1,970.40			1,970.40	1,085.20
Organ					105.00
Furnishings, equipment & supplies	647.59			647.59	89.25
Pulpit supply and expenses	265.00			265.00	240.00
Outreach and Publicity					75.00
Outreach – Warm Hub		27.99		27.99	74.48
Sundries					
Affiliation fees	25.00			25.00	25.00
Charitable donations (Church)		1,500.00		1,500.00	1,456.25
Charitable donations (Women's Guild)					300.00
Refunds and contra payments					375.00
Expenditure incurred on behalf of Landlord					500.00
Transfers to Capital Fund	15,000.00			15,000.00	
Total	65,358.71	1,527.99	34.00	66,920.70	45,700.02



[Redacted]

Report to the trustees/
members of **St Georges Reform Church**

On accounts for the year ended **31/12/23** Charity no (if any)

Set out on pages **1-7**

Responsibilities and basis of report
I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~*) in connection with the examination which gives me cause to believe that in, any material respect:
• accounting records were not kept in accordance with section 130 of the Act or
• the accounts do not accord with the accounting records
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.
* Please delete the words in the brackets if they do not apply.

Signed: **R. M. Foreman** Date: **27/03/24**

Name: **RACHEL MARY FOREMAN**

Relevant professional qualification(s) or body (if any): **ACA**

Address: **16 West Hill, Hitchin, SG5 2HZ**

[Redacted]

TRUST FUNDS HELD IN CONNECTION WITH ST GEORGE'S UNITED REFORMED CHURCH

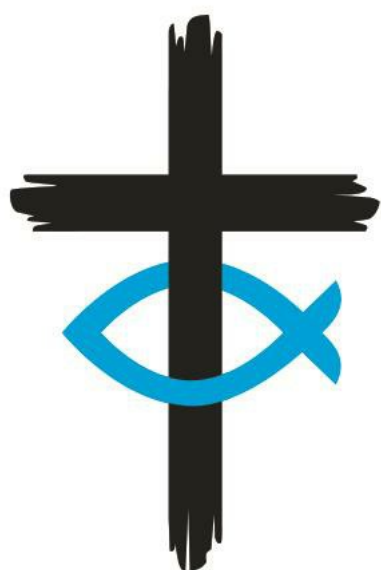
England & Wales - Charity number 234519

Accounts

**St George's United Reformed Church
Carlisle**

Annual Reports and Accounts

2022



The
**United
Reformed
Church**

PASTORAL REPORT 2022

In 2022 there were no new members but we have welcomed some regular attenders and visitors throughout the year. Sadly, we lost two long-standing members, Kathleen Wiseman, and also Betty Anderson who was on the supplementary roll.

Membership of St George's 2022

On the Roll at 1st January 2022	35 (plus 3 adherents)
Omissions by Death	1
New members	0
On the Roll at 31st December 2022	34 (plus 3 adherents)
Average congregation	23

Minister

In July 2022 we were delighted to welcome Revd Lisa Moore Wilson as the Cumbria Missional Partnership Minister with primary responsibility for St George's URC, Bewcastle and Silloth. Her ordination and induction took place in Carlisle Cathedral and was attended by friends, relations, local clergy and Synod officers.

Outreach

The Guild met through the year, with a summer break. In October we restarted a regular service at Croftfield Care Home.

Giving

Members have continued to support the Carlisle Foodbank, the Eden Valley Hospice and Commitment for Life. We made up over 50 shoe boxes for the Hope Christmas shoe box appeal. We also gave toys and toiletries for the Salvation Army Christmas appeal.

Ecumenical

The Minister and church secretary met with other members of the Heart of the City Mission community. We shared Lent and Advent Bible studies with the Border Kirk. We also attended the joint Advent service in the Cathedral, and the city centre Remembrance Day service.

Worship

We have met regularly for worship every Sunday throughout 2022, and have had a number of visiting preachers, both URC and other denominations in addition to our new minister.

Meetings

Elders' meetings have resumed in person, and the elders held an away day in November. A brief Church AGM was held in August after the morning service to approve the Annual Reports and Accounts.

Thanks

I would like to thank everyone who contributes in any way to the well-being and outreach of St George's. We are part of the body of Christ and every member is important.

May God bless you all,

Rosalind Fearon
Church Secretary

BUILDING & MAINTENANCE REPORT 2022

The disbandment of the Finance and Property Committee took place earlier this year, with responsibility for 'Building and Maintenance' transferring to The Elders. This was subsequently followed by the retirement of Will Lindsay and Trevor Irwin from their duties, and the stepping back by Michael Overs, due to health concerns. All have a wealth of knowledge in relation to the broad range of building and technical issues which arise in the Church during the course of the year. It has been a steep learning curve to take on this role, and I wish to convey my appreciation to Will, Trevor, and Michael for the numerous tasks they have undertaken with such diligence and dedication over so many years.

In consultation with St George's Landlords, Carlisle Cathedral Development Trust, a Specialist Firm installed a damp-proof membrane on the Library/Sanctuary Wall, in the hope of remedying the damp situation, with the Wall then re-plastered and re decorated. All Books displayed in the Library were permanently removed by Carlisle Diocese in the Summer.

Repair work has taken place on the Roof, and Electrical and Heating Improvements have been carried out, together with the Annual Servicing of Fire Detection and Fire Alarms, Intruder Alarms, Fire Extinguishers, Electrical Appliances, Heating System, and Photo-Copier. In addition, the Public Address System and Microphone have been checked. Arrangements were made also for the Vestry, Office, Rear Store Room, and Flower Room to be tidied.

A new Weekly Cleaning Contract commenced in early December.

The Lettings Role, previously carried out by Trevor, has now transferred to Rosalind.

Every endeavour is being made to continue the precedent set to maintain a good standard of upkeep for the Building, both internally and externally, and grateful thanks are conveyed to all for the part they have played in these efforts.

Pamela Martin

Lead Elder - Building & Maintenance

THE GUILD REPORT 2022

Because of further Govid restrictions, the Guild was unable to hold meetings in January and February.

On 14th March the U3A Choir entertained us with a very enjoyable Concert.

4th April - David Ratcliffe gave a talk on Boxes of hope Cumbria (shoe boxes). Thanks to Trevor, we were able to see some quite moving and poignant slides of the needy children of Romania, which David had supplied.

25th May - Afternoon Tea in the Church

5th September - Paul Faris gave a talk entitled 'Upstairs Downstairs' and this involved both slides and music of signature tunes for television series - most interesting.

3rd October - Mieke Tennant showed slides and talked about the work of the GNAAS.

7th November - Charles Milroy highlighted the battle against marine waste, particularly in his area of Dumfries and Galloway.

28th November - Christmas Lunch at Vallum House

5th December - the U3A Choir made yet another visit and gave a very entertaining concert.

During 2022 the Guild donated a total of £300 to charities as follows:

£50 to the Diabetic Society

£50 to Boxes of Hope Cumbria

£50 to Help Musicians (+£40 from members)

£50 to GNAAS

£50 to Suicide Bereavement Support (Carlisle)

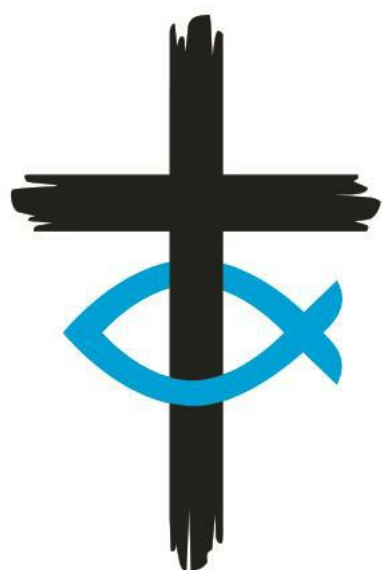
£50 to the Women's Refuge (+£25 from U3A Choir)

Elizabeth Mackenzie

**St George's United Reformed Church
Carlisle**

Trustees Report and Accounts

2022



The
**United
Reformed
Church**

ST GEORGE'S UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31st DECEMBER 2022

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

St George's United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the North Western Synod of the Church. It was registered on 26th November 1965 as Charity Number 234519. St George's United Reformed Church is situated at West Walls, Carlisle CA3 8UF. The Church building is leased on the church's behalf by The United Reformed Church (North Western Province) Trust Limited from Carlisle Cathedral Development Trust. The lease is for a period of ten years from 4th February 2015 to 3rd February 2025.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served during the period from 1st January 2022 until the date this report was approved are :

Peter Charles Day

Rosalind Fearon

Marjorie Patricia Lawson

William Robert Charles Lindsay (retired 6th September 2022)

Moira Joan Wales

John Michael Ware

Rev Lisa Moore Wilson (Appointed 30th July 2022)

Edward Anthony Wiseman

Structure, Governance and Management

The activities of St George's United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of St George's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting and the minister in pastoral charge (if any) and members of the United Reformed Church, nominated and elected by the members of St George's United Reformed Church in Church Meeting. Elders serve for three years, retire by rotation and are eligible for reelection. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met six times during the year. The first meeting on 16th January was held online via Zoom, subsequent meetings were held in Church. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Social, Fundraising and Communications and Publicity and Technology.

A joint meeting of the of Finance and Property Committee and the Elders Meeting was held on 22nd February for the purpose of agreeing reassignment of duties consequent on the disbanding of the Finance and Property Committee.

Church Meetings were held quarterly.

A Church Meeting was convened after morning service on 21 st November 2021 for the purpose of discerning whether Rev. Lisa Wilson should be called to serve as a minister in the Missional Partnership for the North Cumbria area. She subsequently accepted the call and was inducted at a service in Carlisle Cathedral on Saturday 30th July.

Objectives and Activities

As a local congregation of the United Reformed Church, St George's United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement: 'As Christian people we meet together for friendship and mutual care; to find an opportunity for reflection about what really matters in life; to find moments of peace in a busy world; and to find the strength to live our lives more fully and more lovingly and more generously. We look to the life, teaching and example of Jesus for guidance and inspiration.'

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.

Property and Maintenance

Under the terms of the lease, the Carlisle Cathedral Development Trust as landlord is responsible for maintenance of the external structure of the building. Maintenance of the interior, heating, electrical and alarm systems is the responsibility of St. George's United Reformed Church as tenants.

Coronavirus Pandemic

The Coronavirus Pandemic continued to affect the church's activities during 2022, however the vaccination program has allowed worship services and other church activities to resume although attendance at services and social activities have not yet returned to pre-pandemic levels. Fund raising activities and lettings to other organisations have also be at a lower level.

Church members maintained their financial contributions through the freewill offering scheme, standing order contributions and donations which protected the church from serious financial loss. The balance in the church's general account was reduced by about £1,335 over the year. The Elders' Meeting continues to keep the situation under review.

Accounts for the financial year 1st January to 31 st December 2022

The accounts have been prepared on the receipts and payments basis. Investment funds are held by the United Reformed Church North Western Synod on behalf of the church. The Church's bankers are Barclays Bank PLC.

Investment funds owned by the Church are held and managed by the United Reformed Church North Western Synod, they provide financial information relating to these funds for inclusion in the Statement of Accounts.

The estimated current market value of furniture and equipment belonging to the Church is included as non-monetary assets in the statement of accounts.

John Ware

Church Treasurer

St Georges United Reformed Church, Carlisle

Statement of Accounts : Year Ended 31/12/2022

	2022		2021	
	General Fund	Capital Fund	General Fund	Capital Fund
Balance at 31/12/2021				
General fund	17,682.82		23,529.45	
North Western Synod COIF Account		131,248.80		131,248.80
North Western Synod Manse Fund		46,181.61		45,951.85
Receipts / Deposits				
General fund	44,148.60		34,811.41	
North Western Synod COIF Account				Nil
North Western Synod Manse Fund (interest)		461.82		229.76
Payments / Withdrawals				
General fund	45,700.02		40,658.04	
North Western Synod COIF Account				Nil
North Western Synod Manse Fund				Nil
Balance at 31/12/2022	16,131.40	177,892.23	17,682.82	177,430.41
Statement of Assets and Liabilities				
Monetary assets				
Barclays Bank Community Account	16,131.40		17,682.82	
NW Synod COIF Account		131,248.80		131,248.80
NW Synod Manse Fund		46,643.43		46,181.61
Balance at 31/12/2022	16,131.40	177,892.23	17,682.82	177,430.41
Non-Monetary assets				
Furniture and Equipment	9,000.00		12,000.00	
Liabilities	Nil			

St Georges United Reformed Church, Carlisle

Receipts and Payments Account for the Year Ended 31/12/2022

RECEIPTS	General 2022	Designated 2022	Restricted 2022	Total 2022	Total 2021
Free Will offerings	6,662.00			6,662.00	7,865.00
Standing order contributions	12,090.00			12,090.00	12,750.00
Loose Collections	1,474.50			1,474.50	726.00
Donations	5,040.46	165.00		5,205.46	412.40
Legacies					1,000.00
Gift Aid and GASDS	6,381.14			6,381.14	5,259.43
Coffee mornings	502.20			502.20	265.10
Gift Days	5,055.00			5,055.00	3,002.00
Fund raising	293.50			293.50	178.50
Charity fund (Church)		807.50		807.50	375.55
Charity fund (The Guild)		300.00		300.00	90.00
Lettings of church premises	1,280.00			1,280.00	110.00
Interest on COIF capital fund	1,315.69			1,315.69	35.76
Magazine	20.00			20.00	25.00
Warm Hub Project	280.00		1,000.00	1,280.00	
Sundries					
Rebates & refunds					
Refunds, transfers & credits	1,106.61	375.00		1,481.61	2,546.67
Flower fund (contra)					50.00
Manse utilities & council tax					120.00
Total	41,501.10	1,647.50	1,000.00	44,148.60	34,811.41

St Georges United Reformed Church, Carlisle

Receipts and Payments Account for the Year Ended 31/12/2022

PAYMENTS	General 2022	Designated 2022	Restricted 2022	Total 2022	Total 2021
Ministry and Mission & Synod Missional Partnership costs	20,088.00			20,088.00	20,184.00
Rental of Resource Centre	7,500.00			7,500.00	7,500.00
Rental of car parking spaces	1,800.00			1,800.00	1,800.00
Repairs and maintenance	6,542.25			6,542.25	749.47
Servicing heating, electrical & alarm systems	637.84			637.84	680.51
Insurance	2,419.18			2,419.18	2,616.00
Water and Sewerage charge	271.09			271.09	195.80
Gas	790.64			790.64	635.76
Electricity	645.58			645.58	675.72
Telephone & Internet	448.00			448.00	405.68
Copying machine & CCLI licence	469.80			469.80	513.48
Secretarial expenses & training	160.00			160.00	150.00
Kitchen and cleaning supplies	102.46			102.46	40.25
Contract cleaning services	1,085.20			1,085.20	806.40
Organ	105.00			105.00	50.00
Furnishings, equipment & supplies	89.25			89.25	168.30
Pulpit supply and expenses	240.00			240.00	100.00
Outreach and Publicity	75.00			75.00	60.00
Outreach – Warm Hub		74.48		74.48	
Sundries					
Clergy retirements gifts and expenses					25.00
Affiliation fees	25.00			25.00	25.00
Charitable donations (Church)		1,456.25		1,456.25	470.00
Charitable donations (The Guild)		300.00		300.00	90.00
Refunds and contra payments		375.00		375.00	2,716.67
Total	43,494.29	2,205.73		45,700.02	40,658.04



Section A

Independent Examiner's Report

Report to the trustees/ members of	St Georges Reform Church.	
On accounts for the year ended	31 December 2022	Charity no (if any)
	1-7	

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention (~~other than that disclosed below~~ *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: R. M. Foreman Date: 16/3/23

Name: RACHEL M FOREMAN

**Relevant professional
qualification(s) or body
(if any):**

ACA (ICAEW)

Address: 16 West Hill, Hitchin, Hertfordshire, SG5 2HZ

TRUST FUNDS HELD IN CONNECTION WITH ST GEORGE'S UNITED REFORMED CHURCH

England & Wales - Charity number 234519

Accounts

**St George's United Reformed Church
Carlisle**

**Annual Reports
and Accounts**

2021



The
**United
Reformed
Church**

PASTORAL REPORT 2021

In 2021 there were no new members. One member died, Lorna Scott, and also Irene Paterson and Elizabeth Lancaster who were on the supplementary roll.

Membership of St George's United Reformed Church - 2021

On the Roll at 1 st January 2021	42 (plus 3 adherents)
Omissions	
by death	1
transfer to supplementary roll	6
On the Roll at 31 st December 2021	35 (plus 3 adherents)
Average congregation	23

Outreach

The Guild resumed in September, but there were no other outreach activities.

Giving

Members have continued to support the Carlisle Foodbank and Carlisle Key where possible. We were also able to make up over 40 shoe boxes for the Hope Christmas shoe box appeal.

Ecumenical

The church secretary has met on zoom with other members of the Heart of the City Mission community. We commenced a monthly joint Bible study with the Border Kirk in September.

Worship

We resumed worship on May 16th, limiting attendance to about 25 people so that we could maintain social distancing. Masks were worn, a one-way system was introduced, some seats were taped, we remained seated to sing, hand sanitiser was used and people dispersed from the building as soon as the service ended. Regular worship has continued since May, with the exception of December 26th which was cancelled due to Covid concerns. We have received support in conducting worship from all the Ministers of the Cumbria Missional Partnership and from our local ecumenical partners. In October we had a visit from the Commitment for Life advocate.

Elders' meetings took place regularly, mostly on zoom. A brief **Church AGM** was held in August after the morning service to approve the Annual Reports and Accounts.

The Future

At a special church meeting in November 2021, we voted to call Lisa Wilson to the Cumbria Missional Partnership. We look forward to a welcoming Lisa Wilson and Kate Hunt in summer 2022. Lisa will have prime responsibility for the URC churches in the North East of Cumbria, including St George's, and Kate will be deployed in the South West of the county.

Thanks

I would like to thank everyone who contributes in any way to the well-being and outreach of St George's. We are part of the body of Christ and every member is important.

May God bless you all,

Rosalind Fearon
Church Secretary

REPORT of the PROPERTY and MAINTENANCE COMMITTEE.

During 2021 both alarm systems, fire and intruder, were serviced, PAT testing took place and the fire extinguishers serviced. Beacon were responsible and appropriate certificates are on file in the office.

The gutters were cleaned, arranged by us, paid for by Carlisle Cathedral Development Trust.

A Quotation in the sum of £4,701.60, received from Richardson and Starling to carry out damp proofing to the wall separating the body of the church from the library. The Cathedral Development Trust have agreed to pay half this cost. Work to be carried out summer 2022.

The kitchen taps were replaced by Greenfields of Penrith who also serviced our heating system.

St. Cuthbert's Church now have a separate key box for their barrier fob.

The opaque mirror at the exit to our car park, was replaced.

The re-pointing of the outside walls was carried out by the Cathedral contractors. Hopefully this will improve internal dampness. At a later date paint will have to be removed from the window sills to aid circulation of air and alleviate dampness.

A full length mirror was installed in the vestry.

The Property and Maintenance Committee has disbanded, individual members carrying out a supervisory role now report directly to the Elders' Meeting.

Michael Overs.

REPORT of THE GUILD

To celebrate meeting on 6th September 2021 for the first time after lockdown, we all enjoyed afternoon tea in the Church.

On 4th October we were due to have a talk by a representative from the GNAAS. Unfortunately, at the last minute, the speaker had to cancel because of an emergency callout. We therefore retired to the Library where everyone enjoyed a cuppa and a good chat.

We had a fun afternoon on 5th November when the Dalston Hand Bell Ringers demonstrated their talents and invited members to have a go and this was fun.

On 6th December Paul Paris kindly stepped in at the last minute and gave a most interesting and enjoyable talk on 'Why Auntie Nan became famous'. Paul brought along various statues and works of art by Auntie Nan, who had been a truly amazing lady.

On 22nd November we had a lovely Christmas Lunch at Vallum House, where a good time was had by all.

Elizabeth Mackenzie

ST GEORGE'S UNITED REFORMED CHURCH CHARITY REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2021

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

Administrative Information

St George's United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the North Western Synod of the Church. It was registered on 26th November 1965 as Charity Number 234519.

St George's United Reformed Church is situated at West Walls, Carlisle CA3 8UF. The Church building is leased on the church's behalf by The United Reformed Church (North Western Province) Trust Limited from Carlisle Cathedral Development Trust. The lease is for a period of ten years from 4th February 2015 to 3rd February 2025.

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served during the period from 1st January 2021 until the date this report was approved are :

Peter Charles Day
Rosalind Fearon
Marjorie Patricia Lawson
William Robert Charles Lindsay
Moiria Joan Wales
John Michael Ware
Edward Anthony Wiseman

Structure, Governance and Management

The activities of St George's United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of St George's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting.

The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises.

The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting and the minister in pastoral charge (if any) and members of the United Reformed Church nominated and elected by the members of St George's United Reformed Church in Church Meeting. Elders serve for three years,

retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met eight times during the year, in addition two meetings were held for the purpose of carrying out risk assessment in connection with the Coronavirus pandemic. Most of these meetings were held online via Zoom. The Elders' Meeting is assisted in the administration of the Church and its property by committees established for Finance and Property, Social, Fundraising and Communications and Publicity and Technology.

The Church Meeting is normally held quarterly. During this year due to the Coronavirus pandemic only two meetings were held. A short Church Meeting was convened after morning service on 21st November for the purpose of discerning whether Lisa Wilson should be called to serve as a minister in the Missional Partnership for the North Cumbria area.

Objectives and Activities

As a local congregation of the United Reformed Church, St George's United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement : 'As Christian people we meet together for friendship and mutual care; to find an opportunity for reflection about what really matters in life; to find moments of peace in a busy world; and to find the strength to live our lives more fully and more lovingly and more generously. We look to the life, teaching and example of Jesus for guidance and inspiration.'

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.

Property and Maintenance

Under the terms of the lease, the Carlisle Cathedral Development Trust as landlord is responsible for maintenance of the external structure of the building. Maintenance of the interior, heating, electrical and alarm systems is the responsibility of St. George's United Reformed Church as tenants.

Coronavirus Pandemic

Due to the continuation of the Coronavirus Pandemic during 2021 worship services and other church activities remained suspended during the early months of the year. Worship resumed on 16th May with suitable hygiene and social distancing measures in place. However due to the continuing prevalence of Coronavirus infections in the community, attendance at worship has declined, and social activities have not yet been resumed.

Church members maintained their financial contributions through the freewill offering scheme and standing order contributions which protected the church from serious financial loss. However loss of income from fund raising and lettings to other organisations resulted in the balance in the church's general account of being reduced by about £5,850 over the year. The Elders' Meeting continues to keep the situation under review.

Accounts for the financial year 1st January to 31st December 2021

The accounts have been prepared on the receipts and payments basis. Investment funds are held by the United Reformed Church North Western Synod on behalf of the church.

The Church's bankers are Barclays Bank PLC.

There are two current accounts :

St Georges United Reformed Church Warwick Road account

St Georges United Reformed Church for Northern Group of Churches

The Northern Group account was operated by St George's Church on behalf of a group of churches in north Cumbria for the payment of shared minister's housing and travel expenses. Responsibility for these payments was taken over by the United Reformed Church North Western Synod during 2020 and the balance in the account was divided among the Group Churches. The remaining balance was transferred to the St Georges United Reformed Church Warwick Road account in December 2021 and arrangements made to close the Group Account.

Investment funds owned by the Church are held and managed by the United Reformed Church North Western Synod, they provide financial information relating to these funds for inclusion in the Statement of Accounts.

The estimated current market value of furniture and equipment belonging to the Church is included as none-monetary assets in the statement of accounts.

John Ware
Church Treasurer

St Georges United Reformed Church, Carlisle

Statement of Accounts : Year Ended 31/12/2021

	2021		2020	
	General Fund	Capital Fund	General Fund	Capital Fund
Balance at 31/12/2020				
General fund	23,529.45		31,090.62	
North Western Synod COIF Account		131,248.80		131,248.80
North Western Synod Manse Fund		45,951.85		
Receipts / Deposits				
General fund	34,761.41		35,313.20	
North Western Synod COIF Account		Nil		Nil
North Western Synod Manse Fund (interest)		229.76		45,951.85
Payments / Withdrawals				
General fund	40,608.04		42,874.37	
North Western Synod COIF Account		Nil		Nil
North Western Synod Manse Fund		Nil		Nil
Balance at 31/12/2021	17,682.82	177,430.41	23,529.45	177,200.65
Statement of Assets and Liabilities				
Monetary assets				
Barclays Bank Community Account	17,682.82		20,982.78	
Barclays Bank Pastorate Account	Nil		2,546.67	
NW Synod COIF Account		131,248.80		131,248.80
NW Synod Manse Fund		46,181.61		45,951.85
Balance at 31/12/2021	17,682.82	177,430.41	23,529.45	177,200.65
Non-Monetary assets				
Furniture and Equipment	12,000.00		12,000.00	
Liabilities				
Nil				

St Georges United Reformed Church, Carlisle

Receipts and Payments Account for the Year Ended 31/12/2021

RECEIPTS	General 2021	Designated 2021	Restricted 2021	Total 2021	Total 2020
Free Will offerings	7,915.00			7,915.00	6,752.00
Standing order contributions	12,750.00			12,750.00	12,925.00
Loose Collections	676.00			676.00	250.40
Donations	412.40			412.40	794.18
Legacies	1,000.00			1,000.00	
Clergy retirement fund					820.00
Gift Aid and GASDS	5,259.43			5,259.43	6,389.09
Coffee mornings	265.10			265.10	542.90
Gift Days	3,002.00			3,002.00	3,175.00
Autumn Fair					
Fund raising	178.50			178.50	19.70
Charity fund (Church)		375.55		375.55	102.00
Charity fund (The Guild)		90.00		90.00	
Interest on capital fund	35.76			35.76	382.66
Lettings – church premises	110.00			110.00	1,220.00
Magazine / photocopying	25.00			25.00	10.00
Sundries					
Rebates & refunds					
Transfer to Pastorate account (contra)					270.06
Refunds, credits and contra payments	2,546.67			2,546.67	1,361.47
Flower fund (contra)					
Transfer from URC Trust		120.00		120.00	
Manse utilities & council tax					298.74
Total	34,175.86	585.55		34,761.41	35,313.20

St Georges United Reformed Church, Carlisle

Receipts and Payments Account for the Year Ended 31/12/2021

PAYMENTS	General 2021	Designated 2021	Restricted 2021	Total 2021	Total 2020
Ministry and Mission & Synod Pastorate / Missional Partnership	20,184.00			20,184.00	20,916.00 1,188.66
Rental of Resource Centre	7,500.00			7,500.00	7,500.00
Rental of car parking spaces	1,800.00			1,800.00	1,800.00
Maintenance	1,429.98			1,429.98	1,757.14
Insurance	2,616.00			2,616.00	2,428.17
Water and Sewerage charge	195.80			195.80	222.49
Gas	635.76			635.76	781.18
Electricity	675.72			675.72	537.80
Manse utilities and Council Tax					298.74
Telephone & Internet	405.68			405.68	456.88
Copying machine & CCLI licence	513.48			513.48	316.80
Secretarial expenses & training	150.00			150.00	196.68
Kitchen and cleaning supplies	40.25			40.25	28.19
Contract cleaning services	806.40			806.40	1,226.40
Organ	50.00			50.00	200.00
Furnishings, equipment & supplies	168.30			168.30	410.36
Pulpit supply and expenses	100.00			100.00	307.30
Outreach and Publicity	60.00			60.00	
Transfer to capital fund (NW Synod)					
Sundries					
Clergy retirements gifts and expenses	25.00			25.00	1,924.58
Affiliation fees	25.00			25.00	75.00
Charitable donations (Church)		470.00		470.00	102.00
Charitable donations (The Guild)		90.00		90.00	
Refunds and contra payments	2,546.67	120.00		2,666.67	200.00
Total	39,928.04	680.00		40,608.04	42,874.37



Section A Independent Examiner's Report

Report to the trustees/ members of

St Georges Reform Church

On accounts for the year ended

31 December 2021

Charity no (if any)

Set out on pages

1-10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
the accounts did not accord with the accounting records; or
the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed: R. M. Foreman

Date: 9/6/22

Name: RACHEL M FOREMAN

Relevant professional qualification(s) or body

ACA (ICAEW) (ICAEW)

(if any):

Address: 16 West Hill, Hitchin, Hertfordshire,
SG5 2HZ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern: (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

[Empty box for disclosure details]