

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

Annual Reports and Accounts

2021



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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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
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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.

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