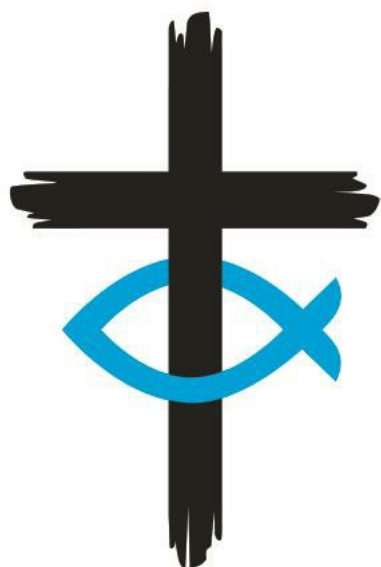


**St George's United Reformed Church  
Carlisle**

# **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:

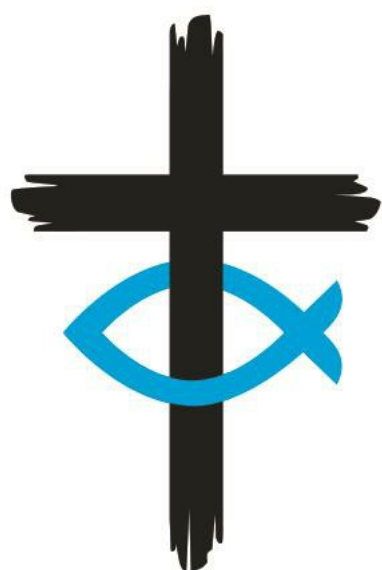
- £50 to the Diabetic Society
- £50 to Boxes of Hope Cumbria
- £50 to Help Musicians (+£40 from members)
- £50 to GNAAS
- £50 to Suicide Bereavement Support (Carlisle)
- £50 to the Women's Refuge (+£25 from U3A Choir)

**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)

Moiria 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
<b>Balance at 31/12/2021</b>				
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
<b>Receipts / Deposits</b>				
General fund	44,148.60		34,811.41	
North Western Synod COIF Account				Nil
North Western Synod Manse Fund (interest)		461.82		229.76
<b>Payments / Withdrawals</b>				
General fund	45,700.02		40,658.04	
North Western Synod COIF Account				Nil
North Western Synod Manse Fund				Nil
<b>Balance at 31/12/2022</b>	<b>16,131.40</b>	<b>177,892.23</b>	<b>17,682.82</b>	<b>177,430.41</b>
<b>Statement of Assets and Liabilities</b>				
<b>Monetary assets</b>				
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
<b>Balance at 31/12/2022</b>	<b>16,131.40</b>	<b>177,892.23</b>	<b>17,682.82</b>	<b>177,430.41</b>
<b>Non-Monetary assets</b>				
Furniture and Equipment	<b>9,000.00</b>		12,000.00	
<b>Liabilities</b>	<b>Nil</b>			

**St Georges United Reformed Church, Carlisle**

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

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

**St Georges United Reformed Church, Carlisle**

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

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



**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)	
Set out on pages	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. H. 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