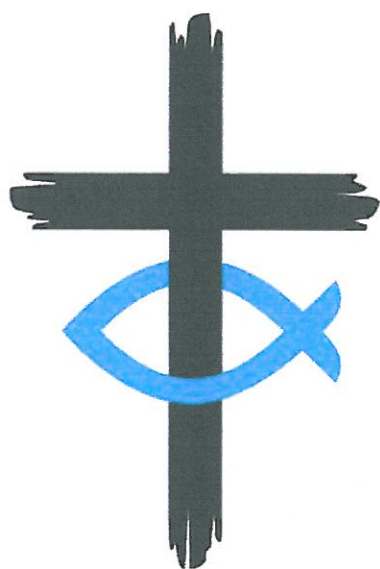


**St George's United Reformed Church
Carlisle**

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
Moirra 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



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

**Independent examiner's report
on the accounts**

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	<p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2023</p> <p>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").</p> <p>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.</p>
Independent examiner's statement	<p>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:</p> <ul style="list-style-type: none">• accounting records were not kept in accordance with section 130 of the Act or• the accounts do not accord with the accounting records <p>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.</p> <p>* Please delete the words in the brackets if they do not apply.</p>
Signed:	Date:
<i>R. M. Foreman</i>	27/03/24
Name:	
RACHEL MARY FOREMAN	
Relevant professional qualification(s) or body (if any):	ACA
Address:	16 West Hill, Hitchin, SG5 2HZ