

**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)
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Omissions

by death	Nil
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by transfer to supplementary roll	Nil
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On the Roll at 31 st December 2024	28 (plus 5 Adherents)
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Average congregation	22
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On the Supplementary Roll	12
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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

Members have continued to support the Carlisle Foodbank, Cumbria Mind and Commitment for Life. We also 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 will be hosting 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 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.

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 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
Moiria 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

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.

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:

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.