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**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 1 st 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 31 st December 2025	30 (plus 8 Adherents)
Average congregation	28
On the Supplementary Roll at 1 st January 2025	12
One member on the Supplementary Roll, Jim Innes, died on 13 th December 2025.	
On the Supplementary Roll at 31 st 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