

# JESMOND UNITED REFORMED CHURCH - TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH -

England & Wales · Charity number 242567

## Details

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Other names	JESMOND PRESBYTERIAN CHURCH - TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH -
Status	Registered
Legal form	Other
Registered	1965-11-29
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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**Address** Jesmond United Reformed Church  
Burdon Terrace  
Newcastle Upon Tyne  
NE2 3AE

**Phone** 01912814676

**Email** [office@jesmond-urc.org.uk](mailto:office@jesmond-urc.org.uk)

**Website** [www.jesmond-urc.org.uk](http://www.jesmond-urc.org.uk)

## Activities

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**Objects:** SEE INDIVIDUAL CONSTITUENTS.

**Activities:** This trust exists to support the work of Jesmond United Reformed Church (URC), the activities of which are overseen by the Elders' Meeting of the church in accordance with the provisions of the Structure of the URC determined by the General Assembly of the URC. We believe the church provides benefit to the public through provision of resources and facilities for public worship, and pastoral care.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

- Newcastle Upon Tyne City

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£32,568	£37,961	-	-
2023-12-31	£30,567	£18,432	-	-
2022-12-31	£28,548	£18,207	-	-
2021-12-31	£31,769	£27,664	-	-
2020-12-31	£30,234	£10,584	-	-

## Trustees

Name	Role	Appointed
Rev Ryan Sirmons	Chair	2022-11-01
Christopher Hodder		2022-11-01
Dr ALISON ISABEL SHIEL		
Helen Hodder		2022-11-01
Jean Degenhardt		2015-01-01
Moira Copeland		2022-11-01

## Linked charities

- THE DOCTOR JAMES AITCHISON AND THE MISSES JANET AND EDITH ISABELLA AITCHISON ENDOWMENT FUND (242567-1)
- THE ALEXANDRINA DOBSON BEQUEST (242567-2)
- MANSE (242567-3)

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# Accounts

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**Jesmond United Reformed Church  
Trust Funds and Property Held in Connexion Therewith  
Registered Charity No. 242567**

**Trustees' Annual Report for the year January 1<sup>st</sup> 2024 to December 31<sup>st</sup> 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**

Jesmond United Reformed Church is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church.

Jesmond United Reformed Church is situated at  
Burdon Terrace,  
Jesmond,  
Newcastle upon Tyne  
NE2 3AE  
Tel: 0191 281 4676  
Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Revd Ryan Sirmons (Chair of Trustees)  
Mrs Moira Copeland  
Mrs Lindsay Cross (to April 2024)  
Miss Jean Degenhardt  
Mr Chris Hodder  
Mrs Helen Hodder  
Dr Alison Shiel

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

### **Structure, Governance and Management**

The governing document is the Trust Deed dated 5<sup>th</sup> February 1955, which concerned the house at 33 Clayton Road, Jesmond, purchased as the manse for Jesmond Presbyterian Church.

### **Objectives and Activities**

The Trust Deed provides (paragraph 4) for the sale of this house and the use of the proceeds to purchase another manse. It also provides (paragraph 3) for the manse to be let and the net rental income to be used to meet the housing costs of the minister, and (paragraph 7) gives the congregation of Jesmond Presbyterian Church the power to appoint Trustees. Between 1955 and 1999 the individual trustees had been replaced by The United Reformed Church (Northern Province) Trust Limited and the property held as the manse had become the flat in Haldane House (known as 51 Burdon Terrace).

This trust exists to support the work of Jesmond United Reformed Church (Jesmond URC). (Jesmond Presbyterian Church became Jesmond United Reformed Church as a result of The United Reformed Church Act 1972),

The activities of Jesmond United Reformed Church are overseen by the Trustees within 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 the Church. 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, and by promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Achievements and performance**

Jesmond United Reformed Church is part of the Northwest and Central Newcastle Joint Pastorate of the URC Northern Synod, along with St Andrew's Kenton, St James's, and West End URCs, with the Revd Ryan Simons as Minister of the Pastorate.

The Elders' Meeting continues to work hard to develop mission and outreach activities, and to develop relationships with other local churches.

The Manse flat is let at a market rate. The net rental income is applied firstly for the maintenance of the flat, and then to pay a housing allowance to the minister or, during any vacancy, for the promotion of the religious work of the congregation.

The Trustees have reviewed the risks to the Trust. They insure Haldane House, of which the Manse forms part, arrange regular gas and electricity inspections, and employ an agent to oversee the tenants. In any year without rental income, the reserve would permit continuing maintenance expenditure with no housing allowance payable to the minister.

### **Financial review**

Copy accounts period end 31 Dec 2024 attached

Receipts	£32568
Payments	£37961
Deficit	(£5394)

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
<b>RECEIPTS</b>						
Offerings		33,308	-	-	33,308	32,095
Fund raising and donations		211	762	-	973	8,395
Programme activity income		1,540	-	-	1,540	300
Monies raised for outside causes	3	-	-	11,398	11,398	4,357
Gift Aid tax repayments		11,150	168	593	11,911	8,520
Property: church/hall lettings		53,961	-	-	53,961	54,019
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	56,124	-	-	56,124	53,194
Reimbursements Received		-	-	-	-	-
Grants received	5	854	-	-	854	-
Bank interest and investment Income		14,969	-	-	14,969	4,885
Received from Manse Fund		-	-	-	-	-
<b>Total receipts</b>		<b>179,316</b>	<b>930</b>	<b>11,991</b>	<b>192,238</b>	<b>172,965</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		23,551	-	-	23,551	23,466
Ministry/Group expenses		2,435	-	-	2,435	3,900
Church running costs	6	88,010	-	-	88,010	88,063
Haldane House running costs	7	1,333	-	-	1,333	1,268
Programme activity costs		3,494	-	-	3,494	2,511
Support of outside causes	8	8,320	-	10,645	18,965	12,587
Maintenance of church buildings	9	5,927	195	-	6,122	14,792
Maintenance of Haldane House	10	1,148	-	-	1,148	1,360
<b>Total payments</b>		<b>134,219</b>	<b>195</b>	<b>10,645</b>	<b>145,059</b>	<b>147,947</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>45,098</b>	<b>735</b>	<b>1,346</b>	<b>47,179</b>	<b>25,017</b>
<b>TRANSFERS between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>		<b>192,904</b>	<b>10,731</b>	<b>706</b>	<b>204,342</b>	<b>179,324</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>238,002</b>	<b>11,465</b>	<b>2,052</b>	<b>251,519</b>	<b>204,342</b>

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		238,002	11,465	2,052	251,519	204,342
<b>Other assets</b>						
Investments at market value	12	107,372	-	-	107,372	104,991
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

11 MAY 2025

and signed on its behalf

by RYAN P SIMMONS (name)

(signature)

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,447	-	195	-	8,252
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	1,534	930	-	-	2,464
<b>Total designated funds</b>	<b>10,732</b>	<b>930</b>	<b>195</b>	<b>-</b>	<b>11,467</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Outside Causes	76	191	221	-	46
Commitment for Life	211	2,175	1,463	-	923
Community Garden Fund	490	-	-	-	490
Other Third Parties	71	9,032	8,961	-	0
<b>Total restricted funds</b>	<b>707</b>	<b>11,398</b>	<b>10,645</b>	<b>-</b>	<b>1,459</b>

**3 MONIES RAISED FOR OUTSIDE CAUSES**

Donations for Outside Causes  
Commitment for Life  
Other third parties

**Total raised for outside causes**

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
-	-	191	191	627
-	-	2,175	2,175	1,600
-	-	9,032	9,032	2,130
<b>-</b>	<b>-</b>	<b>11,398</b>	<b>11,398</b>	<b>4,357</b>

**4 PROPERTY: HALDANE HOUSE LETTINGS**

Haldane House ground floor  
Haldane House flat 51A  
Haldane House: Garage Rents

**Total Haldane House property income**

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
47,664	-	-	47,664	44,580
6,240	-	-	6,240	6,394
2,220	-	-	2,220	2,220
<b>56,124</b>	<b>-</b>	<b>-</b>	<b>56,124</b>	<b>53,194</b>

**5 GRANTS RECEIVED**

Other Grants Received

**Total grants received**

Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
854	-	-	854	-
<b>854</b>	<b>-</b>	<b>-</b>	<b>854</b>	<b>-</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	17,355	-	-	17,355	28,476
Insurance	9,207	-	-	9,207	8,992
Water rates	133	-	-	133	122
Telephone	1,229	-	-	1,229	852
Salaries	33,421	-	-	33,421	27,751
Stationery and photocopying	1,753	-	-	1,753	1,668
Publications and other expenses	281	-	-	281	518
Licences and music	1,237	-	-	1,237	1,109
Cleaning	8,640	-	-	8,640	8,193
Organ/piano maintenance	1,844	-	-	1,844	1,151
Equipment	2,977	-	-	2,977	2,657
Accountancy and Payroll Fees	3,864	-	-	3,864	1,052
Professional Fees	2,930	-	-	2,930	2,795
Flowers/garden	3,015	-	-	3,015	2,577
Contactless Admin	123	-	-	123	150
<b>Total church running costs</b>	<b>88,010</b>	<b>-</b>	<b>-</b>	<b>88,010</b>	<b>88,063</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,333	-	-	1,333	1,268
<b>Total Haldane House running costs</b>	<b>1,333</b>	<b>-</b>	<b>-</b>	<b>1,333</b>	<b>1,268</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	8,295	-	-	8,295	7,756
Outside Causes	-	-	221	221	750
Commitment for Life	-	-	1,463	1,463	1,856
Other third parties	-	-	8,961	8,961	2,201
<b>Total support of outside causes</b>	<b>8,320</b>	<b>-</b>	<b>10,645</b>	<b>18,965</b>	<b>12,587</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	1,160	-	-	1,160	280
Electrical Repairs	1,916	-	-	1,916	2,904
Plumbing Repairs	60	-	-	60	1,771
Roof Repairs	77	-	-	77	1,123
Other property Repairs	414	-	-	414	3,552
Servicing	878	-	-	878	2,311
Church Flat Renovations	-	-	-	-	319
Church Flat Other Payments	-	195	-	195	-
Letting Agents Fee	1,080	-	-	1,080	1,080
Equipment	342	-	-	342	1,451
<b>Total maintenance of church buildings</b>	<b>5,927</b>	<b>195</b>	<b>-</b>	<b>6,122</b>	<b>14,792</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	-	-	-	-	347
Agent's fees for flat 51A	936	-	-	936	959
Upkeep of Flat 51A	10	-	-	10	54
Servicing	202	-	-	202	-
51A Utilities	-	-	-	-	-
<b>Total maintenance of Haldane House</b>	<b>1,148</b>	<b>-</b>	<b>-</b>	<b>1,148</b>	<b>1,360</b>

**11 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest. The income from these bequests is paid to the General fund. The holdings and value of the investments is shown as follows:

	2024			2023	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	467	13	23	456
Young bequest	639	12,967	353	639	12,680
Crawford bequest	4,188	84,988	2,313	4,188	83,104
Other	441	8,949	244	441	8,751
<b>Total Investments</b>	<b>5,291</b>	<b>107,372</b>	<b>2,922</b>	<b>5,291</b>	<b>104,991</b>

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £16,112,768 and Haldane House for £1,936,794. In addition, tenants improvements to Haldane House are insured and shown separately as £13,558. The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,440,867.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES

	This Year 2024 Total £	Last Year 2023 Total £
<b>Receipts</b>		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
<b>Total receipts</b>	<b>6,766</b>	<b>6,766</b>
<b>Payments</b>		
Car mileage	369	404
Car Allowance and Employers NI	1,366	1,366
Minister's expenses	643	1,251
Contribution to Holy Island retreat	150	-
Training	468	299
Council tax	2,265	2,157
Phone (including broadband)	724	531
Water rates	334	309
Induction costs/gifts	-	-
Set up fund	-	-
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>6,318</b>	<b>6,317</b>
<b>CASH FUNDS b/fwd 1 January</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>448</b>	<b>449</b>
<b>Joint Pastorate Account</b>	<b>3,013</b>	<b>2,565</b>
<b>Balance apportioned between</b>		
West End 25%	753	641
Jesmond 35%	934	898
St James 15%	573	385
St Andrews 25%	753	641
<b>Balance at 31 December 2024</b>	-	-

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2024 Total £	Last Year 2023 Total £
<b>Receipts</b>		
Rent (see note a)	32,292	29,484
Utilities	-	-
Bank interest and investment income	276	1,083
<b>Total receipts</b>	<b>32,568</b>	<b>30,567</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	6,135	5,602
Utilities management fees	-	-
Furnishings and fittings	740	125
Utilities	-	-
Insurance	1,298	1,268
Servicing, repairs and maintenance	25,129	5,968
Gardening, cleaning and other	1,298	2,109
Payments to JURC General Fund	-	-
<b>Total payments</b>	<b>37,961</b>	<b>18,432</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>- 5,394</b>	<b>12,135</b>
<b>TRANSFERS between funds (see note d)</b>	<b>-</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>114,449</b>	<b>102,315</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>109,055</b>	<b>114,449</b>

**Note:**

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2024, which are set out on pages 1 to 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

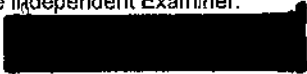
**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:



Date:

26 March 2025

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of the Manse fund for the year ended 31 December 2024, which is set out on page 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
<b>RECEIPTS</b>						
Offerings		33,308	-	-	33,308	32,095
Fund raising and donations		211	762	-	973	8,395
Programme activity income		1,540	-	-	1,540	300
Monies raised for outside causes	3	-	-	11,398	11,398	4,357
Gift Aid tax repayments		11,150	168	593	11,911	8,520
Property: church/hall lettings		53,961	-	-	53,961	54,019
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	56,124	-	-	56,124	53,194
Reimbursements Received		-	-	-	-	-
Grants received	5	854	-	-	854	-
Bank interest and investment Income		14,969	-	-	14,969	4,885
Received from Manse Fund		-	-	-	-	-
<b>Total receipts</b>		<b>179,316</b>	<b>930</b>	<b>11,991</b>	<b>192,238</b>	<b>172,965</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		23,551	-	-	23,551	23,466
Ministry/Group expenses		2,435	-	-	2,435	3,900
Church running costs	6	88,010	-	-	88,010	88,063
Haldane House running costs	7	1,333	-	-	1,333	1,268
Programme activity costs		3,494	-	-	3,494	2,511
Support of outside causes	8	8,320	-	10,645	18,965	12,587
Maintenance of church buildings	9	5,927	195	-	6,122	14,792
Maintenance of Haldane House	10	1,148	-	-	1,148	1,360
<b>Total payments</b>		<b>134,219</b>	<b>195</b>	<b>10,645</b>	<b>145,059</b>	<b>147,947</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>45,098</b>	<b>735</b>	<b>1,346</b>	<b>47,179</b>	<b>25,017</b>
<b>TRANSFERS between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>		<b>192,904</b>	<b>10,731</b>	<b>706</b>	<b>204,342</b>	<b>179,324</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>238,002</b>	<b>11,465</b>	<b>2,052</b>	<b>251,519</b>	<b>204,342</b>

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		238,002	11,465	2,052	251,519	204,342
<b>Other assets</b>						
Investments at market value	12	107,372	-	-	107,372	104,991
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

11 MAY 2025

and signed on its behalf

by RYAN P SIMMONS (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,447	-	195	-	8,252
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	1,534	930	-	-	2,464
<b>Total designated funds</b>	<b>10,732</b>	<b>930</b>	<b>195</b>	<b>-</b>	<b>11,467</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments In year £	Transfers for year £	Balance c/fwd £
Outside Causes	76	191	221	-	46
Commitment for Life	211	2,175	1,463	-	923
Community Garden Fund	490	-	-	-	490
Other Third Parties	71	9,032	8,961	-	0
<b>Total restricted funds</b>	<b>707</b>	<b>11,398</b>	<b>10,645</b>	<b>-</b>	<b>1,459</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
<b>3 MONIES RAISED FOR OUTSIDE CAUSES</b>					
Donations for Outside Causes	-	-	191	191	627
Commitment for Life	-	-	2,175	2,175	1,600
Other third parties	-	-	9,032	9,032	2,130
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>11,398</b>	<b>11,398</b>	<b>4,357</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
<b>4 PROPERTY: HALDANE HOUSE LETTINGS</b>					
Haldane House ground floor	47,664	-	-	47,664	44,580
Haldane House flat 51A	6,240	-	-	6,240	6,394
Haldane House: Garage Rents	2,220	-	-	2,220	2,220
<b>Total Haldane House property income</b>	<b>56,124</b>	<b>-</b>	<b>-</b>	<b>56,124</b>	<b>53,194</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
<b>5 GRANTS RECEIVED</b>					
Other Grants Received	854	-	-	854	-
<b>Total grants received</b>	<b>854</b>	<b>-</b>	<b>-</b>	<b>854</b>	<b>-</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	17,355	-	-	17,355	28,476
Insurance	9,207	-	-	9,207	8,992
Water rates	133	-	-	133	122
Telephone	1,229	-	-	1,229	852
Salaries	33,421	-	-	33,421	27,751
Stationery and photocopying	1,753	-	-	1,753	1,668
Publications and other expenses	281	-	-	281	518
Licences and music	1,237	-	-	1,237	1,109
Cleaning	8,640	-	-	8,640	8,193
Organ/piano maintenance	1,844	-	-	1,844	1,151
Equipment	2,977	-	-	2,977	2,657
Accountancy and Payroll Fees	3,864	-	-	3,864	1,052
Professional Fees	2,930	-	-	2,930	2,795
Flowers/garden	3,015	-	-	3,015	2,577
Contactless Admin	123	-	-	123	150
<b>Total church running costs</b>	<b>88,010</b>	<b>-</b>	<b>-</b>	<b>88,010</b>	<b>88,063</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,333	-	-	1,333	1,268
<b>Total Haldane House running costs</b>	<b>1,333</b>	<b>-</b>	<b>-</b>	<b>1,333</b>	<b>1,268</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	8,295	-	-	8,295	7,756
Outside Causes	-	-	221	221	750
Commitment for Life	-	-	1,463	1,463	1,856
Other third parties	-	-	8,961	8,961	2,201
<b>Total support of outside causes</b>	<b>8,320</b>	<b>-</b>	<b>10,645</b>	<b>18,965</b>	<b>12,587</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	1,160	-	-	1,160	280
Electrical Repairs	1,916	-	-	1,916	2,904
Plumbing Repairs	60	-	-	60	1,771
Roof Repairs	77	-	-	77	1,123
Other property Repairs	414	-	-	414	3,552
Servicing	878	-	-	878	2,311
Church Flat Renovations	-	-	-	-	319
Church Flat Other Payments	-	195	-	195	-
Letting Agents Fee	1,080	-	-	1,080	1,080
Equipment	342	-	-	342	1,451
<b>Total maintenance of church buildings</b>	<b>5,927</b>	<b>195</b>	<b>-</b>	<b>6,122</b>	<b>14,792</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	-	-	-	-	347
Agent's fees for flat 51A	936	-	-	936	959
Upkeep of Flat 51A	10	-	-	10	54
Servicing	202	-	-	202	-
51A Utilities	-	-	-	-	-
<b>Total maintenance of Haldane House</b>	<b>1,148</b>	<b>-</b>	<b>-</b>	<b>1,148</b>	<b>1,360</b>

**11 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest. The income from these bequests is paid to the General fund. The holdings and value of the investments is shown as follows:

	2024			2023	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	467	13	23	456
Young bequest	639	12,967	353	639	12,680
Crawford bequest	4,188	84,988	2,313	4,188	83,104
Other	441	8,949	244	441	8,751
<b>Total Investments</b>	<b>5,291</b>	<b>107,372</b>	<b>2,922</b>	<b>5,291</b>	<b>104,991</b>

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £16,112,768 and Haldane House for £1,936,794. In addition, tenants improvements to Haldane House are insured and shown separately as £13,558. The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,440,867.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES

	This Year 2024 Total £	Last Year 2023 Total £
<b>Receipts</b>		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
<b>Total receipts</b>	<b>6,766</b>	<b>6,766</b>
<b>Payments</b>		
Car mileage	369	404
Car Allowance and Employers NI	1,366	1,366
Minister's expenses	643	1,251
Contribution to Holy Island retreat	150	-
Training	468	299
Council tax	2,265	2,157
Phone (including broadband)	724	531
Water rates	334	309
Induction costs/gifts	-	-
Set up fund	-	-
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>6,318</b>	<b>6,317</b>
<b>CASH FUNDS b/fwd 1 January</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>448</b>	<b>449</b>
<b>Joint Pastorate Account</b>	<b>3,013</b>	<b>2,565</b>
<b>Balance apportioned between</b>		
West End 25%	753	641
Jesmond 35%	934	898
St James 15%	573	385
St Andrews 25%	753	641
<b>Balance at 31 December 2024</b>	-	-

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2024 Total £	Last Year 2023 Total £
<b>Receipts</b>		
Rent (see note a)	32,292	29,484
Utilities	-	-
Bank interest and investment income	276	1,083
<b>Total receipts</b>	<b>32,568</b>	<b>30,567</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	6,135	5,602
Utilities management fees	-	-
Furnishings and fittings	740	125
Utilities	-	-
Insurance	1,298	1,268
Servicing, repairs and maintenance	25,129	5,968
Gardening, cleaning and other	1,298	2,109
Payments to JURC General Fund	-	-
<b>Total payments</b>	<b>37,961</b>	<b>18,432</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>- 5,394</b>	<b>12,135</b>
<b>TRANSFERS between funds (see note d)</b>	<b>-</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>114,449</b>	<b>102,315</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>109,055</b>	<b>114,449</b>

**Note:**

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2024, which are set out on pages 1 to 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

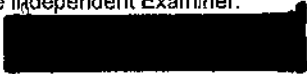
**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:



Date:

26 March 2025

Name and address of the Independent Examiner:  
David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2024

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of the Manse fund for the year ended 31 December 2024, which is set out on page 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

26 March 2025

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

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# Accounts

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**Jesmond United Reformed Church  
Trust Funds and Property Held in Connexion Therewith  
Registered Charity No. 242567**

**Trustees' Annual Report for the year January 1<sup>st</sup> 2023 to December 31<sup>st</sup> 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**

Jesmond United Reformed Church is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church.

Jesmond United Reformed Church is situated at  
Burdon Terrace,  
Jesmond,  
Newcastle upon Tyne  
NE2 3AE  
Tel: 0191 281 4676  
Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Revd Ryan Simons (Chair of Trustees)  
Mrs Moira Copeland  
Mrs Lindsay Cross  
Miss Jean Degenhardt  
Mr Chris Hodder  
Mrs Helen Hodder  
Dr Alison Shiel

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

**Structure, Governance and Management**

The governing document is the Trust Deed dated 5<sup>th</sup> February 1955, which concerned the house at 33 Clayton Road, Jesmond, purchased as the manse for Jesmond Presbyterian Church.

**Objectives and Activities**

The Trust Deed provides (paragraph 4) for the sale of this house and the use of the proceeds to purchase another manse. It also provides (paragraph 3) for the manse to be let and the net rental income to be used to meet the housing costs of the minister, and (paragraph 7) gives the congregation of Jesmond Presbyterian Church the power to appoint Trustees. Between 1955 and 1999 the individual trustees had been replaced by The United Reformed Church (Northern Province) Trust Limited and the property held as the manse had become the flat in Haldane House (known as 51 Burdon Terrace).

This trust exists to support the work of Jesmond United Reformed Church (Jesmond URC). (Jesmond Presbyterian Church became Jesmond United Reformed Church as a result of The United Reformed Church Act 1972),

The activities of Jesmond United Reformed Church are overseen by the Trustees within 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 the Church. 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, and by promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Achievements and performance**

Jesmond United Reformed Church is part of the North West and Central Newcastle Joint Pastorate of the URC Northern Synod, along with St Andrew's Kenton, St James's, and West End URCs, with the Revd Ryan Simons as Minister of the Pastorate.

The Elders' Meeting continues to work hard to develop mission and outreach activities, and to develop relationships with other local churches.

The Manse flat is let at a market rate. The net rental income is applied firstly for the maintenance of the flat, and then to pay a housing allowance to the minister or, during any vacancy, for the promotion of the religious work of the congregation.

The Trustees have reviewed the risks to the Trust. They insure Haldane House, of which the Manse forms part, arrange regular gas and electricity inspections, and employ an agent to oversee the tenants. In any year without rental income, the reserve would permit continuing maintenance expenditure with no housing allowance payable to the minister.

### **Financial review**

Copy accounts period end 31 Dec 2023 attached

Receipts	£30567
Payments	£18432
Surplus	£12,135

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Previous Year 2022 Total £
<b>RECEIPTS</b>						
Offerings		32,095	-	-	32,095	31,719
Fund raising and donations		6,879	1,516	-	8,395	2,242
Programme activity income		300	-	-	300	-
Monies raised for outside causes	3	-	-	4,357	4,357	4,528
Gift Aid tax repayments		7,819	18	683	8,520	7,795
Property: church/hall lettings		54,019	-	-	54,019	39,667
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	53,194	-	-	53,194	47,764
Reimbursements Received		-	-	-	-	-
Grants received	5	-	-	-	-	911
Bank interest and investment income		4,885	-	-	4,885	3,453
Received from Manse Fund		-	-	-	-	-
<b>Total receipts</b>		<b>166,391</b>	<b>1,534</b>	<b>5,040</b>	<b>172,965</b>	<b>145,278</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		23,466	-	-	23,466	21,332
Ministry/Group expenses		3,900	-	-	3,900	3,025
Church running costs	6	88,063	-	-	88,063	66,015
Haldane House running costs	7	1,268	-	-	1,268	1,155
Programme activity costs		2,511	-	-	2,511	2,418
Support of outside causes	8	7,781	-	4,807	12,587	12,605
Maintenance of church buildings	9	14,473	319	-	14,792	15,401
Maintenance of Haldane House	10	1,360	-	-	1,360	1,867
<b>Total payments</b>		<b>142,822</b>	<b>319</b>	<b>4,807</b>	<b>147,947</b>	<b>123,818</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>23,570</b>	<b>1,214</b>	<b>233</b>	<b>25,017</b>	<b>21,459</b>
<b>TRANSFERS between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>		<b>169,334</b>	<b>9,518</b>	<b>473</b>	<b>179,324</b>	<b>157,864</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>192,904</b>	<b>10,731</b>	<b>706</b>	<b>204,342</b>	<b>179,324</b>

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Previous Year 2022 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		192,904	10,731	706	204,342	179,324
<b>Other assets</b>						
Investments at market value	12	104,991	-	-	104,991	96,020
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by \_\_\_\_\_ (name)

(signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,766	-	- 319	-	8,447
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	-	1,534	-	-	1,534
<b>Total designated funds</b>	<b>9,517</b>	<b>1,534</b>	<b>- 319</b>	<b>-</b>	<b>10,732</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	826	- 750	-	76
Commitment for Life	-	2,066	- 1,856	-	211
Community Garden Fund	473	17	-	-	490
Other Third Parties	-	2,130	- 2,201	-	71
<b>Total restricted funds</b>	<b>473</b>	<b>5,040</b>	<b>- 4,807</b>	<b>-</b>	<b>707</b>

**3 MONIES RAISED FOR OUTSIDE CAUSES**

Donations for Outside Causes  
Commitment for Life  
Other third parties

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Donations for Outside Causes	-	-	627	627	2,674
Commitment for Life	-	-	1,600	1,600	1,400
Other third parties	-	-	2,130	2,130	454
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>4,357</b>	<b>4,357</b>	<b>4,528</b>

**4 PROPERTY: HALDANE HOUSE LETTINGS**

Haldane House ground floor  
Haldane House flat 51A  
Haldane House: Garage Rents

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Haldane House ground floor	44,580	-	-	44,580	39,984
Haldane House flat 51A	6,394	-	-	6,394	5,980
Haldane House: Garage Rents	2,220	-	-	2,220	1,800
<b>Total Haldane House property income</b>	<b>53,194</b>	<b>-</b>	<b>-</b>	<b>53,194</b>	<b>47,764</b>

**5 GRANTS RECEIVED**

Other Grants Received

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Other Grants Received	-	-	-	-	911
<b>Total grants received</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>911</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	28,476	-	-	28,476	11,035
Insurance	8,992	-	-	8,992	8,188
Water rates	122	-	-	122	92
Telephone	852	-	-	852	699
Salaries	27,751	-	-	27,751	25,654
Stationery and photocopying	1,668	-	-	1,668	1,567
Publications and other expenses	518	-	-	518	79
Licences and music	1,109	-	-	1,109	278
Cleaning	8,193	-	-	8,193	7,516
Organ/piano maintenance	1,151	-	-	1,151	894
Equipment	2,657	-	-	2,657	1,101
Accountancy and Payroll Fees	1,052	-	-	1,052	3,553
Professional Fees	2,795	-	-	2,795	3,154
Flowers/garden	2,577	-	-	2,577	2,205
Contactless Admin	150	-	-	150	-
<b>Total church running costs</b>	<b>88,063</b>	<b>-</b>	<b>-</b>	<b>88,063</b>	<b>66,015</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,268	-	-	1,268	1,155
<b>Total Haldane House running costs</b>	<b>1,268</b>	<b>-</b>	<b>-</b>	<b>1,268</b>	<b>1,155</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	7,756	-	-	7,756	7,031
Outside Causes	-	-	750	750	3,156
Commitment for Life	-	-	1,856	1,856	1,939
Other third parties	-	-	2,201	2,201	454
<b>Total support of outside causes</b>	<b>7,781</b>	<b>-</b>	<b>4,807</b>	<b>12,587</b>	<b>12,605</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	280	-	-	280	-
Electrical Repairs	2,904	-	-	2,904	8,851
Plumbing Repairs	1,771	-	-	1,771	-
Roof Repairs	1,123	-	-	1,123	1,129
Other property Repairs	3,552	-	-	3,552	3,054
Servicing	2,311	-	-	2,311	232
Church Flat Renovations	-	319	-	319	391
Church Flat Other Payments	-	-	-	-	516
Letting Agents Fee	1,080	-	-	1,080	1,080
Equipment	1,451	-	-	1,451	148
<b>Total maintenance of church buildings</b>	<b>14,473</b>	<b>319</b>	<b>-</b>	<b>14,792</b>	<b>15,401</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	347	-	-	347	147
Agent's fees for flat 51A	959	-	-	959	897
Upkeep of Flat 51A	54	-	-	54	13
Servicing	-	-	-	-	810
51A Utilities	-	-	-	-	-
<b>Total maintenance of Haldane House</b>	<b>1,360</b>	<b>-</b>	<b>-</b>	<b>1,360</b>	<b>1,867</b>

**11 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

**12 INVESTMENTS HELD FOR CHURCH PURPOSES**

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.

The income from these bequests is paid to the General fund.

The holdings and value of the investments is shown as follows:

	2023			2022	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	456	13	23	417
Young bequest	639	12,680	348	639	11,596
Crawford bequest	4,188	83,104	2,281	4,188	76,003
Other	441	8,751	240	441	8,003
<b>Total investments</b>	<b>5,291</b>	<b>104,991</b>	<b>2,882</b>	<b>5,291</b>	<b>96,020</b>

All units, market values and income have been rounded to the nearest whole number.

**13 ASSETS USED FOR CHURCH PURPOSES**

The church and hall buildings are insured by the church for £14,386,400 and Haldane House for £1,729,280.

In addition, tenants improvements to Haldane House are insured and shown separately as £12,105.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,286,487.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES & SET UP

	This Year 2023 Total £	Last Year 2022 Total £
<b>Receipts</b>		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
<b>Total receipts</b>	<b>6,766</b>	<b>6,766</b>
<b>Payments</b>		
Car mileage	404	427
Car Allowance and Employers NI	1,366	1,374
Minister's expenses	1,251	905
Training	299	376
Council tax	2,157	2,030
Phone (including broadband)	531	480
Water rates	309	305
Induction costs/gifts	-	-
Set up fund	-	75
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>6,317</b>	<b>5,972</b>
<b>CASH FUNDS b/fwd 1 January</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>449</b>	<b>793</b>
<b>Joint Pastorate Account</b>	<b>2,565</b>	<b>2,117</b>
<b>Balance apportioned between</b>		
West End 25%	641	529
Jesmond 35%	898	741
St James 15%	385	318
St Andrews 25%	641	529
<b>Balance at 31 December 2023</b>	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT  
 MANSE COMPENSATION FUND

	This Year 2023 Total £	Last Year 2022 Total £
<b>Receipts</b>		
Support from West End	-	-
Support from Jesmond	-	-
Support from St James	-	-
Support from St Andrews	-	-
Building Insurance refund	-	-
<b>Total receipts</b>	-	-
<b>Payments</b>		
Building Insurance	-	-
Boiler service	-	-
<b>Total payments</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>		-
<b>Transfer from Pastorate/Ministerial exp Fund</b>	-	75
<b>CASH FUNDS b/fwd 1 January</b>	-	75
<b>Balance at 31 December 2023</b>	-	-

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2023 Total £	Last Year 2022 Total £
<b>Receipts</b>		
Rent (see note a)	29,484	27,144
Utilities	-	-
Bank interest and investment income	1,083	1,404
<b>Total receipts</b>	<b>30,567</b>	<b>28,548</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	5,602	5,157
Utilities management fees	-	-
Furnishings and fittings	125	579
Utilities	-	-
Insurance	1,268	1,155
Servicing, repairs and maintenance	5,968	6,940
Gardening, cleaning and other	2,109	1,016
Payments to JURC General Fund	-	-
<b>Total payments</b>	<b>18,432</b>	<b>18,207</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>12,135</b>	<b>10,341</b>
<b>TRANSFERS between funds (see note d)</b>	-	-
<b>CASH FUNDS b/fwd 1 January</b>	<b>102,315</b>	<b>91,974</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>114,449</b>	<b>102,315</b>

**Note:**

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2023, which are set out on pages 1 to 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

*David Kilner*

Date:

*20 March 2024*

Name and address of the Independent Examiner:

David Kilner, F.C.A.

7 Eldon Square

Newcastle upon Tyne

NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2023, which is set out on page 7.  
3

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

*David Kilner*

Date:

*20 March 2024.*

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Previous Year 2022 Total £
<b>RECEIPTS</b>						
Offerings		32,095	-	-	32,095	31,719
Fund raising and donations		6,879	1,516	-	8,395	2,242
Programme activity income		300	-	-	300	-
Monies raised for outside causes	3	-	-	4,357	4,357	4,528
Gift Aid tax repayments		7,819	18	683	8,520	7,795
Property: church/hall lettings		54,019	-	-	54,019	39,667
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	53,194	-	-	53,194	47,764
Reimbursements Received		-	-	-	-	-
Grants received	5	-	-	-	-	911
Bank interest and investment income		4,885	-	-	4,885	3,453
Received from Manse Fund		-	-	-	-	-
<b>Total receipts</b>		<b>166,391</b>	<b>1,534</b>	<b>5,040</b>	<b>172,965</b>	<b>145,278</b>

<b>PAYMENTS</b>						
Ministry & Mission Fund		23,466	-	-	23,466	21,332
Ministry/Group expenses		3,900	-	-	3,900	3,025
Church running costs	6	88,063	-	-	88,063	66,015
Haldane House running costs	7	1,268	-	-	1,268	1,155
Programme activity costs		2,511	-	-	2,511	2,418
Support of outside causes	8	7,781	-	4,807	12,587	12,605
Maintenance of church buildings	9	14,473	319	-	14,792	15,401
Maintenance of Haldane House	10	1,360	-	-	1,360	1,867
<b>Total payments</b>		<b>142,822</b>	<b>319</b>	<b>4,807</b>	<b>147,947</b>	<b>123,818</b>

<b>NET RECEIPTS / (PAYMENTS)</b>		<b>23,570</b>	<b>1,214</b>	<b>233</b>	<b>25,017</b>	<b>21,459</b>
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<b>TRANSFERS between funds</b>		-	-	-	-	-
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<b>CASH FUNDS b/fwd 1 January</b>		<b>169,334</b>	<b>9,518</b>	<b>473</b>	<b>179,324</b>	<b>157,864</b>
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<b>CASH FUNDS c/fwd 31 December</b>		<b>192,904</b>	<b>10,731</b>	<b>706</b>	<b>204,342</b>	<b>179,324</b>
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STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Previous Year 2022 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		192,904	10,731	706	204,342	179,324
<b>Other assets</b>						
Investments at market value	12	104,991	-	-	104,991	96,020
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on \_\_\_\_\_ and signed on its behalf

by \_\_\_\_\_ (name) \_\_\_\_\_ (signature)

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	8,766	-	- 319	-	8,447
Star Fund at the Community Foundation	750	-	-	-	750
Organ Fund	-	1,534	-	-	1,534
<b>Total designated funds</b>	<b>9,517</b>	<b>1,534</b>	<b>- 319</b>	<b>-</b>	<b>10,732</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	826	- 750	-	76
Commitment for Life	-	2,066	- 1,856	-	211
Community Garden Fund	473	17	-	-	490
Other Third Parties	-	2,130	- 2,201	-	71
<b>Total restricted funds</b>	<b>473</b>	<b>5,040</b>	<b>- 4,807</b>	<b>-</b>	<b>707</b>

**3 MONIES RAISED FOR OUTSIDE CAUSES**

Donations for Outside Causes  
Commitment for Life  
Other third parties

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Donations for Outside Causes	-	-	627	627	2,674
Commitment for Life	-	-	1,600	1,600	1,400
Other third parties	-	-	2,130	2,130	454
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>4,357</b>	<b>4,357</b>	<b>4,528</b>

**4 PROPERTY: HALDANE HOUSE LETTINGS**

Haldane House ground floor  
Haldane House flat 51A  
Haldane House: Garage Rents

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
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Haldane House flat 51A	6,394	-	-	6,394	5,980
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**5 GRANTS RECEIVED**

Other Grants Received

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Other Grants Received	-	-	-	-	911
<b>Total grants received</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>911</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	28,476	-	-	28,476	11,035
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Accountancy and Payroll Fees	1,052	-	-	1,052	3,553
Professional Fees	2,795	-	-	2,795	3,154
Flowers/garden	2,577	-	-	2,577	2,205
Contactless Admin	150	-	-	150	-
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<b>Total maintenance of Haldane House</b>	<b>1,360</b>	<b>-</b>	<b>-</b>	<b>1,360</b>	<b>1,867</b>

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES - continued

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<b>Total investments</b>	<b>5,291</b>	<b>104,991</b>	<b>2,882</b>	<b>5,291</b>	<b>96,020</b>

All units, market values and income have been rounded to the nearest whole number.

**13 ASSETS USED FOR CHURCH PURPOSES**

The church and hall buildings are insured by the church for £14,386,400 and Haldane House for £1,729,280.

In addition, tenants improvements to Haldane House are insured and shown separately as £12,105.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,286,487.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES & SET UP

	This Year 2023 Total £	Last Year 2022 Total £
<b>Receipts</b>		
Support from West End	1,691	1,691
Support from Jesmond	2,111	2,111
Support from St James	1,271	1,271
Support from St Andrews	1,691	1,691
<b>Total receipts</b>	<b>6,766</b>	<b>6,766</b>
<b>Payments</b>		
Car mileage	404	427
Car Allowance and Employers NI	1,366	1,374
Minister's expenses	1,251	905
Training	299	376
Council tax	2,157	2,030
Phone (including broadband)	531	480
Water rates	309	305
Induction costs/gifts	-	-
Set up fund	-	75
Manse repairs/improvements	-	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>6,317</b>	<b>5,972</b>
<b>CASH FUNDS b/fwd 1 January</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>449</b>	<b>793</b>
<b>Joint Pastorate Account</b>	<b>2,565</b>	<b>2,117</b>
<b>Balance apportioned between</b>		
West End 25%	641	529
Jesmond 35%	898	741
St James 15%	385	318
St Andrews 25%	641	529
<b>Balance at 31 December 2023</b>	-	-

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

Appendix 1

JOINT PASTORATE ACCOUNT  
 MANSE COMPENSATION FUND

	This Year 2023 Total £	Last Year 2022 Total £
<b>Receipts</b>		
Support from West End	-	-
Support from Jesmond	-	-
Support from St James	-	-
Support from St Andrews	-	-
Building Insurance refund	-	-
<b>Total receipts</b>	-	-
<b>Payments</b>		
Building Insurance	-	-
Boiler service	-	-
<b>Total payments</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>		-
<b>Transfer from Pastorate/Ministerial exp Fund</b>	-	75
<b>CASH FUNDS b/fwd 1 January</b>	-	75
<b>Balance at 31 December 2023</b>	-	-

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2023 Total £	Last Year 2022 Total £
<b>Receipts</b>		
Rent (see note a)	29,484	27,144
Utilities	-	-
Bank interest and investment income	1,083	1,404
<b>Total receipts</b>	<b>30,567</b>	<b>28,548</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	3,360	3,360
Agent's fees	5,602	5,157
Utilities management fees	-	-
Furnishings and fittings	125	579
Utilities	-	-
Insurance	1,268	1,155
Servicing, repairs and maintenance	5,968	6,940
Gardening, cleaning and other	2,109	1,016
Payments to JURC General Fund	-	-
<b>Total payments</b>	<b>18,432</b>	<b>18,207</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>12,135</b>	<b>10,341</b>
<b>TRANSFERS between funds (see note d)</b>	-	-
<b>CASH FUNDS b/fwd 1 January</b>	<b>102,315</b>	<b>91,974</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>114,449</b>	<b>102,315</b>

**Note:**

- The Manse Fund receives income from the letting of the manse.
- The cost of maintaining the manse is charged to the Manse Fund.
- Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2023, which are set out on pages 1 to 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

*David Kilner*

Date:

*20 March 2024*

Name and address of the Independent Examiner:

David Kilner, F.C.A.

7 Eldon Square

Newcastle upon Tyne

NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2023

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of the Manse fund for the year ended 31 December 2023, which is set out on page 7.  
3

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

*David Kilner*

Date:

*20 March 2024.*

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

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# Accounts

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**Jesmond United Reformed Church**  
**Trust Funds and Property Held in Connexion Therewith**  
**Registered Charity No. 242567**

**Trustees' Annual Report for the year January 1<sup>st</sup> 2022 to December 31<sup>st</sup> 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**

Jesmond United Reformed Church is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church.

Jesmond United Reformed Church is situated at  
Burdon Terrace,  
Jesmond,  
Newcastle upon Tyne  
NE2 3AE  
Tel: 0191 281 4676  
Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Revd Ryan Sirmons (Chair of Trustees)  
Mrs Moira Copeland (from 1 November 2022)  
Mrs Lindsay Cross (from 1 November 2022)  
Miss Jean Degenhardt  
Mr Chris Hodder (from 1 November 2022)  
Mrs Helen Hodder (from 1 November 2022)  
Dr Alison Shiel

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

**Structure, Governance and Management**

The governing document is the Trust Deed dated 5<sup>th</sup> February 1955, which concerned the house at 33 Clayton Road, Jesmond, purchased as the manse for Jesmond Presbyterian Church.

**Objectives and Activities**

The Trust Deed provides (paragraph 4) for the sale of this house and the use of the proceeds to purchase another manse. It also provides (paragraph 3) for the manse to be let and the net rental income to be used to meet the housing costs of the minister, and (paragraph 7) gives the congregation of Jesmond Presbyterian Church the power to appoint Trustees. Between 1955 and 1999 the individual trustees had been replaced by The United Reformed Church (Northern Province) Trust Limited and the property held as the manse had become the flat in Haldane House (known as 51 Burdon Terrace).

This trust exists to support the work of Jesmond United Reformed Church (Jesmond URC). (Jesmond Presbyterian Church became Jesmond United Reformed Church as a result of The United Reformed Church Act 1972),

The activities of Jesmond United Reformed Church are overseen by the Trustees within 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 the Church. 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, and by promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Achievements and performance**

Jesmond United Reformed Church is part of the North West and Central Newcastle Joint Pastorate of the URC Northern Synod, along with St Andrew's Kenton, St James's, and West End URCs, with the Revd Ryan Simons as Minister of the Pastorate.

The Elders' Meeting continues to work hard to develop mission and outreach activities, and to develop relationships with other local churches. During 2022 we have resumed many of the activities which were affected by the Coronavirus pandemic.

The Manse flat is let at a market rate. The net rental income is applied firstly for the maintenance of the flat, and then to pay a housing allowance to the minister or, during any vacancy, for the promotion of the religious work of the congregation.

The Trustees have reviewed the risks to the Trust. They insure Haldane House, of which the Manse forms part, arrange regular gas and electricity inspections, and employ an agent to oversee the tenants. In any year without rental income, the reserve would permit continuing maintenance expenditure with no housing allowance payable to the minister.

### **Financial review**

Copy accounts period end 31 Dec 2022 attached  
Receipts £28,548  
Payments £18,207  
Surplus £10,341

In years when the Trustees consider maintenance expenditure to be below average, part of the rental income is retained in the trust in anticipation of future maintenance expenditure.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
<b>RECEIPTS</b>						
Offerings		31,719	-	-	31,719	28,967
Fund raising and donations		2,171	-	71	2,242	892
Programme activity income		-	-	-	-	0
Monies raised for outside causes	3	-	-	4,528	4,528	3,307
Gift Aid tax repayments		6,773	-	1,021	7,795	6,967
Property: church/hall lettings		39,667	-	-	39,667	23,995
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	47,764	-	-	47,764	41,830
Reimbursements Received		-	-	-	-	14,780
Grants received	5	911	-	-	911	7,663
Bank interest and investment income		3,453	-	-	3,453	4,144
Received from Manse Fund		-	-	-	-	5,000
<b>Total receipts</b>		<b>139,657</b>	<b>-</b>	<b>5,620</b>	<b>145,278</b>	<b>144,746</b>

<b>PAYMENTS</b>						
Ministry & Mission Fund		21,332	-	-	21,332	19,393
Ministry/Group expenses		3,025	-	-	3,025	2,113
Church running costs	6	66,015	-	-	66,015	62,569
Haldane House running costs	7	1,155	-	-	1,155	1,128
Programme activity costs		2,418	-	-	2,418	1,660
Support of outside causes	8	7,056	-	5,549	12,605	9,270
Maintenance of church buildings	9	14,494	907	-	15,401	16,657
Maintenance of Haldane House	10	1,867	-	-	1,867	13,265
<b>Total payments</b>		<b>117,363</b>	<b>907</b>	<b>5,549</b>	<b>123,818</b>	<b>126,054</b>

<b>NET RECEIPTS / (PAYMENTS)</b>		<b>22,295</b>	<b>(907)</b>	<b>71</b>	<b>21,459</b>	<b>18,692</b>
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<b>TRANSFERS between funds</b>	2	-	-	-	-	-
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<b>CASH FUNDS b/fwd 1 January</b>		147,040	10,423	402	157,864	139,172
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<b>CASH FUNDS c/fwd 31 December</b>		<b>169,334</b>	<b>9,518</b>	<b>473</b>	<b>179,324</b>	<b>157,864</b>
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STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		169,334	9,518	473	179,324	157,864
<b>Other assets</b>						
Investments at market value	12	96,020	-	-	96,020	108,651
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name)

2/4/23

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,673	-	- 907	-	8,766
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
<b>Total designated funds</b>	<b>10,424</b>	<b>-</b>	<b>- 907</b>	<b>-</b>	<b>9,516</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	3,156	- 3,156	-	-
Commitment for Life	-	1,939	- 1,939	-	-
Community Garden Fund	402	71	-	-	473
Other Third Parties	-	454	- 454	-	-
<b>Total restricted funds</b>	<b>402</b>	<b>5,620</b>	<b>- 5,549</b>	<b>-</b>	<b>473</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>3 MONIES RAISED FOR OUTSIDE CAUSES</b>					
Donations for Outside Causes	-	-	2,674	2,674	1,157
Commitment for Life	-	-	1,400	1,400	2,150
Other third parties	-	-	454	454	-
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>4,528</b>	<b>4,528</b>	<b>3,307</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>4 PROPERTY: HALDANE HOUSE LETTINGS</b>					
Haldane House ground floor	39,984	-	-	39,984	37,170
Haldane House flat 51A	5,980	-	-	5,980	2,860
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
<b>Total Haldane House property Income</b>	<b>47,764</b>	<b>-</b>	<b>-</b>	<b>47,764</b>	<b>41,830</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>5 GRANTS RECEIVED</b>					
HMRC - Furlough Grant Scheme	-	-	-	-	2,772
DCMS Grant	-	-	-	-	1,258
Other Grants Received	911	-	-	911	3,633
<b>Total grants received</b>	<b>911</b>	<b>-</b>	<b>-</b>	<b>911</b>	<b>7,663</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	11,035	-	-	11,035	9,171
Insurance	8,188	-	-	8,188	7,996
Water rates	92	-	-	92	58
Telephone	699	-	-	699	714
Office Administrator salary (incl. tax)	17,980	-	-	17,980	17,808
Stationery and photocopying	1,567	-	-	1,567	1,688
Publications and other expenses	79	-	-	79	79
Licences and music	278	-	-	278	558
Cleaning	7,516	-	-	7,516	4,445
Organ/piano maintenance	894	-	-	894	1,385
Equipment	1,101	-	-	1,101	3,620
Accountancy and Payroll Fees	3,553	-	-	3,553	2,530
Professional Fees	3,154	-	-	3,154	1,930
Church Helper Salary	1,174	-	-	1,174	1,105
Church Caretaker Salary	6,500	-	-	6,500	8,285
Flowers/garden	2,205	-	-	2,205	1,196
<b>Total church running costs</b>	<b>66,015</b>	<b>-</b>	<b>-</b>	<b>66,015</b>	<b>62,569</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,155	-	-	1,155	1,128
<b>Total Haldane House running costs</b>	<b>1,155</b>	<b>-</b>	<b>-</b>	<b>1,155</b>	<b>1,128</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	7,031	-	-	7,031	5,219
Outside Causes	-	-	3,156	3,156	1,413
Commitment for Life	-	-	1,939	1,939	2,613
Other third parties	-	-	454	454	-
<b>Total support of outside causes</b>	<b>7,056</b>	<b>-</b>	<b>5,549</b>	<b>12,605</b>	<b>9,270</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	-	-	-	-	670
Electrical Repairs	8,851	-	-	8,851	3,494
Plumbing Repairs	-	-	-	-	7,792
Roof Repairs	1,129	-	-	1,129	-
Other property Repairs	3,054	-	-	3,054	1,897
Servicing	1,042	-	-	1,042	1,561
Church Flat Renovations	-	391	-	391	283
Church Flat Other Payments	-	516	-	516	32
Letting Agents Fee	270	-	-	270	468
Equipment	148	-	-	148	461
<b>Total maintenance of church buildings</b>	<b>14,494</b>	<b>907</b>	<b>-</b>	<b>15,401</b>	<b>16,657</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	147	-	-	147	419
Agent's fees for flat 51A	897	-	-	897	429
Upkeep of Flat 51A	13	-	-	13	11,626
Servicing	810	-	-	810	576
51A Utilities	-	-	-	-	215
<b>Total maintenance of Haldane House</b>	<b>1,867</b>	<b>-</b>	<b>-</b>	<b>1,867</b>	<b>13,265</b>
<b>11 MONETARY ASSETS</b>					

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

**12 INVESTMENTS HELD FOR CHURCH PURPOSES**

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.  
 The income from these bequests is paid to the General fund.  
 The holdings and value of the investments is shown as follows:

	2022			2021	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	417	12	23	472
Young bequest	639	11,596	347	639	13,122
Crawford bequest	4,188	76,003	2,273	4,188	86,001
Other	441	8,003	239	441	9,056
<b>Total investments</b>	<b>5,291</b>	<b>96,020</b>	<b>2,871</b>	<b>5,291</b>	<b>108,651</b>

All units, market values and income have been rounded to the nearest whole number.

**13 ASSETS USED FOR CHURCH PURPOSES**

The church and hall buildings are insured by the church for £11,662,518 and Haldane House for £2,290,972.  
 In addition, tenants improvements to Haldane House are insured and shown separately as £10,808.  
 The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,148,648.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES & SET UP

	This Year 2022 Total £	Last Year 2021 Total £
<b>Receipts</b>		
Support from West End	1,691	1,814
Support from Jesmond	2,111	2,454
Support from St James	1,271	1,174
Support from St Andrews	1,691	1,814
<b>Total receipts</b>	<b>6,766</b>	<b>7,255</b>
<b>Payments</b>		
Car mileage	427	-
Car Allowance and Employers NI	1,374	455
Minister's expenses	905	1,066
Training	376	-
Council tax	2,030	311
Phone (including broadband)	480	229
Water rates	305	45
Induction costs/gifts	-	1,918
Set up fund	75	-
Manse repairs/improvements	-	1,982
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>5,972</b>	<b>6,007</b>
<b>CASH FUNDS b/fwd 1 January</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>793</b>	<b>1,249</b>
<b>Joint Pastorate Account</b>	<b>2,117</b>	<b>1,249</b>
<b>Balance apportioned between</b>		
West End 25%	529	312.14
Jesmond 35%	741	436.99
St James 15%	318	187.28
St Andrews 25%	529	312.14
<b>Balance at 31 December 2022</b>	-	-

JOINT PASTORATE ACCOUNT  
MANSE COMPENSATION FUND

	This Year 2022 Total £	Last Year 2021 Total £
<b>Receipts</b>		
Support from West End	-	-
Support from Jesmond	-	-
Support from St James	-	-
Support from St Andrews	-	-
Building Insurance refund	-	-
<b>Total receipts</b>	-	-
<b>Payments</b>		
Building Insurance	-	-
Boiler service	-	-
<b>Total payments</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>		-
<b>Transfer from Pastorate/Ministerial exp Fund</b>	75	-
<b>CASH FUNDS b/fwd 1 January</b>	- 75	-
<b>Balance at 31 December 2022</b>	-	-

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2022 Total £	Last Year 2021 Total £
<b>Receipts</b>		
Rent (see note a)	27,144	28,314
Utilities	-	2,730
Bank interest and investment income	1,404	725
<b>Total receipts</b>	<b>28,548</b>	<b>31,769</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	3,360	3,479
Agent's fees	5,157	4,874
Utilities management fees	-	137
Furnishings and fittings	579	481
Utilities	-	2,857
Insurance	1,155	1,128
Servicing, repairs and maintenance	6,940	8,989
Gardening, cleaning and other	1,016	720
Payments to JURC General Fund	-	5,000
<b>Total payments</b>	<b>18,207</b>	<b>27,664</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>10,341</b>	<b>4,105</b>
<b>TRANSFERS between funds (see note d)</b>	-	-
<b>CASH FUNDS b/fwd 1 January</b>	<b>91,974</b>	<b>87,869</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>102,315</b>	<b>91,974</b>

**Note:**

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Jesmond URC for the year ended 31 December 2022, which are set out on pages 1 to 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

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Signed by the Independent Examiner:



Date: 24 March 2023

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

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I report on the financial statements of the Manse fund for the year ended 31 December 2022, which is set out on page 7.

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Newcastle upon Tyne  
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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
<b>RECEIPTS</b>						
Offerings		31,719	-	-	31,719	28,967
Fund raising and donations		2,171	-	71	2,242	892
Programme activity income		-	-	-	-	0
Monies raised for outside causes	3	-	-	4,528	4,528	3,307
Gift Aid tax repayments		6,773	-	1,021	7,795	6,967
Property: church/hall lettings		39,667	-	-	39,667	23,995
Property: church flat lettings		7,200	-	-	7,200	7,200
Property: Haldane House lettings	4	47,764	-	-	47,764	41,830
Reimbursements Received		-	-	-	-	14,780
Grants received	5	911	-	-	911	7,663
Bank interest and investment income		3,453	-	-	3,453	4,144
Received from Manse Fund		-	-	-	-	5,000
<b>Total receipts</b>		<b>139,657</b>	<b>-</b>	<b>5,620</b>	<b>145,278</b>	<b>144,746</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		21,332	-	-	21,332	19,393
Ministry/Group expenses		3,025	-	-	3,025	2,113
Church running costs	6	66,015	-	-	66,015	62,569
Haldane House running costs	7	1,155	-	-	1,155	1,128
Programme activity costs		2,418	-	-	2,418	1,660
Support of outside causes	8	7,056	-	5,549	12,605	9,270
Maintenance of church buildings	9	14,494	907	-	15,401	16,657
Maintenance of Haldane House	10	1,867	-	-	1,867	13,265
<b>Total payments</b>		<b>117,363</b>	<b>907</b>	<b>5,549</b>	<b>123,818</b>	<b>126,054</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>22,295</b>	<b>(907)</b>	<b>71</b>	<b>21,459</b>	<b>18,692</b>
<b>TRANSFERS between funds</b>	2	-	-	-	-	-
<b>CASH FUNDS b/fwd 1 January</b>		<b>147,040</b>	<b>10,423</b>	<b>402</b>	<b>157,864</b>	<b>139,172</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>169,334</b>	<b>9,518</b>	<b>473</b>	<b>179,324</b>	<b>157,864</b>

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Previous Year 2021 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		169,334	9,518	473	179,324	157,864
<b>Other assets</b>						
Investments at market value	12	96,020	-	-	96,020	108,651
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name)

2/4/23

The notes on pages 2 - 4 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,673	-	- 907	-	8,766
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
<b>Total designated funds</b>	<b>10,424</b>	<b>-</b>	<b>- 907</b>	<b>-</b>	<b>9,516</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	3,156	- 3,156	-	-
Commitment for Life	-	1,939	- 1,939	-	-
Community Garden Fund	402	71	-	-	473
Other Third Parties	-	454	- 454	-	-
<b>Total restricted funds</b>	<b>402</b>	<b>5,620</b>	<b>- 5,549</b>	<b>-</b>	<b>473</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>3 MONIES RAISED FOR OUTSIDE CAUSES</b>					
Donations for Outside Causes	-	-	2,674	2,674	1,157
Commitment for Life	-	-	1,400	1,400	2,150
Other third parties	-	-	454	454	-
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>4,528</b>	<b>4,528</b>	<b>3,307</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>4 PROPERTY: HALDANE HOUSE LETTINGS</b>					
Haldane House ground floor	39,984	-	-	39,984	37,170
Haldane House flat 51A	5,980	-	-	5,980	2,860
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
<b>Total Haldane House property Income</b>	<b>47,764</b>	<b>-</b>	<b>-</b>	<b>47,764</b>	<b>41,830</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>5 GRANTS RECEIVED</b>					
HMRC - Furlough Grant Scheme	-	-	-	-	2,772
DCMS Grant	-	-	-	-	1,258
Other Grants Received	911	-	-	911	3,633
<b>Total grants received</b>	<b>911</b>	<b>-</b>	<b>-</b>	<b>911</b>	<b>7,663</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	11,035	-	-	11,035	9,171
Insurance	8,188	-	-	8,188	7,996
Water rates	92	-	-	92	58
Telephone	699	-	-	699	714
Office Administrator salary (incl. tax)	17,980	-	-	17,980	17,808
Stationery and photocopying	1,567	-	-	1,567	1,688
Publications and other expenses	79	-	-	79	79
Licences and music	278	-	-	278	558
Cleaning	7,516	-	-	7,516	4,445
Organ/piano maintenance	894	-	-	894	1,385
Equipment	1,101	-	-	1,101	3,620
Accountancy and Payroll Fees	3,553	-	-	3,553	2,530
Professional Fees	3,154	-	-	3,154	1,930
Church Helper Salary	1,174	-	-	1,174	1,105
Church Caretaker Salary	6,500	-	-	6,500	8,285
Flowers/garden	2,205	-	-	2,205	1,196
<b>Total church running costs</b>	<b>66,015</b>	<b>-</b>	<b>-</b>	<b>66,015</b>	<b>62,569</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,155	-	-	1,155	1,128
<b>Total Haldane House running costs</b>	<b>1,155</b>	<b>-</b>	<b>-</b>	<b>1,155</b>	<b>1,128</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	7,031	-	-	7,031	5,219
Outside Causes	-	-	3,156	3,156	1,413
Commitment for Life	-	-	1,939	1,939	2,613
Other third parties	-	-	454	454	-
<b>Total support of outside causes</b>	<b>7,056</b>	<b>-</b>	<b>5,549</b>	<b>12,605</b>	<b>9,270</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	-	-	-	-	670
Electrical Repairs	8,851	-	-	8,851	3,494
Plumbing Repairs	-	-	-	-	7,792
Roof Repairs	1,129	-	-	1,129	-
Other property Repairs	3,054	-	-	3,054	1,897
Servicing	1,042	-	-	1,042	1,561
Church Flat Renovations	-	391	-	391	283
Church Flat Other Payments	-	516	-	516	32
Letting Agents Fee	270	-	-	270	468
Equipment	148	-	-	148	461
<b>Total maintenance of church buildings</b>	<b>14,494</b>	<b>907</b>	<b>-</b>	<b>15,401</b>	<b>16,657</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	147	-	-	147	419
Agent's fees for flat 51A	897	-	-	897	429
Upkeep of Flat 51A	13	-	-	13	11,626
Servicing	810	-	-	810	576
51A Utilities	-	-	-	-	215
<b>Total maintenance of Haldane House</b>	<b>1,867</b>	<b>-</b>	<b>-</b>	<b>1,867</b>	<b>13,265</b>
<b>11 MONETARY ASSETS</b>					

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES - continued

**12 INVESTMENTS HELD FOR CHURCH PURPOSES**

These largely comprise three bequests: The Col. JR Hall, the GL Young bequest and the TW Crawford bequest.  
 The income from these bequests is paid to the General fund.  
 The holdings and value of the investments is shown as follows:

	2022			2021	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	417	12	23	472
Young bequest	639	11,596	347	639	13,122
Crawford bequest	4,188	76,003	2,273	4,188	86,001
Other	441	8,003	239	441	9,056
<b>Total investments</b>	<b>5,291</b>	<b>96,020</b>	<b>2,871</b>	<b>5,291</b>	<b>108,651</b>

All units, market values and income have been rounded to the nearest whole number.

**13 ASSETS USED FOR CHURCH PURPOSES**

The church and hall buildings are insured by the church for £11,662,518 and Haldane House for £2,290,972.  
 In addition, tenants improvements to Haldane House are insured and shown separately as £10,808.  
 The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £1,148,648.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES & SET UP

	This Year 2022 Total £	Last Year 2021 Total £
<b>Receipts</b>		
Support from West End	1,691	1,814
Support from Jesmond	2,111	2,454
Support from St James	1,271	1,174
Support from St Andrews	1,691	1,814
<b>Total receipts</b>	<b>6,766</b>	<b>7,255</b>
<b>Payments</b>		
Car mileage	427	-
Car Allowance and Employers NI	1,374	455
Minister's expenses	905	1,066
Training	376	-
Council tax	2,030	311
Phone (including broadband)	480	229
Water rates	305	45
Induction costs/gifts	-	1,918
Set up fund	75	-
Manse repairs/improvements	-	1,982
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>5,972</b>	<b>6,007</b>
<b>CASH FUNDS b/fwd 1 January</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>793</b>	<b>1,249</b>
<b>Joint Pastorate Account</b>	<b>2,117</b>	<b>1,249</b>
<b>Balance apportioned between</b>		
West End 25%	529	312.14
Jesmond 35%	741	436.99
St James 15%	318	187.28
St Andrews 25%	529	312.14
<b>Balance at 31 December 2022</b>	-	-

JOINT PASTORATE ACCOUNT  
 MANSE COMPENSATION FUND

	This Year 2022 Total £	Last Year 2021 Total £
<b>Receipts</b>		
Support from West End	-	-
Support from Jesmond	-	-
Support from St James	-	-
Support from St Andrews	-	-
Building Insurance refund	-	-
<b>Total receipts</b>	-	-
<b>Payments</b>		
Building Insurance	-	-
Boiler service	-	-
<b>Total payments</b>	-	-
<b>NET RECEIPTS / (PAYMENTS)</b>		-
<b>Transfer from Pastorate/Ministerial exp Fund</b>	75	-
<b>CASH FUNDS b/fwd 1 January</b>	- 75	-
<b>Balance at 31 December 2022</b>	-	-

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2022 Total £	Last Year 2021 Total £
<b>Receipts</b>		
Rent (see note a)	27,144	28,314
Utilities	-	2,730
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RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

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Signed by the Independent Examiner:



Date: 24 March 2023

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2022

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Signed by the Independent Examiner:



Date:

24 March 2023

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

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# Accounts

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**Jesmond United Reformed Church  
Trust Funds and Property Held in Connexion Therewith  
Registered Charity No. 242567**

**Trustees' Annual Report for the year January 1<sup>st</sup> 2021 to December 31<sup>st</sup> 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**

Jesmond United Reformed Church is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church.

Jesmond United Reformed Church is situated at  
Burdon Terrace,  
Jesmond,  
Newcastle upon Tyne  
NE2 3AE  
Tel: 0191 281 4676  
Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Miss Jean Degenhardt  
Dr Mae Piggot  
Dr Alison Shiel  
Mr Ian Whaley (Chair of Trustees)

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

**Structure, Governance and Management**

The governing document is the Trust Deed dated 5<sup>th</sup> February 1955, which concerned the house at 33 Clayton Road, Jesmond, purchased as the manse for Jesmond Presbyterian Church.

**Objectives and Activities**

The Trust Deed provides (paragraph 4) for the sale of this house and the use of the proceeds to purchase another manse. It also provides (paragraph 3) for the manse to be let and the net rental income to be used to meet the housing costs of the minister, and (paragraph 7) gives the congregation of Jesmond Presbyterian Church the power to appoint Trustees. Between 1955 and 1999 the individual trustees had been replaced by The United Reformed Church (Northern Province) Trust Limited and the property held as the manse had become the flat in Haldane House (known as 51 Burdon Terrace).

This trust exists to support the work of Jesmond United Reformed Church (Jesmond URC). (Jesmond Presbyterian Church became Jesmond United Reformed Church as a result of The United Reformed Church Act 1972),

The activities of Jesmond 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 the Church. 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, and by promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Achievements and performance**

In 2019 Jesmond URC formed a new joint pastorate with St Andrew's Kenton, St James's, and West End URCs – the North West and Central Newcastle Joint Pastorate. In September 2021, the Revd Ryan Simons was inducted as Minister of the pastorate.

The Elders' Meeting continues to work hard to develop mission and outreach activities, and to develop relationships with other local churches. During 2021 many church services and other events were cancelled due to the Coronavirus Pandemic.

The Manse flat is let at a market rate. The net rental income is applied firstly for the maintenance of the flat, and then to pay a housing allowance to the minister or, during any vacancy, for the promotion of the religious work of the congregation.

The Trustees have reviewed the risks to the Trust. They insure Haldane House, of which the Manse forms part, arrange regular gas and electricity inspections, and employ an agent to oversee the tenants. In any year without rental income, the reserve would permit continuing maintenance expenditure with no housing allowance payable to the minister.

### **Financial review**

In years when the Trustees consider maintenance expenditure to be below average, part of the rental income is retained in the trust in anticipation of future maintenance expenditure.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
<b>RECEIPTS</b>						
Offerings		28,967	-	-	28,967	29,535
Fund raising and donations		892	-	-	892	363
Programme activity income		-	-	-	-	228
Monies raised for outside causes	3	-	-	3,307	3,307	2,695
Gift Aid tax repayments		6,248	-	718	6,967	7,151
Property: church/hall lettings		23,995	-	-	23,995	10,665
Property: church flat lettings		7,200	-	-	7,200	7,332
Property: Haldane House lettings	4	41,830	-	-	41,830	40,063
Reimbursements Received		14,780	-	-	14,780	-
Grants received	5	7,663	-	-	7,663	4,661
Bank interest and investment income		4,144	-	-	4,144	3,266
Received from Manse Fund		5,000	-	-	5,000	-
<b>Total receipts</b>		<b>140,720</b>	<b>-</b>	<b>4,026</b>	<b>144,746</b>	<b>105,958</b>

PAYMENTS

Ministry & Mission Fund		19,393	-	-	19,393	18,559
Ministry/Group expenses		2,113	-	-	2,113	1,216
Church running costs	6	62,569	-	-	62,569	59,244
Haldane House running costs	7	1,128	-	-	1,128	973
Programme activity costs		1,552	-	108	1,660	362
Support of outside causes	8	5,244	-	4,026	9,270	9,196
Maintenance of church buildings	9	16,343	315	-	16,657	5,743
Maintenance of Haldane House	10	13,265	-	-	13,265	712
<b>Total payments</b>		<b>121,605</b>	<b>315</b>	<b>4,134</b>	<b>126,054</b>	<b>96,005</b>

NET RECEIPTS / (PAYMENTS)

		<b>19,115</b>	<b>(315)</b>	<b>(108)</b>	<b>18,692</b>	<b>9,954</b>
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TRANSFERS between funds

	2	-	-	-	-	1,115
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CASH FUNDS b/fwd 1 January

		127,925	10,737	510	139,172	128,104
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CASH FUNDS c/fwd 31 December

		<b>147,040</b>	<b>10,423</b>	<b>402</b>	<b>157,864</b>	<b>139,172</b>
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STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		147,040	10,423	402	157,864	139,172
<b>Other assets</b>						
Investments at market value	12	108,651	-	-	108,651	95,108
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on 10th April 2022 and signed on its behalf

by RP SIMMONS (name)

(signature)

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,987	-	- 315	-	9,673
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
<b>Total designated funds</b>	<b>10,738</b>	<b>-</b>	<b>- 315</b>	<b>-</b>	<b>10,423</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	1,413	- 1,413	-	-
Commitment for Life	-	2,613	- 2,613	-	-
Community Garden Fund	402	-	-	-	402
Synod Grant - Somme Weekend	108	-	- 108	-	-
Other Third Parties	-	-	-	-	-
<b>Total restricted funds</b>	<b>510</b>	<b>4,026</b>	<b>- 4,134</b>	<b>-</b>	<b>402</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>3 MONIES RAISED FOR OUTSIDE CAUSES</b>					
Donations for Outside Causes	-	-	1,157	1,157	805
Commitment for Life	-	-	2,150	2,150	1,850
Other third parties	-	-	-	-	40
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>3,307</b>	<b>3,307</b>	<b>2,695</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>4 PROPERTY: HALDANE HOUSE LETTINGS</b>					
Haldane House ground floor	37,170	-	-	37,170	34,116
Haldane House flat 51A	2,860	-	-	2,860	4,147
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
<b>Total Haldane House property income</b>	<b>41,830</b>	<b>-</b>	<b>-</b>	<b>41,830</b>	<b>40,063</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>5 GRANTS RECEIVED</b>					
HMRC - Furlough Grant Scheme	2,772	-	-	2,772	4,661
DCMS Grant	1,258	-	-	1,258	-
Other Grants Received	3,633	-	-	3,633	-
<b>Total grants received</b>	<b>7,663</b>	<b>-</b>	<b>-</b>	<b>7,663</b>	<b>4,661</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	9,171	-	-	9,171	9,226
Insurance	7,996	-	-	7,996	6,900
Water rates	58	-	-	58	81
Telephone	714	-	-	714	768
Office Administrator salary (incl. tax)	17,808	-	-	17,808	17,920
Stationery and photocopying	1,688	-	-	1,688	1,625
Publications and other expenses	79	-	-	79	163
Licences and music	558	-	-	558	922
Cleaning	4,445	-	-	4,445	4,407
Organ/piano maintenance	1,385	-	-	1,385	1,542
Equipment	3,620	-	-	3,620	2,366
Accountancy and Payroll Fees	2,530	-	-	2,530	3,614
Professional Fees	1,930	-	-	1,930	500
Church Helper Salary	1,105	-	-	1,105	1,081
Church Caretaker Salary	8,285	-	-	8,285	7,267
Flowers/garden	1,196	-	-	1,196	862
<b>Total church running costs</b>	<b>62,569</b>	<b>-</b>	<b>-</b>	<b>62,569</b>	<b>59,244</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,128	-	-	1,128	973
<b>Total Haldane House running costs</b>	<b>1,128</b>	<b>-</b>	<b>-</b>	<b>1,128</b>	<b>973</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	5,219	-	-	5,219	5,763
Outside Causes	-	-	1,413	1,413	993
Commitment for Life	-	-	2,613	2,613	2,375
Other third parties	-	-	-	-	40
<b>Total support of outside causes</b>	<b>5,244</b>	<b>-</b>	<b>4,026</b>	<b>9,270</b>	<b>9,196</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	670	-	-	670	36
Electrical Repairs	3,494	-	-	3,494	1,494
Plumbing Repairs	7,792	-	-	7,792	96
Other property Repairs	1,897	-	-	1,897	757
Servicing	1,561	-	-	1,561	1,367
Church Flat Renovations	-	283	-	283	611
Church Flat Other Payments	-	32	-	32	35
Letting Agents Fee	468	-	-	468	953
Equipment	461	-	-	461	393
<b>Total maintenance of church buildings</b>	<b>16,343</b>	<b>315</b>	<b>-</b>	<b>16,657</b>	<b>5,743</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	419	-	-	419	-
Agent's fees for flat 51A	429	-	-	429	539
Upkeep of Flat 51A	11,626	-	-	11,626	173
Servicing	576	-	-	576	-
51A Utilities	215	-	-	215	-
<b>Total maintenance of Haldane House</b>	<b>13,265</b>	<b>-</b>	<b>-</b>	<b>13,265</b>	<b>712</b>

**11 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall bequest, the GL Young bequest and the TW Crawford bequest. Income from the Hall bequest is put towards purchasing a wreath for Remembrance Day. The remaining income from all the bequests are paid to the General fund.

The holdings and value of the investments is shown as follows:

	This year 2021			Last year 2020	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	472	12	23	413
Young bequest	639	13,122	338	639	11,486
Crawford bequest					
(a) JURC general purposes	4,188	86,001	2,214	2,792	50,188
(b) Woman's Home Church	-	-	-	1,396	25,094
Sub-total Crawford bequest	4,188	86,001	2,214	4,188	75,282
Other	441	9,056	233	441	7,927
<b>Total investments</b>	<b>5,291</b>	<b>108,651</b>	<b>2,798</b>	<b>5,291</b>	<b>95,108</b>

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £11,002,375 and Haldane House for £2,161,294.

In addition, tenants improvements to Haldane House are insured and shown separately as £10,196.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £866,459.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES & SET UP

	This Year 2021 Total £	Last Year 2020 Total £
<b>Receipts</b>		
Support from West End	1,814	-
Support from Jesmond	2,454	-
Support from St James	1,174	-
Support from St Andrews	1,814	-
<b>Total receipts</b>	<b>7,255</b>	<b>-</b>
<b>Payments</b>		
Car mileage	-	-
Car Allowance and Employers NI	455	-
Minister's expenses	1,066	-
Training	-	-
Council tax	311	-
Phone (including broadband)	229	-
Water rates	45	-
Induction costs/gifts	1,918	-
Manse repairs/improvements	1,982	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>6,007</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>-</b>	<b>-</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>1,249</b>	<b>-</b>
<b>Joint Pastorate Account</b>	<b>1,249</b>	<b>-</b>
<b>Balance apportioned between</b>		
West End 25%	312	-
Jesmond 35%	437	-
St James 15%	187	-
St Andrews 25%	312	-
<b>Balance at 31 December 2021</b>	<b>-</b>	<b>-</b>

JOINT PASTORATE ACCOUNT  
MANSE COMPENSATION FUND

	<b>This Year 2021 Total £</b>	<b>Last Year 2020 Total £</b>
<b>Receipts</b>		
Support from West End	-	-
Support from Jesmond	1,960	-
Support from St James	840	-
Support from St Andrews	1,400	-
Building Insurance refund	125	-
<b>Total receipts</b>	<b>4,325</b>	<b>-</b>
<b>Payments</b>		
Building Insurance	572	-
Boiler service	75	-
<b>Total payments</b>	<b>647</b>	<b>-</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>3,678</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>-</b>	<b>-</b>
<b>Balance at 31 December 2021</b>	<b>3,678</b>	<b>-</b>

**Notes**

Car mileage is split 4 ways equally.  
Other expenses are split based on the membership percentage reported on page 7.

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2021 Total £	Last Year 2020 Total £
<b>Receipts</b>		
Rent (see note a)	28,314	25,272
Utilities	2,730	4,680
Bank interest and investment income	725	282
<b>Total receipts</b>	<b>31,769</b>	<b>30,234</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	3,479	-
Agent's fees	4,874	3,285
Utilities management fees	137	234
Furnishings and fittings	481	1,035
Utilities	2,857	3,197
Insurance	1,128	973
Servicing, repairs and maintenance	8,989	1,292
Gardening, cleaning and other	720	567
Payments to JURC General Fund	5,000	-
<b>Total payments</b>	<b>27,664</b>	<b>10,584</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>4,105</b>	<b>19,650</b>
<b>TRANSFERS between funds (see note d)</b>	-	- 1,115
<b>CASH FUNDS b/fwd 1 January</b>	<b>87,869</b>	<b>69,334</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>91,974</b>	<b>87,869</b>

**Note:**

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of Jesmond URC for the year ended 31 December 2021, which are set out on pages 1 to 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

6 March 2022

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of the Manse fund for the year ended 31 December 2021, which is set out on page 7.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

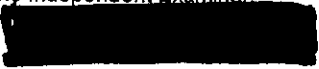
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Signed by the Independent Examiner:

Date:



*4 March 2022*

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
<b>RECEIPTS</b>						
Offerings		28,967	-	-	28,967	29,535
Fund raising and donations		892	-	-	892	363
Programme activity income		-	-	-	-	228
Monies raised for outside causes	3	-	-	3,307	3,307	2,695
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Property: Haldane House lettings	4	41,830	-	-	41,830	40,063
Reimbursements Received		14,780	-	-	14,780	-
Grants received	5	7,663	-	-	7,663	4,661
Bank interest and investment income		4,144	-	-	4,144	3,266
Received from Manse Fund		5,000	-	-	5,000	-
<b>Total receipts</b>		<b>140,720</b>	<b>-</b>	<b>4,026</b>	<b>144,746</b>	<b>105,958</b>

PAYMENTS

Ministry & Mission Fund		19,393	-	-	19,393	18,559
Ministry/Group expenses		2,113	-	-	2,113	1,216
Church running costs	6	62,569	-	-	62,569	59,244
Haldane House running costs	7	1,128	-	-	1,128	973
Programme activity costs		1,552	-	108	1,660	362
Support of outside causes	8	5,244	-	4,026	9,270	9,196
Maintenance of church buildings	9	16,343	315	-	16,657	5,743
Maintenance of Haldane House	10	13,265	-	-	13,265	712
<b>Total payments</b>		<b>121,605</b>	<b>315</b>	<b>4,134</b>	<b>126,054</b>	<b>96,005</b>

NET RECEIPTS / (PAYMENTS)

		<b>19,115</b>	<b>(315)</b>	<b>(108)</b>	<b>18,692</b>	<b>9,954</b>
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TRANSFERS between funds

	2	-	-	-	-	1,115
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CASH FUNDS b/fwd 1 January

		127,925	10,737	510	139,172	128,104
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CASH FUNDS c/fwd 31 December

		<b>147,040</b>	<b>10,423</b>	<b>402</b>	<b>157,864</b>	<b>139,172</b>
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STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Previous Year 2020 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts		147,040	10,423	402	157,864	139,172
<b>Other assets</b>						
Investments at market value	12	108,651	-	-	108,651	95,108
<b>Assets used for church purposes</b>						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on 10th April 2022 and signed on its behalf

by RP SIMMONS (name)

(signature)

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts In year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	9,987	-	- 315	-	9,673
Piano Fund	-	-	-	-	-
Star Fund at the Community Foundation	750	-	-	-	750
<b>Total designated funds</b>	<b>10,738</b>	<b>-</b>	<b>- 315</b>	<b>-</b>	<b>10,423</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	-	1,413	- 1,413	-	-
Commitment for Life	-	2,613	- 2,613	-	-
Community Garden Fund	402	-	-	-	402
Synod Grant - Somme Weekend	108	-	- 108	-	-
Other Third Parties	-	-	-	-	-
<b>Total restricted funds</b>	<b>510</b>	<b>4,026</b>	<b>- 4,134</b>	<b>-</b>	<b>402</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>3 MONIES RAISED FOR OUTSIDE CAUSES</b>					
Donations for Outside Causes	-	-	1,157	1,157	805
Commitment for Life	-	-	2,150	2,150	1,850
Other third parties	-	-	-	-	40
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>3,307</b>	<b>3,307</b>	<b>2,695</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>4 PROPERTY: HALDANE HOUSE LETTINGS</b>					
Haldane House ground floor	37,170	-	-	37,170	34,116
Haldane House flat 51A	2,860	-	-	2,860	4,147
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
<b>Total Haldane House property income</b>	<b>41,830</b>	<b>-</b>	<b>-</b>	<b>41,830</b>	<b>40,063</b>

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>5 GRANTS RECEIVED</b>					
HMRC - Furlough Grant Scheme	2,772	-	-	2,772	4,661
DCMS Grant	1,258	-	-	1,258	-
Other Grants Received	3,633	-	-	3,633	-
<b>Total grants received</b>	<b>7,663</b>	<b>-</b>	<b>-</b>	<b>7,663</b>	<b>4,661</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	9,171	-	-	9,171	9,226
Insurance	7,996	-	-	7,996	6,900
Water rates	58	-	-	58	81
Telephone	714	-	-	714	768
Office Administrator salary (incl. tax)	17,808	-	-	17,808	17,920
Stationery and photocopying	1,688	-	-	1,688	1,625
Publications and other expenses	79	-	-	79	163
Licences and music	558	-	-	558	922
Cleaning	4,445	-	-	4,445	4,407
Organ/piano maintenance	1,385	-	-	1,385	1,542
Equipment	3,620	-	-	3,620	2,366
Accountancy and Payroll Fees	2,530	-	-	2,530	3,614
Professional Fees	1,930	-	-	1,930	500
Church Helper Salary	1,105	-	-	1,105	1,081
Church Caretaker Salary	8,285	-	-	8,285	7,267
Flowers/garden	1,196	-	-	1,196	862
<b>Total church running costs</b>	<b>62,569</b>	<b>-</b>	<b>-</b>	<b>62,569</b>	<b>59,244</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	1,128	-	-	1,128	973
<b>Total Haldane House running costs</b>	<b>1,128</b>	<b>-</b>	<b>-</b>	<b>1,128</b>	<b>973</b>
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	5,219	-	-	5,219	5,763
Outside Causes	-	-	1,413	1,413	993
Commitment for Life	-	-	2,613	2,613	2,375
Other third parties	-	-	-	-	40
<b>Total support of outside causes</b>	<b>5,244</b>	<b>-</b>	<b>4,026</b>	<b>9,270</b>	<b>9,196</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	670	-	-	670	36
Electrical Repairs	3,494	-	-	3,494	1,494
Plumbing Repairs	7,792	-	-	7,792	96
Other property Repairs	1,897	-	-	1,897	757
Servicing	1,561	-	-	1,561	1,367
Church Flat Renovations	-	283	-	283	611
Church Flat Other Payments	-	32	-	32	35
Letting Agents Fee	468	-	-	468	953
Equipment	461	-	-	461	393
<b>Total maintenance of church buildings</b>	<b>16,343</b>	<b>315</b>	<b>-</b>	<b>16,657</b>	<b>5,743</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	419	-	-	419	-
Agent's fees for flat 51A	429	-	-	429	539
Upkeep of Flat 51A	11,626	-	-	11,626	173
Servicing	576	-	-	576	-
51A Utilities	215	-	-	215	-
<b>Total maintenance of Haldane House</b>	<b>13,265</b>	<b>-</b>	<b>-</b>	<b>13,265</b>	<b>712</b>

**11 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

NOTES - continued

12 INVESTMENTS HELD FOR CHURCH PURPOSES

These largely comprise three bequests: The Col. JR Hall bequest, the GL Young bequest and the TW Crawford bequest. Income from the Hall bequest is put towards purchasing a wreath for Remembrance Day. The remaining income from all the bequests are paid to the General fund.

The holdings and value of the investments is shown as follows:

	This year 2021			Last year 2020	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	472	12	23	413
Young bequest	639	13,122	338	639	11,486
Crawford bequest					
(a) JURC general purposes	4,188	86,001	2,214	2,792	50,188
(b) Woman's Home Church	-	-	-	1,396	25,094
Sub-total Crawford bequest	4,188	86,001	2,214	4,188	75,282
Other	441	9,056	233	441	7,927
<b>Total investments</b>	<b>5,291</b>	<b>108,651</b>	<b>2,798</b>	<b>5,291</b>	<b>95,108</b>

All units, market values and income have been rounded to the nearest whole number.

13 ASSETS USED FOR CHURCH PURPOSES

The church and hall buildings are insured by the church for £11,002,375 and Haldane House for £2,161,294.

In addition, tenants improvements to Haldane House are insured and shown separately as £10,196.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £866,459.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

Appendix 1

JOINT PASTORATE ACCOUNT  
MINISTERIAL EXPENSES & SET UP

	This Year 2021 Total £	Last Year 2020 Total £
<b>Receipts</b>		
Support from West End	1,814	-
Support from Jesmond	2,454	-
Support from St James	1,174	-
Support from St Andrews	1,814	-
<b>Total receipts</b>	<b>7,255</b>	<b>-</b>
<b>Payments</b>		
Car mileage	-	-
Car Allowance and Employers NI	455	-
Minister's expenses	1,066	-
Training	-	-
Council tax	311	-
Phone (including broadband)	229	-
Water rates	45	-
Induction costs/gifts	1,918	-
Manse repairs/improvements	1,982	-
Manse - Council Tax	-	-
Manse - Building Insurance	-	-
Manse - Boiler Service	-	-
Manse - Phone	-	-
Manse - Water Rates	-	-
<b>Total payments</b>	<b>6,007</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>-</b>	<b>-</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>1,249</b>	<b>-</b>
<b>Joint Pastorate Account</b>	<b>1,249</b>	<b>-</b>
<b>Balance apportioned between</b>		
West End 25%	312	-
Jesmond 35%	437	-
St James 15%	187	-
St Andrews 25%	312	-
<b>Balance at 31 December 2021</b>	<b>-</b>	<b>-</b>

JOINT PASTORATE ACCOUNT  
MANSE COMPENSATION FUND

	<b>This Year 2021 Total £</b>	<b>Last Year 2020 Total £</b>
<b>Receipts</b>		
Support from West End	-	-
Support from Jesmond	1,960	-
Support from St James	840	-
Support from St Andrews	1,400	-
Building Insurance refund	125	-
<b>Total receipts</b>	<b>4,325</b>	<b>-</b>
<b>Payments</b>		
Building Insurance	572	-
Boiler service	75	-
<b>Total payments</b>	<b>647</b>	<b>-</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>3,678</b>	<b>-</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>-</b>	<b>-</b>
<b>Balance at 31 December 2021</b>	<b>3,678</b>	<b>-</b>

**Notes**

Car mileage is split 4 ways equally.

Other expenses are split based on the membership percentage reported on page 7.

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2021 Total £	Last Year 2020 Total £
<b>Receipts</b>		
Rent (see note a)	28,314	25,272
Utilities	2,730	4,680
Bank interest and investment income	725	282
<b>Total receipts</b>	<b>31,769</b>	<b>30,234</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	3,479	-
Agent's fees	4,874	3,285
Utilities management fees	137	234
Furnishings and fittings	481	1,035
Utilities	2,857	3,197
Insurance	1,128	973
Servicing, repairs and maintenance	8,989	1,292
Gardening, cleaning and other	720	567
Payments to JURC General Fund	5,000	-
<b>Total payments</b>	<b>27,664</b>	<b>10,584</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>4,105</b>	<b>19,650</b>
<b>TRANSFERS between funds (see note d)</b>	-	- 1,115
<b>CASH FUNDS b/fwd 1 January</b>	<b>87,869</b>	<b>69,334</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>91,974</b>	<b>87,869</b>

## Note:

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of Jesmond URC for the year ended 31 December 2021, which are set out on pages 1 to 6.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:

6 March 2022

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2021

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of the Manse fund for the year ended 31 December 2021, which is set out on page 7.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:



*4 March 2022*

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

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# Accounts

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**Jesmond United Reformed Church  
Trust Funds and Property Held in Connexion Therewith  
Registered Charity No. 242567**

**Trustees' Annual Report for the year January 1<sup>st</sup> 2020 to December 31<sup>st</sup> 2020**

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**

Jesmond United Reformed Church is a local church of the United Reformed Church in Great Britain and is a member church of the Northern Synod of the Church.

Jesmond United Reformed Church is situated at  
Burdon Terrace,  
Jesmond,  
Newcastle upon Tyne  
NE2 3AE  
Tel: 0191 281 4676  
Email: office@jesmond-urc.org.uk

The Church Office is normally open on Mondays and Wednesdays from 9.30am to 4.00pm, and on Fridays from 9.30am to 11.30am.

The Trustees during the period of this report were:

Miss Jean Degenhardt  
Dr Mae Piggot  
Dr Alison Shiel  
Mr Ian Whaley (Chair of Trustees)

The appointed independent examiner is Mr David L. Kilner FCA, 7 Eldon Square, Newcastle upon Tyne, NE1 7JG.

The church buildings and Haldane House (formerly the Manse) are vested in the Northern Synod Trust of the URC as trustees and held for the benefit of Jesmond URC in accordance with the trusts applicable to URC properties.

**Structure, Governance and Management**

The governing document is the Trust Deed dated 5<sup>th</sup> February 1955, which concerned the house at 33 Clayton Road, Jesmond, purchased as the manse for Jesmond Presbyterian Church.

**Objectives and Activities**

The Trust Deed provides (paragraph 4) for the sale of this house and the use of the proceeds to purchase another manse. It also provides (paragraph 3) for the manse to be let and the net rental income to be used to meet the housing costs of the minister, and (paragraph 7) gives the congregation of Jesmond Presbyterian Church the power to appoint Trustees. Between 1955 and 1999 the individual trustees had been replaced by The United Reformed Church (Northern Province) Trust Limited and the property

held as the manse had become the flat in Haldane House (known as 51 Burdon Terrace).

This trust exists to support the work of Jesmond United Reformed Church (Jesmond URC). (Jesmond Presbyterian Church became Jesmond United Reformed Church as a result of The United Reformed Church Act 1972),

The activities of Jesmond 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 the Church. 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, and by promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

### **Achievements and performance**

In 2019 Jesmond URC formed a new joint pastorate with St Andrew's Kenton, St James's, and West End URCs, all in Newcastle upon Tyne. At the end of 2020 the pastorate was vacant, and a new Minister was being sought.

The Elders' Meeting continues to work hard to develop mission and outreach activities, and to develop relationships with other local churches. During 2020 many church services and other events were cancelled due to the Coronavirus Pandemic.

The Manse flat is let at a market rate. The net rental income is applied firstly for the maintenance of the flat, and then to pay a housing allowance to the minister or, during any vacancy, for the promotion of the religious work of the congregation.

The Trustees have reviewed the risks to the Trust. They insure Haldane House, of which the Manse forms part, arrange regular gas and electricity inspections, and employ an agent to oversee the tenants. In any year without rental income, the reserve would permit continuing maintenance expenditure with no housing allowance payable to the minister.

### **Financial review**

In years when the Trustees consider maintenance expenditure to be below average, part of the rental income is retained in the trust in anticipation of future maintenance expenditure.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
<b>RECEIPTS</b>						
Offerings		29,535	-	-	29,535	29,227
Fund raising and donations		353	-	10	363	251
Programme activity income		228	-	-	228	900
Monies raised for outside causes	3	-	-	2,695	2,695	5,363
Joint Pastorate		-	-	-	-	2,080
Gift Aid tax repayments		6,460	-	691	7,151	7,614
Property: church/hall lettings		10,665	-	-	10,665	24,065
Property: church flat lettings		7,332	-	-	7,332	6,960
Property: Haldane House lettings	4	40,063	-	-	40,063	41,982
Reimbursements Received		-	-	-	-	455
Grants received	5	4,661	-	-	4,661	-
Bank interest and investment income		3,266	-	-	3,266	2,092
<b>Total receipts</b>		<b>102,563</b>	<b>-</b>	<b>3,395</b>	<b>105,958</b>	<b>121,010</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		18,559	-	-	18,559	16,872
Ministry/Group expenses		1,216	-	-	1,216	2,324
Synod levy		-	-	-	-	1,608
Church running costs	6	59,244	-	-	59,244	57,961
Haldane House running costs	7	973	-	-	973	961
Programme activity costs		362	-	-	362	1,465
Support of outside causes	8	5,788	-	3,408	9,196	12,513
Maintenance of church buildings	9	5,097	646	-	5,743	7,121
Maintenance of Haldane House	10	712	-	-	712	711
<b>Total payments</b>		<b>91,951</b>	<b>646</b>	<b>3,408</b>	<b>96,005</b>	<b>101,536</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>10,612</b>	<b>(646)</b>	<b>(13)</b>	<b>9,954</b>	<b>19,474</b>
TRANSFERS between funds	2	2,925	- 1,810	-	-	-
<b>CASH FUNDS b/fwd 1 January</b>		<b>114,387</b>	<b>13,193</b>	<b>523</b>	<b>128,104</b>	<b>108,631</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>127,925</b>	<b>10,737</b>	<b>510</b>	<b>139,172</b>	<b>128,104</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts	13	127,925	10,737	510	139,172	128,104
<b>Other assets</b>						
Investments at market value	14	95,108	-	-	95,108	90,755
<b>Assets used for church purposes</b>						
Buildings	15	Church buildings and Haldane House				
Contents	15	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name) [Redacted Signature]

7 April 2021

The notes on pages 3 - 6 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments In year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	10,633	-	- 646	-	9,987
Piano Fund	1,810	-	-	- 1,810	-
Star Fund at the Community Foundation	750	-	-	-	750
<b>Total designated funds</b>	<b>13,194</b>	<b>-</b>	<b>- 646</b>	<b>- 1,810</b>	<b>10,737</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	23	970	- 993	-	-
Commitment for Life	-	2,375	- 2,375	-	-
Community Garden Fund	392	10	-	-	402
Synod Grant - Somme Weekend	108	-	-	-	108
Other Third Parties	-	40	- 40	-	-
<b>Total restricted funds</b>	<b>523</b>	<b>3,395</b>	<b>- 3,408</b>	<b>-</b>	<b>510</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
<b>3 MONIES RAISED FOR OUTSIDE CAUSES</b>					
Donations for Outside Causes	-	-	805	805	1,843
Commitment for Life	-	-	1,850	1,850	2,100
Other third parties	-	-	40	40	1,440
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>2,695</b>	<b>2,695</b>	<b>5,383</b>
<b>4 PROPERTY: HALDANE HOUSE LETTINGS</b>					
Haldane House ground floor	34,116	-	-	34,116	35,658
Haldane House flat 51A	4,147	-	-	4,147	4,524
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
<b>Total Haldane House property Income</b>	<b>40,063</b>	<b>-</b>	<b>-</b>	<b>40,063</b>	<b>41,982</b>
<b>5 GRANTS RECEIVED</b>					
HMRC - Furlough Grant Scheme	4,661	-	-	4,661	-
<b>Total grants received</b>	<b>4,661</b>	<b>-</b>	<b>-</b>	<b>4,661</b>	<b>-</b>
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	9,226	-	-	9,226	10,407
Insurance	6,900	-	-	6,900	6,816
Water rates	81	-	-	81	92
Telephone	768	-	-	768	698
Office Administrator salary (incl. tax)	17,920	-	-	17,920	18,640
Stationery and photocopying	1,625	-	-	1,625	546
Publications and other expenses	163	-	-	163	78
Licences and music	922	-	-	922	519
Cleaning	4,407	-	-	4,407	5,687
Organ/piano maintenance	1,542	-	-	1,542	1,104
Equipment	2,366	-	-	2,366	1,734
Accountancy and Payroll Fees	3,614	-	-	3,614	3,502
Professional Fees	500	-	-	500	760
Church Helper Salary	1,081	-	-	1,081	1,047
Church Caretaker Salary	7,267	-	-	7,267	7,040
Flowers/garden	862	-	-	862	1,295
<b>Total church running costs</b>	<b>59,244</b>	<b>-</b>	<b>-</b>	<b>59,244</b>	<b>57,961</b>
<b>7 HALDANE HOUSE RUNNING COSTS</b>					
Insurance	973	-	-	973	961
<b>Total Haldane House running costs</b>	<b>973</b>	<b>-</b>	<b>-</b>	<b>973</b>	<b>961</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
<b>8 SUPPORT OF OUTSIDE CAUSES</b>					
Subscriptions	25	-	-	25	25
Donations from General Fund	5,763	-	-	5,763	6,201
Outside Causes	-	-	993	993	2,334
Commitment for Life	-	-	2,375	2,375	2,453
Other third parties	-	-	40	40	1,440
<b>Total support of outside causes</b>	<b>5,788</b>	<b>-</b>	<b>3,408</b>	<b>9,196</b>	<b>12,513</b>
<b>9 MAINTENANCE OF CHURCH BUILDINGS</b>					
Decorating	36	-	-	36	480
Electrical Repairs	1,494	-	-	1,494	411
Plumbing Repairs	96	-	-	96	716
Other property Repairs	757	-	-	757	2,298
Servicing	1,367	-	-	1,367	1,033
Church Flat Renovations	-	611	-	611	882
Church Flat Other Payments	-	35	-	35	202
Letting Agents Fee	953	-	-	953	905
Equipment	393	-	-	393	194
<b>Total maintenance of church buildings</b>	<b>5,097</b>	<b>646</b>	<b>-</b>	<b>5,743</b>	<b>7,121</b>
<b>10 MAINTENANCE OF HALDANE HOUSE</b>					
Repair, redecoration and other work	-	-	-	-	48
Agent's fees for flat 51A	539	-	-	539	588
Upkeep of Flat 51A	173	-	-	173	75
<b>Total maintenance of Haldane House</b>	<b>712</b>	<b>-</b>	<b>-</b>	<b>712</b>	<b>711</b>

**11 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

**12 INVESTMENTS HELD FOR CHURCH PURPOSES**

These largely comprise three bequests: The Col. JR Hall bequest, the GL Young bequest and the TW Crawford bequest. Income from the Hall bequest is put towards purchasing a wreath for Remembrance Day. The remaining income from all the bequests are paid to the General fund.

The holdings and value of the investments is shown as follows:

	This year 2020			Last year 2019	
	Units	Market Value £	Income £	Units	Market Value £
Hall bequest	23	413	12	23	395
Young bequest	639	11,486	331	639	10,961
<b>Crawford bequest</b>					
(a) JURC general purposes	2,792	50,188	1,448	2,792	47,890
(b) Woman's Home Church	1,396	25,094	724	1,396	23,945
<b>Sub-total Crawford bequest</b>	<b>4,188</b>	<b>75,282</b>	<b>2,171</b>	<b>4,188</b>	<b>71,836</b>
Other	441	7,927	229	441	7,564
<b>Total investments</b>	<b>5,291</b>	<b>95,108</b>	<b>2,743</b>	<b>5,291</b>	<b>90,755</b>

All units, market values and income have been rounded to the nearest whole number.

**13 ASSETS USED FOR CHURCH PURPOSES**

The church and hall buildings are insured by the church for £10,379,599 and Haldane House for £2,038,956.

In addition, tenants improvements to Haldane House are insured and shown separately as £9,818.

The organ, furniture, equipment and contents of the church and Haldane House are insured by the church for £866,510.

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

JOINT PASTORATE ACCOUNT

	This Year 2020 Total £	Last Year 2019 Total £
<b>Receipts</b>		
Support from Jesmond	-	1,296
Support from West End	-	1,110
Manse Rent	-	1,344
<b>Total receipts</b>	<b>-</b>	<b>3,750</b>
<b>Payments</b>		
Support from Jesmond	-	2,080
Support from RSM	-	1,938
Car Allowance	-	400
Minister's expenses	-	65
Retirement Payments	-	1,515
Council tax	-	408
Phone (including broadband)	-	194
Water rates	-	108
Manse repairs/improvements	-	60
Manse - Council Tax	-	980
Manse - Building Insurance	-	381
Manse - Phone	-	276
Manse - Water Rates	-	150
<b>Total payments</b>	<b>-</b>	<b>8,555</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>-</b>	<b>6,470</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>-</b>	<b>1,665</b>
<b>Joint Pastorate Account Closed</b>	<b>-</b>	<b>6,186</b>
<b>Balance apportioned between</b>		
Jesmond	-	2,080
West End	-	2,168
RSM	-	1,938
<b>Balance at 31 December 2020</b>	<b>-</b>	<b>-</b>

JESMOND UNITED REFORMED CHURCH  
REGISTERED CHARITY NUMBER 1137613

Page 8

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

**JOINT PASTORATE ACCOUNT NOTES**

**Notes**

The Joint Pastorate Account wound up in June 2019 following the retirement of The Minister and the balance of the Joint Pastorate Account was divided between the churches.

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2020 Total £	Last Year 2019 Total £
<b>Receipts</b>		
Rent (see note a)	25,272	23,374
Utilities	4,680	1,950
Bank interest and investment income	282	1,395
<b>Total receipts</b>	<b>30,234</b>	<b>26,719</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	-	687
Agent's fees	3,285	3,039
Utilities management fees	234	98
Furnishings and fittings	1,035	2,035
Utilities	3,197	639
Insurance	973	961
Servicing, repairs and maintenance	1,292	10,592
Gardening, cleaning and other	567	3,245
Electrical / Lighting / Sound System	-	9,075
<b>Total payments</b>	<b>10,584</b>	<b>30,370</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>19,650</b>	<b>(3,651)</b>
<b>TRANSFERS from/(to) General Fund</b>	-	-
<b>CASH FUNDS b/fwd 1 January</b>	<b>69,334</b>	<b>72,985</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>87,869</b>	<b>69,334</b>

**Note:**

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of Jesmond URC for the year ended 31 December 2020, which are set out on pages 1 to 8.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

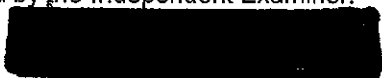
**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:



Date:

7 April 2021

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of the Manse fund for the year ended 31 December 2020, which is set out on page 9.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be do not required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:



7 April 2021

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
<b>RECEIPTS</b>						
Offerings		29,535	-	-	29,535	29,227
Fund raising and donations		353	-	10	363	251
Programme activity income		228	-	-	228	900
Monies raised for outside causes	3	-	-	2,695	2,695	5,363
Joint Pastorate		-	-	-	-	2,080
Gift Aid tax repayments		6,460	-	691	7,151	7,614
Property: church/hall lettings		10,665	-	-	10,665	24,065
Property: church flat lettings		7,332	-	-	7,332	6,960
Property: Haldane House lettings	4	40,063	-	-	40,063	41,982
Reimbursements Received		-	-	-	-	455
Grants received	5	4,661	-	-	4,661	-
Bank interest and investment income		3,266	-	-	3,266	2,092
<b>Total receipts</b>		<b>102,563</b>	<b>-</b>	<b>3,395</b>	<b>105,958</b>	<b>121,010</b>
<b>PAYMENTS</b>						
Ministry & Mission Fund		18,559	-	-	18,559	16,872
Ministry/Group expenses		1,216	-	-	1,216	2,324
Synod levy		-	-	-	-	1,608
Church running costs	6	59,244	-	-	59,244	57,961
Haldane House running costs	7	973	-	-	973	961
Programme activity costs		362	-	-	362	1,465
Support of outside causes	8	5,788	-	3,408	9,196	12,513
Maintenance of church buildings	9	5,097	646	-	5,743	7,121
Maintenance of Haldane House	10	712	-	-	712	711
<b>Total payments</b>		<b>91,951</b>	<b>646</b>	<b>3,408</b>	<b>96,005</b>	<b>101,536</b>
<b>NET RECEIPTS / (PAYMENTS)</b>		<b>10,612</b>	<b>(646)</b>	<b>(13)</b>	<b>9,954</b>	<b>19,474</b>
TRANSFERS between funds	2	2,925	- 1,810	-	-	-
<b>CASH FUNDS b/fwd 1 January</b>		<b>114,387</b>	<b>13,193</b>	<b>523</b>	<b>128,104</b>	<b>108,631</b>
<b>CASH FUNDS c/fwd 31 December</b>		<b>127,925</b>	<b>10,737</b>	<b>510</b>	<b>139,172</b>	<b>128,104</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Previous Year 2019 Total £
<b>Monetary assets</b>						
Bank and Cash Accounts	13	127,925	10,737	510	139,172	128,104
<b>Other assets</b>						
Investments at market value	14	95,108	-	-	95,108	90,755
<b>Assets used for church purposes</b>						
Buildings	15	Church buildings and Haldane House				
Contents	15	Organ, furnishings and equipment				
<b>Liabilities</b>						
Significant creditors		-	-	-	-	-

APPROVED by the Church Meeting on

and signed on its behalf

by ALISON SHIEL (name) [redacted] (signature)

7 April 2021

The notes on pages 3 - 6 form part of this financial statement

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES

**1 ACCOUNTING POLICIES AND PRACTICES**

The financial statements have been prepared in accordance with the Charities Act 2011 Section 130, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance. All figures have been rounded to the nearest pound.

**2 FUND ACCOUNTING**

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes : they can be transferred back into general funds at the church's decision.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Joyce Herbert Bequest	10,633	-	- 646	-	9,987
Piano Fund	1,810	-	-	- 1,810	-
Star Fund at the Community Foundation	750	-	-	-	750
<b>Total designated funds</b>	<b>13,194</b>	<b>-</b>	<b>- 646</b>	<b>- 1,810</b>	<b>10,737</b>

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Outside Causes	23	970	- 993	-	-
Commitment for Life	-	2,375	- 2,375	-	-
Community Garden Fund	392	10	-	-	402
Synod Grant - Somme Weekend	108	-	-	-	108
Other Third Parties	-	40	- 40	-	-
<b>Total restricted funds</b>	<b>523</b>	<b>3,395</b>	<b>- 3,408</b>	<b>-</b>	<b>510</b>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
<b>3 MONIES RAISED FOR OUTSIDE CAUSES</b>					
Donations for Outside Causes	-	-	805	805	1,843
Commitment for Life	-	-	1,850	1,850	2,100
Other third parties	-	-	40	40	1,440
<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>2,695</b>	<b>2,695</b>	<b>5,383</b>
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
<b>4 PROPERTY: HALDANE HOUSE LETTINGS</b>					
Haldane House ground floor	34,116	-	-	34,116	35,658
Haldane House flat 51A	4,147	-	-	4,147	4,524
Haldane House: Garage Rents	1,800	-	-	1,800	1,800
<b>Total Haldane House property Income</b>	<b>40,063</b>	<b>-</b>	<b>-</b>	<b>40,063</b>	<b>41,982</b>
<b>5 GRANTS RECEIVED</b>					
HMRC - Furlough Grant Scheme	4,661	-	-	4,661	-
<b>Total grants received</b>	<b>4,661</b>	<b>-</b>	<b>-</b>	<b>4,661</b>	<b>-</b>
<b>6 CHURCH RUNNING COSTS</b>					
Gas and electricity	9,226	-	-	9,226	10,407
Insurance	6,900	-	-	6,900	6,816
Water rates	81	-	-	81	92
Telephone	768	-	-	768	698
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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES - continued

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(b) Woman's Home Church	1,396	25,094	724	1,396	23,945
<b>Sub-total Crawford bequest</b>	<b>4,188</b>	<b>75,282</b>	<b>2,171</b>	<b>4,188</b>	<b>71,836</b>
Other	441	7,927	229	441	7,564
<b>Total investments</b>	<b>5,291</b>	<b>95,108</b>	<b>2,743</b>	<b>5,291</b>	<b>90,755</b>

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

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Manse Rent	-	1,344
<b>Total receipts</b>	<b>-</b>	<b>3,750</b>
<b>Payments</b>		
Support from Jesmond	-	2,080
Support from RSM	-	1,938
Car Allowance	-	400
Minister's expenses	-	65
Retirement Payments	-	1,515
Council tax	-	408
Phone (including broadband)	-	194
Water rates	-	108
Manse repairs/improvements	-	60
Manse - Council Tax	-	980
Manse - Building Insurance	-	381
Manse - Phone	-	276
Manse - Water Rates	-	150
<b>Total payments</b>	<b>-</b>	<b>8,555</b>
<b>CASH FUNDS b/fwd 1 January</b>	<b>-</b>	<b>6,470</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>-</b>	<b>1,665</b>
<b>Joint Pastorate Account Closed</b>	<b>-</b>	<b>6,186</b>
<b>Balance apportioned between</b>		
Jesmond	-	2,080
West End	-	2,168
RSM	-	1,938
<b>Balance at 31 December 2020</b>	<b>-</b>	<b>-</b>

JESMOND UNITED REFORMED CHURCH  
REGISTERED CHARITY NUMBER 1137613

Page 8

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

Appendix 1

**JOINT PASTORATE ACCOUNT NOTES**

**Notes**

The Joint Pastorate Account wound up in June 2019 following the retirement of The Minister and the balance of the Joint Pastorate Account was divided between the churches.

## FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

MANSE FUND RECEIPTS AND PAYMENT ACCOUNT  
REGISTERED CHARITY NUMBER 242567

	This Year 2020 Total £	Last Year 2019 Total £
<b>Receipts</b>		
Rent (see note a)	25,272	23,374
Utilities	4,680	1,950
Bank interest and investment income	282	1,395
<b>Total receipts</b>	<b>30,234</b>	<b>26,719</b>
<b>Payments (see notes b and c)</b>		
Joint pastorate housing contribution	-	687
Agent's fees	3,285	3,039
Utilities management fees	234	98
Furnishings and fittings	1,035	2,035
Utilities	3,197	639
Insurance	973	961
Servicing, repairs and maintenance	1,292	10,592
Gardening, cleaning and other	567	3,245
Electrical / Lighting / Sound System	-	9,075
<b>Total payments</b>	<b>10,584</b>	<b>30,370</b>
<b>NET RECEIPTS / (PAYMENTS)</b>	<b>19,650</b>	<b>(3,651)</b>
<b>TRANSFERS from/(to) General Fund</b>	-	-
<b>CASH FUNDS b/fwd 1 January</b>	<b>69,334</b>	<b>72,985</b>
<b>CASH FUNDS c/fwd 31 December</b>	<b>87,869</b>	<b>69,334</b>

**Note:**

- a) The Manse Fund receives income from the letting of the manse.
- b) The cost of maintaining the manse is charged to the Manse Fund.
- c) Where appropriate, the cost of work at Haldane House is apportioned between Jesmond URC General Fund and the Manse Fund.
- d) Any balance above £5,000 in the Manse Fund can be applied for general church purposes.

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of Jesmond URC for the year ended 31 December 2020, which are set out on pages 1 to 8.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

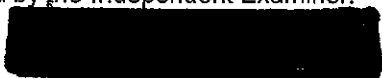
**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be do not required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:



Date:

7 April 2021

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG

RECEIPTS AND PAYMENTS ACCOUNT YEAR ENDED 31 DECEMBER 2020

**INDEPENDENT EXAMINER'S REPORT**

I report on the financial statements of the Manse fund for the year ended 31 December 2020, which is set out on page 9.

**Respective responsibilities**

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

**Basis of Independent Examiner's report**

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be do not required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

**Independent Examiner's statement**

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:

Date:



7 April 2021

Name and address of the Independent Examiner:

David Kilner, F.C.A.  
7 Eldon Square  
Newcastle upon Tyne  
NE1 7JG