

**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](mailto: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 Between 1955 and 1999 the individual trustees had been replaced by The United Reformed Church (Northern Province) Trust Limited and the property held as the manse had become the flat in Haldane House (known as 51 Burdon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>11,466</b>	<b>2,052</b>	<b>251,519</b>	<b>204,342</b>

STATEMENT OF ASSETS AND LIABILITIES

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Previous Year 2023 Total £
	Note					
Monetary assets						
Bank and Cash Accounts		238,002	11,466	2,052	251,519	204,342
Other assets						
Investments at market value	12	107,372	-	-	107,372	104,991
Assets used for church purposes						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
Liabilities						
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>

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes  
Commitment for Life  
Other third parties

<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>11,398</b>	<b>11,398</b>	<b>4,357</b>
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4 PROPERTY: HALDANE HOUSE LETTINGS

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

<b>Total Haldane House property income</b>	<b>56,124</b>	<b>-</b>	<b>-</b>	<b>56,124</b>	<b>53,194</b>
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5 GRANTS RECEIVED

Other Grants Received

<b>Total grants received</b>	<b>854</b>	<b>-</b>	<b>-</b>	<b>854</b>	<b>-</b>
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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>
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>
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**

	<b>This Year 2024 Total £</b>	<b>Last Year 2023 Total £</b>
<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>-</b>	<b>-</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>	<b>-</b>	<b>-</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:

- 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 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.

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**Independent Examiner's statement**

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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

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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>						
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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>
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<b>TRANSFERS between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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STATEMENT OF ASSETS AND LIABILITIES

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Assets used for church purposes						
Buildings	13	Church buildings and Haldane House				
Contents	13	Organ, furnishings and equipment				
Liabilities						
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>

3 MONIES RAISED FOR OUTSIDE CAUSES

Donations for Outside Causes  
Commitment for Life  
Other third parties

<b>Total raised for outside causes</b>	<b>-</b>	<b>-</b>	<b>11,398</b>	<b>11,398</b>	<b>4,357</b>
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4 PROPERTY: HALDANE HOUSE LETTINGS

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

<b>Total Haldane House property income</b>	<b>56,124</b>	<b>-</b>	<b>-</b>	<b>56,124</b>	<b>53,194</b>
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5 GRANTS RECEIVED

Other Grants Received

<b>Total grants received</b>	<b>854</b>	<b>-</b>	<b>-</b>	<b>854</b>	<b>-</b>
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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
-	-	11,398	11,398	4,357
47,664	-	-	47,664	44,580
6,240	-	-	6,240	6,394
2,220	-	-	2,220	2,220
56,124	-	-	56,124	53,194
854	-	-	854	-
854	-	-	854	-

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**

	<b>This Year 2024 Total £</b>	<b>Last Year 2023 Total £</b>
<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>-</b>	<b>-</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>	<b>-</b>	<b>-</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:

- 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 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