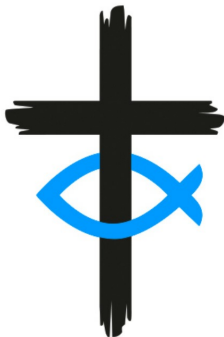


St George's United Reformed Church  
Carlisle

Annual Reports  
& Accounts

2019



*The*  
**United  
Reformed  
Church**

# 2019

## Minister's Report

Not only is this my last annual report as your minister but it seems amazing to think that 2020 will see the fifth anniversary of our moving to West Walls as a Church.

The first thing to report on is our change of status in the wider URC. St George's has ceased to be part of the North Cumbria pastorate and is now a part of the Cumbria Missional Partnership of the North Western Synod comprising all URC churches in Cumbria. My responsibility changed in the sense of being appointed minister of the North covering ourselves, Bewcastle, Penrith and Brampton. Sadly Brampton closed in November but its purpose had ended.

Much of the year has been spent on the creation of the Heart of The City Mission Community which launched on Advent Sunday. We are a unique Mission Community in that we have a Cathedral and a Church of Scotland as members apart from the usual Mission Community Churches. We will have to be patient and allow the Mission community to evolve.

Serious and sincere thanks go to our Secretary and all the Elders for the way they have provided a good stable leadership and been ready to step in where extra help is needed. Also the Elders are approaching positively the prospect of there being a period without a full time minister being appointed as at the time of writing this no new ministers have shown a firm interest in the post. We must not be despondent about this as there are a lot of vacancies in the country with ministers retiring without there being many new ministers appearing for Ordination.

Special mention should rightly be made of our various committees which are now firmly embedded. Particular mention should be made of our Finance and Property Committee who have made huge strides forward this year. After a lot of trouble we now have a fully

functioning kitchen. This will really help our next minister with mission because food is a key element in attracting people. Also The Committee have really got to grips with the changes brought about by the Diocese selling our building subject to our Lease to the Cathedral Trust. The committee have built up good relations with the Trust. Also the committee have organised the long awaited tidying up of the library which could only happen when the Diocese sold the building. The major reinvestment work the Committee are doing will ensure financial stability for the Church in future years.

The variety of Preachers both Lay and ordained and the important part played by our Worship Group means we have a variety of worship styles which have been well received by the congregation.

The two dementia service a month are well received and an important part of our outreach. Elders are exploring other ideas for outreach as well.

Another area to focus on in this report is The Bridge. Its success depends very much on the contributions the congregation provide. This publication provides a real way of connecting with those who can no longer regularly attend church. We are fortunate to have a very competent Editor in Peter.

It has been a privilege to serve what is a really friendly and welcoming fellowship. Like so many churches today we worry about our age profile but we must not let it depress us because this is a church where everyone pulls their weight and certainly doesn't leave it all to the Elders. It was the lack of pulling together that sadly caused the closure of Brampton.

Both Janet and I retire in February 2020 giving thanks to God for serving you all and we pray very much for your continuing service to the people of Carlisle and Wigton.

**Nick Mark**

# **Pastoral Report**

In 2019 we gained two members, Will and Marian Lindsay, and lost seven of our members, Margaret Bell, David Bewley, Muriel Drinkall, Moira Gardner, Bep Hartley, Anne Harvey and Connie Humphrey. There are also some members who find it increasingly difficult or impossible to join us in Sunday worship, but they are regularly visited by elders and church members.

## **Membership of St George's 2018**

On the Roll at 1st January 2019	45 (plus 4 adherents)
Omissions by Death	4
On the Roll at 31st December 2019	43 (plus 4 adherents)
Average congregation	28

## **Outreach**

In 2019 we continued to build on what we had done in 2018, notably services at Croftfield and the Dementia Tea Services, the Women's Guild and Knit 'n' Natter and Saturday coffee mornings. The Women's Guild has changed its name to the Guild and has been joined by members of the Border Kirk giving a combined membership of approximately 30. We are exploring ways of providing practical assistance and fellowship to members of Carlisle Key, an organisation that helps young people to turn their lives around.

## **Giving**

In addition to our regular donations to Carlisle Food Bank we made up about 50 shoe boxes for Operation Christmas Child, and sent donations of food and toiletries to the West End Refugee Centre in Newcastle and homeless families in Carlisle. We also gave donations to Christian Aid, the Idai appeal and the Cumbria churches collection for the Dementia Project Officer. We continued to give substantial support to the Carlisle Food Bank on a weekly basis.

## **Ecumenical**

We shared some services with the Methodists at the Tithe Barn, and went to the Cathedral on Palm Sunday and Christmas day. The Heart of the City Mission Community, of which we are a member, was formally launched on Advent Sunday 1st December in the Cathedral.

## **Worship**

Four services during the year were led by groups of elders. Our Minister continued to lead services twice a month including some Joint Pastorate services with Brampton and Bewcastle, and we had a variety of preachers for the other services including one of our members, the Revd Iain Mackenzie. After Brampton formally closed at the end of November, we voted to change the service time from 11am to 10.30am commencing 5th January 2020.

## **The Future**

Cumbria Missional Partnership was formed in September 2019. Our Cumbria area President left at the end of 2019 and will not be replaced. When our Minister, Revd Nick Mark retires in February 2020 Cumbria will only have three stipendiary ministers left and two vacancies. This will be challenging for all the Cumbrian URC churches, especially with regard to finding lay people to represent the churches at County and Synod level.

We wish Nick and Janet a long, healthy and happy retirement, and may they know God's blessing at all times. We are very grateful to our Minister for all the work he has done to prepare us for the future and we look forward to a fruitful 2020 where we can truly make a difference in our city of Carlisle.

## **Thanks**

Lastly I would like to thank everyone who contributes in any way to the well-being and outreach of St George's. We are part of the body of Christ and every member is important.

May God bless you all,

**Rosalind Fearon**

# **Synod & Area Report**

(To March 2020)

## **North West Synod**

I was unable to attend the meeting in March however at the time of writing this it was likely to be cancelled for reasons relating to Coronavirus. Brian Jolly the new moderator was to be inducted at this meeting. I presume this might either be completed at a much smaller service or carried forward. In any event he is undertaking his duties.

Synod are in the process of seeking alternative premises for their hub in Manchester which is no longer fit for purpose and funding for this has been allocated by the Trustees.

There are many initiatives in place to endeavour to meet the needs of Members and the wider communities where we have a presence and updates on these are usually provided at either APC or SYNOD meetings. There is nothing new to report other than some progress is being made.

The most important action at the moment is the review of SYNOD structure which is currently being undertaken and it is hoped will be completed by 31st December 2020. There is an acknowledgement that all congregations are ageing with some experiencing member reductions which is not insignificant.

I was provided with a copy of the Cumbria Missional Partnership of North Western Synod which at the moment does not include North. This will be added shortly but meantime the document in its current format is situated at the rear of the Church should you wish to have a look.

## **Area Pastoral Committee**

I attended my second meeting on 12th March 2020 chaired by Martyn Coe and attended mostly by ministers from across the region and a few Elders like me were also in attendance.

There are, as mentioned under the Synod report, a number of initiatives in place across the Area such as Mission Communities,

God for All and Ecumenical opportunities. There were brief updates on these and what came across was that whilst the committees might not be fully functioning and effective there is some very good work going on across the Region/ Area. I think our involvement in a number of areas is covered in the yearbook and something we can be very proud of.

The usual business issues under property, finance and personnel were discussed and also the purpose, membership and roles within this committee.

I think the Synod review of structure etc. will hopefully give the Region/ Area greater clarity of purpose, prioritised initiatives and less of an internal focus and greater focus on actions which improve our communities.

### **Carlisle Key**

We agreed at last Church Meeting that we would support Carlisle Key a charity which provides drop in centre, guidance and support for young (16-25) people who have fallen on hard times and are most likely homeless. We agreed a number of things which we thought we could support and I have updated each action with a progress update;

- Provision of day to day toiletry packs - We have provided a number of packs delivered in March
- Providing socks, underwear and other clothing to help with say job interview presentation - We have also delivered a number of packs of ladies and men's underwear during March
- Providing non-perishable foodstuffs in the form of a foodbank. (They can get access to other foodbanks but they do maintain their own) - A small amount of non-perishable food has been delivered but we also support the Foodbank which of course should continue
- At present Newcastle Building Society provide space for CK to conduct counselling sessions but this availability ends towards the end of January 2020. Could we provide space for counselling sessions within West Walls preferably on a Thursday between

c12.00 and 4.00pm? - Update alternative space has now been obtained but we could make our church available from time to time on request. We have not yet found a reason to use our facilities but this is on the agenda

- Could we provide a monthly lunch providing a safe environment where people could meet each other share their own experiences and start to form relationships? - This again is on the agenda and has been discussed. It is vital that we work alongside the volunteers to make sure we support in the most appropriate way and this may be providing lunch on their premises
- Could we provide some volunteer support? - No progress made yet but still on the agenda
- Could CK become one of our preferred charities that we support? - This is happening as evidenced by our response to date
- Could we facilitate engagement with local and national bodies around the reasons for homelessness with a view to influencing the introduction of long term solutions and with a view to reducing current trends? This might be something we can put in front of Synod/ APC so remains on the agenda
- Could we facilitate setting up support group to promote physical wellbeing? - We have offered to facilitate 'keep fit and physical wellbeing' sessions at the Sands and this is still on the agenda
- If any Church members had an interest in being available to 'just have a chat' with people then this would be welcomed. - Still open for anyone with an interest
- In addition to the above we have offered some small items of furniture for their houses one of which is in the course of refurbishment and these will be collected once the work is complete.

In summary we have made a good start in supporting Carlisle Key and the volunteers are extremely grateful to our Church. We will provide further updates through the year in 'Bridge'.

**Will Lindsay**



# **Finance & Property Committee Report**

(To April 2020)

1. Sadly, one of the members of our committee, Jennifer Burgess has died. Jennifer was a kind, caring and cheerful lady, she will be greatly missed by all at St.George's.
2. All equipment and alarms have been tested and relevant certificates are housed in the church office.
3. Problems with the heating system have been resolved following Greenfields service visit.
4. The deep cleaning of the church by Alfa was deemed a success.
5. The electrician Bob Lancaster made improvements to the wiring which will make it easier to locate faults in the system. Outside lights are now operating after dark.
6. The car park barrier system is operating and we have been allocated our extra parking spaces. We now have seven spaces that are exclusively for our use at any time.
7. Mr Donoghue has carried out various minor tasks, including replacing roof tiles and cleaning out the guttering.
8. An estimate was obtained for replacing the intruder alarm, however the problems have been resolved by Beacon Alarms, so no action is now required.
9. A toilet window was broken by a stone thrower. The Cathedral office arranged the repair but St George's paid the bill of £222.00 to Carlisle Glass.
10. The implementation of government regulations in regard to the Coronavirus outbreak, means that we have had to cancel rental bookings. Also the church will not be used until the present emergency is ended.

11. Very many thanks to Trevor for all his hard work in overseeing the maintenance of the church. This has been particularly onerous of late.
12. John will submit the accounts and we extend to him many thanks for his hours of hard work.
13. Finally I want to express by appreciation to all the committee members and the contribution they make to the running of the church.

**Michael Overs**

## **Communications, Publicity & Technology Committee Report**

We do not meet regularly as a committee but deal with things as they arise.

“Bridge” is our main source of information for the membership and is of course available to anyone online.

We produce weekly printed notices with large print copies for those who need them.

The ‘welcome’ leaflet is being updated and the new version will be delivered to more dwellings on new estates later in 2020.

Car parking seems to have become one of our responsibilities. We, with the cooperation of our new landlords, had all of the restrictions on our 5 places removed, and at the same time the church agreed to rent 2 additional spaces. Members are encouraged to use any of these 7 spaces at any time for any reason. However we do reserve them on a Sunday for essential users and the less able in the congregation.

**Tony Wiseman**

## **Social & Fund-Raising** **Committee Report**

During 2019 we had a fairly full year of social and fund-raising events.

In March, we arranged a Soup and Sandwich lunch following a Sunday Service and most members stayed for lunch and enjoyed fellowship together.

In May we enjoyed a TV Quiz Night and Buffet Supper when the amount raised was £161.

Following the Harvest Festival Service in September we had another Soup and Sandwich lunch when the amount of £100 was raised.

In October, we were entertained by Dukes Jam, a group of 12 musicians playing banjos, ukuleles and guitars, also some lovely vocalists. This event raised £85.

At the end of November, we held our Winter Fair. This was very successful and supported by many members, friends and some members of the public. The various stalls did well and thanks are due to all those who provided items for the stalls and raffle, also those who made donations. Thanks are also due to those who manned the stalls, served refreshments, arranged publicity, moved the furniture then put it back in position at the end of the morning. The amount of £837 was raised.

Our Christmas card post box continues to be well supported and Christmas 2019 cards raised £38.

We have a few events lined up for the coming year which will be announced in Bridge and in the Notices.

Last but not least, we are delighted to have two new members on our Committee - Marian Lindsay and Jessie Overs.

**Valerie Barlow**

# **The Guild - 2019**

(Formerly The Women's Guild)

At our meeting on 7th January, Ian Belton of the Mission Aviation Fellowship gave a talk on the small aircraft which are, for the most part, doing emergency trips to remote parts of the world where there is no available transport. £25 was given to Ian from Guild funds and a further £60 from a collection from the members.

On 4th February, Jim Dykes gave a talk and his colleague showed a film of the work carried out by Mary's Meals. This amazing organisation goes into parts of the world that have suffered disasters and also where poverty is at its worst. Children, quite a lot of orphans, are supplied with a back pack containing basic clothing and essential needs to go to school, where they are given a midday meal. £100 was given from Guild funds and a further £132 from a collection by the members.

4th March - John and Diane Findlay showed various films, one being the first Carlisle Great Fair in 1975. They asked for a small donation of £25 for Hospice at Home.

1st April - Martin Nichol of Cathedral Antiques had suggested that everyone bring an item for valuation. A very interesting afternoon.

13th May - We all enjoyed a Cream Tea at Dobbies, paid for from Guild funds.

After our summer break, the Women's Guild was re-named The Guild and I am delighted to say we now have two gentlemen members (George and Iain) and a group of ladies from the Border Kirk have joined us, bringing our membership to 29.

2nd September - Margaret Jones told us of her life as a nursing sister.

7th October - John Metcalfe spoke of his 'hobby for a lifetime', this mostly having been spent at the Carlisle Green Room. John was happy to receive a donation for Action in Distress.

4th November - Andy Auld of the Citizen's Advice Bureau - his talk on SCAMS highlighted the dangers we can face when we receive bogus 'phone calls.

On 2nd December we all enjoyed a Christmas Lunch at Vallum House, organised by one of our members, Elise Morrey.

A concert by the U3A Choir on 9th December raised £148 for the Great North Ambulance Service.

In July we sent a cheque for £100 to the Silloth Lifeboat and in October a cheque for £120 to Hospice at Home, this amount being the remainder of the Women's Guild funds.

In total the Guild gave £795 to charities throughout 2019.

Lastly, but by no means least, our grateful thanks to Peter for playing the organ for us each week.

**Elizabeth Mackenzie**

## **Outreach**

### **Food Bank** (*Olive Cronie*)

This has been an amazing year of help from the people of St. George's, much appreciated by the staff at the Food Bank, (and no doubt by the clients).

We have donated weekly gifts of food with extras at Christmas, Easter and Harvest. Apart from individual private donations of money, we have also given £702 to the fund which has to purchase perishables and other necessary items.

There has been much goodwill in the amount of 'goodies' at these special times of celebration and I thank all who have contributed, with added thanks to Tony who has deputised for me when I have been absent, I hope to continue to liaise with the Food Bank.

### **Christian Aid** *(Olive Cronie)*

I joined the Committee half way through 2019 and will serve for this year also. St. George's has proved to be an ideal place to store the materials and to serve as a base for their distribution for which the committee is grateful.

The City Centre collection went well and is a useful addition to the house to house collections, which no longer cover much of the city, due to a shortage of collectors.

The event in the Cathedral was very well attended, largely because of the schoolchildren taking part in the service and the number of families supporting them. The display of children's art was also featured.

The quiz was very poorly attended and it may now be held on an alternative date this year.

### **Commitment for Life** *(Olive Cronie)*

We continue to support this United Reformed Church Charity with quarterly donations and our Editor gives us updates from their website in each edition of the church magazine.

A group visited Israel and the Occupied Territories in September and we look forward to hearing about the situation there when we have a visit from a representative later this year. This has been my last year as representative for St. George's.

### **World Day of Prayer** *(Olive Cronie)*

In spite of the gravity of so much in the world today, the annual service was less well attended this year and is in danger of fading altogether from the Carlisle scene. We had only two people from our church which was a personal disappointment as the service had been arranged by the women of Zimbabwe, where I had lived for seven years and this was quite special for me.

There is no secretary to take over the ordering of materials and organisation of the annual service at present and if the situation is not resolved, I see no alternative to closure. This has also been my last year as the representative for St. George's.

### **Churches together in Carlisle** *(Tony Wiseman)*

Until now we have had two representatives on CTIC but with Nick's retirement we will be looking for a new rep at our AGM (which has been postponed because of Coronavirus.) So much goes on with CTIC that instead of making long reports at Church Meetings, copies of minutes are made available for the congregation to read.

One thing I will mention are the monthly breakfasts provided at the John Street Men's Hostel. Two of our members (Marian and Will) have already helped with this initiative and found it very rewarding.

### **One World Centre** *(Olive Cronie)*

There are always numerous events which are mentioned on the church Notice Board. These include celebrations, displays, functions and meetings about topics of interest and concern to many and events have covered climate change, the environment, racial justice and the election among others.

We have marked International Women's monthly gatherings, the International Bazaar, inter-racial meals, an open day at the local Mosque and Fair Trade Fortnight, most of which I have attended and greatly enjoyed the fellowship. This has also been my last year as the church's representative.

### **Dementia Tea Services** *(Rosalind Fearon)*

These continue to be held every third Tuesday at 2.00pm, attended by approximately 30 people including carers. We take it in turns with the Border Kirk to conduct the services and serve tea.

*St George's United Reformed Church  
West Walls, Carlisle  
CA3 8UF  
[www.urccarlisle.org](http://www.urccarlisle.org)*

## **ST GEORGE'S UNITED REFORMED CHURCH CHARITY**

Report Of The Trustees For The Year Ended 31st December 2019

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

### **ADMINISTRATIVE INFORMATION**

St George's United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the North Western Synod of the Church. It was registered on 26th November 1965 as Charity Number 234519.

St George's United Reformed Church is situated at West Walls, Carlisle CA3 8UF.

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2019 until the date this report was approved are:

Olive Elisabeth Cronie  
Peter Charles Day  
Rosalind Fearon  
Trevor Robert Irwin  
Marjorie Patricia Lawson  
William Robert Charles Lindsay (elected 29th April 2019)  
Nicholas Richard Brook Mark  
Ian Campbell Moonie  
Moirá Joan Wales  
John Michael Ware  
Edward Anthony Wiseman

The Church building is leased from Carlisle Cathedral Development Trust.

The manse at 156 Lowry Hill Road, Stanwix, Carlisle is vested in North Western Synod Trust Company Ltd as trustees and held for the benefit of St George's URC in accordance with the trusts applicable to URC properties.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The activities of St George's United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of St George's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting.



The Elders' Meeting is responsible for the financial administration of the Church, and the care and maintenance of Church premises and the manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting are the minister in pastoral charge (if any) and members of the United Reformed Church nominated and elected by the members of St George's United Reformed Church in Church Meeting. Elders serve for five years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as elders.

The Elders' Meeting met seven times during the year. It is assisted in the administration of the Church and its property by committees established for Finance and Property, Social, Fundraising and Communications and Publicity and Technology.

The Church Meeting met quarterly.

### OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, St George's United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement: 'As Christian people we meet together for friendship and mutual care; to find an opportunity for reflection about what really matters in life; to find moments of peace in a busy world; and to find the strength to live our lives more fully and more lovingly and more generously. We look to the life, teaching and example of Jesus for guidance and inspiration.'

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that, the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

**St Georges United Reformed Church, Carlisle**

**Receipts and Payments Account (General Fund)**

**for the period 1<sup>st</sup> January to 31<sup>st</sup> December 2019**

<b>2018</b>	<b>Receipts</b>	<b>2019</b>
8,856.10	Free Will Offering	9,296.00
12,220.00	Standing Orders	12,517.50
597.95	Loose Collections	654.85
1,426.35	Donations and legacies	21,417.23
6,908.69	Gift Aid	6,894.95
30,009.09		50,780.53
4,365.00	Gift Days	4,835.00
1,254.00	Winter and Spring Fair	837.55
779.45	Fund raising activities	1,138.30
653.40	Church Outreach and Charity Fund	715.40
310.00	Women' Guild Charity Fund	748.00
2,644.00	Coffee Mornings	2,735.85
10,005.85		11,010.10
2,056.00	Rental – church premises	2,205.00
63.75	Magazine	98.98
2,119.75		2,303.98
	Transfer from capital funds	3,000.00
580.20	Interest on capital funds	942.05
	Rebates – gas, electric & insurance	199.72
580.20		4,141.77
<b><u>42,714.89</u></b>	<b>Total</b>	<b><u>68,236.38</u></b>

**St Georges United Reformed Church, Carlisle**

**Receipts and Payments Account (General Fund)  
for the period 1<sup>st</sup> January to 31<sup>st</sup> December 2019**

<b>2018</b>	<b>Payments</b>	<b>2019</b>
19,656.00	Ministry and Mission & Synod	19,500.00
2,040.52	Pastorate and Missional partnership	4,333.72
21,696.52		23,833.72
7,500.00	Rental of Resource Centre	7,500.00
1,874.45	Maintenance	2,931.85
649.02	Insurance	5,494.14
275.27	Council Tax and Water	368.78
1,648.05	Gas	1,112.47
604.45	Electricity	512.71
12,551.24		17,919.95
273.75	Telephone and internet	365.81
441.91	Copying machine & CCLI licence	436.33
133.63	Stationery & postage	221.88
220.00	Outreach and publicity	98.00
293.29	Kitchen and cleaning supplies	289.44
238.80	Contract cleaning services	1,209.60
1,125.00	Organ	1,260.00
865.66	Church furnishings and supplies	773.43
	Retirement gifts	684.36
70.00	Pulpit supply	210.25
3,662.04		5,549.10
	Capital transfer : Brampton URC	3,000.00
75.00	Affiliation fees	75.00
949.90	Church charity donations	784.40
310.00	Women's Guild charity donations	748.00
1,334.90		4,607.40
<hr/> 39,244.70		<hr/> <b>51,910.17</b>
3,470.19	<b>Surplus / (Deficit) for year</b>	16,326.21
<hr/> <b>42,714.89</b>	<b>Total</b>	<hr/> <b>68,236.38</b>

**St Georges United Reformed Church, Carlisle**  
**Balance Sheet at 31<sup>st</sup> December 2019**

General fund	Capital funds held by NW Synod		General fund	Capital funds held by NW Synod
2018	2018	MONETARY FUNDS	2019	2019
9,017.61	131,257.31	Balance at 1 <sup>st</sup> January		131,248.80
		St George's URC Warwick Road account	12,487.80	
		Surplus (deficit) for year	16,326.21	(0.00)
3,470.19	(8.51)	St George's URC Pastorate Account	2,276.61	
<b>12,487.80</b>	<b>131,248.80</b>		<b>31,090.62</b>	<b>131,248.80</b>

**REPRESENTED BY**

12,962.40		Barclays Community Account (31/12/19)	30,458.11	
		Barclays Pastorate Account	1,261.74	
	131,240.29	Funds held by North West Synod		131,248.80
<b>Add</b>				
Nil		Un-cleared receipts	1,014.87	
12,962.40	131,240.29		32,734.72	131,248.80
<b>Less</b>				
474.60		Un-cleared payments	1,644.10	
<b>12,487.80</b>	<b>131,240.29</b>		<b>31,090.62</b>	<b>131,248.80</b>

2018	TOTAL FUNDS	2019
12,487.80	General Fund	31,090.62
131,248.80	Capital Fund	131,248.80
12,000.00	Furniture and equipment (market value)	12,000.00
<b>155,736.60</b>	<b>TOTAL FUNDS</b>	<b>174,339.42</b>

2,018	2,018		2,019	2,019
<b>Receipts</b>	<b>Payments</b>		<b>Receipts</b>	<b>Payments</b>
3,977.03		<b>Opening Balance</b>	2,434.96	
		<b>Group Contributions</b>		
2,040.52		St. George's URC	3,240.72	
426.74		Brampton URC	434.15	
348.90		Bewcastle URC	373.95	
		<b>Manse Expenses and Repairs</b>		
		St. George's URC		
		Brampton URC		
		<b>Other Income</b>		
1,740.00		Penrith and Penruddock URC	1,595.00	
		Reimbursement of Pastorate expenses	1,014.87	
		<b>Payments</b>		
		<b>Manse Expenses</b>		
1,765.07	Council tax			1,846.16
347.09	Water rates			221.55
392.61	Insurance			136.14
80.00	Gas and boiler service			80.00
	Repairs and maintenance			
		<b>Minister's Expenses</b>		
1,365.60	Fixed car allowance			1,024.20
1,590.30	Mileage allowance			1,356.75
118.89	General expenses			
		<b>Other Expenses</b>		
438.67	Telephone & broadband			355.94
	URC Trust			
	National Insurance on expenses			71.44
		<b>Distribution of Funds to Churches post August 2019</b>		
		Refund of STO Payments		528.48
		Refund of balance – Bewcastle URC		1,196.38
2,434.96		<b>Closing balance (St Georges URC)</b>	2,276.61	

**St Georges United Reformed Church, Carlisle**

**Capital funds held by North West Synod**

<b>Brought forward from 2018 accounts</b>	131,248.80
---	------------

Interest on capital	
(£942.05 paid into General Fund)	

<b>Deposits</b>	
Nil	

<b>Withdrawals :</b>	
Nil	

<b>Balance at 31<sup>st</sup> December 2019</b>	<b><u>131,248.80</u></b>
---	--------------------------

Accounts prepared by : John Ware (treasurer – St. George's United Reformed Church)

February 2020

## **Independent examiner's report to the trustees of St Georges Reform Church, Carlisle.**

I report on the accounts of the charity for the year ended 31st December 2019, which are attached.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state 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 given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Alan Stubbs FCMA  
(Chartered Management Accountant)

CVS Financial Services. Date: 26<sup>th</sup> March 2020

# Index

## **Reports**

Minister's Report	2
Pastoral Report	4
Synod & Area Report	6
Finance & Property Committee Report	9
Communications, Publicity & Technology Committee Report	10
Social & Fundraising Committee Report	11
The Guild (formerly The Women's Guild)	12
Outreach:	
Food Bank	13
Christian Aid	14
Commitment for Life	14
World Day of Prayer	14
Churches Together in Carlisle	15
Carlisle One World Centre	15
Dementia Tea Services	15

## **Accounts**

St George's URC Charity Statement	16
St George's URC Receipts & Payments	18
St George's URC Balance Sheet	20
Former North Cumbria Pastorate Account	21
St George's URC Capital Funds Statement	22
Independent Examiner's Report	23



## **Addendum 24<sup>th</sup> August 2020**

Due to the restrictions put in place because of Covid 19 we were unable to print this book and present it on 22<sup>nd</sup> April at our AGM which was cancelled.

It has now been decided to print it and distribute it to all members prior to a shortened **AGM TO BE HELD AFTER WORSHIP ON SUNDAY 27<sup>TH</sup> SEPTEMBER**. The sole purpose of this meeting will be to approve the reports and accounts so that they can be submitted to the Charity Commission before 31<sup>st</sup> October.

**IF YOU ARE UNABLE TO ATTEND THE AGM IN PERSON PLEASE WILL YOU INDICATE YOUR APPROVAL/DISAPPROVAL TO ME BY TELEPHONE, EMAIL OR POST BEFORE THE AGM.**

Please note that the membership report should now be updated to include the sad losses of Jennifer Burgess on 20<sup>th</sup> February and Valerie Barlow on 10<sup>th</sup> August this year. Nick and Janet Mark left us when they moved to Lockerbie following Nick's retirement. However, we are pleased to record three new members, John Salton by transfer from Brampton URC, and Erwin and Carole Kramer who come to us from Utrecht Church.

*Rosalind Fearon*

Church Secretary