

St George's United Reformed Church
Carlisle

Annual Reports & Accounts 2020



The
**United
Reformed
Church**

PASTORAL REPORT 2020

In 2020 we gained three members, John Salton by transfer from Brampton URC, Carole and Erwin Kramer by transfer from Utrecht church. Three of our members died, Jennifer and Alan Burgess, Valerie Barlow. In addition, following his move to Lockerbie, the Reverend Nick Mark is no longer a member.

Membership of St George's 2020

On the Roll at 1st January 2020	43 (plus 4 adherents)
Omissions by Death	3-
Transfer	1-
New members	3+
On the Roll at 31st December 2020	42 (plus 3 adherents)
Average congregation	28

Outreach

For the first two months of the year, we held our usual activities, the monthly Guild, Croftfield and Dementia Tea Services, Knit 'n' Natter and Saturday coffee mornings. but in March 2020 all activities had to be cancelled due to the pandemic.

Giving

Members have continued to support the Carlisle Foodbank and Carlisle Key where possible. We were also able to make up over 40 shoe boxes for the Hope Christmas shoe box appeal.

Ecumenical

The church secretary has met on zoom with other members of the Heart of the City Mission community.

Worship

From mid-March onwards all services were cancelled with the exception of three in September. Members used a variety of methods to join in worship, including TV, radio, zoom, U-tube. We also distributed written service sheets to those who requested them. We are grateful to the Reverends Dave Harkison, Cumbria URC minister with oversight, and David Pitkeathly, the Carlisle Church of Scotland minister, for providing regular service material. Pastoral care has been maintained by regular communication with members through phone calls and the monthly Bridge magazine.

Elders' meetings took place on zoom from May onwards. A brief **Church AGM** was held in September after the morning service to approve the Annual Reports and Accounts. Three elders retired and the remaining elders and officers agreed to continue in place until such a time as an election could be held in person.

Farewell Service

On Sunday 23rd February we held a memorable farewell service for Nick and Janet Mark, attended by about 100 people, including local and Synod clergy, and followed by a tea in the Tithe Barn.

The Future

We look forward to a time when we can meet up again and explore our future options.

Thanks

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

1st April 2021

REPORT FROM THE FINANCE AND PROPERTY COMMITTEE.

AUGUST, 2021

Firstly I want to express the committee's sadness at the death of a valued member and good friend Val Barlow. Val was a straight talker and the committee will miss greatly her contributions and also her hard work at St. George's over many years.

Secondly we send our very best wishes for a speedy recovery to Will following his surgery at The Freeman Hospital, Newcastle.

The COVID-19 pandemic has, of course, restricted all church activities and although our committee has not met for over a year, work to ensure the building is safe and cared for has continued. We are particularly grateful to Trevor who has taken the lead in looking after St. George's. He has overseen the repair of two broken windows, the maintenance of the central heating system, liaison with the gas company as well as other routine tasks.

The intruder and fire alarm systems have routinely been serviced and shortcomings rectified.

The church has, during the closure, had regular visits by the cleaning contractors. Thanks to Pam for taking the lead.

During lockdown concern was expressed at the amount of dampness in the church. Rosalind, Trevor and myself met with Trevor from the cathedral to discuss this matter. Various remedies were discussed and the matter is ongoing.

Security has been a concern, especially following an attempt to break a glass panel in the entrance door. Our landlords have been informed of the security in place provided by Beacon Alarms, they agree with St George's that our measures are satisfactory. Church members will have noted the "security camera" signs affixed to a couple of windows. The CCTV camera at church house is operating and gives a very clear view of the entrance and side of St George's.

I would especially like to thank John for his competent stewardship of church finances during this difficult period.

Finally, a big thank you to everyone who has visited the church regularly and reported on anything untoward.

I express my gratitude to all committee members who work diligently to ensure the church functions so well.

Michael Overs

Chair, Finance and Property committee.

ST GEORGE'S UNITED REFORMED CHURCH CHARITY
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 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

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

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

The Church building is leased on the church's behalf by The United Reformed Church (North Western Province) Trust Limited from Carlisle Cathedral Development Trust. The lease is for a period of ten years from 4th February 2015 to 3rd February 2025.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served during the period from 1st January 2020 until the date this report was approved are :

Olive Elizabeth Cronie	(retired April 2020)
Peter Charles Day	
Rosalind Fearon	
Trevor Robert Irwin	(retired April 2020)
Marjorie Patricia Lawson	
William Robert Charles Lindsay	
Nicholas Richard Brook Mark	(retired February 2020)
Ian Campbell Moonie	(retired April 2020)
Moiria Joan Wales	
John Michael Ware	
Edward Anthony Wiseman	

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 six times during the year, in addition three meetings were held for the purpose of carrying out risk assessment in connection with the Coronavirus pandemic. Several of these meetings were held online via Zoom.

The Elders' Meeting 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 is normally held quarterly. During this year due to the Coronavirus pandemic only the January meeting was able to be held. A short Church Meeting was convened after morning service on 27th September for the purpose of approving the Annual Reports and Accounts for 2019.

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.

CORONAVIRUS PANDEMIC

Due to the worsening of the Coronavirus Pandemic the Elders' Meeting decided to suspend worship services and all other church activities after the service on 15th March. The Elders' Meeting kept the situation under review.

In the interests of protecting the health of church members only three further services were held on 13th, 20th and 27th September when infection rates had subsided, with suitable hygiene and social distancing measures in place.

Due to worsening infection rates, all Church activities were again suspended until the end of the year

Accounts for the financial year 1st January to 31st December 2020

The accounts have been prepared on the receipts and payments basis. Investment funds are held by the United Reformed Church North Western Synod on behalf of the church.

Coronavirus Pandemic

Due to the Coronavirus pandemic the church suspended all activities after the service on 15th March 2020. Subsequently only three further services were held in September.

Church members generously maintained their financial contributions through the freewill offering scheme, donations and standing order contributions which protected the church from possible serious financial loss, however all other income from fund raising activities and lettings of the church to other organisations ceased, resulting in a loss to the church's general account of about £7,200 over the year.

Synod Manse Fund

The manse at Lowry Hill Road, which was previously owned jointly by St George's URC and Brampton URC, was transferred to the North Western Synod Manse Scheme in 2019.

The manse was sold late in 2020, The Manse Scheme Grant of £45,951.84 arising from the sale is held by the North Western Synod on behalf of the church and is included in the capital funds section of the accounts.

John Ware

Treasurer

St Georges United Reformed Church, Carlisle
Receipts and Payments Account for the Year Ended 31/12/2020

Receipts	General 2020	Designated 2020	Restricted 2020	2019
Free Will offering	6,752.00			9,296.00
Standing order contributions	12,925.00			12,517.50
Loose Collections	250.40			654.85
Donations	794.18			365.00
Legacies				21,052.23
Clergy retirement fund		820.00		
Gift Aid and GASDS	6,389.09			6,894.95
Coffee Mornings	542.90			2,735.85
Gift Days	3,175.00			4,835.00
Autumn Fair				837.55
Fund raising	19.70			1,123.30
Charity fund (Church)		102.00		715.40
Charity fund (Women's Guild)				748.00
Transfer from capital fund (Brampton)				3,000.00
Interest on capital fund	382.66			942.05
Lettings – church premises	1,220.00			2,205.00
Magazine / photocopying		10.00		98.98
Sundries				15.00
Rebates & refunds				
Transfer to Pastorate account (contra)	270.06			
Refunds & credits	1,361.47			199.72
Manse utilities & council tax	298.74			
Total	34,381.20	932.00		68,236.38
Opening balance				
St George's URC General Fund	28,814.01			12,487.80
NC Pastorate 2019 fund	2,276.61			
Receipts				
General Fund	34,381.20			68,236.38
Designated Fund	932.00			
Less Payments				
General Fund	40,847.79			51,910.17
Designated Fund	2,026.58			
Balance at 31/12/2020 (31/12/2019)	23,529.45			28,814.01

St Georges United Reformed Church, Carlisle
Receipts and Payments Account for the Year Ended 31/12/2020

Payments	General 2020	Designated 2020	Restricted 2020	2019
Ministry and Mission & Synod	20,916.00			19,500.00
Pastorate / Missional Partnership	1,188.66			4,333.72
Rental of Resource Centre	7,500.00			7,500.00
Rental of car parking spaces	1,800.00			
Maintenance	1,757.14			2,931.85
Insurance	2,428.17			5,494.14
Water and Sewerage charge	222.49			368.78
Gas	781.18			1,112.47
Electricity	537.80			512.71
Manse utilities and Council Tax	298.74			
Telephone & Internet	456.88			365.81
Copying machine & CCLI licence	316.80			436.33
Secretarial expenses & training	196.68			221.88
Kitchen and cleaning supplies	28.19			289.44
Contract cleaning services	1,226.40			1,209.60
Organ	200.00			1,260.00
Furnishings, equipment & supplies	410.36			773.43
Pulpit supply and expenses	307.30			210.25
Outreach and Publicity				98.00
Transfer to capital fund (NW Synod)				3,000.00
Sundries				684.36
Clergy retirements gifts and expenses		1,924.58		
Affiliation fees	75.00			75.00
Charitable donations (Church)		102.00		784.40
Charitable donations (Women's Guild)				748.00
Refunds	200.00			
Total	40,847.79	2,026.58		51,910.17

St Georges United Reformed Church, Carlisle
Capital Account for the Year Ended 31/12/2020

	2020			2019
Funds held by North Western Synod	Deposit Accounts	Castlefield Fund		
Balance brought forward	131,248.80			131,248.80
Withdrawals				
Nil				
Deposits				
NW Synod Manse Scheme Grant	45,666.43			
Interest on above	285.42			
Balance at 31/12/2020 (31/12/2019)	177,200.65			131,248.80

St Georges United Reformed Church, Carlisle
Statement of Assets and Liabilities : Year Ended 31/12/2020

	2020		2019	
	General Fund	Capital Fund	General Fund	Capital Fund
Monetary assets				
Barclays Bank (Community Account)	21,458.71		28,814.01	
(Less uncleared payments)	(475.93)			
Barclays Bank (Northern Group Account)	2,546.67		2,276.61	
NW Synod COIF Account		131,248.80		131,248.80
NW Synod Mause Grant Fund		45,951.85		
Total	23,529.45	177,200.65	31,090.62	131,248.80
Non-Monetary assets				
Furniture and Equipment	12,000.00		12,000.00	
Liabilities				
NIL				

Independent examiner's report to the Trustees of St Georges Reform Church.

I report on the accounts of the charity for the year ended 31st December 2020, which are attached.

Respective responsibilities of trustees and examiner

The committee are responsible for the preparation of the accounts. The committee 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:

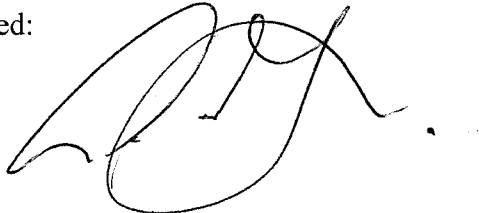
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- 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:



Alan Stubbs FCMA, CGMA
(Chartered Management Accountant)

Right Balance Accounting

Cumbria CVS Financial Services

Date: 21st July 2021.