



St. Andrew's United Reformed Church

Eastfield Avenue, Monkseaton, Whitley Bay. NE25 8LU

ANNUAL REPORT 2024

MINISTER'S REPORT

It seems time does indeed fly when you are having fun – because for me it seems impossible that I have now been with you for 18 months – and there has definitely been a lot of fun!

It seems time does indeed fly when you are having fun – because for me it seems impossible that I have now been with you for 18 months – and there has definitely been a lot of fun!

Since our last AGM there have been many things which I could report on, but I shall highlight a few in more detail rather than all of them briefly. One of the highlights of the year for me has been worship on Sunday mornings where we come together as a community to worship, to give thanks to God, to pray, to sing and to listen for his Word. The introduction of the new hymn books CH4 in memory of Gordon Yarrow have been well received and introduced us to many new hymns, albeit to familiar tunes! The evening services started in May and have been a real blessing for me and it has been wonderful to have such a good and steady attendance at these services. The festival services at Easter, Pentecost (who can forget balloons and bubbles!), Harvest, and Christmas have all been very special and the introduction of the Christingle Service and Community Carol Service seemed to bring many visitors through our doors which made them extra special.

In July we were joined by Irene, our Pioneer Youth Worker, and together we have planned and set-up our weekly baby and toddler group, Songs and Stories. Together with an amazing team of 'Refreshment Volunteers' we have welcomed over 15 families with a mix of mums, dad, grandmas, grandpas, and little ones. It's hard work, but the relationships that are developing are very special and I firmly believe that this work is vital for sharing the Good News of the Gospel with the community around us. Thanks go to the church for its financial input, and to all the volunteers who give of their time and energy to serve all those who come through the door.

There have been three Bible Studies/Discussion Groups led by myself and Trevor Jamison over the course of the year, and as I write we are about to embark on another. Whilst the numbers attending these are a little disappointing, I know for those who do attend the discussion is always much valued and sometimes we even manage to stay on topic!! I would urge anyone who is interested in coming along but worried that they might feel out of their depth, to give it a go. There are no hard and fast answers and we are all just seekers who meet to discuss things in an informal setting and no question is a silly one!

There have been many other highlights, the Easter Sunrise Service, Burns Supper and Ceilidh, November Fair, Elders' Away Day, Fish & Chip Quiz Evening, Rothbury URC visit, and so the list goes on. My first full year has been very busy but I have always felt very well supported by everyone in the church. The elders have worked hard to assist and guide me, and Ray has been a source of constant support. Thank you all for making my first full year in ministry such a blessing, I hope you have all felt it has been a blessing for you too. As we enter this coming year, we will be looking ahead, as a group is formed to consider how we might use our considerable resources to engage more with the community around us, as well as considering how things will change as my scoping here reduces to 50% in 2026. But I know that together with St Columba's we can make it work.

In Jeremiah 29:11 we read, *"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."*

When I preached with a view in January 2023, I quoted a good friend of mine, a fellow URC minister who said, "The will of God will never lead you where the Grace of God cannot keep you", and I for one shall be holding on to those words as we plan for our next steps in this journey together, and I hope you will all hold on to them too.

LOUISE SANDERS

CHURCH SECRETARY'S REPORT

Another interesting year during which time has all too quickly passed by.

Membership - At the end of the year there was an overall increase in membership from 91 to 94 when we welcomed five new members whilst at the same time seeing two losses due to death.

Attendance at Services

Attendances at the main Sunday service increased to around 60. Throughout this time the 11 am Sunday services continued to be streamed on YouTube whenever possible.

Baptisms, Weddings and Funerals

We were delighted to hold one baptism and one wedding in 2024. During the year we were saddened when there was one funeral and two Services of Thanksgiving

held at the church. Whilst the loss of long-standing dedicated friends and members of St Andrew's is a great sadness the joy of their friendship and fellowship cannot be forgotten. The services were conducted by our Minister the Revd Louise Sanders. We offer our grateful thanks to Dr Ann Sinclair, the Revd Gordon Connacher and Mrs Valerie Taylor who continue to be authorised to undertake such services in the absence of our Minister.

Eldership

In November three Elders, Barbara Burgess, Chris Hales and Paul Hartley came to the end of their terms of office as serving Elders. Barbara and Paul decided that owing to health issues they wished to stand down and not offer themselves for re-election. Paul was one of our longest serving Elders having been first elected in 1980 as well as being one of our principal organists, a duty which he has also reluctantly had to give up. Our thanks go to Paul and Barbara for their dedication during their terms of office. At the Church Meeting there were no other nominations and Chris Hales was re-elected by ballot to serve for a further five years.

The current serving Elders are: Mrs S Ames, Mrs Joan Blanchfield, Mr T Cooke, Mrs J Fleetham, Mr C Hales, Mrs H Hall, Mr and Mrs R Hammond, Mr W Hopper, Mrs C Fenwick, Mr I Ord, Miss C Mallett, Dr A Sinclair, Mrs V Taylor and Mrs M Varley.

Pioneer Youth Worker

July saw Irene Frith join us. Irene, you will recall, works jointly with St Columba's, her salary being paid by Northern Synod.

Communion Services

Along with our Minister, Dr Ann Sinclair, Mrs Valerie Taylor and Mrs Lucy Cooke continue to be authorised by Northern Synod to preside at communion services held at St Andrew's. Under new rules Dr Sinclair, being an authorised Lay Preacher, was now able to preside at other churches across the Synod without the need for prior authorisation and the period of authorisation has been extended to five years.

Northern Synod

Some of our members are involved in the wider church at Northern Synod where Sue Ames is a member of the Children and Youth Work Group. Sue had been our Synod Representative, which position Sandra Pine has now taken up. Ann Sinclair gave up as Lay Preaching Commissioner when she commenced her journey to becoming a Non-Stipendiary Minister, a journey which has turned out to be long and protracted but now nearing its conclusion. Mrs Lucy Cooke is employed by Northern Synod as Learning and Development Officer.

Outreach

As a church we continue to support the Street Pastors Project, the Bay Food Bank, SWEP (Severe Weather Emergency Protocol) and the Depaul Trust, some church members being actively involved with these projects. Visits to Langley First School and Woodlawn School continue. Langley First School once again held their annual Carol Service in the church which was attended by parents and families.

During the year we were pleased to be able to continue to offer a home to the local Quakers whilst their Meeting House is still unusable and they organise to bring it

back into use. They meet each Sunday in the Minor Hall at the same time as our main service. We especially appreciated the afternoon tea, with entertainment, which they laid on as a 'thank you' to us.

Charitable Support

We have been able to continue our support for various charities:

- Christian Aid by way of a direct appeal.
- Commitment for Life (Bangladesh) by regular contributors.
- People's Kitchen (Harvest).
- St Andrew's Charity Scheme whereby 10% of fund-raising is donated to two charities chosen annually.
- The proceeds from the monthly Saturday Coffee Mornings are now being donated to the Charity Fund when not for some other specific purpose.
- The church also acts as a channel for other charitable donations when retiring offerings are sought at funeral services held in the church.

So far as the Charity Scheme is concerned it has now been agreed that each of the two chosen charities will receive at least £1,000, any shortfall from the funds raised by way of the above being made up from church funds.

Coast Partnership

Two joint evening services with St Columba's North Shields were held during the year.

Ecumenical Activities

Our involvement in Whitley Bay & District Churches Together has been able to continue with our Minister Louise and Valerie Taylor on the committee along with Jenny Hooper continuing as Treasurer. The Ecumenical Social Committee comprising representatives from the other five churches in the parishes of St Peter's and St Alban's was once again able to hold a Coffee Morning at St Andrew's.

Church Life

The Executive Team continued overseeing the day to day running of the church through the elected Teams: Finance, Premises Maintenance, Development, and Activities, as well as Hall Lettings.

During the year N&P Cleaners continued to undertake general cleaning of the premises whilst D C Landscapes undertakes monthly gardening maintenance. Rob Gibson is now the regular window cleaning contractor.

Over and above all the routine work associated with keeping the buildings running and usable, including such things as routine testing of portable electric appliances and fire protection equipment plus monthly testing of fire alarms, this year saw the major re-pointing of the church building. This was an item identified during the Quinquennial inspection. We were particularly appreciative of being able to have Graham Hatt, a property consultant to Northern Synod, to undertake all the work associated with this major project.

Just prior to her death we were grateful to Meg Dickinson when she donated a new bench to be situated outside at the front of the church; the old bench having been moved to the side garden.

Floral Decorations

The time and effort that goes into the provision of the weekly floral decorations as well as the major celebrations at Easter, Harvest and Christmas is much appreciated. The 'ministry of flowers' is seen as an important part of the life of St Andrew's, and enables flowers from the church to be distributed in cases of illness, special birthdays and anniversaries. The support of those involved is much appreciated.

Social and Fund-raising Activities

The Activities Team continued with social/fund-raising events which have settled into a regular series of popular events: Poetry and Play Reading evenings, Quiz and Games events, an Italian language course, Bookstall, Film Club, 100 Club, an Exercise class, a regular monthly Saturday Coffee Morning, St Andrew's Art Group's Exhibition plus the Church Fair. We are grateful to all who help or contribute in so very many ways.

Letting of the Premises

The premises continue to be well used. What continues to be important is the value of the premises as a centre for bringing together the local community in so many different ways. All users continue to express their appreciation of the facilities provided. We were pleased to be able to assist Whitley Women in their support of the local Parkinson Supporters Group by providing the accommodation for an afternoon tea with entertainment.

Manse

The manse at Beech Grove was finally sold in July 2024, bringing to an end the property's long association with our current and previous denominational churches.

Currently we pay rent to St George's Morpeth for Louise to occupy their manse and also during the year paid to improve her internet provision at the manse. Northern Synod does of course, under the current scoping arrangements for Louise, share these expenses.

Grateful Thanks to everyone who has continued to work in whatever way on behalf of St Andrew's during another uplifting year.

RAY HAMMOND, Church Secretary

TREASURER'S REPORT FOR 2024 AND BUDGET FOR 2025

My financial report for 2024 is very much like the one for the year before, except the numbers have changed.

Our general expenses were, fortunately, lower than the budget we set at the beginning of the year, but still amounted to around £93,000.

The major items were:

| | |
|---|-----------|
| Our Ministry and Mission Fund Assessment paid to HQ | - £43,000 |
| Gas and Electricity Costs | - £13,000 |
| Other Services and Utilities | - £22,000 |

The total for the above comes to £78,000, and is a huge amount we have to spend just to keep the Church running. The remainder of the expenses, £15,000, was spent on our Minister's costs, our organists, and other admin and maintenance costs.

The General Fund income was above what we had in the budget for the year. The main areas were:

| | |
|---------------|-----------|
| Offertory | - £34,000 |
| Activities | - £13,000 |
| Hall Lettings | - £14,000 |
| Other Income | - £6,000 |

The end result for the year was an overspend on the General Fund of £26,000. As in other years, we have covered this with help from the Development Fund. For 2024, the amount was made up of £8,000 of interest earned on our savings accounts, and an £18,000 top-up.

For the Development Fund itself, three projects were involved:

- A new set of hymn books was purchased with money from the fund, but this was then covered with a legacy amount from the estate of Gordon Yarrow. In addition, the legacy also included an amount for any other small project which may arise in the future.
- Our Minister has established a 'Songs and Stories' club, and the cost of toys, equipment etc was met from this fund.
- The third item, by far the most expensive one, was the re-pointing of a large area of the Church, which amounted to a cost of £58,000.

Our charitable work continued in 2024, with our involvement in the Christian Aid Week, and donations to 'My Harbour Charity' and the Northumberland Mountain Rescue Team. We also supported The People's Kitchen, The Children's Society, and The Whitley Bay Food Bank.

Finally, in September, we received over £250,000 from the sale of our Manse. This did mean that, at the end of the year, the Church was holding just over one million pounds in our bank accounts.

Church Budget for 2025

The budget for 2025 is shown on one of the statistics pages. With our expenses rising, and income falling, the projected deficit has increased to £56,000. This does seem a large amount, and indeed it is, so yet again we will need to turn to the Development Fund to help us out.

KEVIN AMES, Church Treasurer

WORSHIP GROUP

The Worship Group continues to meet every two months in order to support our Minister, review recent services and help plan the provision of worship during the coming months.

Early in the year, we made the decision to offer a space to anyone who might wish to spend time in quiet prayer on Sunday mornings prior to the 11 am service, and the Meeting Room is set aside for this purpose each Sunday from 10.30 until 10.45. On the third Sunday of the month, the Prayer Group led by Mandy Watson also meets in there, but for the other Sundays there is no leader or structured prayer – it is simply a quiet space for individuals to use for their own prayers.

The monthly 'Let's Sing' service (also led by Mandy Watson) was changed from the second to the third Sunday in the month, to enable our Minister to be present, and the starting time was changed from 9.30 to 10.00 am, which we hoped might encourage a few more people to come. This is a very enjoyable service, lasting just half an hour, but more informally-styled, with the inclusion of some modern worship songs (and sometimes traditional too), together with prayers. If you haven't been to one of these services, please do come and try it. Whatever your preconceptions may be, you might be pleasantly surprised!

At intervals throughout the year, our Minister, Louise, together with Revd Trevor Jamison, has led a series of discussion groups on various themes, which have taken place at St Andrew's on Monday afternoons, via Zoom on Monday evenings, and at St Columba's on Thursday evenings, thus giving as many people as possible the opportunity to take part.

In March, a group of around 10 St Andrew's members attended the annual World Day of Prayer, which was held at Hillheads Community Church. Jenny Hooper represented St Andrew's on the organizing committee and took part in the service.

Our normal pattern of Lent and Easter worship took place, albeit with a change on Good Friday from the morning to the afternoon. During both Lent and Advent the series of lunchtime services followed by soup and roll were led by Valerie Taylor, and our grateful thanks are due once again to the small team of soup makers and servers. Valerie also led our Sunrise Service at the sea front on Easter Sunday.

After a long gap following the pandemic, April finally saw the re-introduction of our monthly 9.30 Communion Service, initially for a trial period of six months. This has been successful, with a small but regular group of people attending, and we are grateful to Mrs Valerie Taylor, Dr Ann Sinclair, Revd Pat Wardle and our Minister, Louise, for presiding.

In May, our Minister introduced an evening service, to take place on the first Sunday of each month at 6.30 pm for a trial period of one year. This service has proved to be extremely popular, and it has been good to see some of our friends from St Columba's too, attending on a regular basis.

We approached Advent and Christmas with our usual pattern of worship and activities, among them the Longest Night Service led by the Cooke Family, and two additional events this year, a midweek Christingle Service which resulted in a full church, mainly of Brownies with their leaders and parents, and a Community Carol Service which was also well attended and included performances by the singing group 'Innocent Bystanders' with their musical director, Gilly Love.

Ecumenically, we are represented at Churches Together, and we have taken part in the outdoor services in Monkseaton on Good Friday, Remembrance Saturday and at Christmas.

November saw the launch of 'Songs and Stories', led by our Minister, Louise, with a support team of Irene Frith (our Pioneer Youth Worker) and Jenny Hooper. A rota of volunteers from the congregation has also been compiled, to help with the refreshments. Although perhaps not viewed generally as a worship item, its Christian-themed programme justifies its inclusion in this report.

Our midweek worship has continued on Tuesday mornings at 10 am in the Reception area, again with a regular group of people attending. Several of them have followed on with a cup of coffee or tea, and then taken part in the Gentle Exercise class which starts at 11 am, so they have been able to combine worship with exercise and socializing – a very worthwhile morning!

Monday Afternoon Services – due to the low attendance figures experienced over the last couple of years, we have reluctantly decided to discontinue these services for the time being. It's a shame, because they used to be very popular, especially with those people who were unable to come to church on a Sunday morning and therefore appreciated the opportunity to combine worship with tea, cakes and social inter-action. However, we do feel that we offer a good range of opportunities for different types of worship at various times, so hopefully there should be something to suit most people's requirements.

Recently, we have been extremely sorry to say farewell to two longstanding members of the Worship Group, Sue Ames and Una Ketteridge, whose contributions to the work of the group have been immense, but who have decided that the time has come to step down. We are greatly indebted to Sue and Una for their hard work and commitment over many years. The remaining members of the group are Ray Hammond, Iain Ord, Sandra Pine, Dr Ann Sinclair, Valerie Taylor, Andrew Cooke, Marilyn Walton, Geoff Mills, Mandy Watson, Revd Louise Sanders and myself. Barbara Burgess and Paul Hartley are also members, but due to ongoing health issues they have sadly not been able to take an active part recently. Special thanks are due, as always, to Iain Ord for looking after Pulpit Supply, to Tim Cooke for all the technical cover he provides, to Carole Moore for filling in when Tim's not available, to our organists, Paul, Helen and Alex, to our Bible readers, those who lead our Prayers of Intercession, our teams of Elders and Stewards, all those who lead worship in any form, and of course to our Minister, Revd Louise Sanders, who has worked, and continues to work so hard and so willingly, in her ministry among us.

CAROLE MALLET

DEVELOPMENT TEAM

In 2024 there were several items of work carried out and purchases made funded from or through Development. This included a significant area of pointing to external brickwork, repairs to concrete mullions and water-proofing to the surface of bricks in order to address problems of leakage and dampness to the main structure of the building.

A donation in memory of Gordon Yarrow funded the provision of new hymn books and toys and equipment were purchased to establish a 'Songs and Stories' pre-school group.

I would like to convey my thanks to the members of the Development Team for their help and support, to the convenors and members of other Teams who provided valuable assistance and in particular to Chris Hales for his help and advice in respect of building maintenance and management of works and contracts during a particularly busy year.

BILL HOPPER, Convener

ST. ANDREW'S CARPET BOWLING CLUB

We started bowling in January 2024 with approximately 12-15 bowlers at each session. This has stayed a steady number throughout the year.

We have had a couple of new members during that time and would welcome anyone looking for a sociable afternoon with some bowling thrown in.

MARY CHRISTOPHER, Secretary

SCOTTISH COUNTRY DANCE SOCIETY

The Scottish Country Dance Society meets on Monday mornings throughout the year when one dozen dancers attend. We are a small group but most weeks we have at least one set of dancers.

Our grateful thanks go to Jean Jackson who has continued doing an excellent job of arranging a programme of dances for each session.

Our annual Fish and Chip Dinner was held in February at the Fisherman's Bay. This was thoroughly enjoyed by all.

One of our regular dancers Roz Davison has been receiving treatment which prevented her from dancing for most of 2024. Hopefully she will return during 2025. Sadly on 25th December our secretary, Lynne Aitken, died suddenly.

In the meantime we look towards dancing in 2025, hopefully with more members joining the Society.

KATHLEEN HOPPER

FLOWER TEAM

The Flower Team has continued to place flowers in the church for the Sunday services, baptisms and funerals. We have been able to take the flowers to people in need of cheer. Special birthdays and anniversaries have been acknowledged with a flower arrangement delivered by the florist.

In July we hosted a concert by The Newcastle Concert Band. This was a great evening.

The Harvest Coffee Morning was held in the Main Hall. The Team arranged flowers to decorate the church, collected gifts and donations for the People's Kitchen, had a cake stall and served coffee. It was a happy social occasion and good to get together. The flowers were taken to housebound church members after the harvest service, and the gifts taken to the People's Kitchen.

The Team were able to get together to decorate the church for Christmas while several men from the church erected a beautiful tree.

Soon members will be collecting donations for the church flowers. We look forward to your continued support for the ministry of flowers.

CATRIONA FENWICK, Flower Team Convener

ST ANDREW'S FILM CLUB

The Club commenced in February 2012. We have shown films monthly on Friday afternoons to very appreciative audiences from both the community and church membership. On all monthly occasions there is an interval when tea/coffee and biscuits are provided plus choc ices still at the bargain price of 30p!

We have shown a variety of films, endeavouring to cater for all tastes, and would welcome suggestions although we are limited by our licence to certain production companies.

During 2024 we have shown 12 films with an increased average attendance of 30 people.

Many thanks to Robert Chisholm, Catriona Fenwick, Ray Hammond and others for their help.

ANN HAMMOND

FIFTY-EIGHT SOCIETY

The 58 Society has enjoyed another successful year since the last AGM in February 2024.

Talks have been presented on a wide range of interesting and entertaining topics and, not surprisingly, the talk by Julian Sanders on 'Chocolate and Church' was particularly well attended with plenty of samples being passed around!

Membership remains at a healthy level and average attendance is in the mid thirties.

Once again there was a successful Coffee Morning in March and our usual caterers for the end session meal in March and the Christmas meal provided excellent food and service. The Christmas meal was, as is customary, complemented by quizzes and Christmas carols.

New members always welcome!

JOHN CUGGY, Secretary

ST ANDREW'S ART CLUB

The St Andrew's Art Club meets on Wednesday afternoons from 1.00 pm until 4.00 pm. The club currently consists of 21 members with an average weekly attendance of 14-16 members who meet in the main hall of the church premises. The group are self-programming and choose their own subjects and mediums with water colours and acrylics being the most popular.

In July the club enjoyed a visit to Bishop Auckland where members went to the Spanish Gallery, the Mining Gallery, the Town Hall to see the mural of the Durham Miners Gala and the Bishop's Palace for lunch.

During the year the club invited Anita Brain Tyrell to speak on portraiture and Mike Thornton who gave an insight into the life and works of his father-in-law, Norman Cornish.

In October the club held an exhibition and sale of work which was well supported by church members and local residents. The year closed with a Christmas meal at Tynemouth Golf Club.

BILL HOPPER

6th MONKSEATON BROWNIES

Another busy year where we have continued to work on the badge book and the Brownies have gained painting and first aid badges. We have made items for Mother's Day, Easter and Father's Day. We have had two Clubbercise nights (great fun) and we have been to the cinema twice. We had had a sports night, held a fashion show and had a board game night. We ended the year with a Christmas Craft and our Party.

AUDREY ADAMS, Brown Owl.

8th MONKSEATON BROWNIES

2024 saw two of our Brownies completing their Gold and others their Silver and Bronze wards. We celebrated Chinese New Year, Thinking Day, and Parliament Week and completed various interest badges and theme awards.

A visit to Tynemouth Volunteer Lifeboat was very interesting and the Brownies explored every part of the building. There was a very successful Pizza party at the end of the summer term. We had a talk by the Royal British Legion where they were able to try on uniforms through the ages. We attended a Christingle Service which they thoroughly enjoyed. We had two trips to the cinema to see Inside Out 2 and Moana 2 and had a lovely day at Alnwick Gardens and Lilidorei.

PAT ROBSON

6th MONKSEATON GUIDES

We have had another busy year at Guides. We presently have 30 girls on our role. We have recently had a new leader join our team.

We have had lots of adventures this year: a very wet camp in July in which girls did all kinds of adventurous activities, and a group of girls had a fun weekend in Manchester taking part in the Scout Association organised monopoly run, in which girls did lots of different challenges.

At the start of March 2025 we had our spring residential weekend, we had lots of fun singing, dancing, baking and crafting.

The Guides have completed lots of badges this year. We had two girls gain their gold awards. We have two girls going on international trip to Canada with Girl Guiding North East England in the summer.

CHRISTINA BITHELL

17th WHITLEY BAY (St ANDREW'S) SCOUT GROUP

The Scout Group has had a very busy year with many activities across all three sections. These have included learning about Food Banks, cooking on fires, tossing pancakes, rock pooling along with gaining many badges. The Cubs and Scouts have both camped during the year and all three sections camped together at Whitley Bay District camp 'Gaduron' in September during which they joined over 400 other young people from across the District having a great time and making new friends.

The Group got involved in creating the Remembrance Gate during November; I hope you all enjoyed it.

The Group's numbers have remained stable over the year which is down to the hard work of the dedicated but small leadership team. If you would like to join this team please get in touch.

JONATHAN MOBBERLEY, Group Scout Leader
t: 07984 376195
e: 17thwhitleybaygsl@gmail.com

ST. ANDREW'S UNITED REFORMED CHURCH, MONKSEATON
BALANCE SHEET AT 31/12/2024

| 31/12/2023 | | 31/12/2024 |
|---|---|----------------------|
| BALANCES IN CHURCH ACCOUNTS | | |
| £17,899.97 | Lloyds - Current account 01312782 | £23,846.34 |
| £337,237.94 | Lloyds - Instant access account 07079990 | £5,745.17 |
| £0.01 | Lloyds - Instant access account 01312561 | £0.01 |
| £500.00 | Lloyds - Current account 02381907 (Development Fund) | £2,580.00 |
| £0.03 | Lloyds - Instant Access account 07952260 (Development Fund) | £0.03 |
| £0.00 | Lloyds - Fixed Deposit 55LS (Development Fund) | £160,000.00 |
| £77,639.38 | Cambridge & Counties Savings Account 15023990 | £160,364.21 |
| £296,123.72 | Investment with Northern Synod (Development Fund) | £433,411.68 |
| £5,000.00 | Moneywise Credit Union | £5,000.00 |
| £55,730.61 | Lloyds 32 Day Notice Account 19300659LS | £10,483.02 |
| £80,000.00 | Lloyds - Fixed Deposit 19861570LS (Development Fund) | £80,000.00 |
| £0.00 | Lloyds - Fixed Deposit 68LS (Development Fund) | £160,000.00 |
| £0.00 | Cambridge & Counties Savings Account 15040508 | £40,000.00 |
| <u>£997.30</u> | Cash in Hand | <u>£441.58</u> |
| <u>£871,128.96</u> | | <u>£1,081,872.04</u> |
| REPRESENTED BY | | |
| £488,150.29 | Opening Balance at 1st January | £871,128.96 |
| £10,929.40 | Surplus/Deficit for Year - General Fund | -£128.89 |
| | | £0.00 |
| -£5,439.91 | Surplus/Deficit for Year - Other Funds | £247,094.20 |
| <u>£377,489.18</u> | Surplus/Deficit for Year - Development Fund | <u>-£36,222.23</u> |
| <u>£871,128.96</u> | | <u>£1,081,872.04</u> |
| BALANCES REPRESENTED BY THE FOLLOWING FUNDS | | |
| £19,571.16 | General Fund | £19,442.27 |
| £829,829.60 | Development Fund | £793,607.37 |
| £15,009.95 | Manse Fund | £262,115.83 |
| £1,675.51 | Charities/Appeals Fund | £1,289.54 |
| £42.74 | Commitment for Life | -£13.20 |
| £0.00 | Carpet Bowling Club | £430.23 |
| <u>£5,000.00</u> | Moneywise Credit Union | <u>£5,000.00</u> |
| <u>£871,128.96</u> | | <u>£1,081,872.04</u> |

ST. Andrew's, URC Monkseaton
Income/Expenditure For 2024 and
Budget For 2025

| | Totals For 2024 | Budget For 2025 |
|------------------------------------|----------------------------|----------------------------|
| Expenditure - General Fund | | |
| Headquarters Costs | 43437.00 | 45846.00 |
| Ministry Expenses | 5721.66 | 8000.00 |
| Gas/Electricity | 13041.70 | 16000.00 |
| Other Services and Utilities | 22481.35 | 24000.00 |
| Other Expenses | 8930.55 | 12154.00 |
| Total Expenses - General Fund | 93612.26 | 106000.00 |
| Income - General Fund | | |
| Offerings | 33629.10 | 33000.00 |
| Activities | 12858.31 | |
| Hall Letting Income | 14266.00 | 13000.00 |
| Other Income | 14740.60 | 4000.00 |
| Transfer From Development Fund | 17989.36 | |
| Total Income - General Fund | 93483.37 | 50000.00 |
| Surplus/Deficit - General Fund | -128.89 | -56000.00 |