

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, TOTTERIDGE

England & Wales · Charity number 1128816

Details

Other names	ST ANDREW'S PCC, TOTTERIDGE, St. Andrews Parochial Church Council
Status	Registered
Legal form	Previously excepted
Registered	2009-03-26
Register	View on the Charity Commission register

Contact

Address	2 Coppice Walk London N20 8BZ
Phone	02084466090
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Website	www.totteridgechurch.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Teaching of Christianity through sermons, courses and small groups; pastoral work, including visiting the sick and the bereaved; taking of religious assemblies in schools

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Barnet

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£129,576	£137,480	-	-
2024-12-31	£126,420	£165,395	-	-
2023-12-31	£193,150	£167,533	-	-
2022-12-31	£220,382	£135,086	-	-
2021-12-31	£213,148	£190,255	-	-
2020-12-31	£157,637	£185,579	-	-

Trustees

Name	Role	Appointed
ALEXANDER WALKER WISHART		
CAROLINE SARAH HAINES		2016-04-27
DIANA JOSEPHINE DIXIE LOCKE		
Heather Ann Pepe		2024-04-28
Honorah Josephine Bourton		2026-05-10
Liz Harris		2016-04-27
MARGARET ANNE PEART		
Noah Adrian Lewis		2025-05-11
RICHARD WILLIAM PEART		
Tim Harris		2016-04-27

Accounts

Report & Accounts

2025

for the Parochial
Church Council
of
St Andrew's
Totteridge

LOVE

WORSHIP

COMMUNITY

VICAR
Rev'd Cate Irvine
St Andrew's Vicarage,
78 Greenway
Totteridge
London N20 8EJ

BANKERS
Barclays Bank plc

Registered Charity No.
1128816



Administrative Information

St Andrew's Church is situated in the heart of Totteridge Village, Totteridge. It is part of Barnet Deanery in the Diocese of St. Albans within the Church of England.

Our PCC Secretary is Anne Reid (co-opted) and the PCC members who have served for the period from the date of the last APCM (11 May 2025) to the date of this report are:-

Ex Officio members

Rev'd Cate Irvine	Incumbant
Mrs. Margaret Peart	Reader
Mrs. Dixie Locke	Churchwarden
Ms. Caroline Haines	Churchwarden

Elected members

Mr. John Abbott
Mrs. Marion Archibald (Reader Emerita)
Mrs. Alison Cornelius
Mrs. Liz Harris (Electoral Roll Officer)
Mr. Tim Harris
Mr. Noah Lewis (Safeguarding Officer)
Mr. Richard Peart (Stewardship Secretary)
Mrs. Heather Pepe
Mr. Alex Wishart (Treasurer)

Deanery Synod Representatives

Mr. Tim Harris
Mrs. Dixie Locke
Mr. Alex Wishart

Parish Office

Ms. Sarah Newlyn
Parish Administrator
St. Andrew's Parish Church Office
Totteridge Village
London
N20 8PR

Email admin@totteridgechurch.org.uk
Tel 020 8446 1417

Aim and Purpose

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. To this end, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC is also specifically responsible for the maintenance of the Parish Hall and Churchyard.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England.
The PCC operates under the Parochial Church Council Powers Measure.
The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of our Vicar, Churchwardens, Readers and members elected by those of the congregation who are on the electoral roll of the church.
All those who attend our services and /or members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.
The full PCC met four times during the year, with an average level of attendance of 85%.
Given its wide responsibilities, the PCC is grateful to particular PCC members who take special interest in particular aspects of parish life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become an integral part of our parish community in Totteridge. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out and grow in their faith as part of our parish community through:

- Worship and prayer; Going Deeper into God - learning about the gospel; developing knowledge & trust in Jesus.
- Missionary and outreach work – Making New Disciples - our 'Mission Action Plan'
- Provision of pastoral care - Transforming Communities - for people living in the parish and beyond.

To facilitate these objectives, it is important that we maintain in good order the fabric of the Church of St Andrew, the Parish Hall, and the churchyard grounds in which they are situated.

Our Vicar's Thoughts on the Church Year 2025



2025 began with our commitment to renew our Mission Action Plan for St Andrew's. The first stage of this was to work on new vision and mission statements. To help us reflect we had two visiting preachers in January followed by our time of parish consultation. We used the image of our ancient yew tree to reflect on what we are rooted in, what our current situation is and what we hope to grow into. It was really exciting to recognise what we are already achieving and identify what will be important to help us grow.

In Lent, rather than a traditional Lent course we ran the Pilgrim course looking at the Lord's Prayer. And on Easter Monday we had a small number of people who joined with the Diocesan pilgrimage to the Cathedral joining with members of our deanery churches along the way.

2025 also saw us signing up to Eco-Church and on 1st of June we had a special family service to celebrate the environment Sunday. It was lovely to see our children going out to explore the churchyard and coming back to tell us about the wildlife that they had found. On the 8th of July we were delighted that we were awarded our bronze eco-church award and with a committee set up to support this work through the PCC I'm sure that this is just the beginning of an exciting journey.

The other new group that I set up in July this year is our vocations group. Each one of us has a Christian calling and I wanted to create a space for anyone who wishes to explore this at any level. We are fortunate to have several people exploring various forms of lay ministry and John Abbott completed the "Foundations in Ministry" course 2024-2025. This course is part of the Easter Region Ministry Course (ERMC) which offers all levels of ministerial training and this initial year stands alone or can be followed with further training for those who go on to explore reader ministry or ordination. John will be recognised as a "Pastoral Enabler" with a focus on supporting the pastoral ministry of the parish.

One of the words that we decided was important to our vision was "fellowship". To help embed this as part of the life of our church we held our first fellowship group in October. I hope that other groups will be added in due course.

In November we added to our display of poppies for Remembrance outside St Andrew's and the year drew to a close with our Christmas celebrations.

Our links with St Andrew's School continue to be an important part of our shared community life. I am delighted that we have been able to maintain a strong presence both through visits, worship in Church and in School, and through church membership on the governing board.

Rev'd Cate Irvine



Our Vision Statement:

To be a church rooted in God's inclusive love, worship and prayer; alive to fellowship and community; growing in service and discipleship.

Our Mission statement:

We strive to put God's love for all people into action. Through worship and fellowship we aim to reach out to our community in loving service and build connections between the generations.

Around the Church



Children's Corner

Our Children's Corner continues to provide a welcoming space for families with young children during Sunday worship. Located at the back of church, it offers themed colouring activities, craft materials, books and quiet play resources that allow children to engage at their own pace encouraging love, respect and kindness while remaining part of the congregation. The Corner operates on second, fourth and fifth Sundays, complementing our monthly Family Service (first Sundays) and Little Fishes Sunday School (third Sundays).

Little Fishes, introduced at the end of the year, takes place in the church hall every third Sunday of the month. Space is provided to allow the youngest members of our congregation to explore Christian teachings in play based activities through a sensory activity, a game, song and prayer. This provision reflects our commitment to being an inclusive, family-friendly church where children are valued members of our worshipping community.



Justine Photi



Choir

We have a dedicated choir of, usually, 6 souls who produce a harmonious sound for regular church services despite the absence of formal choir practices. The choir is superbly accompanied by our organist Franklyn Gellnick. If you enjoy singing, it is a lovely way to enhance your worship.

If anyone feels inspired to join us they would be very welcome.



For us, the highlight is a monthly Choral Evensong, usually on the third Sunday each month at 5.0pm where we enlist the help of former choir members who are no longer local, along with some who just join us from other churches because they like the beautiful service of Evensong. This swells our numbers to about 12. Our organist on these occasions is Robert Evans.

Richard Peart



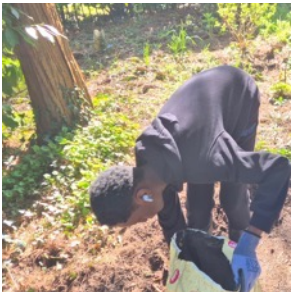
Church Garden

This year, triggered by a donation of ornamental grass from Sophie Morgan, attention turned to enhancing the bed on the corner opposite the Parish Hall kitchen. Its development as a rockery has prompted a great deal of positive and encouraging comment: it is satisfying that it gives pleasure to a larger number of people walking past than just those who drive down to the car park. At the time of writing in Spring 2026, we are really seeing the benefits of work undertaken in the Autumn of 2025 on this corner, when Bob Bourton and Sylvia Solomon planted ground cover and bulbs. Thanks also go to Alex Wishart for thinning the tree boughs at the back of this corner, so that it now receives much more light and rain. We look forward to next winter when we will see the benefit of the hellebore seedlings planted by Peggy Graham-Taylor and approximately 500 snowdrops, which it is hoped will multiply if they are happy in their new home. A consignment of English bluebells has also recently been added.



The long bed running to the shed on the right-hand side as you enter the car park continues to mature well. It has been enhanced this year by the work of Hugh Faulkner and Alex Wishart thinning out the lower branches of the maturing trees, which allows much more light through and means that plants do not strain forwards. We are also grateful to Alex, Caroline Lancaster and Caro Haines for their work on starting restoration of the hedgerow near the shed, which had become overwhelmed by ivy and brambles.

The garden working parties have also afforded one of our team to fulfill an essential part of their Duke of Edinburgh Award. Elijah Taiwo worked on removing dead wood from the hedgerow and planted out a number of items, including a forsythia donated by Marion and John Archibald.



Sophie Morgan did a great job of clearing the drainage channels in front of the hall; and Sheila Spensley salvaged a number of bulbs, which are now relocated from the disintegrating troughs at the original entrance of the Parish Hall.



The bed near the old vicarage gates is maturing well and it has been a delight to see Jean Scurr's cyclamen and the Harrises' primroses naturalising under the trees. This bed has also benefited from a share of the consignment of English bluebells, fitting in a woodland setting.

We are grateful as always for all plant donations and help, which ensure the gardens provide a personal connection and point of interest to as many people as possible. Special thanks go to the churchwardens for arranging our gardening sessions and to those who keep us so well-energised with coffee and biscuits. Do come and join us for some fresh air and gentle exercise - many hands make light work!

Jonathan Daniels

Communication

The major news regarding communications is that we are almost ready to launch the brand-new St. Andrew's church website! We will be launching at the end of April, with the view to adding new pages over the coming months, including a detailed church history page.

The new website incorporates a palette of colours which we intend to carry through to other printed publications and flyers etc., to create a recognisable branding for communications from the church to parishioners, and those within the wider community.



There remains a strong connection between church and St. Andrew's School, and there are plans for some further Arts and Crafts collaborations for major festivals, as these have proved really popular.

The St. Andrew's Parish Magazine is still published monthly, and we have a new regular advertiser. We are discussing plans to produce a quarterly "Seasonal Update" magazine, in addition to the magazine, after the trial of an Autumn one in October last year proved popular.

Sarah Newlyn

Confidential Prayer Group

The Confidential Prayer Group had its beginnings in 1997, when three members of our congregation met once a week to pray for a young member of our church family who was seriously ill. The need for prayer support grew, and there are now four of us in the group and the needs of those for whom we pray vary widely. The reason for confidentiality is that for many of those for whom we pray, their situation is too sensitive or personal for them to be prayed for publicly in our worship on a Sunday morning. We meet monthly but are in more frequent touch with each other when there is more urgent need. Most important of all, the Group is confidential. Meeting dates are publicised in the weekly E-News, so if you or someone you know would value our prayers, please don't hesitate to contact me. (Details available through the Parish Office)

Marion Archibald:

Deanery Synod

The parish of St Andrews, Totteridge is one of 13 in the Deanery of Barnet. Each parish is represented on the elected Deanery Synod, Dixie Locke, Alex Wishart and Tim Harris being those representing St Andrew's. The Synod forms a focus for discussion and action on issues of concern (eg. financial, pastoral, ecumenical, social) within the area.

Regular Deanery Synod meetings are held at which guest speakers make thought-provoking presentations. Inter-church activities are also planned, including in 2025, a Bike and Hike challenge, a Faith and Peace Walk and a number of pilgrimages.

Eco Church

Eco Church is a national programme run by A Rocha UK, supporting churches in caring for God's creation through worship, practical action, and community engagement. It offers a framework across areas such as worship and teaching, buildings and energy, land and nature, and lifestyle, helping churches grow in environmental stewardship as part of their faith.

At St Andrew's, this work is led with care and dedication by Brian Irvine, supported by a committed Eco Church team comprising Dixie Locke, Mark Oliver, and Sylvia Solomon. In 2025, the church was delighted to receive the Eco Church Bronze Award, recognising both long-standing practices and more recent initiatives woven into parish life. Alongside ongoing efforts to improve energy efficiency, the church measured and offset its carbon footprint (5.21 tCO₂), supporting environmental projects internationally, including tree planting and clean energy initiatives in countries such as Ghana, Kenya, and Nepal. Practical steps such as improved recycling, early biodiversity and rewilding planning, composting discussions, and participation in events like Big Green Week have also helped deepen awareness and engagement across the congregation. In 2026, the focus is on building towards the Silver Award. Priorities include developing a biodiversity and land management plan, improving energy monitoring and exploring greener energy options, enhancing recycling, and expanding wildlife habitats, including bird and bat boxes. Through Eco Sundays, educational displays, and community events, care for creation will continue to grow as a natural and joyful expression of St Andrew's worship, life, and witness.

Sylvia Solomon

Electoral Roll

There are 94 people on the electoral roll of whom 32 live outside the parish. The roll was renewed in 2025.

Flower Arranging

The Bishop of Dudley, supported by the Sustainable Church Flower movement, will be very pleased with us.

1. Our use of oasis has been reduced by 50% and we now mainly use silk flowers on the Lady Chapel Altar.
2. We use many types of glass or china containers.
3. We are asked to use locally-sourced flowers, so we have to thank Caro Haines for her beautiful *Hydrangeas*.
4. We are also asked to use vegetables or grasses. If you look carefully at this photo you will search that Dixie used a cabbage as a flower container.



2025 was the 80th anniversary of VJ Day and we chose to commemorate the event with a display illustrating the pilgrimage of Margaret and Jonathan Daniels to the grave of their nephew Sonny Gorringer, a Japanese POW. There are church members who were alive on both VE Day April 1945 and VJ Day August 1946.



This year we provided flowers for 2 weddings, one of which was of my grandson; this being our 4th wedding in this church. With help we decorated the Lychgate for these occasions. We also provided flowers for the Funeral of Richard Strachan who had been a regular sidesman for 30 years and whose 3 daughters were all married here.

The Summer Flower Lunch in mid-August proved to be an astounding success. We were amazed and delighted at so many members producing 'a flower in a cup' arrangement. Our diminished coffers smiled happily and we will continue to provide weekly flowers for the two altars and the round table and to decorate the church for the Christian festivals of Easter, Harvest and Christmas and provide flowers for weddings, funerals and other events when requested.

We continue knitting Red Poppies for the Lychgate for REMEMBRANCE SUNDAY and have started decorating the left hand side: - actually it is the Vicar herself who does this. WE NEED MORE KNITTERS!

In addition, we attached bunches of poppies to the side posts leading from the side gate to the Lychgate and received many compliments from passers by.

A huge thank you to the regular team and those that help out when they can.



Christine Riley

Pastoral Visiting

In line with our "Mission Statement", pastoral visiting is an important and valued aspect of our Christian ministry in the parish and is a valuable way of getting to know people better, especially if they are unwell or housebound or feel lonely or isolated. It is a privilege to come alongside those we visit in this way and enables us to offer them comfort and support. As a team, we aim to keep in regular touch with each other as well as with our Vicar, Cate, for guidance and advice over any issues of concern. If you would appreciate a visit, or are aware of someone in the parish who would value this ministry, please contact me, or speak to our Vicar, Cate: (Details available through the Parish Office)

Marion Archibald

Safeguarding

The parish remains fully committed to the safeguarding of children and vulnerable adults, and to supporting those who have been victims of abuse, as well as managing any potential risks to others. During the past year there has been a change in safeguarding leadership. Noah Lewis has taken on the role of Parish Safeguarding Officer (PSO), with Elizabeth Harris serving as Deputy PSO.

A number of developments and improvements have been made over the year. A new confidential reporting system has been introduced and publicised throughout both the church and parish hall, ensuring that clear and accessible routes are available for raising concerns. The parish website has also been updated to reflect the change in PSO and to provide clearer information on safeguarding procedures and reporting pathways. The safeguarding dashboard shows development in ensuring all legal and CoE regulations are being adhered to and our records are up to date, other than the Safeguarding Action Plan, which has been produced and awaits PCC adoption. All Disclosure and Barring Service (DBS) checks have either been renewed or are currently in the process of renewal. In addition, all members of the PCC and those working with children and vulnerable adults have completed the required safeguarding training. All statutory and best practice safeguarding notices have been reviewed, updated, and are prominently displayed within the church and parish hall.

There have been no safeguarding concerns reported to the PSO during this period.

Noah Lewis

Social Committee

The Social Committee has grown since our last report as we have welcomed 3 new members Kirsten Barnes, Liz Harris and Sylvia Solomon. So, we are now a group of 12 hardworking ladies helped by 3 very obliging husbands, Bob Boughton, John Pepe and Alex Wishart.

Our first event was the February Quiz, with Tim Harris as quizmaster. It was very well supported and we raised £1,633. In March we had a film night; a Sound of Music sing along. This was the first time we had done a singalong and it was great fun. We raised £410. Our VE tea party in May was well supported with lots of flag waving and nostalgic singing, raising £605. We also held a brunch for Christian Aid. John Pepe scrambled an enormous number of eggs to go with smoked salmon, Danish and coffee. That raised £380. Individually, Caroline Haines completed an arduous swimathon to raise over £1,500 – and Liz and Tim Harris once again organised the Totteridge Community Summer Barbeque which raised further funds.

Although many of the flower arrangements in church are sponsored in memory of a loved one, the social committee gave a flower lunch to raise money for church flowers on Christmas, Easter and Harvest. We made a profit of £514.



We held a second quiz in September which raised £1,020. October was the Harvest Lunch and £500 of the profit was sent to the bishop and £160 went to the church. Our busiest time is December. We start with the Christmas lunch - turkey and all the trimmings - and a visit from Father Christmas. This raised £650. Once again Yury and Vera Voicehovsky kindly let us hold our Community Carol Service in the Tithe Barn. The Barn committee is an offshoot of the social committee and its members are Tim and Liz Harris, Alex Wishart, Caro Haines, Pat Dunton and Dixie Locke. This event was well attended and much enjoyed by members of the local community and raised £1,285 for the church.

Not all our events are fund raising; we held a lovely party to celebrate Noah's wedding and we also provided refreshments for the 2 carol services in church

Between 10am and 12 noon on Wednesdays we have a coffee morning in the parish hall, and everyone is welcome. We use any profit we make to buy small things which improve church surroundings including plants for Jonathan Daniels for the church garden. We are also updating the first aid box and buying equipment for our chair yoga.



The social committee are delighted to have raised £6,291 for the church and £880 for charity. Our biggest thanks go to our many loyal supporters who are always ready to buy tickets and come with a smile to all our functions. It is hard work but it's fun!

The Social Committee – Claire Bannister, Kirsten Barnes, Nonie Bourton, Pat Dunton, Caro Haines, Liz Harris, Dixie Locke, Heather Pepe, Sylvia Solomon, Janet Topping, Barbara Wishart and Maureen Yates (our raffle Queen)



Stewardship

Fortunately our regular giving has kept up this year, but we cannot be complacent. Giving through the "open plate" and the "sum-up" machine at the back of the church has reduced but there are signs of a small recovery from that source. We still need to encourage those who have joined our congregation in recent years to take up one of the means of giving a regular sum each week / month as that is the only way we can be sure of our income and hence plan our necessary repair work and future projects.

Please help us by joining the direct debit Parish Giving Scheme, or by taking out / increasing a standing order.

Richard Peart



St. Andrew's School

Collective worship St Andrew's School is thoughtfully integrated into the school day, enhancing spiritual flourishing. Pupils participate enthusiastically in worship, prayer and reflection. The RE curriculum is well-structured, balancing knowledge of Christianity, world faiths and non-religious world views. Pupils find learning RE interesting and understand its importance in shaping their lives a

Whilst the Revd. Cate goes into the school on a regular basis throughout the academic year, the school also visits the church, both for all-school occasions and individual year groups. For example, Year 1 came to learn about what happens at a Christian Baptism with Revd. Cate showing the children the font, the baptismal candle and the cross, talking about the role of godparents and reciting the special prayers said for the baby. Year 6, together with the Revd. Cate, hosted the reception classes on a visit, showing the younger children around the church, learning about the names of different church related things such as a pew, alter, organ, pipes etc.

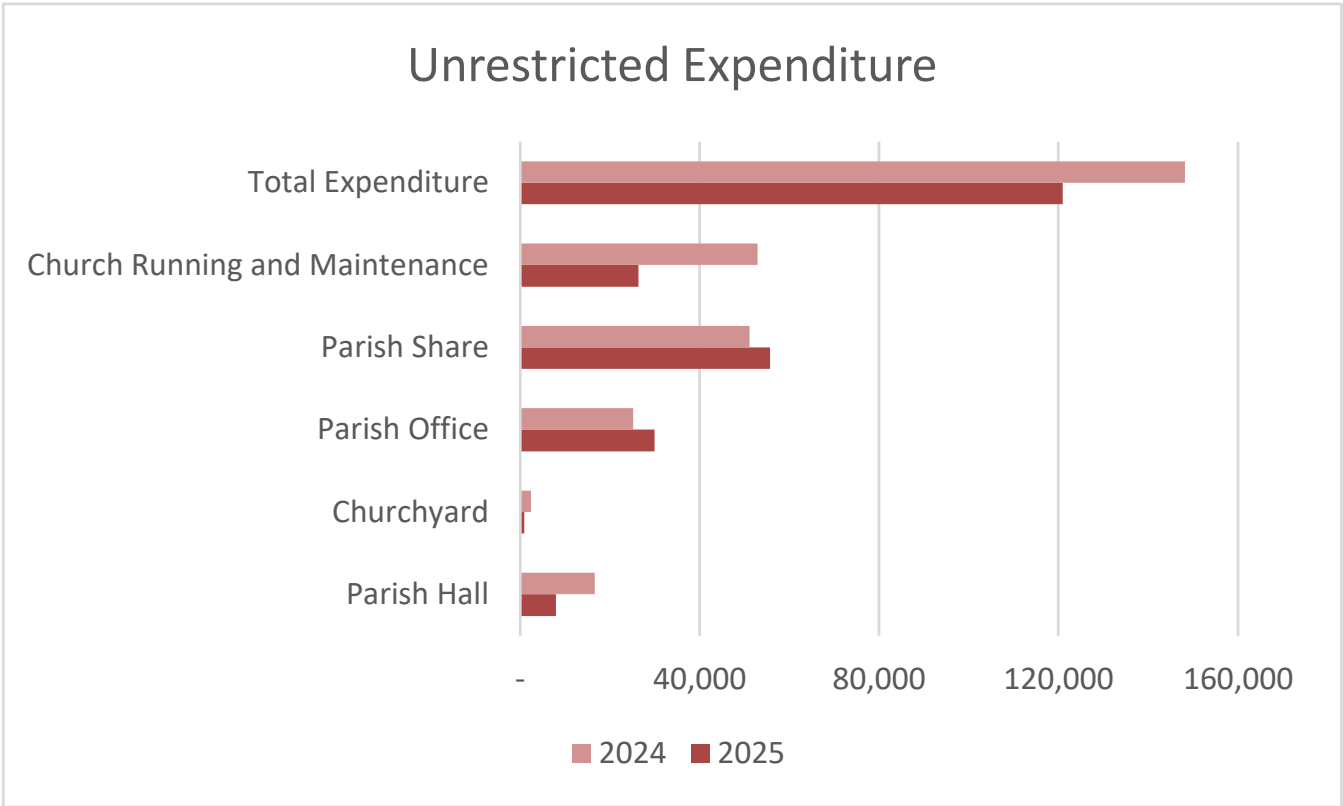
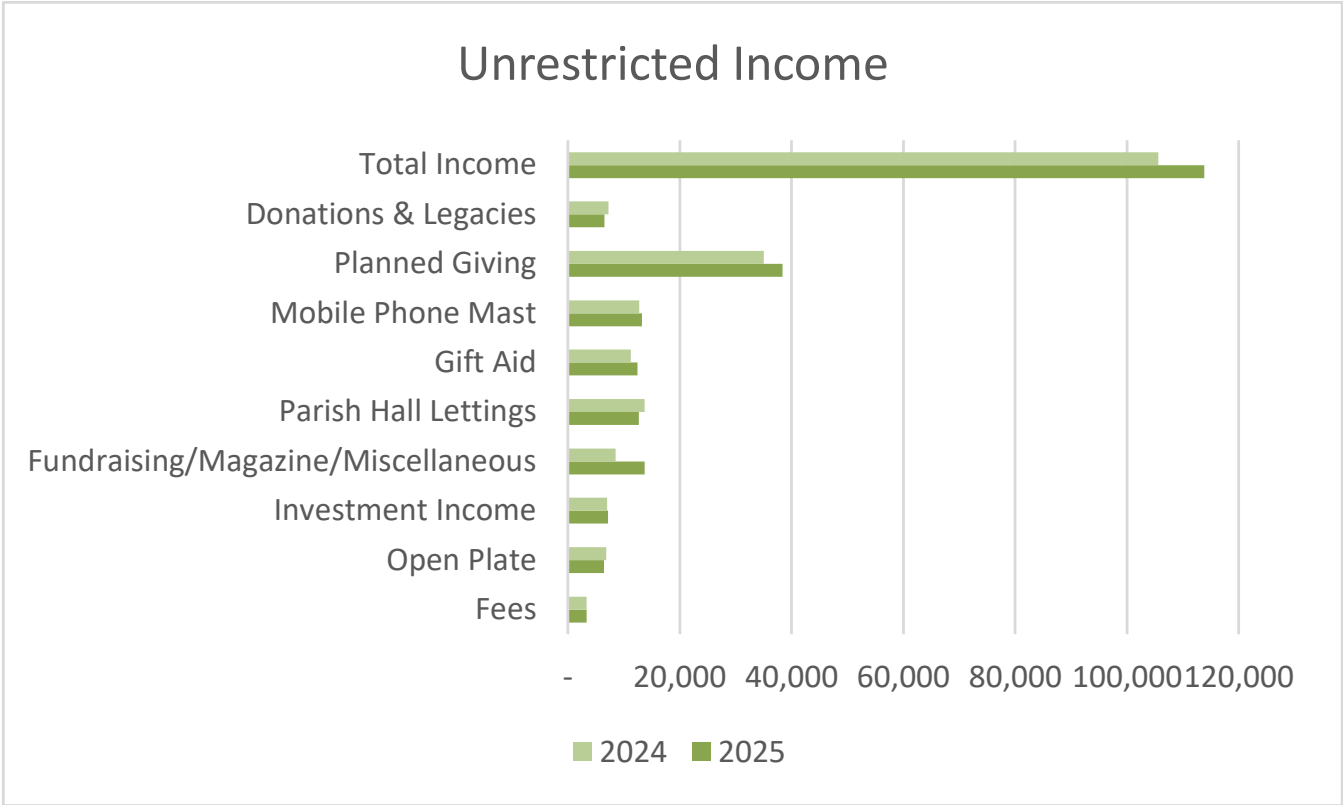


In October, the whole school came to the church for a Harvest Festival and in December for the Annual Christmas service. As parents were invited too, there was standing room only.



Financial Review

The charts below show how our 2025 income and expenditure of unrestricted funds compare with 2024.



Income from planned giving and open plate collections, together with gift aid recovered, was up on last year. The Parish Hall made a significant profit; it is hoped that the Hall will be increasingly profitable with the introduction of the new online booking system which is being integrated with the new Church website. The mobile phone installation is a most valuable source of guaranteed income.

Fund raising activities were particularly successful, with two quizzes, one in the spring and one in the autumn, the summer barbeque, the Tithe Barn evening hosted by our neighbour, and Caro Haines' swimathon in aid of the defibrillator.

Provision had been made in the 2024 expenditure budget for the repairs arising from the 2024 Quinquennial Inspection, which were expected to be done in summer 2025. The selected contractor's schedule of works required scaffolding. However, since the last quinquennial, Ecclesiastical Insurance have tightened the rules regarding scaffolding. The church is not insured for metal theft while scaffolding is in place, unless very expensive additional anti-theft precautions are put in place. We therefore engaged a new contractor who will do all the repairs using a combination of cherry-pickers, portable towers, and fall arrest systems, none of which will be left in place while the Church is unattended. The repair work is now expected to be done in spring 2026.

The old gas heaters in the Parish Hall were faulty and since modern equivalents are no longer available these have been replaced with electric heaters. Electricity running costs are four times higher than gas, but the only other option is gas fired central heating, which would have been too expensive to install.

PCC has resolved that in general the Parish Share payment should be made on the basis that expenditure should match income, once exceptional items are taken out. Nevertheless, this year it was decided to pay the full Parish Share requested by the Diocese according to the agreed formula for a half-time stipendiary post plus Ministry Support Contribution.

Reserves Policy

Certain sources of income, notably legacies and donations, are not, by their nature, predictable and so reserves are necessary to allow the PCC to continue its work should these sources fall significantly. It is the policy of the PCC that, generally and in most years, fixed overheads are intended to be met out of ordinary income. Extraordinary income is to be used to accumulate reserves and to fund special projects as determined from time to time expressly by the PCC.

It is the Trustees' intention to review both the reserves policy and levels of unrestricted reserves on an annual basis.



Independant Examiner's Report

to the members/trustees of St Andrew's Church, Totteridge, Parochial Church Council

I report on the accounts for the year ended 31st December 2025 which are set out on pages 14 to 18.

Respective responsibilities of the Trustees and Independent Examiner.

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;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

- (1) which give me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.

Pat Greene
6 West Hill Way
Totteridge
London, N20 8QP

Date: 04 March 2026



STATEMENT OF FINANCIAL ACTIVITIES

for the year ending 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowment fund £	2025 £	2024 £
INCOMING RESOURCES						
Voluntary income	2(a)	63,743	250		63,993	65,905
Activities for generating funds	2(b)	10,466			10,466	6,344
Income from investments	2(c)	7,191	1,482	1,491	10,164	10,038
Church activities	2(d)	44,953			44,953	44,133
TOTAL INCOMING RESOURCES		126,353	1,732	1,491	129,576	126,420
RESOURCES EXPENDED						
Church activities	3(a)	134,453		3,027	137,480	165,395
Cost of generating voluntary income	3(b)					
Governance costs	3(c)					
TOTAL RESOURCES EXPENDED		134,453		3,027	137,480	165,395
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		(8,100)	1,732	(1,536)	(7,904)	(38,975)
GROSS TRANSFERS BETWEEN FUNDS	5					
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		(8,100)	1,732	(1,536)	(7,904)	(38,975)
OTHER RECOGNISED GAINS						
Gains (losses) on investment assets	7(a)	(8,149)		(2,146)	(10,295)	5,762
NET MOVEMENT IN FUNDS		(16,249)	1,732	(3,682)	(18,199)	(33,213)
Balances b/fwd 1 January 2025		219,458	36,343	57,490	313,291	346,504
Balances c/fwd 31 December 2025		203,209	38,075	53,808	295,092	313,291
BALANCE SHEET AT 31 DECEMBER 2025						
FIXED ASSETS						
Tangible	6	10,744			10,744	12,893
CURRENT ASSETS						
Stock						
Investments	7(a)	195,696		51,539	247,235	257,530
Debtors and prepayments	7(b)	5,064			5,064	7,088
Short term deposits		27,500	30,074		57,574	57,570
Cash at bank and in hand		4,030	9,213	2,269	15,512	25,279
		232,290	39,287	53,808	325,385	347,467
Creditors - amounts falling due within one year	8	(39,825)	(1,212)		(41,037)	(47,069)
NET CURRENT ASSETS/(LIABILITIES)		192,465	38,075	53,808	284,348	300,398
TOTAL ASSETS LESS CURRENT LIABILITIES		203,209	38,075	53,808	295,092	313,291
TOTAL NET ASSETS		203,209	38,075	53,808	295,092	313,291

Approved by the Parochial Church Council on 3rd March 2026 and signed on its behalf by:

Reverend Cate Irvine (Vicar)

Alex Wishart (Treasurer)

The notes on pages 15 to 18 form part of these accounts.



NOTES TO THE FINANCIAL STATEMENTS

for the year ending 31 December 2025

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

The PCC estimates that the Parish Hall cost about £50,000 to construct; the building has been fully depreciated. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

A new Church heating system, compliant with the Diocesan heating standards, was installed at the end of 2016 at a cost of £32,230. This is being depreciated over 15 years. Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2025 £	2024 £
2(a) Voluntary income					
Planned giving: Gift Aid donations	38,401	250		38,651	35,258
Collections: (open plate)	6,414			6,414	6,837
Tax recoverable	12,425			12,425	11,205
Grants: Barnet Council (churchyard)					2,375
Donations, appeals, etc.	3,125			3,125	4,297
Legacies	3,378			3,378	5,933
	63,743	250		63,993	65,905
2(b) Activities for generating funds					
Parish Magazine (advertising and sales)	1,548			1,548	489
Fund raising	8,918			8,918	5,855
	10,466			10,466	6,344
2(c) Income from investments					
Dividends on CBF Investment Fund	5,664		1,491	7,155	6,989
Bank and CBF Deposit Fund Interest	1,527	1,482		3,009	3,049
	7,191	1,482	1,491	10,164	10,038
2(d) Income from church activities					
Fees for weddings and funerals	3,324			3,324	2,407
Parish Hall lettings - local community use	12,656			12,656	13,727
NetOne Mobile Phone Mast	25,752			25,752	25,787
Miscellaneous	3,221			3,221	2,212
	44,953			44,953	44,133
Total incoming resources	126,353	1,732	1,491	129,576	126,420

3. RESOURCES EXPENDED

3(a) Church activities					
Missionary and charitable giving					
Ministry: Diocesan parish share	55,741			55,741	51,120
Other ministry costs	291			291	286
Church Running and maintenance	39,558			39,558	66,978
Major repairs - structural renewal					
Sunday School					
Churchyard upkeep	888		3,027	3,915	5,268
Parish Hall running costs	7,985			7,985	16,603
Parish Office, including printing, stationery and magazine, and bad debts	29,990			29,990	25,140
	134,453		3,027	137,480	165,395
3(b) generation of voluntary income					
Stewardship costs					
Costs of appeals					
3(c) Governance costs					
PCC members induction training					
Independent examiner's remuneration*					
Total resources expended	134,453		3,027	137,480	165,395

4 (a). STAFF COSTS

The PCC uses the services of gardeners, organists, a cleaner and an office administrator, all self-employed and part-time. Total remuneration paid to them in 2025 was £32,683.

4 (b). PAYMENTS TO PCC MEMBERS

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

5. ANALYSIS OF TRANSFERS BETWEEN FUNDS

Nil

6. FIXED ASSETS

Cost

Balance carried forward

Depreciation

Balance brought forward

Charge for the year

Balance at 31 December 2025

Net book value at 31 December 2025

Unrestricted funds £	Restricted funds £	Endowment fund £	2025 £	2024 £
32,230			32,230	32,230
19,337			19,337	17,189
2,149	-	-	2,149	2,148
21,486			21,486	19,337
10,744			10,744	12,893

7. CURRENT ASSETS

7(a) Investments

Market value at 1 January 2025

Disposal

Purchases at cost

Net gains (losses)

Market value 31 December 2025

Unrestricted funds £	Restricted funds £	Endowment fund £	2025 £	2024 £
203,845		53,685	257,530	251,768
(8,149)		(2,146)	(10,295)	5,762
195,696		51,539	247,235	257,530

7(b) Debtors

Tax recoverable

Prepayments and accrued interest

Other debtors

2,764			2,764	1,714
2,300			2,300	5,374
5,064			5,064	7,088

8. LIABILITIES

Amounts falling due in one year

Accruals for utility and other costs

Other creditors

Parish Share

Unrestricted funds £	Restricted funds £	Endowment fund £	2025 £	2024 £
3,000			3,000	3,000
17,084	1,212		18,296	28,949
19,741			19,741	15,120
39,825	1,212		41,037	47,069

Amounts falling due after more than one year

Other creditors

9. FUNDS

Fund movements

Balance at 1 January 2025

Incoming resources

Resources expended

Investment gains

Transfer

Balance at 31 December 2025

Collins	Fabric	Emond	Total
25,000	4,780	5,000	34,780
1,232	250	246	1,728
(1,232)		(246)	(1,478)
25,000	5,030	5,000	35,030

10. QUINQUENNIAL INSPECTION

The 2024 quinquennial inspection has been carried out. Priority items relate mainly to the external fabric (roofs, tower and walls). Provision has been made in the accounts for work on these items to be carried out in the spring of 2026. The next quinquennial inspection will be in 2029.

11. INSURANCE

The Church buildings and contents are insured with a loss limit of £10,970,000. The Parish Hall and contents are insured with a loss limit of £3,660,000.

12. INVESTMENT POLICY

The 8,816 Income shares in the CCLA CBF Church of England Investment Fund are held as a long-term investment. The unit price can rise or fall depending on stock market conditions, and the investment policy of the manager of the funds.

13. CHURCHYARD

The London Borough of Barnet refused to pay the 2024 grant for maintenance of the closed upper churchyard and have stated that they will not pay for routine maintenance for 2025 and in future years. This is despite being reminded of their obligations under Section 215 of the Local Government Act 1972. Accordingly, the 2024 grant of £2,375 has been written off as a bad debt.

14. CHARITABLE GIVING

Dedicated collections and events organised by support groups raised funds for and made the following contributions to Charitable organisations:

Earl Haig Fund Poppy appeal	£337
Bishop’s Harvest appeal	£611

15. OTHER COMMITMENTS

None

Accounts

Report & Accounts

for the
Parochial Church Council
of St Andrew's Totteridge

2024

INSCRIBED TO THE GLORY OF GOD AND IN MEMORY OF JOHN TERRY
CITIZEN AND GOLDSMITH OF LONDON

VICAR
Rev'd Cate Irvine
St Andrew's Vicarage,
78 Greenway
Totteridge
London N20 8EJ

BANKERS
Barclays Bank plc
Whetstone
London N20 0PB

Registered Charity No.
1128816

Administrative Information

St Andrew's Church is situated in the heart of Totteridge Village, Totteridge. It is part of Barnet Deanery in the Diocese of St. Albans within the Church of England. The correspondence address is The Parish Office, St. Andrew's Church, Totteridge Village, London N20 8PR.

PCC members who have served for the period from the date of the last APCM (28 April 2024) to the date of this report are:-

Ex Officio members

Rev'd Cate Irvine	PCC Chairman
Mrs Margaret Peart	Reader
Mrs Dixie Locke	Churchwarden
Ms Caroline Haines	Churchwarden

Elected members

Mr John Abbott
Mrs Marion Archibald (Reader Emeritus)
Mrs Alison Cornelius
Mrs Liz Harris (Electoral Roll Officer & Safeguarding Officer)
Mr Tim Harris
Mr Richard Peart (Stewardship Secretary)
Mrs Heather Pepe
Mr Russell Proctor
Mrs Anne Reid (Secretary – co-opted)
Mr Alex Wishart (Treasurer)
Mrs Maureen Yates (co-opted)

Deanery Synod Representatives

Mr Tim Harris
Mrs Dixie Locke
Mr Alex Wishart

Church Administrator

Sarah Newlyn
St. Andrew's Parish Church Office
Totteridge Village
London
N20 8PR

Email admin@totteridgechurch.org.uk
Tel 020 8446 1417

Aim and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. To this end, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC is also specifically responsible for the maintenance of the Parish Hall and Churchyard.

Structure, Governance & Management

The Parochial Church Council is a corporate body established by the Church of England.
The PCC operates under the Parochial Church Council Powers Measure.
The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of our Vicar, Churchwardens, Readers and members elected by those of the congregation who are on the electoral roll of the church.
All those who attend our services and /or members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.
The full PCC met four times during the year, with an average level of attendance of 85%.
Given its wide responsibilities, the PCC is grateful to particular PCC members who take special interest in particular aspects of parish life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become an integral part of our parish community in Totteridge. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out and grow in their faith as part of our parish community through:

- Worship and prayer; Going Deeper into God - learning about the gospel; developing knowledge & trust in Jesus.
- Missionary and outreach work – Making New Disciples - our 'Mission Action Plan'
- Provision of pastoral care - Transforming Communities - for people living in the parish and beyond.

To facilitate these objectives, it is important that we maintain in good order the fabric of the Church of St Andrew, the Parish Hall, and the churchyard grounds in which they are situated.

Our Vicar's Thoughts on the Church Year 2024

My first full year at St Andrews has been busy and enjoyable. The sense of welcome, warmth and the willingness to try new things within the congregation has helped us to grow into this next stage of ministry for me and for our church.

These are some of the highlights of the year:

Lent 2024 saw us looking at issues of diversity. A small group of us studied the Church of England Lent book for the year, "Tarry Awhile" after sharing in a Lenten lunch. On three Sundays in Lent we also had Lent conversations. The first was Dr. George Haggett who came to speak with us about diversity in gender and sexuality. The second was Dr. Brian Irvine who spoke with us about neurodiversity and the religious experience. I led the last conversation about diversity in our life of prayer.



Rev'd Cate Irvine

In April I trained three new intercessors. This is really encouraging as it both reminds us that worship is something that we create together and that there is a place for people here to grow in their skills and step into new roles within the life of our church.

The sense of people stepping into new stages in their life of faith continued in the autumn as three adults and four teens were prepared for their confirmation. One adult was unable to be at the confirmation service but everyone else was confirmed here at St Andrew's on October 20th by the Bishop of Hertford, the Rt. Rev'd Dr. Jane Mainwaring. It was a truly joyful occasion followed by a fitting celebration in our parish hall.



We continued to craft things for special moments in the church year with our poppies for Remembrance Day. It was a real delight that St Andrew's school children also filled our church with poppies in various forms, allowing us to commemorate Remembrance Day in a very special way this year. In church many people made knitted or crocheted poppies that we displayed on the lychgate. We had aimed for at least 60 poppies, one for

every name that we read out at the war memorial. In the end we had over 300 poppies on display!

Having identified that we wanted to develop some smaller groups, in Advent I ran the first of the Pilgrim courses. This looked at the promises that we make at baptism and our small group had some very interesting and fulfilling conversations.

The year closed with our Christmas celebrations full of joy and hope.

Around the Church

Children's Corner

Children's Corner really is a small space which can accommodate a few very young children, accompanied by a parent. Over the last year we managed to acquire a small table and four chairs -vintage old style school furniture. The central attraction for little children is the Farmhouse and a big box of animal figures. Later in the year I set up a small Tree House feature to be added to the play area. It sits on a church bench that we turned around to make the enclosed space more child-friendly. Thus, we gained another play surface incorporating a Tree House slide for little figurines to slide down.



We have a regular group of very supportive parents who are happy to help maintain the simple systems now offered for children who are too young to understand what the church service is all about. We have developed easy-to-understand behaviours that help children learn social skills, including a 'pause play' moment at the time when we all pray together with the rest of the congregation, actively encouraged by parents saying the Lord's Prayer out loud with their children. Shortly afterwards is the time when parents go for communion and bring their children up for blessing at the same time.

After 'tidy-up time' at the end of the service some keen children like to help put back the Psalm prayer books and Hymn books and tidy away the Orders of Service.

Our next aim is to develop activities for slightly older children. Any suggestions would be greatly welcome.

Miriam Aquilina

Church Garden

Once again, this year has seen a number of generous donations of plants for the church and parish hall flower beds for which we are very grateful. This has extended an awareness of the gardens to neighbours around Totteridge who may not normally attend church events but are keen to make a contribution.

The long bed running to the shed on the right-hand side as you enter the car park is now maturing well. We now have a range of rose bushes there that produce a beautiful and varied display, along with colourful pink phlox and some grasses that add shape and texture, donated by neighbours in Oak Tree Drive. The small bed around the pampas grass, which is a particular sun-trap, has also matured well. Sadly, the foxes or badgers did not want us to enjoy the tulips this year; but we did enjoy a prolific display of daffodils, with "tete-a-tete" proving a reliable naturaliser and heralding the feeling of Spring.





With those beds now maturing well, attention has turned this year to the bed near the old vicarage gates, with the aim that there should be some points of interest for those who park at the back of church and walk down to the hall. This area is something of an experiment however, as we have yet to learn the effects of the extensive supply of pine needles and cones dropping from above! They produce quite a thick layer, which may prove to be either protective or smothering to the small native woodland plants that are being tested here: look carefully for wood anemones, winter aconites, wild tulips, Jean Scurr's cyclamen, alliums and snowdrops.

The small bed outside the hall kitchen has also been enhanced with divided native primroses from the Harrises, which provide a moment of pleasure for those using the kitchen. Look out here in May and June for a wide variety of iris - generously given from the gardens of Marion and John Archibald and Doris Jones; and next winter we will see Maureen Cook's snowdrops.

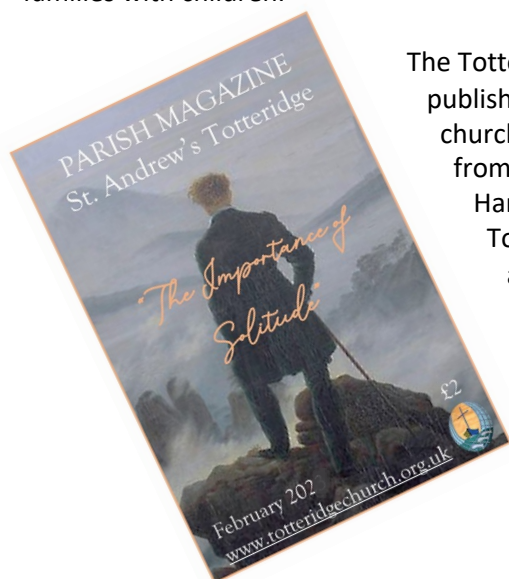
We are grateful for all plant donations and help, which ensure the gardens provide as many people as possible with a personal connection and point of interest. Do join in - no job is too small - still looking for a chief seed sprinkler!."

Jonathan Daniels

Communication

Throughout 2024 the weekly eNews continued to keep both our parishioners and those in the wider community up-to-date with all things St. Andrew's, and subscriber numbers increased further to almost 470. The St. Andrew's Instagram page has started to grow, thanks to Liz Harris who has been managing this, and it now has around 130 followers, growing slowly but surely.

Communication between the church and school continues to grow, and all our special services information is distributed to parents via the school's own email communications. We also produced a dedicated "Family Services" flyer which specifically listed services that would be of particular interest to families with children.



The Totteridge Parish Magazine continues to be popular. We are now publishing according to a yearly calendar of themes, relating to the church year, and have had some really interesting contributions from parishioners. Regular features are still included, such as Lesley Handscomb's "Poet's Page", and monthly reports from the Totteridge Garden Club. We have four long-standing advertisers, and we intend to reach out to see if we can attract some new advertisers in 2025, to increase revenue.

We have begun discussions about a completely new St. Andrew's Church website, to replace the updated, but somewhat outdated current design. This is very early stages, but we hope to progress this in 2025.

Sarah Newlyn

Confidential Prayer Group

The Confidential Prayer Group had its beginnings in 1997, when three people from the Church met once a week to pray for a young member of our church family who had suffered a nervous breakdown. The need for prayer support grew, and there are now four of us in the group and the needs of those for whom we pray vary from sickness, bereavement and loss, relationship difficulties to any kind of distress or need. We meet monthly but are in more frequent touch with each other when there is more urgent need. Most important of all, the Group is confidential. Meeting dates are publicised in the weekly E-News, so if you or someone you know would value our prayers, please don't hesitate to contact me:

Marion Archibald: 020 8445 4408 or email m.archibald1@sky.com

Deanery Synod

The Barnet Deanery provides a forum and support structure that reflects the needs and diversity of all the priests, people and parishes of our area. In supporting and encouraging one another - with prayer, with pastoral care, with the sharing of ideas - in chapter, at synod, wherever and whenever we gather, we support the health and wholeness of every part of this interconnected and interdependent body. Three members of our PCC - Tim Harris, Alex Wishart and Dixie Locke - acted as representatives to the deanery synod in 2024, which meets 3 times a year. Elected representatives here in turn elect the lay representatives who sit on the Diocesan Synod and provide the PCC with an important link between the parish and the wider structures of the church. Meetings are informative, thought-provoking and relevant to the spiritual and practical needs of our area and diocese.

Electoral Roll

There are 105 people on the electoral roll of whom 48 live outside the parish. This represents 45.7%. The roll will be completely renewed in 2025.

Flower Arranging

The Flower Arrangers have had a busy year. Through our regular rota we provide flowers every Sunday and all the Festivals throughout the year except Lent and Advent. This year St Andrew's Day was added to the rota of regular festivals.

The team were delighted to be asked to decorate the church for Elena Harris and Charlie Newman's wedding in May. Stunning displays were created featuring sunflowers, white roses and gypsophila amongst other varieties.



We have now morphed into knitters and crafters and can, thanks to instruction and guidance from our Vicar Cate, decorate the church in a multitude of ways.

A high point of the year was decorating the righthand side of the Lychgate with poppies. These were all provided by the congregation who knitted away in a variety of shapes, colours and sizes. We hope eventually, if the knitters persevere, to cover the whole gate. We have received many compliments from motorists and walkers alike.

The pupils at St Andrew's School has also become involved in decorating the church for major festivals, producing artwork which is displayed around the church that both enhances and complements our flower arrangements.



We are very grateful to all those members of the congregation who donate in memory of someone or an event. Without them I am afraid we would all be looking at Dandelions!

Please continue to support us by signing up on the Donate the Sunday Flowers sheet at the back of the church and by supporting Donate a Flower at the major festivals.

Christine Riley

Pastoral Visiting

In line with our "Mission Statement", pastoral visiting is an important and valued aspect of our Christian ministry in the parish and is a valuable way of getting to know people better, especially if they are unwell or housebound or feel lonely or isolated. It is a privilege to come alongside those we visit in this way and enables us to offer them comfort and support. As a team, we aim to keep in regular touch with each other as well as with our Vicar, Cate, for guidance and advice over any issues of concern.

Marion Archibald

Safeguarding

The parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others.

We have a Parish Safeguarding Officer/Lead Recruiter, Elizabeth Harris, and an Assistant Recruiter, Caro Haines. DBS checks are renewed every three years and all those who have been safely recruited and all members of the PCC have undertaken the appropriate safeguarding training within the last year.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the porch and on the church website.

There have been no issues of safeguarding concern over the last year.

Elizabeth Harris

Social Committee

We started the year as usual with our quiz evening. This is a community event with guests coming from in and outside the parish and thanks to the hard work of our quiz master Tim Harris, who set some really challenging questions, it was a great success and raised £1,504.

In April we held a St George's Day lunch, the £640 profit from which went to sponsor Richard Pepe who was running his first marathon in aid of the North London Hospice, in memory of his beloved brother Alex. In May we held our first Bingo evening. Whilst some were worried that they wouldn't enjoy bingo, those who came had a great time. John Abbott, our caller, quickly mastered the Bingo vocabulary and had us all under control and we made £600 for the Noah's Ark Children's Hospice.

A lunch was held after one Wednesday Coffee Mornings and raised £400 for Breast Cancer Research. The Harvest Lunch made £586, some of which went to the Bishop's Harvest Appeal, and the Social Committee catered for the very happy celebration party after the confirmation service in October.

December meant the Christmas lunch and a visit from Father Christmas with a laugh and a gift for everyone. The highlight of the year was our Community Carol singsong in the Tithe Barn. Yury and Vera Voicehovskiy very generously offered us the use of the barn and donated the delicious mulled wine at the start of the evening. Guests came from further afield than usual and sang carols accompanied by a choir and our very talented organist Franklyn. Bob Bourton entertained us on the bassoon, The total raised from the two December events was over £2000.



The Wednesday Coffee mornings continue to be a great success, and we have very loyal and regular attendees, Margaret Peart has organised occasional fish and chip lunches at the golf club to which everyone is welcome. Funds go to buy what is needed for the children's corner and the church garden.

All the committee members really enjoy what they do but we must thank you all for your continued help and support - Heather, Caro, Maureen, Barbara, Pat, Janet, Claire, Nonie, Kirsten, Liz, Sylvia and Dixie. We hope you have enjoyed good food and good company as well as supporting good causes.

Dixie Locke

St Andrew's School

As Chair of Governors at St Andrew's, it is both a privilege and a joy to reflect on a year filled with purpose, celebration, and community spirit. Our school continues to be a place where the vision to "let their light shine" is not only spoken but lived out daily—by pupils, staff, and the wider community alike.

One of the standout moments of this year was the successful Statutory Inspection of Anglican and Methodist Schools (SIAMS), which praised our school's clear Christian vision, inclusive ethos, and strong relationships across the community. The report highlighted how the values at the heart of St Andrew's guide both our academic and spiritual growth. Collective worship remains a cherished daily rhythm, giving pupils and staff alike space for reflection and connection.

Our connection to St Andrew's Church continues to flourish. A particularly meaningful event was our Ash Wednesday service, held in the church, where pupils participated thoughtfully in marking the beginning of Lent. Following our Harvest Festival celebration at Church, Year 1 learnt about what happens at a Christian Baptism. Rev'd Cate Irvine showed children the font, the baptismal candle, holy oils and the cross. She also went through the ceremony of baptism and shared special prayers for the baby with the children and discussed the role of godparents.

The bags you see in the pictures are all of the Harvest goods donated by the school for Homeless Action in Barnet charity



In December, the whole school gathered in church for our Carol Service—a truly joyful and reflective occasion, made even more special by the pupils' heartfelt singing. The Christmas Nativity performance was also a highlight of the school year. This year's production was truly outstanding, showcasing the creativity, confidence and joy of our younger pupils.

The school calendar has been full of joyful and enriching activities. Our school fair in July was, as always, a highlight—bringing together families, staff, and governors for a day of celebration and fundraising. The governors' stand was a great opportunity to talk to people in the community about our work, planned infrastructure projects, and the ongoing financial challenges faced by the school.

As governors, our priorities remain clear: ensuring strong financial stewardship, supporting the school leadership, and working closely with the church to uphold our Christian ethos. We are immensely proud of the way the St Andrew's community—school, church, and families—comes together to support our children to thrive academically, emotionally, and spiritually.

Thank you for your continued support and encouragement. We look forward to another year of partnership as we guide and nurture every child to let their light shine.

Simon Staffell, Chair of Governors, St Andrew's Church of England Primary School

Stewardship

There are a few people who do a great deal of work for the church, and many who give a small amount of their time and talents. We are grateful to all of you.

Likewise, there are a few who give generously of their money, and many who give a token amount each time they attend church.

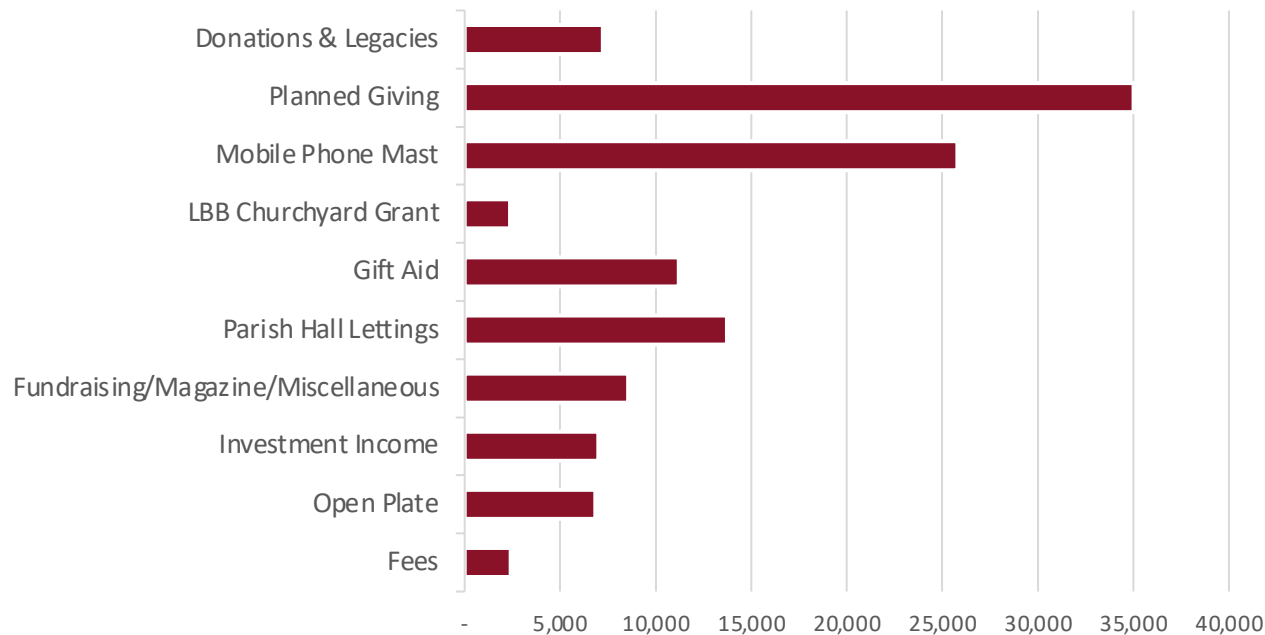
There is a myth which says that the Diocese takes a huge amount of our income in the Parish Share. Yes, they do, but in return they pay the salary (stipend) of our Vicar, together with her National Insurance, housing costs, pension fund etc. So unless we are able to pay our Parish Share to the Diocese, we may not have a Vicar in the future.

I said at the Annual Meeting last year that I considered it was necessary for each church family to be giving at least £40 a month on a regular basis for St Andrew's to be able to keep going with a secure income and to look to the future with confidence. Let's make it happen! I will have Standing Order forms available in church, or else please contact **Richard Peart** at rwpeart246@gmail.com or phone 020 8449 3723.

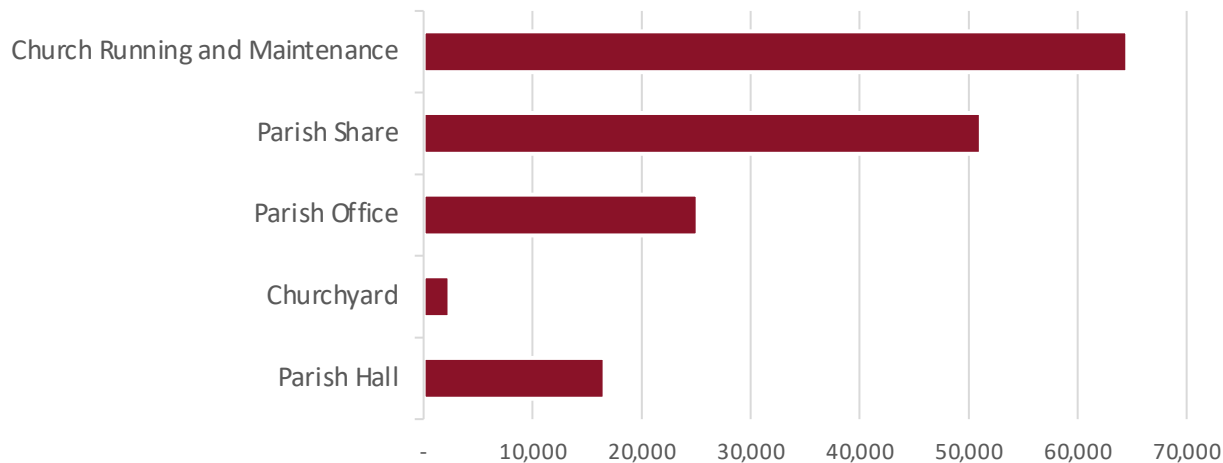
Financial Review

The charts below show the breakdown of our 2024 income and expenditure of unrestricted funds.

2024 Unrestricted Income £120,126



2024 Unrestricted Expenditure £160,077



Income from planned giving and open plate collections, together with gift aid recovered, was slightly down on last year. Parish Hall letting income was slightly up, which is encouraging. The mobile phone installation is a most valuable source of guaranteed income.

The mobile phone income is shown gross, i.e. rental income plus the electricity refund. The installation’s electricity cost is included in the Church running and maintenance expenditure.

The Parish Hall required more repair work. Moisture caused the parquet floor in the main hall to lift. This was due to very high humidity arising from a combination of inadequate heating and poor ventilation, possibly exacerbated by dampness in the walls. Unfortunately, this was not covered by our building insurance. Repair of a parquet floor is a specialised job and was very expensive. We have taken steps to prevent a recurrence by installing a dehumidifier and removing a potential cause of dampness on the exterior of the wall facing the car park. The Hall heating system is under review. The electrical system supplying the Hall exterior lights and the lower path lights was upgraded and is now working well.

Allowance has been made in the 2024 expenditure budget for the quinquennial repairs which are scheduled for the second quarter of 2025. The fabric of the Church is sound, but the 2024 quinquennial inspection identified a number of defects in the tower, the roof, and the exterior walls. These are all relatively minor, but if left unattended would lead to major problems in the future.

PCC has resolved that in general the Parish Share payment should be made on the basis that expenditure should match income, once exceptional items are taken out. Nevertheless, this year it was decided to pay the full Parish Share requested by the Diocese according to the agreed formula for a half-time stipendiary post plus Ministry Support Contribution. However, we were unable to pay the additional £3,197 'moderation' requested by the Diocese.

Reserves Policy

Certain sources of income, notably legacies and donations, are not, by their nature, predictable and so reserves are necessary to allow the PCC to continue its work should these sources fall significantly. It is the policy of the PCC that, generally and in most years, fixed overheads are intended to be met out of ordinary income. Extraordinary income is to be used to accumulate reserves and to fund special projects as determined from time to time expressly by the PCC.

It is the Trustees' intention to review both the reserves policy and levels of unrestricted reserves on an annual basis.

Independent Examiner's Report

to the members/trustees of St Andrew's Church, Totteridge, Parochial Church Council

I report on the accounts for the year ended 31st December 2024 which are set out on pages 14 to 18.

Respective Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Pat Greene
6 West Hill Way
Totteridge
London, N20 8QP

Date: 23 April 2025

Statement of Financial Activities

for the year ending 31 December 2024

	Note	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
INCOMING RESOURCES						
Voluntary income	2(a)	62,655	250	3,000	65,905	132,842
Activities for generating funds	2(b)	6,344			6,344	5,167
Income from investments	2(c)	6,994	1,587	1,457	10,038	8,985
Church activities	2(d)	44,133			44,133	46,156
TOTAL INCOMING RESOURCES		120,126	1,837	4,457	126,420	193,150
RESOURCES EXPENDED						
Church activities	3(a)	160,077	2,424	2,894	165,395	167,533
Cost of generating voluntary income	3(b)					
Governance costs	3(c)					
TOTAL RESOURCES EXPENDED		160,077	2,424	2,894	165,395	167,533
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		(39,951)	(587)	1,563	(38,975)	25,617
GROSS TRANSFERS BETWEEN FUNDS	5					
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		(39,951)	(587)	1,563	(38,975)	25,617
OTHER RECOGNISED GAINS						
Gains (losses) on investment assets	7(a)	4,561		1,201	5,762	20,285
NET MOVEMENT IN FUNDS		(35,390)	(587)	2,764	(33,213)	45,902
Balances b/fwd 1 January 2024		254,849	36,929	54,726	346,504	300,602
Balances c/fwd 31 December 2024		219,459	36,342	57,490	313,291	346,504
BALANCE SHEET AT 31 DECEMBER 2024						
FIXED ASSETS						
Tangible	6	12,893			12,893	15,041
CURRENT ASSETS						
Stock						
Investments	7(a)	203,845		53,685	257,530	251,768
Debtors and prepayments	7(b)	7,088			7,088	19,493
Short term deposits		27,500	30,070		57,570	57,567
Cash at bank and in hand		13,990	7,484	3,805	25,279	13,317
		252,423	37,554	57,490	347,467	342,145
Creditors - amounts falling due within one year	8	(45,857)	(1,212)		(47,069)	(10,682)
NET CURRENT ASSETS/(LIABILITIES)		206,566	36,342	57,490	300,398	331,463
TOTAL ASSETS LESS CURRENT LIABILITIES		219,459	36,342	57,490	313,291	346,504
TOTAL NET ASSETS		219,459	36,342	57,490	313,291	346,504

Approved by the Parochial Church Council on 11 March 2025 and signed on its behalf by:

Reverend Cate Irvine (Vicar)

Alex Wishart (Treasurer)

The notes on pages 15 to 18 form part of these accounts.

Notes to the Financial Statements

for the year ending 31 December 2024

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

The PCC estimates that the Parish Hall cost about £50,000 to construct; the building has been fully depreciated. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

A new Church heating system, compliant with the Diocesan heating standards, was installed at the end of 2016 at a cost of £32,230. This is being depreciated over 15 years.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
2(a) Voluntary income					
Planned giving: Gift Aid donations	35,008	250		35,258	37,236
Collections: (open plate)	6,837			6,837	5,174
Tax recoverable	11,205			11,205	13,660
Grants: Barnet Council (churchyard)	2,375			2,375	16,088
Donations, appeals, etc.	1,297		3,000	4,297	1,684
Legacies	5,933			5,933	59,000
	62,655	250	3,000	65,905	132,842
2(b) Activities for generating funds					
Parish Magazine (advertising and sales)	489			489	1,627
Fund raising	5,855			5,855	3,540
	6,344			6,344	5,167
2(c) Income from investments					
Dividends on CBF Investment Fund	5,532		1,457	6,989	6,420
Bank and CBF Deposit Fund Interest	1,462	1,587		3,049	2,565
	6,994	1,587	1,457	10,038	8,985
2(d) Income from church activities					
Fees for weddings and funerals	2,407			2,407	2,766
Parish Hall lettings - local community use	13,727			13,727	12,801
NetOne Mobile Phone Mast	25,787			25,787	24,748
Miscellaneous	2,212			2,212	5,841
	44,133			44,133	46,156
Total incoming resources	120,126	1,837	4,457	126,420	193,150

3. RESOURCES EXPENDED

	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
3(a) Church activities					
Ministry: Diocesan parish share	51,120			51,120	45,364
Other ministry costs	286			286	2,190
Church Running and maintenance	64,554	2,424		66,978	50,605
Major repairs - structural renewal					9,000
Churchyard upkeep	2,374		2,894	5,268	21,607
Parish Hall running costs	16,603			16,603	11,979
Parish Office, including printing, stationery and magazine	25,140			25,140	26,788
	160,077	2,424	2,894	165,395	167,533
3(b) generation of voluntary income					
Stewardship costs					
Costs of appeals					
3(c) Governance costs					
PCC members induction training					
Independent examiner's remuneration*					
Total resources expended	160,077	2,424	2,894	165,395	167,533

4 (a). STAFF COSTS

The PCC uses the services of gardeners, organists, a cleaner and an office administrator, all self-employed and part-time. Total remuneration paid to them in 2024 was £33,065.

4 (b). PAYMENTS TO PCC MEMBERS

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

5. ANALYSIS OF TRANSFERS BETWEEN FUNDS

Nil

6. FIXED ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
Cost					
Balance carried forward	32,230			32,230	32,230
Depreciation					
Balance brought forward	17,189			17,189	15,041
Charge for the year	2,148			2,148	2,148
Balance at 31 December 2024	19,337			19,337	17,189
Net book value at 31 December 2024	12,893			12,893	15,041

7. CURRENT ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
7(a) Investments					
Market value at 1 January 2024	199,284		52,484	251,768	214,483
Disposal					
Purchases at cost					17,000
Net gains (losses)	4,561		1,201	5,762	20,285
Market value 31 December 2024	203,845		53,685	257,530	251,768
7(b) Debtors					
Tax recoverable	1,714			1,714	1,838
Prepayments and accrued interest					
Other debtors	5,374			5,374	17,655
	7,088			7,088	19,493

8. LIABILITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
Amounts falling due in one year					
Accruals for utility and other costs	3,000			3,000	345
Other creditors	27,737	1,212		28,949	973
Parish Share	15,120			15,120	9,364
	45,857	1,212		47,069	10,682
Amounts falling due after more than one year					
Other creditors					

9. FUNDS

Fund movements	Collins	Fabric	Emond	Total
Balance at 1 January 2024	25,000	5,742	5,000	35,742
Incoming resources	1,320	250	264	1,834
Resources expended	(1,320)	(1,212)	(264)	(2,796)
Investment gains				
Transfer				
Balance at 31 December 2024	25,000	4,780	5,000	34,780

10. QUINQUENNIAL INSPECTION

The 2024 quinquennial inspection has been carried out. Priority items relate mainly to the external fabric (roofs, tower and walls). Provision has been made in the accounts for work on these items to be carried out in the summer of 2025. The next quinquennial inspection will be in 2029.

11. INSURANCE

The Church buildings and contents are insured with a loss limit of £9,980,000. The Parish Hall and contents are insured with a loss limit of £3,330,000.

12. INVESTMENT POLICY

The 8,816 Income shares in the CCLA CBF Church of England Investment Fund are held as a long-term investment. The unit price can rise or fall depending on stock market conditions, and the investment policy of the manager of the funds.

13. CHURCHYARD

The London Borough of Barnet made a payment of £2,375 for maintenance of the upper churchyard and the war memorial.

14. CHARITABLE SUPPORT

Dedicated collections and events organised by support groups raised funds for and made the following contributions to Charitable organisations:

Earl Haig Fund Poppy appeal	£389
Bishop’s Harvest appeal	£400

15. OTHER COMMITMENTS

None

Accounts

Report & Accounts
for the
Parochial Church Council
of
St Andrew's Totteridge

2023

VICAR

Rev'd Cate Irvine
St Andrew's Vicarage,
78 Greenway
Totteridge
London N20 8EJ

BANKERS

Barclays Bank plc
Whetstone
London N20 0PB

Registered Charity No.
1128816

Administrative Information

St Andrew's Church is situated in the heart of Totteridge Village, Totteridge. It is part of Barnet Deanery in the Diocese of St. Albans within the Church of England. The correspondence address is The Parish Office, St. Andrew's Church, Totteridge Village, London N20 8PR.

Registered charity number 1128816.

PCC members who have served for the period from the date of the last APCM (23 April 2023) to the date of this report are:-

Ex Officio members

Rev'd Cate Irvine	Vicar (since September 5 th 2023)
Mr Richard Peart	PCC Chairman & Stewardship Secretary
Mrs Margaret Peart	Reader
Mrs Marion Archibald	Reader Emeritus
Mrs Dixie Locke	Churchwarden
Ms Caroline Haines	Churchwarden
Mrs Liz Harris	Electoral Roll Officer & Safeguarding Officer
Mrs Anne Reid	Secretary

Elected members

Mr John Abbott
Mrs Alison Cornelius
Mr Richard Cornelius
Mr Tim Harris
Mr Russell Proctor
Mr Alex Wishart (Treasurer)
Mrs Maureen Yates (co-opted)

Deanery Synod Representatives

Mr Tim Harris
Mrs Dixie Locke
Mr Alex Wishart

Church Administrator

Sarah Newlyn
St. Andrew's Parish Church Office
Totteridge Village
London
N20 8PR

Email admin@totteridgechurch.org.uk
Tel 020 8446 1417

Aim and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. To this end, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC is also specifically responsible for the maintenance of the Parish Hall and Churchyard.

Structure, Governance & Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of our Vicar, Churchwardens, Readers and members elected by those of the congregation who are on the electoral roll of the church. All those who attend our services and /or members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met five times during 2023, with an average level of attendance of 81%. Given its wide responsibilities, the PCC is grateful to particular PCC members who take special interest in particular aspects of parish life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become an integral part of our parish community in Totteridge. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out and grow in their faith as part of our parish community through:

- Worship and prayer; Going Deeper into God - learning about the gospel; developing knowledge & trust in Jesus.
- Missionary and outreach work – Making New Disciples - our 'Mission Action Plan'
- Provision of pastoral care - Transforming Communities - for people living in the parish and beyond.

To facilitate these objectives, it is important that we maintain in good order the fabric of the Church of St Andrew, the Parish Hall, and the churchyard grounds in which they are situated.

The Church Year 2023

The beginning of 2023 saw us still without our own vicar but the sterling work of Richard and Margaret Peart, in particular, ensured that we continued to enjoy a full range of services overseen by a range of guest ministers. These included regular communion services on Sundays, monthly Choral Evensong and Family services and special services at Easter (Ash Wednesday, Maundy Thursday and Good Friday and the Walk of Witness).

Thanks are due, not only to Richard and Margaret, but also to our churchwardens Dixie Locke and Caroline Haines, our reader emeritus Marion Archibald, and others in our church family, all of whom ensured a number of activities continued throughout the year. These included the Summer BBQ which, once again, raised much-needed funds and helped us meet many in our community who would not normally come to church. The wide range of other social activities is described in the Social Committee report that follows.

Our search for a new vicar went on as we re-advertised the vacancy following an unsuccessful round of interviews in November 2022. Our hopes were raised when, in late March, another candidate visited us for interview. She impressed us with her approach that demonstrated a sympathy with the traditional ethos that we in Totteridge hold so dear. She excited us with her vision that showed she was keen to introduce new ideas to take us forward and help us grow. She comforted us with her strong but warm personality that endeared her to all those she met. We were therefore delighted that, on 5th September 2023, we were able to welcome the Rev'd Cate Irvine to Totteridge as our new vicar, together with her delightful husband Brian and their family. We are pleased to say that they quickly settled in at the Vicarage and became part of our church and parish life.

Vicar's Thoughts

Rev'd Cate Irvine

My service of licensing and installation on 5th September was a real joy. It was lovely to feel the warmth of welcome from St Andrew's, our church school and the deanery. September was mainly spent getting settled in and getting to know people. October saw my first Harvest Festival and November my first Remembrance Day with the parish, quickly followed by my first Patronal Festival and all the special services through Advent and in the run up to Christmas with church and school.

One of the highlights for me, and I hope for others, was our Tiny Tree Festival in December. Seeing so many people get involved and the huge variety of trees that decorated our church was exciting and encouraging and made a lovely illustration of how a community can come together and engage a wide range of people.



It has been great to see the various social events and gatherings over the autumn as well as the wider pool of musicians who come to join us for choral evensongs and special services. All of these make me very encouraged about the connections that St Andrew's has with the wider community.

My many thanks to everyone who contributes to the life of St Andrew's. So many people are involved in such a wide variety of aspects of our church life and, as we continue to work out together what part-time ministry will mean for both me and the parish, I hope that we will continue to draw more people to worship with us.

Children's Corner

Miriam Aquilina

I still had fond memories of Ann Kruse's leadership of the children of the parish, as they regularly participated in monthly Family Services and I wanted to see if we could regain a sense of that former 'sparkle' of lively participation for the children. I was also very aware that I only knew the names of a few of the children. We needed an ACTIVITY that encouraged everybody to learn the names of ALL the children. This would greatly enhance inclusivity!

So, I set about getting some simple badge-making equipment together, bought some garishly coloured pre-cut promotional cardboard display shapes and 'set-up-shop' at the back of the church, for the next Family Service. A notice was put into the weekly email for the children to come to the Family Service EARLIER THAN USUAL, so they could make their own, very sparkly, pin-on name badges to wear. This allowed for everybody to quickly learn the children's names DURING THE SERVICE, whilst they danced and marched around the church during the lively participatory songs! I made a felt-covered notice board so that badges could be pinned up and saved for the next Family Service.

The initial badge-making event started other small-scale activities including colouring-in pictures, toy play and some other quiet activities to engage in during the service. We now have a colourful, fun, safe corner for children to enjoy during any Sunday service.

Communication

Sarah Newlyn

Over the last year we have continued to broaden the scope of communication between the church and our parishioners, as well as the wider community. The weekly 'eNews' has the widest reach, currently distributed to almost 450 people, a number that is persistently growing. Early in 2023, we launched our updated website, which was designed to be simpler than the previous version, and easier to navigate. The emphasis of the new design was on clear, easy-to-find information, particularly regular service information, the Parish Hall, giving, and contact information for the Parish Office and Rev'd. Cate. Traffic to the website is steadily growing, currently achieving around 160 sessions per month. Our Social Media presence is still fairly minimal and is something we intend to grow going forward. We have set up an Instagram page, in its early stages at present, and are looking into other options, such as Facebook and X, as well as the possibilities for live streaming services on a regular basis.

The Totteridge Parish Magazine is still a much-enjoyed resource, and great method of publicising church events, as well as providing interesting articles, both faith-based and general interest. Since joining us in



September, Rev'd. Cate has been providing "The Vicar's Page", prior to which we were hugely grateful to Reader Margaret Peart, who had been supplying really thoughtful content while we were in vacancy. Rev'd. Cate has set out a planned theme for the magazine for each month of the year, closely linked to the church calendar, which we hope will tie each issue together and create opportunity for parishioners to become involved by contributing "on topic" articles. The magazine also contains regular input from Totteridge Garden Club, and parishioner Lesley Handscomb provides monthly inspirational poems for inclusion. In 2023 we decided to discontinue the 'online' version of the magazine, which we had been publishing since the pandemic. This decision was prompted by a survey of our eNews subscribers, which confirmed that

hard copy was by far the preferred method of reading the magazine. We sell between 60 – 80 copies per month, and the cover price remains at £2.

Confidential Prayer Group

Marion Archibald

The Confidential Prayer Group for the Sick, the Bereaved and those in particular need exists for the benefit of those whose needs for prayer support are too personal or sensitive to be included in public worship on a Sunday morning. The group began very many years ago when three of us met once a week to pray for a young member of our church family and, given the number of requests we receive, it fulfils an important need today. There are four of us in the group now and it is a real privilege to be able to come alongside people in this way. We meet on a monthly basis (dates are usually published in our weekly e-Round), but when there is an urgent need we are in more frequent touch with each other to share prayer requests.

Most important of all, the group is confidential (information is shared only within the group), so please do not hesitate to get in touch with me if you, or someone you know, would like to be included in our prayers. Telephone 020 8445 4408 or email m.archibald1@sky.com

Deanery Synod

The Barnet Deanery provides a forum and support structure that reflects the needs and diversity of all the priests, people and parishes of our area. In supporting and encouraging one another - with prayer, with pastoral care, with the sharing of ideas - in chapter, at synod, wherever and whenever we gather, we support the health and wholeness of every part of this interconnected and interdependent body. Three members of our PCC - Tim Harris, Alex Wishart and Dixie Locke - acted as representatives to the deanery synod in 2023, which meets 3 times a year. Elected representatives here in turn elect the lay representatives who sit on the Diocesan Synod and provide the PCC with an important link between the parish and the wider structures of the church. Meetings are informative, thought-provoking and relevant to the spiritual and practical needs of our area and diocese.

Electoral Roll

Elizabeth Harris

There are 105 people on the electoral roll of whom 48 live outside the parish. This represents 45.7%. The roll must be completely renewed in 2025 before that APCM.

Flower Arranging

Christine Riley

Jean Scurr, Dixie Locke, Sheila McDougall, Alice Clark, Elizabeth Newton, Caro Haines, Charlotte Morgan, Isobel Morgan, Hilary Botton, Pat Dunton.

St Andrew's Church has a wonderful group of flower arrangers who are all committed, enthusiastic, full of ideas and reliable. We all wish to save the planet and have reduced our use of Oasis considerably. We save it and re-use it. We use wire, glass bottles and other containers whenever possible. We much enjoy the challenge produced by the three major Christian festivals: Easter, Harvest and Christmas.

On Palm Sunday we erect the bare wooden cross and cover it with foliage. The following Saturday we then add white lilies. The Cross, together with white lilies placed on the Lychgate, always attracts attention. Inside the church, near the children's corner, we arranged a large duck on a grassy mound laying little Easter eggs which caused much amusement.

Harvest was a riot of colour; the church was overflowing with flowers, fruits, vegetables, and gourds, some of which were provided by our own members. Who could forget Caro Haines's *Hydrangea Paniculata*, Marion Lodge's Harvest Loaf, and Pat Dunton's artistic talents with Red Cabbages?

Christmas also allows us to indulge in artistic creations. Our Vicar had a flash of lightning moment when she observed the bench supports created a small shelf running round the whole church. We, the congregation, were asked to make miniature Christmas trees to decorate it and the result was startlingly inventive. Dixie Locke also experienced a flash of lightning moment and visualised small evergreens on the window sills and shelves, and not to be outdone, Elizabeth Newton covered the whole length of the choir stalls with foliage and berries. The church was exquisitely beautiful.

The Coronation of King Charles III dominated 2023. The churchyard was festooned with flags and banners and our loyalty to the crown was demonstrated inside the church with flags and flowers on the windowsills. The Crown, Orb and Sceptre were recreated in red, white and blue flowers and placed at the entrance to the nave.

Each year we make a particular effort on Remembrance Sunday. We made a traditional cross of poppies and placed it on the grave of Marjorie Allom who had been a nurse in WW I. Her father Captain Charles Allom designed the Totteridge War Memorial. This grave had been recently cleared by the War Graves Commission and can clearly be viewed as you walk to the church hall. A copy of a newspaper printed in 1914 announcing the outbreak of war was displayed and attracted much attention.



There were no weddings in 2023 but in July we were delighted to make flower arrangements for two christenings and for the funeral of Alexander Pepe where we recreated the flowers of Wimbledon, and for the funeral of Toni Cutbill the flowers of her herbaceous border. Last, but certainly not least, we were delighted to make special arrangements in September for the Induction of our new and warmly welcomed Vicar, Cate Irvine.

Please continue to support us by signing up on the Donate the Sunday Flowers sheet at the back of the church and by supporting Donate a flower at the major festivals.

Church Garden

Jonathan Daniels

Great progress has continued this year on brightening up the beds and troughs around the Parish Hall, car park and gates to the old Vicarage, thanks to numerous helpers. It is always inspiring how vigorously volunteers take on weeding, planting and pruning – the embodiment of “many hands making light work”.

We are now benefiting from a couple of years' work, with snowdrops and daffodils re-appearing and naturalising, along with new additions that are helping to win the battle against the weeds. Spring is an excellent time to admire what's coming through, so I encourage parishioners to have a slow wander around the beds.



As you wander, look out for the cyclamen donated by Jean Scurr, hydrangeas from the Newtons, Welsh primroses from the Harrises and Nerines, Yellow Hot Pokers and Day Lilies from Marion Archibald.

In terms of physical effort, special mention must go to Clive Harris's clearing of ivy from the hedge against the Hall; Caesar's weeding; Bob Bourton's clearing of the hedge between the upper and lower car park in the August heatwave, now the site of restorative privet saplings; Sophie and Hugh's cutting back of the shrubs against the old vicarage garage and fence; Sylvia Solomon, Sheila Spensley and John Abbott's extensive planting of daffodil and allium bulbs; and Caroline Lancaster's efforts with her hedge-trimmer. I will have missed a number of worthy mentions, for which apologies, but special thanks go to the churchwardens for arranging the occasions and supplying energy-enhancing refreshments at break-time – it makes all the difference!



Compared to last year, much of the bulky clearing is behind us, so we can focus on lighter tidying and true gardening with more focus on detail and presentation.

We would be delighted to welcome extra hands of all ages to the working parties: vacancies still exist for seed-sprinklers, watering-can operatives, weed-identification specialists and more - it doesn't have to be physical.

Pastoral Visiting Team

Marion Archibald

Pastoral visiting is an important part of our Christian ministry in the parish and a valuable way of getting to know one another better. The St Andrews' Pastoral visiting Group was formed in May 2017, not to replace our then Vicar's pastoral ministry, but to support and augment it. By definition, there is always strength in a team, as we can support and encourage one another. We also aim to have quarterly support meetings with Cate, which are both a help and an encouragement, as well as enabling us to seek her guidance and advice on any issues of particular concern.

Safeguarding

Elizabeth Harris

The parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others. Elizabeth Harris is our Parish Safeguarding Officer/Lead Recruiter, ably supported by Caroline Haines as assistant recruiter. DBS checks are renewed every three years and all those who have been safely recruited and all members of the PCC have completed the required safeguarding training.

There was one minor domestic safeguarding issue with a parishioner which was quickly resolved by the family involved.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the porch and on the church website.

Social Committee

Dixie Locke

2023 was a very busy and successful year for St Andrew's Social Committee. The year started with our extremely popular quiz. Tim Harris was our fabulous quizmaster working hard to find the right balance of questions so there was something for everyone. This event is always well attended by many from the wider community and is much enjoyed by everyone and made a profit for the church of £834.

May saw the coronation of King Charles which was an occasion not to be missed. The members of St Andrew's enjoy any opportunity to dress up, wave flags and have a sing song accompanied by the very talented Franklyn on the piano. The coronation feast raised £579

The highlight of the year was the glorious Induction and Installation of our dear vicar Cate Irvine. After a very moving and emotional service, the congregation welcomed Cate and her family to a reception with drinks and canapes provided by the Social Committee.

In early October there was the Harvest Lunch. The profit of £300 went to the Bishop's Harvest Appeal. The year ended with our traditional Christmas lunch which, for most of us, heralds the start of The Christmas festivities. There was the traditional turkey dinner with all the trimmings, a lighted Christmas pudding, carols crackers and a visit from Father Christmas with a gift for everyone. This event raised £713.

As well as all our fundraising events the Social Committee keeps busy throughout the year. We catered the lent course lunch, provided much appreciated coffee and hot cross buns after the walk of witness, and had mince pies and drink ready after both carol services. We also catered for a funeral.

Our Wednesday coffee mornings go from strength to strength and are very popular with the wider community. We only charge £1 for coffee and biscuits but raise enough to give help where it is needed. It enables Jonathan Daniels to buy what is needed for the garden and Miriam to buy materials for the children's corner.

The social Committee enjoy working together with such a strong vibrant community. We do appreciate your feedback support and thanks. It is much appreciated by us all - Claire Bannister; Nonie Bourton; Pat Dunton; Caro Haines; Dixie Locke; Heather Pepe; Janet Topping; Barbara Wishart; Maureen Yates.

Stewardship

Richard Peart

On the positive side, our income from the plate collection and the card reader has now returned to the pre-Covid level, but for various reasons our regular giving through Standing Orders and the Parish Giving Scheme has reduced by about £1000 a year since early 2023.

I said at the Annual Meeting last year that I considered it was necessary for each church family to be giving at least £40 a month on a regular basis for St Andrew's to be able to keep going with a secure income and to look to the future with confidence. Let's make it happen!

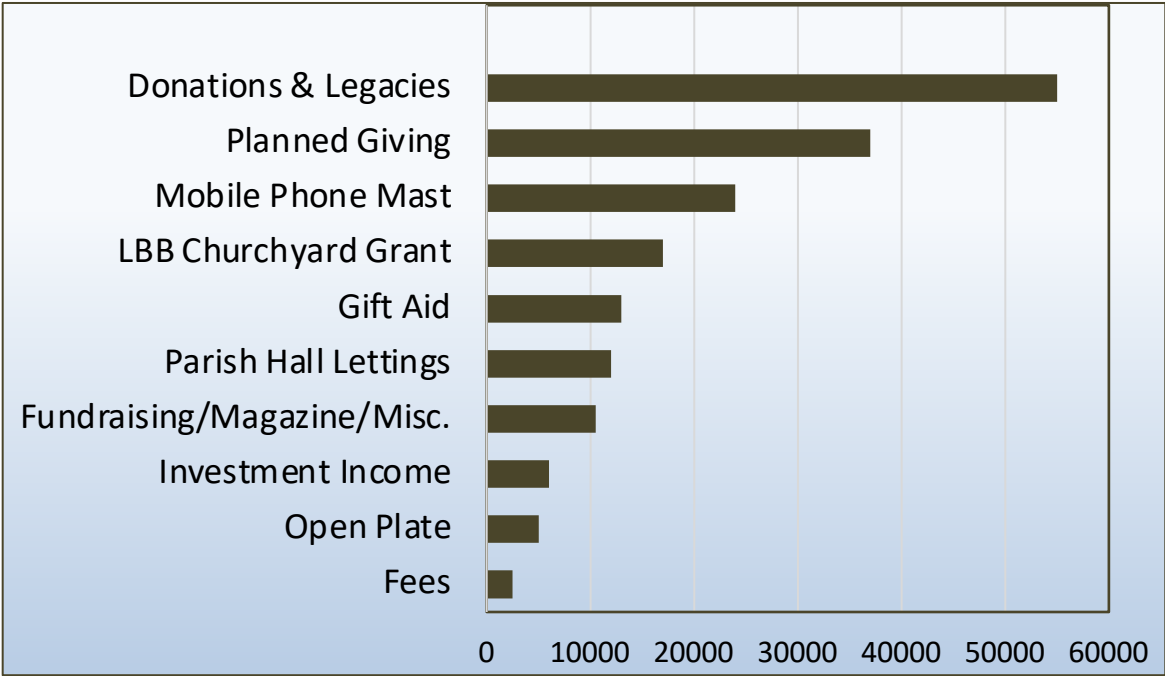
Please contact Richard Peart at rwpeart246@gmail.com or phone 020 8449 3723.

Financial Review

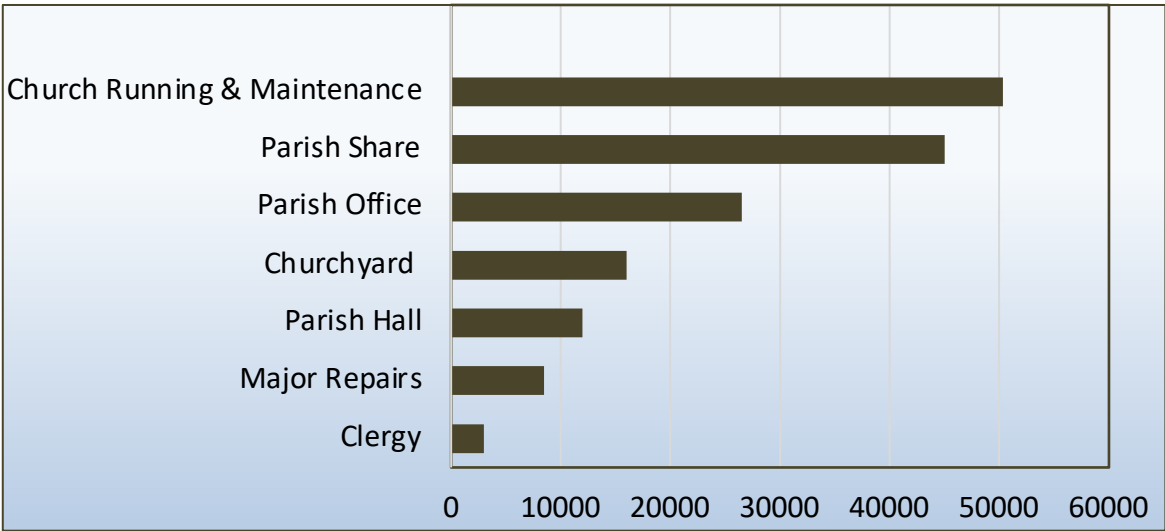
Alex Wishart

The charts below show the breakdown of our (unrestricted) income and expenditure in 2023

2023 Unrestricted income £185,527



2023 Unrestricted expenditure £162,014



Planned giving and open plate collections, together with gift aid recovered, were up about 10% on 2022, which is encouraging. A new contactless giving system has been introduced which is already proving its worth, making it easier for people to give at collections. Income from Parish Hall lettings remained steady, although we still have significant repair and maintenance costs.

It is hoped that, as we move forward, the Parish Hall will be an increasingly valuable source of net income. The mobile phone installation is a significant source of guaranteed income.¹

We were fortunate to receive legacies, both unrestricted and restricted. In line with our reserves policy, the unrestricted money was invested in our holding of CCLA Church of England Income Fund shares, to boost our regular income. The restricted money has been placed on deposit and will be used in 2024 to pay for fabric works.

Exceptional expenditure was primarily on the Churchyard and car park. The path in the upper churchyard leading down to the Parish Hall was resurfaced. This path had become very broken up and quite hazardous to people on foot, especially at night. In the lower churchyard major work was required to solve the problem of water accumulating in the north-east quadrant, which was starting to upset the headstone footings. The car park by the Parish Hall continues to cause problems due to poor drainage and the perimeter lights which are very vulnerable to cars manoeuvring into and out of the restricted space.

PCC has resolved that in general the Parish Share payment should be made on the basis that expenditure should match income, once exceptional items are taken out. Nevertheless, this year it was decided to pay the full Parish Share requested by the Diocese according to the agreed formula for a half-time stipendiary post plus Ministry Support Contribution. However, we were unable to pay the additional £8,711 'moderation' requested by the Diocese.

Reserves Policy

Certain sources of income, notably legacies and donations, are not, by their nature, predictable and so reserves are necessary to allow the PCC to continue its work should these sources fall significantly. It is the policy of the PCC that, generally and in most years, fixed overheads are intended to be met out of ordinary income. Extraordinary income is to be used to accumulate reserves and to fund special projects as determined from time to time expressly by the PCC.

It is the Trustees' intention to review both the reserves policy and levels of unrestricted reserves on an annual basis.

¹ *The mobile phone income is shown gross, i.e. rental income plus the electricity refund. The installation's electricity cost is included in the Church running and maintenance expenditure.*

Independent Examiner's Report

to the members/trustees of St Andrew's Church, Totteridge, Parochial Church Council

I report on the accounts for the year ended 31st December 2023 which are set out on pages 13 to 18.

Respective responsibilities of the Trustees and Independent Examiner

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;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

- (1) which give me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.



Pat Greene
6 West Hill Way
Totteridge
London, N20 8QP

Date: 16 April 2024

The Parochial Church Council of St Andrew, Totteridge
Statement of Financial Activities
for the year ending 31 December 2023

	Note	Unrestricted funds £	Restricted funds £	Endowment fund £	2023 £	2022 £
INCOMING RESOURCES						
Voluntary income	2(a)	127,842	5,000	0	132,842	160,328
Activities for generating funds	2(b)	5,167	0	0	5,167	5,217
Income from investments	2(c)	6,362	1,188	1,435	8,985	5,663
Church activities	2(d)	46,156	0	0	46,156	49,174
TOTAL INCOMING RESOURCES		185,527	6,188	1,435	193,150	220,382
RESOURCES EXPENDED						
Church activities	3(a)	162,014	0	5,519	167,533	135,086
Cost of generating voluntary income	3(b)	0	0	0	0	0
Governance costs	3(c)	0	0	0	0	0
TOTAL RESOURCES EXPENDED		162,014	0	5,519	167,533	135,086
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		23,513	6,188	(4,084)	25,617	85,296
GROSS TRANSFERS BETWEEN FUNDS	5	0	0	0	0	0
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		23,513	6,188	(4,084)	25,617	85,296
OTHER RECOGNISED GAINS						
Gains (losses) on investment assets	7(a)	15,736	0	4,549	20,285	(22,568)
NET MOVEMENT IN FUNDS		39,249	6,188	465	45,902	62,728
Balances b/fwd 1 January 2023	9	215,600	30,741	54,261	300,602	237,874
Balances c/fwd 31 December 2023		254,849	36,929	54,726	346,504	300,602

BALANCE SHEET AT 31 DECEMBER 2023

FIXED ASSETS

Tangible	6	15,041	0	0	15,041	17,189
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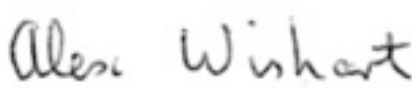
CURRENT ASSETS

Stock						
Investments	7(a)	199,284	0	52,484	251,768	214,483
Debtors and prepayments	7(b)	19,493	0	0	19,493	6,531
Short term deposits		27,500	30,067	0	57,567	57,565
Cash at bank and in hand		4,213	6,862	2,242	13,317	19,396
		250,490	36,929	54,726	342,145	297,975
Creditors - amounts falling due within one year	8	(10,682)			(10,682)	(14,562)
NET CURRENT ASSETS/(LIABILITIES)		239,808	36,929	54,726	331,463	283,413
TOTAL ASSETS LESS CURRENT LIABILITIES		254,849	36,929	54,726	346,504	300,602
TOTAL NET ASSETS		254,849	36,929	54,726	346,504	300,602

Approved by the Parochial Church Council on 12 March 2024 and signed on its behalf by:



Rev'd Cate Irvine (Vicar)



Alex Wishart (Treasurer)

The notes on pages 15 to 18 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

for year ended 31 December 2023

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

The PCC estimates that the Parish Hall cost about £50,000 to construct; the building has been fully depreciated. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

A new Church heating system, compliant with the Diocesan heating standards, was installed at the end of 2016 at a cost of £32,230. This is being depreciated over 15 years.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2023 £	2022 £
2(a) Voluntary income					
Planned giving: Gift Aid donations	37,236	0	0	37,236	35,632
Collections: (open plate)	5,174	0	0	5,174	4,487
Tax recoverable	13,660	0	0	13,660	10,283
Grants: Barnet Council (churchyard)	16,088	0	0	16,088	2,748
Donations, appeals, etc.	1,684	0	0	1,684	7,178
Legacies	54,000	5,000	0	59,000	100,000
	127,842	5,000	0	132,842	160,328
2(b) Activities for generating funds					
Parish Magazine (advertising and sales)	1,627	0	0	1,627	1,651
Fund raising	3,540	0	0	3,540	3,566
	5,167	0	0	5,167	5,217
2(c) Income from investments					
Dividends on CBF Investment Fund	4,985	0	1,435	6,420	5,304
Bank and CBF Deposit Fund Interest	1,377	1,188	0	2,565	359
	6,362	1,188	1,435	8,985	5,663
2(d) Income from church activities					
Fees for weddings and funerals	2,766	0	0	2,766	2,498
Parish Hall lettings - local community use	12,801	0	0	12,801	16,470
NetOne mobile phone installation	24,748	0	0	24,748	25,642
Miscellaneous	5,841	0	0	5,841	4,564
	46,156	0	0	46,156	49,174
Total incoming resources	185,527	6,188	1,435	193,150	220,382

3. RESOURCES EXPENDED

	Unrestricted funds £	Restricted funds £	Endowment fund £	2023 £	2022 £
3(a) Church activities					
Missionary and charitable giving	0	0	0	0	0
Ministry: Diocesan parish share	45,364	0	0	45,364	41,000
Other ministry costs	2,190	0	0	2,190	2,611
Church running and maintenance	50,605	0	0	50,605	44,965
Major repairs - structural renewal	9,000	0	0	9,000	0
Sunday School	0	0	0	0	34
Churchyard upkeep	16,088	0	5,519	21,607	8,969
Parish Hall running costs	11,979	0	0	11,979	12,897
Parish Office, including printing, stationery and magazine	26,788	0	0	26,788	24,610
	162,014	0	5,519	167,533	135,086
3(b) Generation of voluntary income					
Stewardship costs					
Costs of appeals					
	0	0	0	0	0
3(c) Governance costs					
PCC members induction training					
Independent examiner's remuneration*					
Total resources expended	162,014	0	5,519	167,533	135,086

4 (a). STAFF COSTS

The PCC uses the services of gardeners, organists, a cleaner and an office administrator, all self-employed and part-time. Total remuneration paid to them in 2023 was £31,277

4 (b). PAYMENTS TO PCC MEMBERS

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

5. ANALYSIS OF TRANSFERS BETWEEN FUNDS

Nil

6. FIXED ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2023 £	2022 £
Cost					
Balance carried forward	32,230	0	0	32,230	32,230
Depreciation					
Balance brought forward	15,041	0	0	15,041	12,894
Charge for the year	2,148	0	0	2,148	2,147
Balance at 31 December 2023	17,189	0	0	17,189	15,041
Net book value at 31 December 2023	15,041	0	0	15,041	17,189

7. CURRENT ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2023 £	2022 £
7(a) Investments					
Market value at 1 January 2023	166,548	0	47,935	214,483	177,051
Disposal	0	0	0	0	0
Purchases at cost	17,000	0	0	17,000	60,000
Net gains (losses)	15,736	0	4,549	20,285	(22,568)
Market value 31 December 2023	199,284	0	52,484	251,768	214,483
7(b) Debtors					
Tax recoverable	1,838	0	0	1,838	576
Prepayments and accrued interest	0	0	0	0	0
Other debtors	17,655	0	0	17,655	5,955
	19,493	0	0	19,493	6,531

8. LIABILITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2023 £	2022 £
Amounts falling due in one year					
Accruals for utility and other costs	345	0	0	345	900
Other creditors	973	0	0	973	13,662
Parish Share	9,364	0	0	9,364	0
	10,682	0	0	10,682	14,562
Amounts falling due after more than one year					
Other creditors	0	0	0	0	0

9. FUNDS

Fund movements	Collins	Fabric	Emond	Total
Balance at 1 January 2023	25,000	742	5,000	30,742
Incoming resources	166	5,000	33	5,199
Resources expended	(166)	0	(33)	(199)
Investment gains	0	0	0	0
Transfer	0	0	0	0
Balance at 31 December 2023	25,000	5,742	5,000	35,742

10. QUINQUENNIAL INSPECTION

The next quinquennial inspection will be in 2024.

11. INSURANCE

The Church buildings and contents are insured with a loss limit of £9,980,000. The Parish Hall and contents are insured with a loss limit of £3,330,000.

12. INVESTMENT POLICY

The 8,816 Income shares in the CCLA CBF Church of England Investment Fund are held as a long-term investment. The unit price can rise or fall depending on stock market conditions, and the investment policy of the manager of the funds.

13. CHURCHYARD

The London Borough of Barnet made a payment of £16,088 for maintenance of the upper churchyard and the war memorial.

14. CHARITABLE SUPPORT

Dedicated collections and events organised by support groups raised funds for and made the following contributions to Charitable organisations:

Earl Haig Fund Poppy appeal	£250
Bishop’s Harvest appeal	£572
Bishop’s Ordinand training fund	£442

15. OTHER COMMITMENTS

None

Accounts

Report & Accounts

for the
Parochial
Church Council
of
St Andrew's
Totteridge

NOV

VICAR

New incumbent appointed

INDEPENDENT EXAMINER

Pat Greene

BANKERS

Barclays Bank plc

Registered Charity No.
1128816

Administrative Information

St Andrew's Church is situated in the heart of Totteridge Village, Totteridge. It is part of Barnet Deanery in the Diocese of St. Albans within the Church of England. The correspondence address is The Parish Office, St. Andrew's Church, Totteridge Village, London N20 8PR.

Registered charity number 1128816.

PCC members who have served for the period from the date of the last APCM (24 April 2022) to the date of this report are:-

Ex Officio members

Mr Richard Peart	PCC Chairman & Stewardship Secretary
Mrs Margaret Peart	Reader
Mrs Marion Archibald	Reader Emeritus
Mrs Dixie Locke	Churchwarden
Ms Caroline Haines	Churchwarden
Mrs Liz Harris	Electoral Roll Officer & Safeguarding Officer
Mrs Anne Reid	Secretary

Elected members

Mr John Abbott
Mrs Alison Cornelius
Mr Richard Cornelius
Mr Tim Harris
Mr Russell Proctor
Mr Alex Wishart (Treasurer)
Mrs Maureen Yates (co-opted)

Deanery Synod Representatives

Mr Tim Harris
Mrs Dixie Locke
Mr Alex Wishart

Church Administrator

Sarah Newlyn
St. Andrew's Parish Church Office
Totteridge Village
London
N20 8PR

Email admin@totteridgechurch.org.uk
Tel 020 8446 1417

Aim and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. To this end, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC is also specifically responsible for the maintenance of the Parish Hall and Churchyard.

Structure, Governance & Management

The Parochial Church Council is a corporate body established by the Church of England.
The PCC operates under the Parochial Church Council Powers Measure.
The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of our Vicar, Churchwardens, Readers and members elected by those of the congregation who are on the electoral roll of the church. All those who attend our services and /or members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met seven times during 2022, with an average level of attendance of 75%. Given its wide responsibilities, the PCC is grateful to particular PCC members who take special interest in particular aspects of parish life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become an integral part of our parish community in Totteridge. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out and grow in their faith as part of our parish community through:

- Worship and prayer; Going Deeper into God - learning about the gospel; developing knowledge & trust in Jesus.
- Missionary and outreach work – Making New Disciples - our 'Mission Action Plan'
- Provision of pastoral care - Transforming Communities - for people living in the parish and beyond.

To facilitate these objectives, it is important that we maintain in good order the fabric of the Church of St Andrew, the Parish Hall, and the churchyard grounds in which they are situated.

The Church Year 2022

As we entered 2022, we were still absorbing the news that the Reverend Tim Seago and his wife Lindy were leaving us. We held a very special cocktail evening in the parish hall in early January to say goodbye and it is a delight to report that Tim and Lindy have settled well into their new surroundings in Norfolk and stay in touch with some in the Totteridge parish.

So began, what turned out to be at times, the laborious process of finding a new vicar. An initial meeting in February with The Rt. Rev. Bishop Michael Beasley, Bishop of Hertford, the Venerable Archdeacon of Hertford Janet Mackenzie, our Patron The Rev. Father Darren Collins, the Rev. Laura Hewett who is Area Dean and members of the St. Andrew’s PCC, buoyed us as we were told that we were going to be allocated a half-time minister (our inability to meet our full Parish Share contributions over the past few years determining that we do not qualify for a full-time vicar).

What this means, however, is that we will have a minister dedicated to St Andrews alone (not shared with another parish) and who would live in the Vicarage. They will work with us for three days during the week plus Sundays. The other three days will include the minister’s day off as well as time for them to devote to other activities.

The first task was to identify what it was we wanted in our new vicar and then to write a Parish Profile. In April a further meeting helped refine our profile which was subsequently published in June. The position was then advertised by the Diocese. After the summer holidays, responses were received and shortlisting took place in October, with two candidates being interviewed in November. Unfortunately, neither could be appointed so the process had to start again and the position was re-advertised. Sadly, of course, this meant that we were without a vicar of our own for the whole of 2022.

But our church continued to thrive. Thanks to the most amazing efforts of our reader Margaret Peart, our PCC chairman Richard Peart, our churchwardens Dixie Locke and Caroline Haines and our reader emeritus Marion Archibald, all ably supported by others in our church family, the activities of St Andrews continued throughout the year.

The church responded magnificently to the call for help for those caught up in the war in Ukraine. Vast quantities of clothing and essential supplies were gathered, sorted, packed and dispatched to Ukraine by truck and air. Alison Cornelius worked tirelessly to coordinate the St Andrew’s response.

The Church also hosted a stunning evening of music and song to raise funds to support Ukrainian causes. The NSPCC also benefitted.

A very well-attended Summer BBQ was held in July, yet again turning the parish hall car park into a vast party area and raising much-needed funds for the church.

Whilst the vacancy has meant that some services and activities have had to be suspended, we have continued to hold communion services on most Sundays, Choral Evensong and Family services every month and special services at Christmas and Easter, including the Christingle service, Nine Lessons and Carols, Crib service, Midnight Mass, Ash Wednesday, Maundy Thursday and Good Friday services (including the Walk of Witness). Thanks to the incredible work of Richard and Margaret Peart, we have been blessed with a huge variety of visiting ministers throughout 2022. These were:-

Revd. Brian Blackshaw
Revd. Adele Burgess
Revd. Diane Clark
Revd. Canon Darren Collins
Revd. Dr. Alec Corio
Bishop Christine Hardman
Revd. Cindy Kent

Revd. Prebendary David Nash
Revd. Ian Ogilvie
Revd. Jos Perris
Bishop Stephen Venner
Revd. Hugh Wikner
Revd. Tim Yeager

Communication

The weekly 'eNews' continues to be the main method of communicating with our parishioners, letting them know of service times, happenings within our community, special events and a notice board for anyone to inform others.

At the request of many, the monthly Parish Magazine was, once again, produced as a printed booklet. There is still an opportunity to deliver the magazine electronically.

We are extremely grateful that Russell Proctor, along with our administrator Sarah Newlyn, has taken on the considerable task of bringing our on-line communications into the 21st century. They are currently developing a mobile-friendly website which will replace the existing one in the coming months. This new website will contain fewer pages and be much easier to navigate, update and maintain. As well as being a source of historical and current information about St Andrews, it will detail our regular services, provide information on weddings, baptisms, funerals and christenings, list social and entertainment events that may be taking place and give contact information for those needing help, advice or support. There will also be a dedicated page for St Andrew's Primary School.

We are now also on Instagram. This particularly appeals to families and the younger sections of our congregation and gives us another, easily digestible format to spread our message and tell everyone about what St Andrews is doing. The Instagram platform is quick to update and should help to expand our congregation.

Safeguarding Report 2022

The parish is committed to the safeguarding of children and vulnerable adults and to supporting those who have been victims of abuse, as well as those who may present a risk to others.

Elizabeth Harris is our Parish Safeguarding Officer/Lead Recruiter, ably supported by Caroline Haines as assistant recruiter. DBS checks are renewed every three years and all those who have been safely recruited and all members of the PCC have completed the required safeguarding training within the last year.

Contact details for those wishing to obtain advice, raise any concerns or make referrals to the statutory authorities are in the Best Practice Guidance leaflets in the porch and on the church website.

There have been no issues of safeguarding concern over the last year.

Confidential Prayer Group

The Confidential Prayer Group for the Sick, the Bereaved and those in particular need was formed for the benefit of those whose needs for prayer support are too personal or sensitive to be included in public worship. The group began 20 years ago to pray for one member of our church family, and given the number of requests we now receive, it fulfills an important need. There are four of us in the group, and it is a real privilege to be able to come alongside people and support them in this way. We usually meet on the first Thursday or Friday of the month, but when there is urgent need we are in more frequent touch with each other. Most important of all, the group is confidential, so please do not hesitate to get in touch with me if you or someone you know would like to be included in our prayers.

Marion Archibald

Deanery Synod

At its best, Barnet Deanery is a vital part of the body of Christ - the church (1 Cor. 12.12-13). It is a forum and support structure that reflects the needs and diversity of all the priests, people and parishes of our area - from the rural swathes of Hertfordshire to the busy towns and residencies of New & East Barnet, Potters Bar & Borehamwood. In supporting and encouraging one another, with prayer, with pastoral care, with the sharing of ideas; in chapter, at synod, wherever and whenever we gather, we support the health and wholeness of every part of this interconnected and interdependent body. Three members of our PCC - Tim Harris, Alex Wishart and Dixie Locke - acted as representatives to the deanery synod which meets 3 times a year. Elected representatives here in turn elect the lay representatives who sit on the Diocesan Synod and provide the PCC with an important link between the parish and the wider structures of the church. Meetings are informative, thought-provoking and relevant to the spiritual and practical needs of our area and diocese.

Church Garden

Inspired by the many other talents continually displayed at St. Andrew's, work has continued this year on improving the flower beds around the parish hall and car park. We have seen the first returning snowdrops and tete-a-tete daffodils, rewarding the initial efforts on the garden following the overgrowth of the pandemic period. This demonstrated the value of Spring bulbs, which it is hoped will multiply and naturalise if they are content in their position. Parishioners' donations of perennials should flower in 2023, having settled into the beds running toward the shed and around the pampas grass outside the parish hall entrance, although the very dry August sadly saw one or two items lost to the heat.

Regular, enthusiastic working parties (determinedly ignoring any frost and rain), kindly co-ordinated by the churchwardens with added coffee and nibbles, have resulted in 'many hands making light work' of the bed containing an apple tree outside the shed in the car park ("Sylvia's Garden"); the bed along the kitchen side of the parish hall ("Miriam's Garden"); the overgrown area next to the entrance of the old vicarage; and the invasive ivy and brambles that were overwhelming the hedges ("Clive's hedges").

There is much more to be done, but a sense of collective achievement is always felt following the working parties when the team, in partnership with God's will, work together to continue creating an increasingly bright and cheerful welcome for all who use the hall and car park.

We hope to continue to welcome extra hands to the monthly working parties, where no job is too small!: vacancies exist for Chief seed sprinkler, Watering can operatives, and more!... Meanwhile, anyone who cannot attend and would like to donate a plant or bulbs will equally be rewarded.

Jonathan Daniels

Parish Hall

The Parish Hall continues to provide a meeting and entertainment space for a variety of groups and generates a growing income for the church. The Brownies/Guides and Perform (the children's acting group) now regularly utilise the hall's facilities and the National Childbirth Trust come along on an ad-hoc basis. New hirers include a Pilates Group and an Indian Dance Group and the hall has seen a number of children's parties and group meetings throughout the year. It continues to also provide the location for Sunday Coffee after church services, the highly successful Wednesday Coffee Morning and a peaceful room for those wishing to gather after funeral services.

Pastoral Care

The humble telephone once again proved to be the lifeline that enabled the Pastoral Visiting Group to carry on its much-valued work through the continuing Covid pandemic. Restrictions eased as the year progressed and the team were delighted to be able to resume proper visits. Ministering to those in need is a top priority of our faith and we are glad that our small but committed team have been able to maintain our work in the Totteridge community and beyond.

St Andrew's School

St. Andrew's School has enjoyed another busy and eventful year. The priority focus of the Leadership Team, including the Board of Governors, during 2022 was to ensure a return to 'normal' school life for all pupils following the huge disruption of the Covid-19 pandemic of the previous two years. The impact of the lock-downs, home learning regimes and, in many cases, family tragedies, had – and continues to have - an enormous impact on school life and the emotions and wellbeing of many pupils and staff members. Making sure that staff and children were provided with the emotional and educational support needed to bring them back to the everyday routines, disciplines and concentrations of school life was an essential but critical use of the school's resources and time. It was unfortunate that the School, like St Andrew's Church, was without a Vicar during this challenging period. Tim Seago was a much loved member of the School community, providing spiritual and pastoral support to our pupils, staff, parents and visitors. He is greatly missed still and all at the School look forward to welcoming our next Vicar when they arrive.

Nevertheless, the school community rose to the task of the post-pandemic recovery excellently, and despite the added challenges of a new national curriculum to implement, and the arrival of an Ofsted inspector in March 2022 for the School's periodic inspection! The School maintained its "Good" Ofsted classification, with the inspector commenting that "St Andrew's is a lovely school with a lovely atmosphere, everyone here talked about the St Andrew's way, with the village feel of it, and this doesn't come about by accident." Pupils "love learning", the report added, and "come to school every morning happy and eager to learn", thanks in no small measure to team of "kind and nurturing" teachers, who "love to work in this School". The exemplary behaviour of pupils was noted as a particular strength of the School. And reflecting the School's inclusive, Christian ethos, the inspectors also noted that "pupils with special educational needs and/or disabilities have equal access to the full curriculum and work alongside their peers; they are well supported in their learning".

Using monies raised from parents and contributors in the Totteridge community, along with a Diocesan grant, the School benefitted from a long-overdue refurbishment of its playground in the summer. £265,000 was invested in replacement drains, a new playing surface, environmentally friendly security fencing, new classroom windows, new games markings and retractable awnings for all the classrooms. Staff, pupils, as well as our many local young footballers and bicycle riders, have been delighted with the much improved space!

Looking forward, we are delighted that PCC Members Caroline Haines and Alex Wishart will be joining the Board of Governors in March 2023. In addition to the skills and wisdom they will bring to the collective work of the Governing Body, they will also help to continue the School's valued links with the Church and the PCC.

Social Committee

Following Tim Seago's departure the Social Committee, along with other members of the Church, has worked hard this year to ensure that the congregation stays together and remains in good spirits. We put on all our usual events, the Harvest and Christmas lunch and the quiz evening. We also celebrated the Queen's Platinum Jubilee with a tea party which involved lots of flag waving and singing with Franklyn at the piano, keeping us all in tune. We also catered a Civic Service, to celebrate Alison Cornelius' year as Mayor of Barnet (which had been postponed due to Covid). Most events had a super raffle organised by our 'raffle queen' Maureen Yates. Altogether these events raised £3,600 for the church.

Our biggest success has been the Wednesday Coffee Morning which we started to encourage people to get out and about after Covid. We have between 20 and 30 people every week many of whom are regular attendees, and several live outside the parish. They are mainly ladies, but we do have some gentlemen, including our indispensable Bob Bourton who regularly puts up the tables and chairs at the start and helps clear up afterwards. We charge a £1 for coffee and biscuits, celebrate birthdays with cake, serve pancakes, hot cross buns or whatever is relevant at the time.

For the Ash Wednesday service, we joined St Andrew's school in church before our coffee get together. Margaret Peart also organised a fish and chip lunch at South Herts Golf Club with guests going on to lunch from the coffee morning.

After covering our expenses, the money raised goes to help Jonathan Daniels buy plants etc. for the garden. His hard work is greatly admired by all visitors to the Parish Hall. Any money over goes back to the church.

The Social Committee work well together and really enjoys putting on events. It is hard work but worth it to see everyone enjoying themselves. Thank you all for your support. We look forward to seeing you at the Coronation Tea Party on Monday May 8th

The Social Committee:

Claire Bannister; Nonie Bourton; Pat Dunton; Caroline Haines; Dixie Locke; Heather Pepe; Janet Topping; Barbara Wishart; Maureen Yates.

Stewardship Report

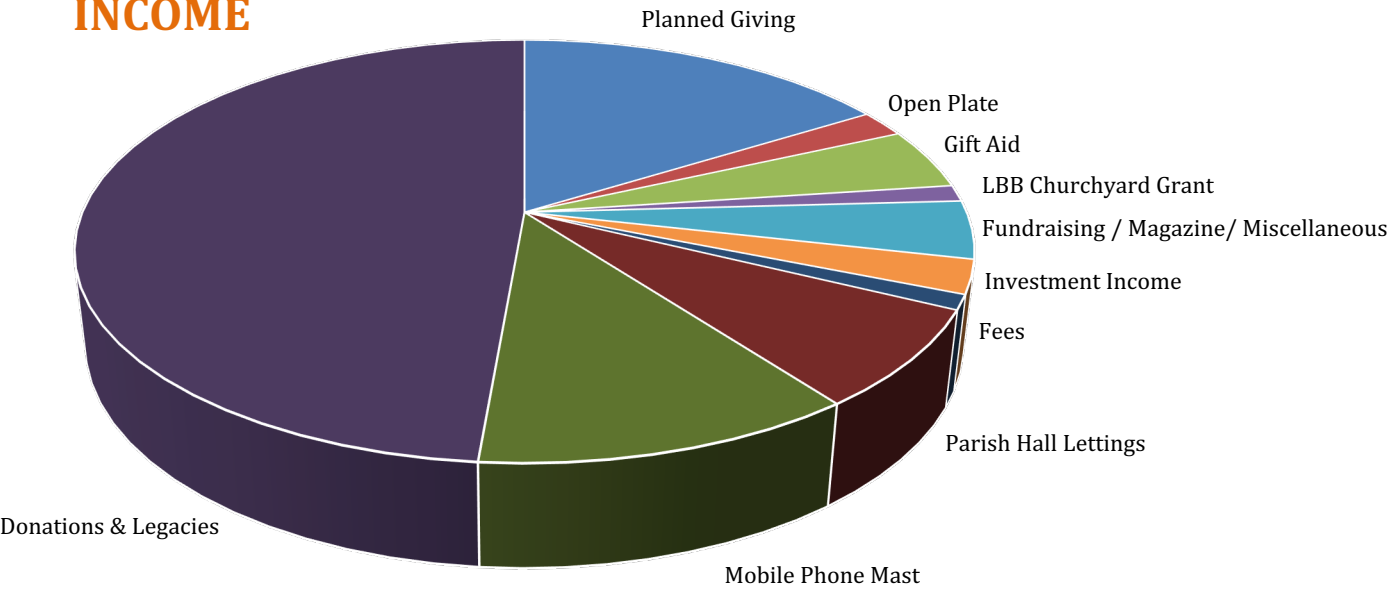
In the calendar year of 2022 our regular giving has fallen. Whilst this can be partly explained by some regular parishioners moving away and others having sadly died, it remains a matter of concern that we are not keeping up with other churches in terms of regular donations and giving.

Whilst we are very conscious of the economic pressures everyone is under at the moment, we do urge you all, if you are able, to reconsider the amount you are able to give on a regular basis and encourage those new to our parish and congregation to commit themselves to regular planned giving. If this happens we will not only be able to continue the necessary work we do but also expand our support to mission partners.

FINANCIAL REVIEW

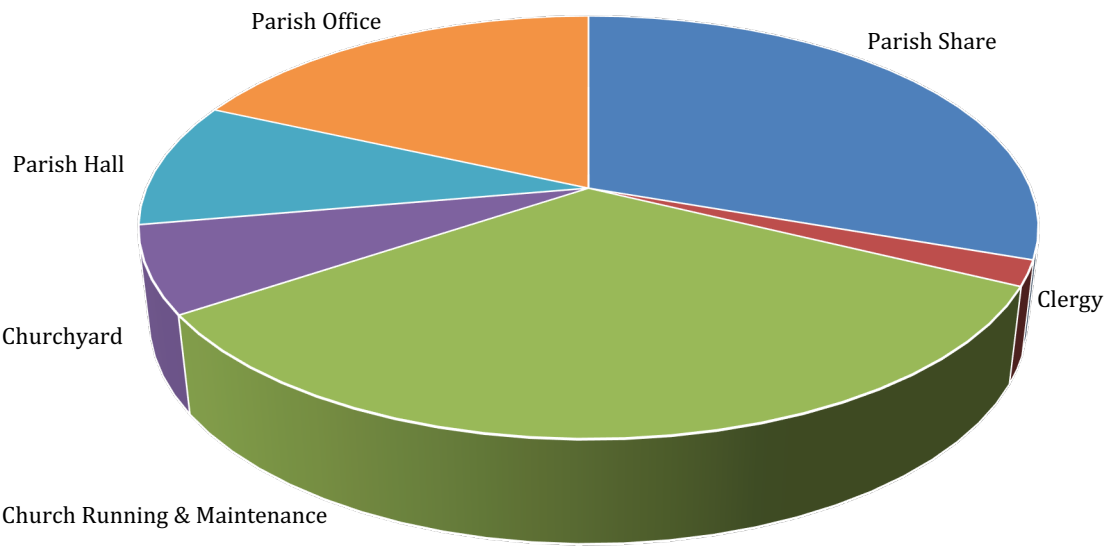
The breakdown of our 2022 income and expenditure is shown below.

INCOME



£220,382

EXPENDITURE



£135,052

Planned giving income was down some 15% on 2021. Income from Parish Hall lettings was up considerably, which is encouraging, however repair and maintenance costs were also substantial. The mobile phone installation is a significant source of guaranteed income.

In 2022 we received a large legacy addition to our unrestricted funds. In line with our reserves policy, a substantial fraction of this was invested in our holding of CCLA Church of England Income Fund shares, to boost our regular income. The remainder was placed on deposit to pay for major organ refurbishment work and flat roof repairs to the Hall, scheduled to take place in early 2023.

PCC decided that the 2022 Parish Share payment be made on the basis that expenditure should match income, when exceptional items are taken out (i.e. the legacy donation and the organ repair). This allowed for a Parish Share payment of £41,000, which is 75.6% of the £54,196 requested by the Diocese. (Our Parish Share is now calculated on the basis that St Andrews will be a half-time post).

Reserves Policy

Certain sources of income, notably legacies and donations, are not, by their nature, predictable and so reserves are necessary to allow the PCC to continue its work should these sources fall significantly. It is the policy of the PCC that, generally and in most years, fixed overheads are intended to be met out of ordinary income. Extraordinary income is to be used to accumulate reserves and to fund special projects as determined from time to time expressly by the PCC.

It is the Trustees' intention to review both the reserves policy and levels of unrestricted reserves on an annual basis.

Independent Examiner's Report

to the members/trustees of St Andrew's Church, Totteridge, Parochial Church Council

I report on the accounts for the year ended 31st December 2022 which are set out on pages 12 to 18.

Respective responsibilities of the Trustees and Independent Examiner

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;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

- (1) which give me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with s.130 of the 2011 Act; or
 - to prepare accounts which accord with these accounting records 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.



Pat Greene
6 West Hill Way
Totteridge
London, N20 8QP

Date: 16 April 2023

The Parochial Church Council of St Andrew, Totteridge

Statement of Financial Activities

for the year ending 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment fund £	Total 2022 £	Total 2021 £
INCOMING RESOURCES						
Voluntary income	2(a)	155,278	250	4,800	160,328	177,815
Activities for generating funds	2(b)	5,217	-	-	5,217	2,073
Income from investments	2(c)	4,038	198	1,427	5,663	4,041
Church activities	2(d)	49,174	-	-	49,174	29,219
TOTAL INCOMING RESOURCES		213,707	448	6,227	220,382	213,148
RESOURCES EXPENDED						
Church activities	3(a)	128,666	198	6,222	135,086	190,255
Cost of generating voluntary income	3(b)	-	-	-	-	-
Governance costs	3(c)	-	-	-	-	-
TOTAL RESOURCES EXPENDED		128,666	198	6,222	135,086	190,255
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		85,041	250	5	85,296	22,893
GROSS TRANSFERS BETWEEN FUNDS		-	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		85,041	250	5	85,296	22,893
OTHER RECOGNISED GAINS						
Gains (losses) on investment assets	7(a)	(16,203)	-	(6,365)	(22,568)	23,371
NET MOVEMENT IN FUNDS		68,838	250	(6,360)	62,728	46,264
Balances b/fwd 1 January 2022		146,761	30,492	60,621	237,874	191,610
Balances c/fwd 31 December 2022		215,599	30,742	54,261	300,602	237,874

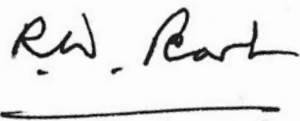
The Parochial Church Council of St Andrew, Totteridge

Balance Sheet

at 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment fund £	Total 2022 £	Total 2021 £
FIXED ASSETS						
Tangible	6	17,189	-	-	17,189	19,336
CURRENT ASSETS						
Stock						
Investments	7(a)	166,548	-	47,935	214,483	177,051
Debtors and prepayments	7(b)	6,531	-	-	6,531	5,208
Short term deposits		27,500	30,065	-	57,565	37,564
Cash at bank and in hand		12,393	677	6,326	19,396	21,758
		212,972	30,742	54,261	297,975	241,581
Creditors - amounts falling due within one year	8	(14,562)	-	-	(14,562)	(23,043)
NET CURRENT ASSETS/(LIABILITIES)		198,410	30,742	54,261	283,413	218,538
TOTAL ASSETS LESS CURRENT LIABILITIES		215,599	30,742	54,261	300,602	237,874
TOTAL NET ASSETS		215,599	30,742	54,261	300,602	237,874

Approved by the Parochial Church Council on 14 March 2023 and signed on its behalf by:



Richard Peart (PCC Chairman)



Alex Wishart (Treasurer)

The notes on pages 14 to 18 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

for year ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

The PCC estimates that the Parish Hall cost about £50,000 to construct; the building has been fully depreciated. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

A new Church heating system, compliant with the Diocesan heating standards, was installed at the end of 2016 at a cost of £32,230. This is being depreciated over 15 years.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2022 £	2021 £
2. INCOMING RESOURCES					
2(a) Voluntary income					
Planned giving: Gift Aid donations	35,382	250	-	35,632	41,454
Collections: (open plate)	4,487	-	-	4,487	4,358
Tax recoverable	10,283	-	-	10,283	16,877
Grants: Barnet Council (churchyard)	2,748	-	-	2,748	2,572
Donations, appeals, etc.	2,378	-	4,800	7,178	112,554
Legacies	100,000	-	-	100,000	-
	155,278	250	4,800	160,328	177,815
2(b) Activities for generating funds					
Parish Magazine (advertising and sales)	1,651	-	-	1,651	351
Fund raising	3,566	-	-	3,566	1,722
	5,217	-	-	5,217	2,073
2(c) Income from investments					
Dividends on CBF Investment Fund	3,877	-	1,427	5,304	2,607
Bank and CBF Deposit Fund interest	161	198	-	359	1,434
	4,038	198	1,427	5,663	4,041
2(d) Income from church activities					
Fees for weddings and funerals	2,498	-	-	2,498	3,280
Parish Hall lettings - local community use	16,470	-	-	16,470	1,878
NetOne mobile phone installation	25,642	-	-	25,642	20,547
Miscellaneous	4,564	-	-	4,564	3,514
	49,174	-	-	49,174	29,219
Total incoming resources	213,707	448	6,227	220,382	213,148

3. RESOURCES EXPENDED

	Unrestricted funds £	Restricted funds £	Endowment fund £	2022 £	2021 £
3(a) Church activities					
Missionary and charitable giving	-	-	-	-	-
Ministry: Diocesan parish share	41,000	-	-	41,000	58,000
Other ministry costs	2,611	-	-	2,611	2,394
Church running and maintenance	44,965	-	-	44,965	16,187
Major repairs - structural renewal	-	-	-	-	84,606
Sunday School	-	34	-	34	7
Churchyard upkeep	2,583	164	6,222	8,969	6,867
Parish Hall running costs	12,897	-	-	12,897	5,151
Parish Office, including printing, stationery and magazine	24,610	-	-	24,610	17,043
	128,666	198	6,222	135,086	190,255
3(b) generation of voluntary income					
Stewardship costs	-	-	-	-	-
Costs of appeals	-	-	-	-	-
	-	-	-	-	-
3(c) Governance costs					
PCC members induction training	-	-	-	-	-
Independent examiner's remuneration	-	-	-	-	-
	-	-	-	-	-
Total resources expended	128,666	198	6,222	135,086	190,255

4 (a). STAFF COSTS

The PCC uses the services of gardeners, organists, a cleaner and an office administrator, all self-employed and part-time. Total remuneration paid to them in 2022 was £28,962

4 (b). PAYMENTS TO PCC MEMBERS

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

5. ANALYSIS OF TRANSFERS BETWEEN FUNDS

Nil

6. FIXED ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2022 £	2021 £
Cost					
Balance carried forward	32,230	-	-	32,230	32,230
Depreciation					
Balance brought forward	12,894	-	-	12,894	10,745
Charge for the year	2,147	-	-	2,147	2,149
Balance at 31 December 2022	15,041	-	-	15,041	12,894
Net book value at 31 December 2022	17,189	-	-	17,189	19,336

7. CURRENT ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2022 £	2021 £
7(a) Investments					
Market value at 1 January 2022	122,751	-	54,300	177,051	83,680
Disposal	-	-	-	-	-
Purchases at cost	60,000	-	-	60,000	70,000
Net gains (losses)	(16,203)	-	(6,365)	(22,568)	23,371
Market value 31 December 2022	<u>166,548</u>	<u>-</u>	<u>47,935</u>	<u>214,483</u>	<u>177,051</u>
7(b) Debtors					
Tax recoverable	576	-	-	576	1,675
Prepayments and accrued interest	-	-	-	-	-
Other debtors	5,955	-	-	5,955	3,533
	<u>6,531</u>	<u>-</u>	<u>-</u>	<u>6,531</u>	<u>5,208</u>

8. LIABILITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2022 £	2021 £
Amounts falling due in one year					
Accruals for utility and other costs	900	-	-	900	650
Other creditors	13,662	-	-	13,662	12,393
Parish Share	-	-	-	-	10,000
	<u>14,562</u>	<u>-</u>	<u>-</u>	<u>14,562</u>	<u>23,043</u>
Amounts falling due after more than one year	-	-	-	-	-
Other creditors	-	-	-	-	-

9. FUNDS

	Collins	Fabric	Emond	Total
Fund movements				
Balance at 1 January 2022	25,000	492	5,000	30,492
Incoming resources	164	250	34	448
Resources expended	(164)	-	(34)	(198)
Balance at 31 December 2022	<u>25,000</u>	<u>742</u>	<u>5,000</u>	<u>30,742</u>

10. QUINQUENNIAL INSPECTION

The next quinquennial inspection will be in 2024.

11. INSURANCE

The church buildings and contents are insured with a loss limit of £5,910,000 through a Diocesan group scheme. The parish hall and contents are insured with a loss limit of £2,960,000.

12. INVESTMENT POLICY

The 8,067 Income shares in the CCLA CBF Church of England Investment Fund are held as a long term investment. The unit price can rise or fall depending on stock market conditions, and the investment policy of the manager of the funds.

13. CHURCHYARD

The London Borough of Barnet made a payment of £2,433 for maintenance of the upper churchyard and the war memorial.

14. CHARITABLE SUPPORT

Dedicated collections and events organised by support groups raised funds for and made the following contributions to Charitable organisations:

Earl Haig Fund Poppy appeal	£323
Bishop’s Harvest appeal	£200
Ukraine appeal	£286

15. OTHER COMMITMENTS

None

Accounts

2021

Report and Accounts



for the Parochial Church Council of St Andrew's Church, Totteridge

Registered Charity No. 1128816

VICAR

Position currently vacant

INDEPENDENT EXAMINER

Pat Greene
6 West Hill Way
Totteridge
London N20 8QP

BANKERS

Barclays Bank plc

2021....

.... a year that started under the shadow of continuing restrictions imposed by the Covid 19 pandemic; saw the joy of both regular and new members of our congregation as they slowly emerged again to meet in church; and concluded with the devastating news that our vicar, the Revd. Tim Seago, would be leaving us at the end of the year. Health issues made it impossible for Tim to continue and, having overseen the hectic yet inspiring Christmas season at St Andrews, he and his lovely wife Lindy, retired to rest and, God willing, recuperate in the peaceful environs of rural Norfolk.

It is in the absence of Tim and Lindy that this year's Annual Report is being prepared and, without their valuable input, it is a somewhat pared-down version of previous reports.

If there is any information about our Church's activities in 2021 that you would like but cannot find in this Annual Report, then please do not hesitate to contact our administrator, Sarah Newlyn and she, or a member of the PCC, will get you the answer.

The future

The news referred to above does, of course, mean that we entered 2022 without a vicar. Thanks to sterling work, particularly by Margaret and Richard Peart, we will have, on most Sundays, a minister to lead us in worship and to conduct communion and, where one is not available, a service of a different type will be held.

Whilst the long process has just started, we can tell you that we have been advised that St Andrews will have its own vicar, living in the Totteridge vicarage, in due course, The exact details of the appointment are still being worked on but it is likely that we will enjoy the services of a new incumbent for four days each week.

In the meantime, the PCC will endeavour to provide the leadership, support and guidance it best can.

Administrative Information

St Andrew's Church is situated in the heart of Totteridge Village, Totteridge. It is part of Barnet Deanery in the Diocese of St. Albans within the Church of England. The correspondence address is The Parish Office, St. Andrew's Church, Totteridge Village, London N20 8PR.

Registered charity number 1128816.

PCC members who have served for the period from the date of the last APCM (28 April 2021) to the date of this report are

Ex Officio members

The Reverend Timothy Seago (Chair)	Vicar (retired 7 January 2022)
Mrs Margaret Peart	Reader
Mrs Marion Archibald	Reader Emeritus
Mrs Dixie Locke	Churchwarden
Mr Anthony Konadu-Boateng	Churchwarden
Mrs Liz Harris	Electoral Roll Officer (Designate)
Mrs Anne Reid	Secretary
Mr Richard Peart	Stewardship Secretary (Elected Chair on 10 January 2022)

Elected members

Mr John Abbott
Mrs Alison Cornelius
Mr Richard Cornelius
Ms Caro Haines
Mrs Liz Harris
Mr Tim Harris
Mr Russell Proctor
Mr Alex Wishart (Treasurer)
Mrs Maureen Yates (co-opted)

Deanery Synod Representatives

Mr Tim Harris
Mrs Dixie Locke
Mr Alex Wishart

Church Administrator

Sarah Newlyn
St. Andrew's Parish Church Office
Totteridge Village
London
N20 8PR

Email admin@totteridgechurch.org.uk
Tel 020 8446 1417

Aim and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar in promoting in the ecclesiastical parish the whole mission of the Church - pastoral, evangelistic, social and ecumenical. To this end, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC is also specifically responsible for the maintenance of the Parish Hall and Churchyard.

Structure, Governance & Management

The Parochial Church Council is a corporate body established by the Church of England.

The PCC operates under the Parochial Church Council Powers Measure.

The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of our Vicar, Churchwardens, Readers and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services and /or members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met four times during 2021, two of them via the 'Zoom' platform, with an average level of attendance of 71%. Given its wide responsibilities, the PCC is grateful to particular PCC members who take special interest in particular aspects of parish life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become an integral part of our parish community in Totteridge. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out and grow in their faith as part of our parish community through:

- Worship and prayer; Going Deeper into God - learning about the gospel; developing knowledge & trust in Jesus.
- Missionary and outreach work – Making New Disciples - our 'Mission Action Plan'
- Provision of pastoral care - Transforming Communities - for people living in the parish and beyond.

To facilitate these objectives, it is important that we maintain in good order the fabric of the Church of St Andrew, the Parish Hall, and the churchyard grounds in which they are situated.

The Church Year 2021

For obvious reasons there is no Vicar's report this year and official figures for attendance at individual special services and attendance breakdowns (ages etc.) are not immediately available.

The pandemic continued to impact severely on our ability to be a fully functioning and open church. We were, again, subject to a lock-down at the beginning of the year. Thank goodness the restrictions were lifted in the spring and we slowly returned to 'live' services in church but continued with the Zoom broadcasts for those who felt unable to return in person. This proved highly successful, with average attendances in the 50's.

Although the live experience in church was initially restrained by the continued need for social distancing and the wearing of face masks, the number of parishioners attending gradually increased as national restrictions were relaxed. Our online 10:30 Family Service on the 1st Sunday each month is still our most popular and it is heartening to see new families joining in regularly with both this and the 3rd Sunday All-Age Eucharist service.

Church Building

The year started with the unwelcome discovery that the Church ceiling panels were completely rotten. This was revealed when the panels were inspected up close using a cherry picker lift, in preparation for the interior redecoration. Removal of the old panels would have been a major undertaking, so it was decided to simply board them over with new ones (still a time consuming and expensive job). This delayed the planned painting work which was completed at the end of March. The combination of the redecorated interior, the new lighting, carpeting and pew covers gives the Church interior a bright, welcoming look.

The office area in the choir vestry was improved with new carpeting and fittings. The metal grills which cover the central heating ducts running down the Church aisles were found to be cracked and have been repaired.

A large area of the parquet floor in the Parish Hall was found to have water damage, which caused the tiles to lift. Fortunately, this was covered by our insurance and the floor was successfully repaired by a specialist contractor.

Communication

The weekly 'eNews' continues to be the main method of communicating with our parishioners, letting them know of service times, happenings within our community, special events and a notice board for anyone to inform others.

The Parish Magazine has been delivered as an on-line periodical since Covid hit and, whilst this has been successful, allowing far more contributions to be included, there is a groundswell of opinion that the magazine might also, once again, be available in printed format. The PCC has agreed to this and so, soon, you will have the choice.

Confidential Prayer Group

The Confidential Prayer Group for the Sick, the Bereaved and those in particular need was formed for the benefit of those whose needs for prayer support are too personal or sensitive to be included in public worship. The group began 20 years ago to pray for one member of our church family, and given the number of requests we now receive, it fulfills an important need. There are four of us in the group, and it is a real privilege to be able to come alongside people and support them in this way. We usually meet on the first Thursday or Friday of the month, but when there is urgent need we are in more frequent touch with each other. Most important of all, the group is confidential, so please do not hesitate to get in touch with me if you or someone you know would like to be included in our prayers.

Marion Archibald

Deanery Synod

At its best, Barnet Deanery is a vital part of the body of Christ - the church (1 Cor. 12.12-13). It is a forum and support structure that reflects the needs and diversity of all the priests, people and parishes of our area - from the rural swathes of Hertfordshire to the busy towns and residencies of New & East Barnet, Potters Bar & Borehamwood. In supporting and encouraging one another, with prayer, with pastoral care, with the sharing of ideas; in chapter, at synod, wherever and whenever we gather, we support the health and wholeness of every part of this interconnected and interdependent body. Three members of our PCC, Tim Harris, Alex Wishart and Dixie Locke, acted as representatives to the deanery synod which meets 3 times a year. Elected representatives here in turn elect the lay representatives who sit on the Diocesan Synod and provides the PCC with an important link between the parish and the wider structures of the church. Meetings are informative, thought-provoking and relevant to the spiritual and practical needs of our area and diocese.

Flower Arrangers

Easter 2021 brought great joy to the Flower Arrangers as for the first time for fifteen months we were able to decorate and fill the Church with fresh flowers. It is customary at the main church festivals to decorate not only the two altars, choir stalls and windowsills and multiple tables but also the exterior of the church including both notice boards and both sides of the Lychgate.

Due to the restrictions imposed by Covid there were few weddings, only one wedding requiring our help. Due to the ability and dexterity of one of our arrangers we produced buttonholes and a small bouquet as well. Thereafter the year reverted to its normal pattern with a rota of arrangers providing flowers for all the church services including funerals, two of which requested flowers.

In July we had a visit from the Bishop of St Albans to commemorate the success of the Appeal and to unveil a plaque in the Church Hall. To enhance this visit we recreated the Golden Heart of Totteridge stands and used red and gold flowers and foliage as we did for the arrangements at the beginning of the appeal. The visual impact was outstanding.

Harvest was fun, as it often is. We bought several large pumpkins, scooped out the flesh and filled them with flowers. These were placed on the choir stalls and caused much mirth. They were then taken to the harvest lunch and provided raffle prizes. Advent soon appeared and all was quiet until Christmas when we had a further outburst of traditional silver and red flowers and a multitude of small lights.

Now all the flower arrangers including Jean, Christine, Dixie, Sheila, Elizabeth, Alice, Pat, Hilary, Marian, Isobel and Charlotte are looking forward to Easter 2022 and are preparing an extravagance of Easter lilies. Parishioners have been asked to donate a lily in memory of someone and the names will be read out on Easter Sunday. We are again indebted to the parishioners who donate flowers throughout the year.

Another year unfolds.

Christine Riley

Parish Hall

After lockdown it was heartening to see some of our regular hirers keen to return. The Brownies/Guides and Perform (the children's acting group) now regularly utilise the hall's facilities and the National Childbirth Trust come along on an ad-hoc basis. New hirers include a Pilates Group and an Indian Dance Group.

Pastoral Care

The humble telephone once again proved to be the lifeline that enabled the Pastoral Visiting Group to carry on its much-valued work through the continuing Covid pandemic. Restrictions eased as the year progressed and the team were delighted to be able to resume proper visits. Ministering to those in need is a top priority of our faith and we are glad that our small but committed team have been able to maintain our work in the Totteridge community and beyond.

St Andrew's School

Unfortunately, no report was available from St Andrew's School this year.

Social Committee

It's been wonderful that the Social Committee have been able to get busy again after 18 months inactivity in lockdown.

We started in October with Harvest Lunch. We were a bit apprehensive as nobody knew how many people would still feel too nervous to come. However, we needn't have worried as we catered for 60 people, the atmosphere was fantastic, and we made a profit of £520.

Christmas at St Andrew's is always enjoyable. First the Christmas Lunch in early December. With 2 Carol services we have our fill of mince pies and mulled wine. We also catered Tim and Lindy's cocktail party. It was a happy occasion but tinged with sadness as saying goodbye to the Vicar and his wife was hard. They have always supported the Social Committee no matter what ideas we put forward. The Christmas events raised £520.

In February we held our annual quiz which is always a big money spinner as it attracts people from all over the parish. We are grateful to Enrico Violini and his helper Alex Wishart who cooked the delicious chicken casserole supper and to our Quiz Master, Tim Harris who generously gave of his time to set the questions and keep everyone in order. We raised a magnificent £1,541.

Like all members of the church, the Social Committee did not want to see the community drift apart during the Vacancy, so in February we started our weekly Wednesday coffee mornings. This has been tremendously successful, with people coming from a wide area. Although this is not a fundraising venture, we do charge for coffee and biscuits and we do make a little extra money. Coming down to the

the parish hall is now a very pleasant experience thanks to Jonathan Daniels and his hard work in the car park gardens. We will be funding any little purchase he needs to make this area even more beautiful. The members of the Social Committee would like to thank the congregation of St Andrews for their continued support of our events. Although it is hard work we do enjoy ourselves and find it really rewarding to see the pleasure our events give to so many.

The Social Committee:- Claire Bannister, Honorah Bourton, Pat Dunton, Caroline Haines, Dixie Locke, Heather Pepe, Janet Topping, Gill Wicken, Barbara Wishart and Maureen Yates

Dixie Locke

Stewardship Report

For the calendar year of 2021, our regular giving has largely kept up. We have been blessed with a generous donation of £100,000, of which over £30,000 had to be spent on the ceiling lining of the church, but we have invested the remainder to provide future income.

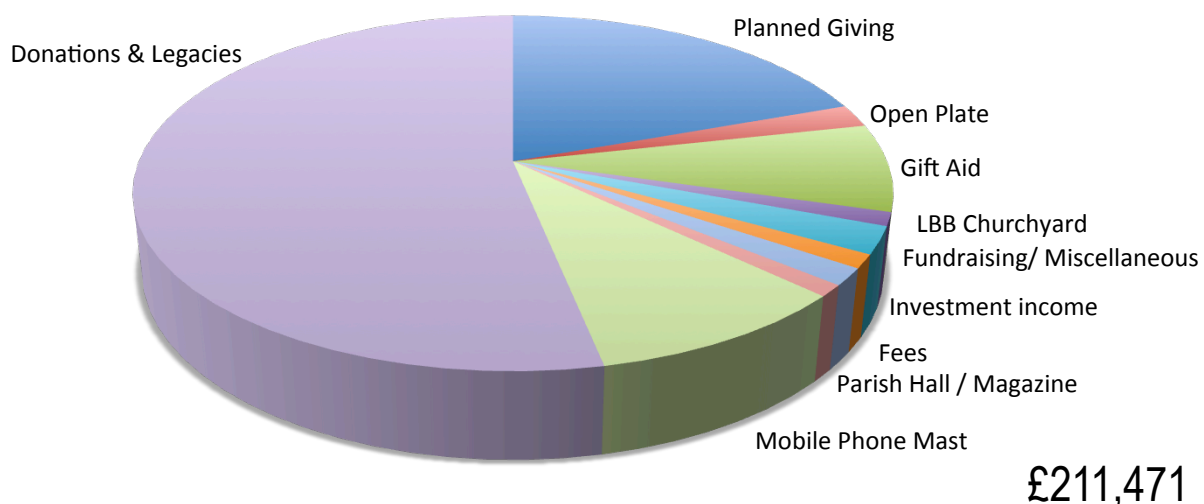
Next year however, there will be a significant reduction in regular support due to deaths and removals. We still need to encourage our newer members of the congregation to commit themselves to a regular donation if we are to maintain our income.

Richard Peart

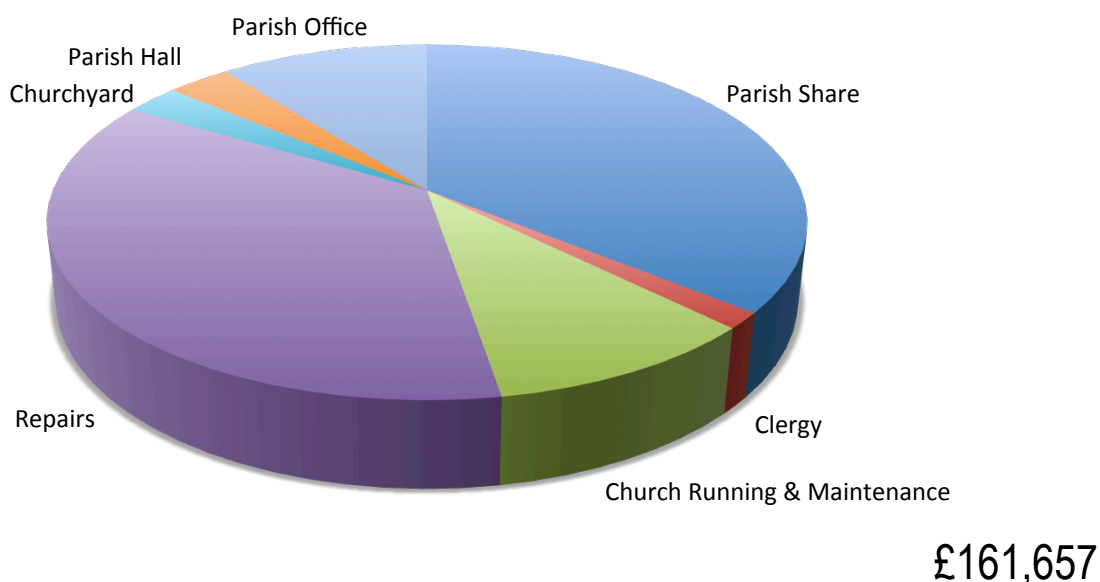
FINANCIAL REVIEW

The breakdown of our 2021 unrestricted income and expenditure are shown below.

INCOME



EXPENDITURE



In January 2021 we received a large donation to unrestricted funds from a charitable trust. Part of this was used to pay for the Church ceiling repairs, and in line with our reserves policy the remainder was invested in our holding of CCLI Church of England Income Fund shares. The Heart of Totteridge appeal was concluded in 2021. More than £480,000 was raised over the four years the appeal was run (gift aid and deposit fund interest further increased this total). This exceeded our most optimistic expectations and is a testament to the generosity of the donors and to the leadership of Tim and Lindy Seago.

The last of the Heart of Totteridge funds were expended on redecoration of the Church interior and on provision of the new pew covers. Income from Parish Hall lettings started to recover with the easing of Covid restrictions and it is hoped that this trend will continue now into 2022. The mobile phone installation is a major source of guaranteed income.

If we take out the exceptional donation and repair, then as in previous years we continue to run a significant deficit in income versus expenditure. In view of this PCC has decided that we could only afford to pay just under 75 percent of the 2021 Parish Share (£78,000 requested by the Diocese).

Reserves Policy

Certain sources of income, notably legacies and donations, are not, by their nature, predictable and so reserves are necessary to allow the PCC to continue its work should these sources fall significantly. It is the policy of the PCC that, generally and in most years, fixed overheads are intended to be met out of ordinary income. Extraordinary income is to be used to accumulate reserves and to fund special projects as determined from time to time expressly by the PCC.

It is the Trustees' intention to review both the reserves policy and levels of unrestricted reserves on an annual basis.

Independent Examiner's Report

to the members/trustees of St Andrew's Church, Totteridge, Parochial Church Council

I report on the accounts for the year ended 31st December 2021 which are set out on pages 12 to 18.

Respective responsibilities of the Trustees and Independent Examiner

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;
- Follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

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

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records 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.



Pat Greene
6 West Hill Way
Totteridge
London, N20 8QP

Date: 20 April 2022

Statement of Financial Activities

for the year ending 31 December 2021

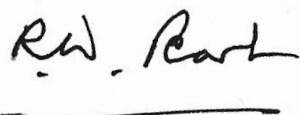
	Note	Unrestricted funds £	Restricted funds £	Endowment fund £	2021 £	2020 £
INCOMING RESOURCES						
Voluntary income	2(a)	177,565	250	-	177,815	77,065
Activities for generating funds	2(b)	2,073	-	-	2,073	56,521
Income from investments	2(c)	2,614	47	1,380	4,041	3,058
Church activities	2(d)	29,219	-	-	29,219	29,316
TOTAL INCOMING RESOURCES		211,471	297	1,380	213,148	165,960
RESOURCES EXPENDED						
Church activities	3(a)	161,657	26,198	2,400	190,255	193,902
Cost of generating voluntary income	3(b)	-	-	-	-	-
Governance costs	3(c)	-	-	-	-	-
TOTAL RESOURCES EXPENDED		161,657	26,198	2,400	190,255	193,902
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		49,814	(25,901)	(1,020)	22,893	(27,942)
GROSS TRANSFERS BETWEEN FUNDS	5	-	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		49,814	(25,901)	(1,020)	22,893	(27,942)
OTHER RECOGNISED GAINS						
Gains on investment assets	7(a)	16,543	-	6,828	23,371	6,279
NET MOVEMENT IN FUNDS		66,357	(25,901)	5,808	46,264	(21,663)
Balances b/fwd 1 January 2021		80,404	56,393	54,813	191,610	213,273
Balances c/fwd 31 December 2021		146,761	30,492	60,621	237,874	191,610

Balance Sheet

at 31 December 2021

		Unrestricted funds	Restricted funds	Endowment fund	2021	2020
Note		£	£	£	£	£
BALANCE SHEET AT 31 DECEMBER 2021						
FIXED ASSETS						
Tangible	6	19,336	-	-	19,336	21,485
CURRENT ASSETS						
Stock						
Investments	7(a)	122,751	-	54,300	177,051	83,680
Debtors and prepayments	7(b)	5,208	-	-	5,208	13,120
Short term deposits		7,500	30,064	-	37,564	48,659
Cash at bank and in hand		12,609	428	8,721	21,758	51,883
		148,068	30,492	63,021	241,581	197,342
Creditors - amounts falling due within one year	8	(20,643)	-	(2,400)	(23,043)	(27,217)
NET CURRENT ASSETS/(LIABILITIES)		127,425	30,492	60,621	218,538	170,125
TOTAL ASSETS LESS CURRENT LIABILITIES		146,761	30,492	60,621	237,874	191,610
TOTAL NET ASSETS		146,761	30,492	60,621	237,874	191,610

Approved by the Parochial Church Council on 30 March 2022 and signed on its behalf by:



Richard Peart (PCC Chairman)



Alex Wishart (Treasurer)

The notes on pages 14 to 18 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

The PCC estimates that the Parish Hall cost about £50,000 to construct; the building has been fully depreciated. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

A new Church heating system, compliant with the Diocesan heating standards, was installed at the end of 2016 at a cost of £32,230. This is being depreciated over 15 years.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

	Unrestricted funds £	Restricted funds £	Endowment fund £	2021 £	2020 £
2. INCOMING RESOURCES					
2(a) Voluntary income					
Planned giving: Gift Aid donations	41,204	250	-	41,454	41,879
Collections: (open plate)	4,358	-	-	4,358	5,505
Tax Recoverable:	16,877	-	-	16,877	14,511
Grants: Barnet Council (churchyard)	2,572	-	-	2,572	5,246
Donations, appeals, etc.	112,554	-	-	112,554	5,424
Legacies	-	-	-	-	4,500
	177,565	250	-	177,815	77,065
2(b) Activities for generating funds					
Parish Magazine (advertising and sales)	351	-	-	351	1,018
Fund raising	1,722	-	-	1,722	53,653
Tax recoverable	-	-	-	-	1,850
	2,073	-	-	2,073	56,521
2(c) Income from investments					
Dividends on CBF Investment Fund	2,607	-	1,380	3,987	2,768
Bank and CBF Deposit Fund Interest	7	47	-	54	290
	2,614	47	1,380	4,041	3,058
2(d) Income from church activities					
Fees for weddings and funerals	3,280	-	-	3,280	2,932
Parish Hall lettings - local community use	1,878	-	-	1,878	5,587
NetOne Mobile Phone Mast	20,547	-	-	20,547	19,873
Miscellaneous	3,514	-	-	3,514	924
	29,219	-	-	29,219	29,316
Total incoming resources	211,471	297	1,380	213,148	165,960

3. RESOURCES EXPENDED

	Unrestricted funds £	Restricted funds £	Endowment fund £	2021 £	2020 £
3 RESOURCES EXPENDED					
3(a) Church activities					
Missionary and charitable giving	-	-	-	-	-
Ministry: Diocesan parish share	58,000	-	-	58,000	55,022
Other ministry costs	2,394	-	-	2,394	2,267
Church Running and maintenance	16,187	-	-	16,187	20,228
Major repairs - structural renewal	58,449	26,157	-	84,606	89,147
Sunday School	-	7	-	7	28
Churchyard upkeep	4,433	34	2,400	6,867	6,994
Parish Hall running costs	5,151	-	-	5,151	3,934
Parish Office, including printing, stationery and magazine	17,043	-	-	17,043	16,282
	161,657	26,198	2,400	190,255	193,902
3(b) Generation of voluntary income					
Stewardship costs	-	-	-	-	-
Costs of appeals	-	-	-	-	-
3(c) Governance costs					
PCC members induction training	-	-	-	-	-
Independent examiner's remuneration	-	-	-	-	-
Total resources expended	161,657	26,198	2,400	190,255	193,902

4 (a). STAFF COSTS

The PCC uses the services of gardeners, organists, a cleaner and an office administrator, all self-employed and part-time. Total remuneration paid to them in 2021 was £17,763

4 (b). PAYMENTS TO PCC MEMBERS

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

5. ANALYSIS OF TRANSFERS BETWEEN FUNDS

Nil

6. FIXED ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2021 £	2020 £
6. FIXED ASSETS					
Cost					
Balance carried forward	32,230	-	-	32,230	32,230
Depreciation					
Balance brought forward	10,745	-	-	10,745	8,596
Charge for the year	2,149	-	-	2,149	2,149
Balance at 31 December 2021	12,894	-	-	12,894	10,745
Net book value at 31 December 2021	19,336	-	-	19,336	21,485

7. CURRENT ASSETS

7. CURRENT ASSETS

7(a) Investments

	Unrestricted funds	Restricted funds	Endowment fund	2021	2020
	£	£	£	£	£
Market value at 1 January 2021	36,208	-	47,472	83,680	92,401
Disposal	-	-	-	-	(15,000)
Purchases at cost	70,000	-	-	70,000	-
Net gains	16,543	-	6,828	23,371	6,279
Market value 31 December 2021	122,751	-	54,300	177,051	83,680

	Unrestricted funds	Restricted funds	Endowment fund	2021	2020
	£	£	£	£	£
Tax recoverable	1,675	-	-	1,675	3,171
Prepayments and accrued interest	-	-	-	-	-
Other debtors	3,533	-	-	3,533	9,949
	5,208	-	-	5,208	13,120

8. LIABILITIES

8. LIABILITIES (unrestricted funds)

	Unrestricted funds	Restricted funds	Endowment fund	2021	2020
	£	£	£	£	£
Amounts falling due in one year					
Accruals for utility and other costs	650	-	-	650	900
Other creditors	9,993	-	2,400	12,393	19,296
Parish Share	10,000	-	-	10,000	7,021
	20,643	-	2,400	23,043	27,217
Amounts falling due after one year	-	-	-	-	-
Other creditors	-	-	-	-	-

9. FUNDS

	Collins	Fabric	Emond	Heart of Totteridge	Total
	£	£	£	£	£
Fund movements					
Balance at 1 January 2021	25,000	242	5,000	26,151	56,393
Incoming resources	34	250	7	6	297
Resources expended	(34)	-	(7)	(26,157)	(26,198)
Investment gains	-	-	-	-	-
Transfer	-	-	-	-	-
Balance at 31 December 2021	25,000	492	5,000	-	30,492

10. QUINQUENNIAL INSPECTION

The next quinquennial inspection will be in 2024.

11. INSURANCE

The church buildings and contents are insured with a loss limit of £5,800,000 through a Diocesan group scheme. The parish hall and contents are insured with a loss limit of £2,900,000.

12. INVESTMENT POLICY

The 5,248.84 Income shares in the CCLA CBF Church of England Investment Fund are held as a long term investment. The unit price can rise or fall depending on stock market conditions, and the investment policy of the manager of the funds.

13. CHURCHYARD

The London Borough of Barnet made a payment of £6,994 for maintenance of the upper churchyard and war memorial.

14. CHARITABLE SUPPORT

Due to Covid there were no dedicated collections and events organised by support groups in 2021.

15. OTHER COMMITMENTS

None