

# 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](mailto: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 20<sup>th</sup> 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.

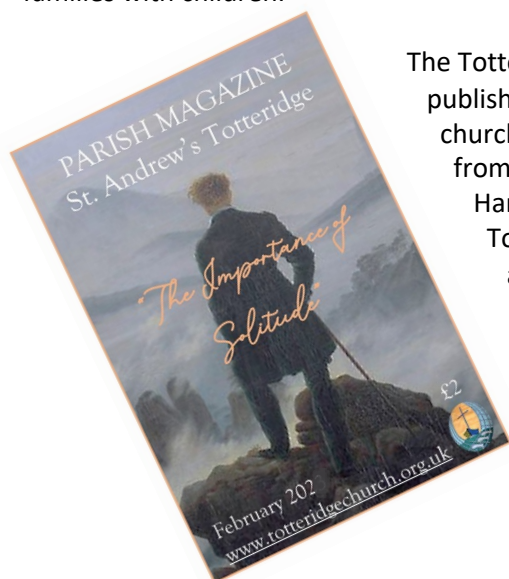
We are grateful for all plant donations and help, which ensure the gardens provide as many people as possible with a personal connection and point of interest. Do join in - no job is too small - still looking for a chief seed sprinkler!."

**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](mailto: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.

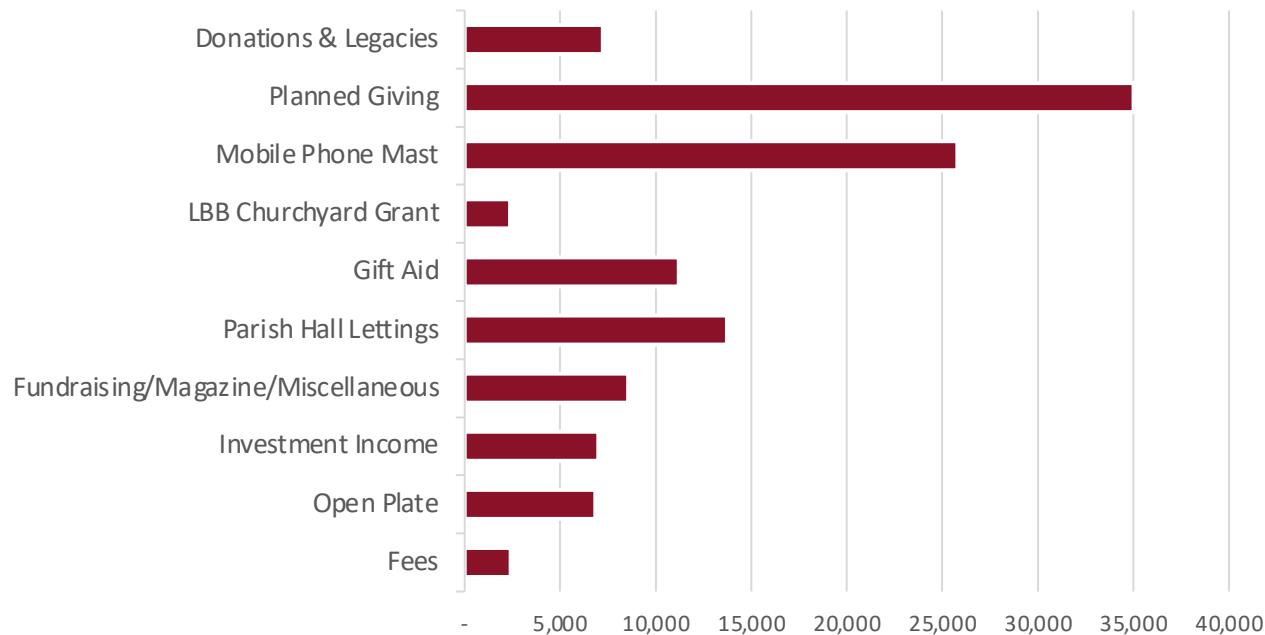
There is a myth which says that the Diocese takes a huge amount of our income in the Parish Share. Yes, they do, but in return they pay the salary (stipend) of our Vicar, together with her National Insurance, housing costs, pension fund etc. So unless we are able to pay our Parish Share to the Diocese, 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](mailto:rwpeart246@gmail.com) or phone 020 8449 3723.

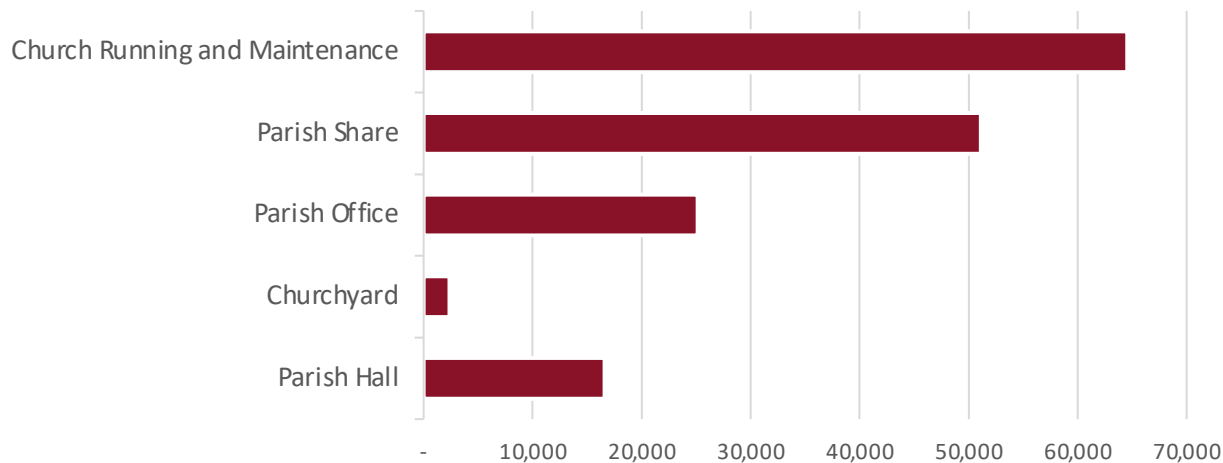
# Financial Review

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 £
<b>INCOMING RESOURCES</b>						
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
<b>TOTAL INCOMING RESOURCES</b>		<b>120,126</b>	<b>1,837</b>	<b>4,457</b>	<b>126,420</b>	<b>193,150</b>
<b>RESOURCES EXPENDED</b>						
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)					
<b>TOTAL RESOURCES EXPENDED</b>		<b>160,077</b>	<b>2,424</b>	<b>2,894</b>	<b>165,395</b>	<b>167,533</b>
<b>NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS</b>		<b>(39,951)</b>	<b>(587)</b>	<b>1,563</b>	<b>(38,975)</b>	<b>25,617</b>
<b>GROSS TRANSFERS BETWEEN FUNDS</b>	5					
<b>NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES</b>		<b>(39,951)</b>	<b>(587)</b>	<b>1,563</b>	<b>(38,975)</b>	<b>25,617</b>
<b>OTHER RECOGNISED GAINS</b>						
Gains (losses) on investment assets	7(a)	4,561		1,201	5,762	20,285
<b>NET MOVEMENT IN FUNDS</b>		<b>(35,390)</b>	<b>(587)</b>	<b>2,764</b>	<b>(33,213)</b>	<b>45,902</b>
Balances b/fwd 1 January 2024		254,849	36,929	54,726	346,504	300,602
<b>Balances c/fwd 31 December 2024</b>		<b>219,459</b>	<b>36,342</b>	<b>57,490</b>	<b>313,291</b>	<b>346,504</b>
<b>BALANCE SHEET AT 31 DECEMBER 2024</b>						
<b>FIXED ASSETS</b>						
Tangible	6	12,893			12,893	15,041
<b>CURRENT ASSETS</b>						
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)
<b>NET CURRENT ASSETS/(LIABILITIES)</b>		<b>206,566</b>	<b>36,342</b>	<b>57,490</b>	<b>300,398</b>	<b>331,463</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>219,459</b>	<b>36,342</b>	<b>57,490</b>	<b>313,291</b>	<b>346,504</b>
<b>TOTAL NET ASSETS</b>		<b>219,459</b>	<b>36,342</b>	<b>57,490</b>	<b>313,291</b>	<b>346,504</b>

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 £
<b>2(a) Voluntary income</b>					
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
	<u>62,655</u>	<u>250</u>	<u>3,000</u>	<u>65,905</u>	<u>132,842</u>
<b>2(b) Activities for generating funds</b>					
Parish Magazine (advertising and sales)	489			489	1,627
Fund raising	5,855			5,855	3,540
	<u>6,344</u>			<u>6,344</u>	<u>5,167</u>
<b>2(c) Income from investments</b>					
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
	<u>6,994</u>	<u>1,587</u>	<u>1,457</u>	<u>10,038</u>	<u>8,985</u>
<b>2(d) Income from church activities</b>					
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
	<u>44,133</u>			<u>44,133</u>	<u>46,156</u>
<b>Total incoming resources</b>	<u>120,126</u>	<u>1,837</u>	<u>4,457</u>	<u>126,420</u>	<u>193,150</u>

## 3. RESOURCES EXPENDED

	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
<b>3(a) Church activities</b>					
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
	<u>160,077</u>	<u>2,424</u>	<u>2,894</u>	<u>165,395</u>	<u>167,533</u>
<b>3(b) generation of voluntary income</b>					
Stewardship costs					
Costs of appeals					
<b>3(c) Governance costs</b>					
PCC members induction training					
Independent examiner's remuneration*					
<b>Total resources expended</b>	<u>160,077</u>	<u>2,424</u>	<u>2,894</u>	<u>165,395</u>	<u>167,533</u>

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 £
<b>Cost</b>					
Balance carried forward	32,230			32,230	32,230
<b>Depreciation</b>					
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
<b>Net book value at 31 December 2024</b>	<b>12,893</b>			<b>12,893</b>	<b>15,041</b>

7. CURRENT ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	2024 £	2023 £
<b>7(a) Investments</b>					
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
<b>7(b) Debtors</b>					
Tax recoverable	1,714			1,714	1,838
Prepayments and accrued interest					
Other debtors	5,374			5,374	17,655
	<b>7,088</b>			<b>7,088</b>	<b>19,493</b>

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
	<b>45,857</b>	<b>1,212</b>		<b>47,069</b>	<b>10,682</b>
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