

# Highgate United Reformed Church

## Report and Accounts

year ended 31st December 2022

**HIGHGATE UNITED REFORMED CHURCH**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

ADDRESS FOR CORRESPONDENCE	Highgate United Reformed Church Pond Square Highgate London N6 6BA
GOVERNING DOCUMENT	Trusts distilled from the United Reformed Church Acts (1972 & 1981) and Scheme of Union (1972) 01/01/1973
CHARITY REGISTRATION NUMBER	1131691
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Beth Chaudhary Zacky Choo (Appointed March 2022) Rowena Courtney (Resigned March 2023) Robert Gorrie Dietrich Hauptmeier (Resigned April 2022) Thomas Jenkins (Appointed March 2022)
CUSTODIAN TRUSTEES	URC Thames North Synod Trust
KEY MANAGEMENT	Rev Jonathan Abernethy-Berkley
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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**HIGHGATE UNITED REFORMED CHURCH**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2022.

**Objects of the charity**

The charity, which is a church, is governed by Trusts distilled from the United Reformed Church Acts (1972 & 1981) and Scheme of Union (1972) 01/01/1973. It is constituted as a charitable incorporated organisation. The purpose of the church, as defined in its charitable objectives is: The advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

In planning the activities the Trustees and Elders have regard to the guidance on public benefit issued by the Charities Commission. During the past year the Church has continued its pursuit of this purpose by making available to the public opportunities for Public Worship every Sunday of the year, and additionally on special occasions as required by the Christian Calendar. The Church, through its minister and its facilities, is available for baptisms, weddings and funerals to anyone whom the Minister and Elders considers makes a genuine request for such services. Highgate United Reformed Church is active in encouraging its members and congregation to represent, individually, the intentions of the Church in the particular contributions they make not only to the immediate community, but also through paid or voluntary activity to the wider community.

In addition to public worship, also available to view on-line, the Church and its congregation support regular Bible Study meetings in members homes or in the Church building, and a Christian Meditation Group meets on-line in the Church. The Church and its congregation are also active in practical support to the local community through financial contributions and volunteering hosting a weekly Community Lunch, providing space for a Toddler Group, and through support of the Pathway organisation which takes the Christian message into local schools. The C4WS Homeless Shelter, is hosted on nights over the winter, and staffed by volunteers. The Church also made a financial contribution to C4WS.

**Summary of the charity's main activities and achievements**

The Church was able to mark the last six months of David Currie's tenure as our first directly employed Minister with the reception of two new Elders in March and a celebratory Ceilidh May. David a Lent Group bible study and facilitated the successful hosting of two performances of the play Darwins Tree which got good audiences, prompted active discussion, and raised funds for Churches Together in Highgate. Following more than twelve months of work the Search Group were thrilled to receive the application of Jonathan Abernethy-Berkley and after interviews, references and two visits to lead services, Church Meeting unanimously approved the Search Group recommendation to issue him a call. That was accepted and Jonathan has been leading the Church and its activities since September 2022. The Church, although small in membership, survived the impact of Covid partly as a result of the Ministry of David Currie. We have now successfully attracted a new Minister. Both of these are significant achievements for our Church.

**Financial review**

Receipts for the year were £162k. This was £9k down on 2021. In July the Nursery tenant of the church hall went into voluntary insolvency. The resulting £30k drop in rent was substantially offset by a return to more normal levels of activity from the other users of the church building.

Payments for 2022 were £163k, up £35k on 2021 and back to 2020 level. Principal items or variations in expenditure included £19k spent on refurbishing the church boilers and replacing the controls. Building operating costs returned to more normal levels as activity increased from the Covid impacted previous year. The change in Minister resulted in some additional costs for removals, and events to mark goodbyes and welcomes but these were partially offset by salary savings from the brief period without a Minister and the departure of the Junior Church leader in the summer. As a result of the surplus in 2021 the decision was made to restore givings from church funds back to historic levels.

Overall there was a small deficit of less than £1k for 2021 against what had been an assumed deficit budget of more than £30k. The principal favourable variances on budget were a result of pausing maintenance in the chapel until the boiler project was complete, making a decision to not relet the nursery space immediately saving substantial professional fees from agents and lawyers, and lower than expected costs of the change of Minister.

The charity has a budgeted loss of £28k in 2023. This broadly assumes no significant changes from the activity, receipts and costs of 2022 with the exception that there is no rental income assumed to replace the 2022 Nursery rent. The trustees will continue to monitor the financial position and will manage controllable expenditure commitments and decisions on the use of space in the building in that context.

### **Reserves policy**

The Reserves Policy is to hold 50% of annual expenditure as a reserve. Currently this Reserve is set at £66k. Total payments in 2022 were £162k. £27k relate to the direct employment of a full time Minister which cost is supported by the designated Future Ministry Fund. The 2022 balance of expenditure was £135k and as such the Trustees view the current level of General Reserves as appropriate.

### **Governance & Organisational Structure**

The Trustees meet as Elders, with the Minister, most months. Elders are appointed following a discernment process that ends with confirmation, or not, by Church Meeting. Elders also become Trustees. Under the leadership of the Minister Elders have responsibility for the management of the Church delegated to them by Church Meeting which is the sovereign body. Church meetings are usually convened quarterly although when issues arise requiring more immediate consideration and decision additional meetings are called. The Elders delegate particular matters concerned with the upkeep and refurbishment of Church properties to the Management Committee. This Committee meets most months and when appropriate or helpful joint meetings with Elders are held.

### **Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

## **Approval**

This report was approved by the trustees and signed on their behalf by:

ROBERT GORRIE

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ROBERT GORRIE

Date: 02/10/2023  
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**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**HIGHGATE UNITED REFORMED CHURCH**

I report to the trustees on my examination of the accounts of Highgate United Reformed Church ('the charity') for the year ended 31 December 2022 on pages 6 to 9 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. 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.

ARCHIE MCDOWALL  
Archie McDowall BA CA  
Stewardship  
1 Lamb's Passage  
EC1Y 8AB

03/10/2023

**HIGHGATE UNITED REFORMED CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2022 £	2021 £
		General Funds £	Designated Funds £			
<b><i>Income receipts</i></b>						
Donations & Legacies		17,316	-	844	18,160	21,075
Gift aid receipts		4,454	-	-	4,454	5,121
Church Lettings		74,341	-	-	74,341	82,731
Elthorne Road		60,000	-	-	60,000	60,000
Fund Raising Events		984	-	2,548	3,533	-
Grants		-	-	-	-	-
Other		1,831	-	-	1,831	2,566
<b><i>Total receipts</i></b>		<b>158,927</b>	<b>-</b>	<b>3,392</b>	<b>162,319</b>	<b>171,493</b>
<b><i>Payments</i></b>						
Payments in relation to charitable activities undertaken directly	2	92,867	27,324	1,519	121,710	90,714
Contribution to URC Ministry & Mission Fund		30,000			30,000	30,000
Grants paid in relation to charitable activities undertaken by others	3	8,700	-	2,400	11,100	7,255
<b><i>Total payments</i></b>		<b>131,567</b>	<b>27,324</b>	<b>3,919</b>	<b>162,810</b>	<b>127,969</b>
Net of receipts / (payments) before transfers		27,360	(27,324)	(527)	(491)	43,524
Transfers between funds	5	(27,324)	27,324	-	-	-
<b>Net movement in funds</b>		<b>36</b>	<b>0</b>	<b>-</b>	<b>491</b>	<b>43,524</b>
Cash funds as at last year end		81,079	174,116	1,723	256,918	213,394
<b>Cash funds at this year end</b>		<b>81,115</b>	<b>174,116</b>	<b>1,196</b>	<b>256,427</b>	<b>256,918</b>

The notes on pages 8 - 9 form part of these accounts.

**HIGHGATE UNITED REFORMED CHURCH**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	<u>Unrestricted Funds</u>		Restricted funds	2022	2021
		General funds	Designated funds			
		£	£	£	£	£
<b>A Cash funds</b>						
Cash at bank with immediate access		81,115	174,116	1,195	256,426	256,918
		<u>81,115</u>	<u>174,116</u>	<u>1,195</u>	<u>256,426</u>	<u>256,918</u>
<b>B Other monetary assets</b>						
Gift aid due to charity		2,800	-	-	2,800	2,800
Other debtors		1,815	-	-	1,815	2,300
		<u>4,615</u>	<u>-</u>	<u>-</u>	<u>4,615</u>	<u>5,100</u>
<b>C Liabilities</b>						
Trade Creditors		1,894	-	-	1,894	770
Debtors & Prepayments		15,420	-	-	15,420	15,773
Fee for Independent Examination		1,200	-	-	1,200	1,200
		<u>18,514</u>	<u>-</u>	<u>-</u>	<u>18,514</u>	<u>17,743</u>

**D Assets retained for charity's own use**

**Freehold Property:** the Trustees of the church, manse buildings, and the Elthorne Road property, are the URC Thames North Synod Trust who hold them upon trust for purposes connected with Highgate URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

For insurance purposes the church buildings are insured by the church for £9,557,449 and the manse for £1,000,000. The church contents are insured by the church for £185,420. Elthorne Road is insured for £2,632,074 with the premium paid by the tenant.

The accounts were approved by the trustees and signed on their behalf

**Approval**

ROBERT GORRIE

02/10/2023

ROBERT GORRIE

The notes on pages 8 - 9 form part of these accounts.



HIGHGATE UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	funds	funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Ministerial Costs (see note 2(a))	13,395	27,324	-	40,719	36,183
Administration Services	10,760	-	-	10,760	9,228
Cost of Church Activities (see note 2(b))	64,809	-	1,289	66,098	40,625
Legal & Professional Fees	2,060	-	-	2,060	2,998
Independent examination	1,050	-	-	1,050	1,020
Other costs	793	-	230	1,023	660
	<u>92,867</u>	<u>27,324</u>	<u>1,519</u>	<u>121,710</u>	<u>90,714</u>
Ministerial Employment	-	27,324	-	27,324	31,610
Pulpit Supply	400	-	-	400	200
Ministerial Expenses	6,506	-	-	6,506	332
Manse Costs	2,298	-	-	2,298	3,257
Manse Maintenance	4,191	-	-	4,191	784
	<u>13,395</u>	<u>27,324</u>	<u>-</u>	<u>40,719</u>	<u>36,183</u>
<b>2 (b) Cost of Church Activities comprise:</b>					
Church					
Insurance	7,098	-	-	7,098	5,260
Utilities	6,750	-	-	6,750	7,219
Maintenance	22,344	-	-	22,344	4,193
Cleaning & Refuse	10,719	-	-	10,719	6,919
Organists & Music	5,482	-	-	5,482	4,819
Equipment Purchased	53	-	-	53	517
Other Running Costs	3,771	-	1,289	5,060	1,682
	<u>56,218</u>	<u>-</u>	<u>1,289</u>	<u>57,507</u>	<u>30,609</u>
Junior Church Leader	2,494			2,494	4,338
Junior Church Costs	656			656	520
Training	84			84	204
	<u>3,234</u>	<u>-</u>	<u>-</u>	<u>3,234</u>	<u>5,062</u>
Communications					
Office Equipment & Supplies	166			166	29
Printing, Postage, Advertising, Computer	3,998			3,998	3,973
Telephones	1,193			1,193	952
	<u>5,357</u>	<u>-</u>	<u>-</u>	<u>5,357</u>	<u>4,954</u>
<b>3 Grants paid in relation to charitable activities undertaken by others</b>					
Pathway	6,000	-	-	6,000	4,000
Barnabas	1,500	-	-	1,500	-
HNCC	-	-	-	-	2,000
C4WS	1,000	-	1,130	2,130	750
Other	200	-	1,270	1,470	505
	<u>8,700</u>	<u>-</u>	<u>2,400</u>	<u>11,100</u>	<u>7,255</u>

**HIGHGATE UNITED REFORMED CHURCH**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**4 Transactions with related parties**

The Charity employs J Abernethy-Berkley as the Full time Minister for the Church. He is not a Trustee of the Charity. The costs of his employment, and in respect of the provision of accommodation (which is customary for ministers) so that they can better perform their duties, is shown in note 2 (a) above.

The total of donations funded by Trustees and related parties was £7,680 (2021 £7,755)

**5 Movement of funds**

	Balance at 31 Dec 2021 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2022 £
General funds	81,079	158,927	(131,567)	(27,324)	81,115
Designated funds					
Future Ministry	108,116	-	(27,324)	27,324	108,116
Reserves	66,000	-	-	-	66,000
	<u>174,116</u>	<u>-</u>	<u>(27,324)</u>	<u>27,324</u>	<u>174,116</u>
Total Unrestricted General Funds	<u>255,195</u>	<u>158,927</u>	<u>(158,891)</u>	<u>-</u>	<u>255,231</u>
Restricted funds					
C4WS	1,130	844	(1,276)	-	697
Other Charity Collections	592	878	(1,413)	-	57
Churches Together in Highgate	-	1,670	(1,230)	-	440
	<u>1,722</u>	<u>3,392</u>	<u>(3,919)</u>	<u>-</u>	<u>1,195</u>
Total funds	<u>256,917</u>	<u>162,319</u>	<u>(162,810)</u>	<u>-</u>	<u>256,426</u>

The two Designated Funds are firstly the Future Ministry Fund which is comprised of monies set aside to fund the payment of full time ministerial leadership, and secondly the monies set aside to meet the objectives of the Reserve Policy described in the Trustee Report. The £27,324 transfer from General Funds was made to reflect costs of Ministry paid in 2022.

The Restricted funds represent monies collected or received for particular causes or charities.