

Highgate United Reformed Church

Report and Accounts

year ended 31st December 2024

HIGHGATE UNITED REFORMED CHURCH
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

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 (Resigned 17/07/2025) Robert Gorrie Thomas Jenkins Iveta Olejkova
CUSTODIAN TRUSTEES	URC Thames North Synod Trust
KEY MANAGEMENT	Rev Jonathan Abernethy-Barkley
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 2024

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 December 2024.

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. The Church and its congregation are also active in practical support to the local community through financial contributions and volunteering, including hosting a weekly Community Lunch 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

In 2024 the Church continued to benefit from the leadership and Ministry of our Minister Jonathan Abernethy-Barkley. The Elders and Trustees would like to express their thanks to Jonathan for the energy, enthusiasm and leadership in his ministry and for his much appreciated pastoral visiting especially of members and worshippers in hospital or housebound. Sunday morning worship continues to be a place and gathering of welcome to all. While the congregation remains small, numbers in 2024 were up on 2023. With support from parents and Jonathan the young adherent leading our Sundays Cool has continued to be a success with the young people in the congregation. The Church supported a trip for our Junior leader to Taize in the company of several young people from other local churches. This was a good example of new emerging local relationships being supported by Jonathan. The hosting of the winter shelter in partnership with C4WS has continued successfully and provides opportunities for working together with volunteers from other local churches and those from no church. The successful bid to the National Lottery Community Fund for funding of our Community Lunch enabled the provision of a weekly hot meal which serves as a catalyst for outreach to the local community, connecting with those with needs and those without obvious need except for the opportunity to connect with others. Volunteers support the chef, and the lunch provides the opportunity of work experience for individuals supported by the Harington Trust. The success of the lunch has encouraged and enabled a bid for future funding to allow the lunch to continue in 2025 and beyond. The relationship with the Little Village "Baby Bank" organisation has continued to flourish with the Church proving a popular and successful drop off point for donors.

Financial review

Receipts for the year were £150k. This was £4k down on 2023. However the 2023 receipts included the £8k National Lottery Community Fund grant towards the 2024 operation of the Community Lunch. Other receipts in 2024 were therefore up £4k on 2023. This was principally collections taken at the Community Lunch and increased donations and fund raising for the Winter Shelter.

Total payments for 2024 were £171k, up £19k on 2023. £8k of the increase were costs relating to the Community Lunch. While there was a degree of underlying cost inflation the other principal increase over 2023 was in maintenance of the Church which included a significant spend on damp proofing work. Some possible building issues have been identified with the spire and the boilers continue to give cause for concern. Both of these items could require significant work. Options and possible funding sources are being investigated.

There was a deficit for the year of £21k. As described above £8k is a result of the costs for the Community Lunch being in 2024 while the grant income was received in 2023. However that leaves an underlying deficit of £13k for the year. The Church holds ample reserves but will need to address both the underlying deficit and the net costs of addressing any issues with the spire and boilers.

The financial out turn for 2025 will be driven by whether any significant cost is incurred in 2025 on either the boilers or spire, and the outcome of grant bids for future funding of the Community Lunch. The balance on all the other receipts and expenditure is forecast to be broadly break even.

Reserves policy

The Reserves Policy is to hold 50% of annual expenditure as a reserve. Currently this Reserve is set at £66k. General Fund payments in 2024 were £124k. These exclude costs relating to the direct employment of a full time minister which are covered by the Future Ministry Fund, and restricted expenditure which comes from restricted funds. As such the Trustees view the current level of General Reserves as appropriate for the level of General Fund payments.

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
[Robert Gorrie \(Sep 25, 2025 15:57:18 GMT+1\)](#)

ROBERT GORRIE

Sep 25, 2025
Date:_____

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 2024 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 (Sep 30, 2025 10:06:32 GMT+1)

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

Sep 30, 2025

HIGHGATE UNITED REFORMED CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted Funds	2024 £	2023 £
		General Funds £	Designated Funds £			
<i>Income receipts</i>						
Donations & Legacies		14,812	-	4,944	19,756	16,813
Gift aid receipts		3,095	-	-	3,095	3,985
Church Lettings		59,935	-	-	59,935	60,665
Elthorne Road		60,000	-	-	60,000	60,000
Fund Raising Events		2,284	-	-	2,284	-
Grants		-	-	-	-	8,180
Other		4,857	-	-	4,857	4,234
<i>Total receipts</i>		144,983	-	4,944	149,927	153,877
<i>Payments</i>						
Payments in relation to charitable activities undertaken directly	2	91,089	37,781	8,869	137,738	115,727
Contribution to URC Ministry & Mission Fund		30,000			30,000	30,000
Grants paid in relation to charitable activities undertaken by others	3	3,000	-	691	3,691	6,660
<i>Total payments</i>		124,089	37,781	9,559	171,429	152,387
Net of receipts / (payments) before transfers		20,895	(37,781)	(4,616)	(21,502)	1,490
Transfers between funds	5	-	-	-	-	-
Net movement in funds		20,895	(37,781)	(4,616)	(21,502)	1,490
Cash funds as at last year end		74,582	174,116	9,218	257,916	256,426
Cash funds at this year end		95,477	136,335	4,602	236,415	257,916

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 2024

Notes	<u>Unrestricted Funds</u>		Restricted funds	2024	2023
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	95,477	136,335	4,603	236,415	257,916
	<u>95,477</u>	<u>136,335</u>	<u>4,603</u>	<u>236,415</u>	<u>257,916</u>
B Other monetary assets					
Gift aid due to charity	2,000	-	-	2,000	1,875
Other debtors	1,407	-	-	1,407	700
	<u>3,407</u>	<u>-</u>	<u>-</u>	<u>3,407</u>	<u>2,575</u>
C Liabilities					
Trade Creditors	1,616	-	-	1,616	1,479
Debtors & Prepayments	15,000	-	-	15,000	16,018
Fee for Independent Examination	1,200	-	-	1,200	1,200
	<u>17,816</u>	<u>-</u>	<u>-</u>	<u>17,816</u>	<u>18,697</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 a declared value £10,139,488 and the manse for £1,000,000.

The church contents are insured by the church for £185,420. Elthorne Road is insured for £3,124,799 with the premium paid by the tenant.

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

Approval


Robert Gorrie
Robert Gorrie (Sep 25, 2025 15:57:18 GMT+1)

ROBERT GORRIE

Sep 25, 2025
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 2024

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	2024	2023
	funds	funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Ministerial Costs (see note 2(a))	3,907	37,781	-	41,688	40,119
Administration Services	10,480	-	-	10,480	9,753
Cost of Church Activities (see note 2(b))	74,071	-	8,869	82,939	63,325
Legal & Professional Fees	771	-	-	771	604
Independent examination	1,140	-	-	1,140	1,140
Other costs	720	-	-	720	786
	<u>91,089</u>	<u>37,781</u>	<u>8,869</u>	<u>137,738</u>	<u>115,727</u>
Ministerial Employment	-	37,781	-	37,781	33,394
Pulpit Supply	75	-	-	75	100
Ministerial Expenses	-	-	-	-	360
Manse Costs	3,752	-	-	3,752	4,159
Manse Maintenance	80	-	-	80	2,106
	<u>3,907</u>	<u>37,781</u>	<u>-</u>	<u>41,688</u>	<u>40,119</u>
2 (b) Cost of Church Activities comprise:					
Church					
Insurance	7,957	-	-	7,957	8,420
Utilities	9,280	-	-	9,280	7,003
Maintenance	31,262	-	-	31,262	21,896
Cleaning & Refuse	10,698	-	-	10,698	8,012
Organists & Music	7,405	-	-	7,405	5,580
Equipment Purchased	-	-	-	-	404
Community Lunch	-	-	8,310	8,310	5,104
Other Running Costs	1,803	-	559	2,362	1,806
	<u>68,406</u>	<u>-</u>	<u>8,869</u>	<u>77,274</u>	<u>58,225</u>
Junior Church Leader	840			840	493
Junior Church Costs	939			939	1,188
Training	-			-	156
	<u>1,779</u>	<u>-</u>	<u>-</u>	<u>1,779</u>	<u>1,837</u>
Communications					
Office Equipment & Supplies	219			219	134
Printing, Postage, Advertising, Computer	2,270			2,270	1,851
Telephones	1,397			1,397	1,278
	<u>3,886</u>	<u>-</u>	<u>-</u>	<u>3,886</u>	<u>3,263</u>
3 Grants paid in relation to charitable activities undertaken by others					
Pathway	2,000	-	-	2,000	2,500
Barnabas	1,000	-	-	1,000	1,500
HNCC	-	-	-	-	57
C4WS	-	-	555	555	1,698
Other	-	-	135	135	905
	<u>3,000</u>	<u>-</u>	<u>691</u>	<u>3,691</u>	<u>6,660</u>

HIGHGATE UNITED REFORMED CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024

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 £5,350 (2023 £5,080)

5 Movement of funds

	Balance at 31 Dec 2023 £	Receipts £	Payments £	Transfers £	Balance at 31 Dec 2024 £
General funds	74,582	144,983	(124,089)	-	95,477
Designated funds					
Future Ministry	108,116	-	(37,781)	-	70,335
Reserves	66,000	-	-	-	66,000
	<u>174,116</u>	<u>-</u>	<u>(37,781)</u>	<u>-</u>	<u>136,335</u>
Total Unrestricted General Funds	<u>248,698</u>	<u>144,983</u>	<u>(161,869)</u>	<u>-</u>	<u>231,812</u>
Restricted funds					
C4WS	555	2,654	(1,114)	-	2,095
Other Charity Collections	124	-	(135)	-	12
Churches Together in Highgate	440	-	-	-	440
Community Lunch Programme	8,100	2,290	(8,310)	-	2,079
	<u>9,219</u>	<u>4,944</u>	<u>(9,559)</u>	<u>-</u>	<u>4,603</u>
Total funds	<u>257,917</u>	<u>149,927</u>	<u>(171,429)</u>	<u>-</u>	<u>236,415</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 restricted funds represent monies collected or received for particular causes or charities.