THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDE-ON-THE-HILL, HAMPSTEAD GARDEN SUBURB

England & Wales · Charity number 1133988

Details

Other names	ST JUDE-ON-THE-HILL PCC, HAMPSTEAD GARDEN SUBURB
Status	Registered
Legal form	Previously excepted
Registered	2010-02-02
Register	View on the Charity Commission register

Contact

Address	St. Jude On The Hill Central Square London NW11 7AH
Phone	02084551066
Email	administrator@stjudeonthehill.com
Website	www.stjudeonthehill.com

Activities

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

Activities: Celebration and communication of the Christian faith in the Anglican tradition

Classification

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

Downloaded from opencharities.uk/ew/1133988

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£249,095	£246,868	-	-
2023-12-31	£253,043	£176,738	-	-
2022-12-31	£186,101	£174,400	-	-
2021-12-31	£402,139	£407,051	-	-
2020-12-31	£90,131	£104,257	-	-

Trustees

Name	Role	Appointed
Antonia Helen Victoria Clayden		2022-11-07
Brian Alistair Roberts		2023-10-01
ELINOR DELANEY		
FRANCES PRICE		
Jessica Farmer		2016-04-24
MICHAEL DAVID WHITE		2013-04-16
Rev Emily Alice Kolltveit		2023-05-14
SUSAN CAROLINE GREGSON		2022-03-09
Steven George Morris		2024-01-31

Downloaded from opencharities.uk/ew/1133988

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDE-ON-THE-HILL, HA

England & Wales - Charity number 1133988

Accounts

ST JUDE - ON - THE - HILL

Annual Report

2024

St Jude ON-THE-HILL

Photography by Michael Eleftheriades

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2024

Charity No: 1133988

Address:
Central Square
Hampstead Garden Suburb
London NW11 7AH

Vicar:
The Reverend Emily Kolltveit
The Vicarage
1 Central Square
Hampstead Garden Suburb NW11 7AH

Bank:
Lloyds, Golders Green Branch
8 Golders Green Road
London, NW11 8LJ

Independent Examiner:
Mr. R Ashdown

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Edmonton Area of the Diocese of London within the Church of England.

Governing Documents

The Parochial Church Council (PCC) is a body corporate governed by two pieces of Church of England legislation, called Measures. These are:

- the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"; and
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC is also a charity registered with the Charity Commission (Charity No: 1133988).

PCC Membership

The Vicar of St Jude on the Hill, the Churchwardens, the Lay-Reader and the representative on the Deanery Synod are ex officio members of the PCC. Others are elected or co-opted by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Vicar	The Reverend Emily Kolltveit, appointed 8th March 2025
Churchwardens	Mrs Antonia Clayden Ms Jessica Farmer
Honorary Treasurer	Mr Steven Morris, appointed 31st January 2024
Honorary Secretary	Mr Matthew Bevan
Representative, Deanery Synod	Ms Bernadette Rae appointed 2nd April 2025
Elected Members	David White Mrs Frances Price Mrs Susan Gregson Mr Nicholas Beedle Mr Brian Roberts
Co-opted	Ms Bernadette Rae 2025 Dr Jayne Bailey 2025
Electoral Roll Officer	Ms Emily McCleave appointed 2nd April 2025
Safeguarding Officer	Dr Jayne Bailey Appointed 2nd April 2025
Children's Champion	Sara Gibbins

The Standing Committee meets 8 times a year and has the power to transact the routine business of the PCC between meetings, subject to any directions given by the Council. It refers major decisions to the full PCC.

In addition, sub-groups continue to meet:

- The Restoration Project Steering Group (restoration/renovation), chaired by David White.
- Weekly email newsletters were sent out weekly throughout 2024.

Members of these groups are drawn from the PCC, the wider congregation and local community.

The full PCC held 8 meetings during the year (2023: 8 meetings). The APCM was held in person at St Jude's on 11th of May 2025.

Appointments and Retirements.
As follows:

- Matthew Beaven retires 11th May 2025

The PCC would like to express its thanks to all who served on the PCC.

On 8 March 2025, Revd Emily Kolltveit, was licensed as Vicar of St Jude's.

Our mission statement is:
Whoever you are, wherever you are from, whatever you believe, you are welcome here.

Aim and Purpose
To promote the mission of God's church within the parish of Hampstead Garden Suburb and beyond. To maintain the fabric of the church building, church grounds and Church Rooms. To serve our community with open hearts, open minds and open doors.

Objectives and Activities
Our mission is to celebrate and communicate the Christian faith in the Anglican tradition, to challenge injustice and to serve all God's people.

Public Benefit
At St Jude's, we welcome all people to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. The Eucharist is central to our worship life. We offer baptism, confirmation, marriage and funeral services. We provide pastoral care for people living in the parish.

Our magnificent Grade I Listed building is generally considered to be Lutyens's finest church. It the only 20th Century church in London to feature in Simon Jenkins' highly acclaimed book, "England's Thousand Best Churches". We maintain our beautiful building and, in normal times is open to the public. The PCC is pleased to welcome other visitors by arrangement and hosts visits from local schools and colleges as part of their study of religion or architecture. The executive summary of a report on the Church commissioned and paid for by Historic England in 2015 opens with the sentence: "St Jude's Church is a building of national significance and is decorated with one of the most important and extensive schemes of early 20th century wall paintings in the country."

St Jude's has a long-standing strong music tradition with organ scholars from The Henrietta Barnett School using our marvellous Father Willis organ for lessons and practice. Many organ scholars who have trained at St Jude's have gone on to organ scholarships at eminent universities and many former choristers have become professional singers. In 2014, the PCC launched a choral scholarship programme offering four scholarships to train young singers between the ages of 16 and 20 in each of the main choral parts (one each of soprano, alto, tenor and bass). Under this scheme, the choral scholars are introduced to a wide range of church music which helps those of them who wish to apply for choral scholarships at various universities. More recently the scholarships have been shared by two part-time scholars, with a view to attending alternating weeks (and together for all festival services), to enable scholars to be able to balance the commitment required to the scholarship programme with their academic studies and other music commitments. This has also enabled the scholarship programme to benefit more young people. We did receive funding for the choral scholarship programme from The Ouseley Church Music Trust. This funding has now been spent and we will be making a fresh application to the Trust in the coming weeks.

We also support the Proms at St Jude's (which raises money for Toynbee Hall and The North London Hospice through an annual musical and cultural festival) through the energy and vigour of our members and that of the wider community (of all faiths and none).

The church is regularly let to recording and television companies due to its excellent acoustics and beauty. The Church Rooms, now The Inspire Centre is used for various community activities. The money raised from lettings of the Church, Grounds and Inspire Centre helps us to meet the costs of running the church, including the high costs of maintaining this wonderful building.

We celebrate the diversity of faiths within our community and have a strong relationship with local community groups.

When planning our activities, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

Achievement and Performance

Electoral Roll

The number on the Roll at the AGM in May 2024 was 126. There were three deaths and four additions.

May 2025 - 127

Church Attendance

We have seen growth in attendance at all our church services throughout 2024. Weekly worship has grown from one service a week to nine with an average of 84 attending the Parish Eucharist.

March 2025

St Jude ON THE HILL

VICAR'S REPORT

Reflecting on our journey together in 2024

Prepared by

Revd Emily Kolltveit

Reflections from the Vicar

Revd Emily Kolltveit
Vicar of St Jude's

Overview

2024 was a transformative year for the Parish of St Jude-on-the-Hill. Our worship life has seen growth with average attendance on Sunday mornings now at roughly 85. Our objectives as a Parish became much clearer as we tackled some of the more difficult problems that the vacancy highlighted. One of the great challenges of the year was to regain control of our church rooms which was sometimes frustrating and yet, we were clear in our purpose that in order to secure our future as a parish we would need to have control of our property and grounds. I am please to say we have been able to move forwards still as good neighbours.

HGS Kids Gardening Club has been one of the great blessings of this year. We have enabled an unused patch of lawn in the vicarage garden to be transformed by local children into a garden which now is enjoyed on a daily basis by many neighbours and friends!

The gifts of the Holy Spirit have been immeasurable and unpredictable, highlighted by the arrival of a pair of Peregrine Falcons who have taken up situ in the spire and are helping to control our problem with pigeons.

Throughout the next pages of this report, I have highlighted some of the happenings that have taken place this year. However, in no way does this include everything. Please forgive me if something is not included that you feel should have been. There is simply not enough room to include the varied activities of this extraordinary parish and community.

The story of St Jude's in 2024 has been one of great energy, joy, teamwork and success.
I look forward to leading you into another year of worship, witness and wonder.
Yours in Christ
Revd Em

Inspire Centre

A main focus of the PCC in 2024 was bringing the church rooms back under our leadership. In October 2024 this matter was resolved and we rebranded the site to become The Inspire Centre. We quickly created a program of community minded activities that run throughout the week. Work has begun on the outside space to create a woodland garden encouraging biodiversity.

Worship Life

Finding inspiration in joyful praise.

As Anglicans we continued to offer a rich, inclusive worship life in a traditional choral setting. Revelling in all that is glorious musically and liturgically, whilst enjoying a progressive theology inspired by the teaching and love of Jesus Christ.

Our worship life is enhanced by our amazing choir lead by Nicholas Chalmers, who is our Organist and Director of Music.

I have also had the privilege to preside over several funerals, baptisms and marriages during 2024.

Our pattern of worship in 2024 included:

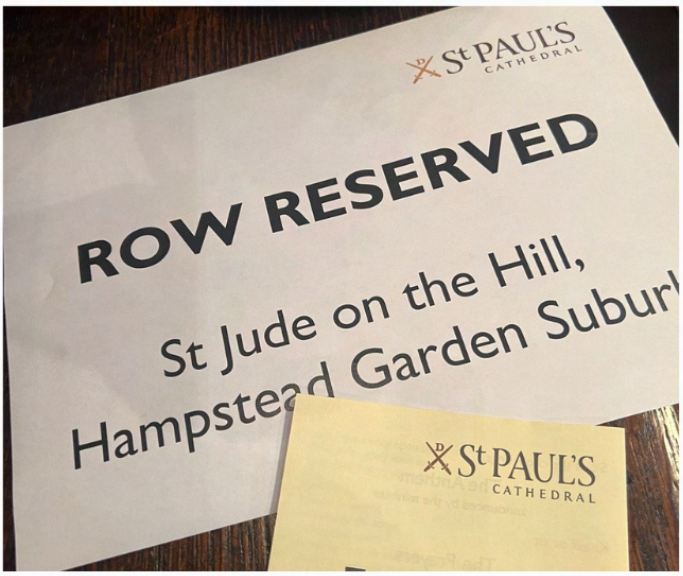
- Parish Eucharists
- Morning and Evening Prayer
- Healing & Reflective Eucharists
- Choral Evensong
- Taize Prayer
- Christian Meditation
- Occasional Offices
- Pet Blessing Service

Baptism, Confirmation & Study Groups

In 2024 we were able to invite Bishop Anderson to St Jude's for a service of baptism, confirmation and welcome. We enjoyed a joyful service with a abundant crop of candidates committing to a life in Christ.

Study Groups

- Study groups and trips have played a large part in the success story of St Jude's. Revd Jan's Bible Study and Lent Course proved to be very popular.
- A new Christian Meditation Group has thrived, meeting weekly in the Vicarage and headed by Julia Skeen.
- The weekly Healing Eucharist and Lunch, has offered important pastoral care and fellowship to a wide range of friends in Christ
- Our annual Lent Trip to St Paul's was well received



St Jude's In The News

In 2024 St Jude's was featured in the Church Times, Ham and High and HGS Suburb News. BBC Thought For The Day, BBC Choral Evensong, and the COE Online Services three times with over 1.1 Million views of our online Carol Service.

Training & Vocation

As your incumbent, I am deeply committed to encouraging vocations in the parish, whether to ordained ministry or lay positions of leadership and service. In 2024 we saw a growing engagement in volunteering and exploring vocation. Two candidates for ordained ministry stepped forward and many more seeking to more deeply serve the people of the parish and beyond.

Children & Young People

Children's Services

HGS Kids Gardening Club

Many of our younger members of the church find a home in the choir or in the serving team. We are committed to deep engagement with young people and making sure they feel, safe, valued and engaged in our worship life. HGS Kids Gardening Club has brought a high foot fall of children to St Jude's, as well as numerous special services, social events, markets and fairs and visits from local schools and nurseries. We also worked closely with our 'Pop Scholar', Robert Vel who began the process of writing and recording a single with top producer Rob Tolson. 2025 will see him shoot a video funded by the Spark Foundation.

The Serving Team

Pop Scholar

POP CAFE & EVENTS

POP UP CAFE

In 2024 we purchased an old horse box and refurbished it to make a coffee trailer. We started trialing the new pop-up cafe, serving barista coffees, cake and simple lunches, with a view to opening regularly from April 2025.

EVENTS & MARKETS

In 2024 we hosted a series of events, including a Designer Christmas Market, live music and The Big Quiz. Not only did we raise additional funds we also had a lot of fun and welcomed many new people into the church building.

NYE PARTY & HEY JUDE'S

The highlight of our events was our New Year's Eve party with 600 people attending, where the Hey Jude's community band helped to get the party swinging. Everyone danced until they dropped to our in-house DJ, G-Nutz, followed by the RA Fireworks display in Central Square. Special thanks to Richard Pijnenburg for all his work to help light up St Jude's and Are Kolltveit for PA. DJing and sound.

Roles & Wider Responsibilities

Training Incumbant

In 2024, I completed all the necessary training to become a Training Incumbent, including a residential at High Leigh Christian Conference Centre. We welcomed Revd Eli Delaney as our Assistant Curate after her Petertide ordination to the Diaconate.

Assitant Director of Ordinands

At the end of 2024 I was invited by Bishop Anderson to join the Edmonton Team as an Assistant Director of Ordinands and I also trained to be a Discerning Chaplin. I am now working with three discerning candidates.

St Paul's Cathedral

I continue to serve as Duty Priest at St Paul's Cathedral, where I lead on pastoral care for the day, public prayers hourly and celebrate the noon Eucharist. I am also part of the Educational programme, 'The Big Issues,' where I answer challenging questions about my vocation and the Christian faith, from large groups of school children.

Focus Points – 2025

Licensed Reader's Report

Nico Beedle is training on the St Edmund's Course to become our Licensed Lay Reader and serves as part of the ministry team.

Readers and Sidespeople

At the start of the year there were 19 Readers and 17 Sidespeople. During the year two Sidespeople stepped down temporarily due to family commitments leaving 15 Sidespeople. This report refers to the readers of the Old and New Testament readings in the weekly Parish Eucharist. Reading is organised by a rota which is an accessible and dynamic document on *Google sheets* and everyone able to make changes and note substitutions. It can be accessed easily via the weekly on-line newsletter.

At a meeting of Sidespeople held in December 2024 it was agreed to rename the Sidespeople as **The Welcoming Team** and to prepare name badges to be worn when on duty to assist worshippers in identifying people to whom they could make enquiries. The instructions outlining the tasks allotted to the Welcoming Team, were also updated following this meeting.

Several members of the Welcoming Team are also Readers. The Welcomers are approved by the APCM each year and the Readers are approved by the PCC.

DEANERY SYNOD

The Deanery Synod representative for 2024/5 was Elinor Delaney. The Deanery Synod met three times during the year, in June, October and March.

The June meeting heard the highs and lows of each parish represented during the previous year and elected governors to the Deanery schools. The October meeting discussed ways each parish to assist parishioners during the cost of living crisis, and ways in which the Borough of Barnet were assisting Ukrainian refugees. The March 2025 meeting was primarily engaged with elections to the Diocesan Synod at which Bernadette Rae was elected.

Following the ordination in June 2024 of Elinor Delaney as Deacon, a new lay representative was sought. Bernadette Rae was nominated and approved by the PCC as the new representative in March 2025 and Revd Delaney will also continue to attend Synod meeting.

Safeguarding Policy

Elinor Delaney and Frances Price are appointed by the Diocese as the Data Collectors. All necessary DBS checks have been carried out or renewed and the parish uses the Diocesan Safeguarding dashboard.

The PCC reviewed the Safeguarding Policy and re-endorsed the wider Diocesan policy that encompasses Vulnerable Adults as well as Children. We are committed to ensuring that our Church and its community is a safe and welcoming place for all members of the community.

The Safeguarding Officer consults with the Safeguarding Team, where necessary and promptly reports any dialogue to the PCC, within the bounds of confidentiality. No incidents were reported in 2024.

The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Inspire Centre (formerly the Church Rooms) have a suitable Safeguarding Policy and that all agencies who hire the church are furnished with and agree to the church Safeguarding Policy.

An accident book is maintained to record any accidents occurring on the premises.

From April 2025 Jane Bailey has taken over from Frances Price as Safeguarding Officer."

Communication and Publicity

The parish Newsletter is distributed weekly to a growing database, now with over 1,000 members. We have an up-to-date website along with active social media accounts. Access has also been acquired to various local WhatsApp groups which increases the publicity footprint. The Church noticeboards are changed regularly. Special thanks to Steven Rowe for helping to grow our online profile. Steve Rowe supports our publicity.

Flower Arrangers

The members of the Flower Rota have continued to provide arrangements every week as required. We have almost returned to pre-covid ways. We hope the congregation appreciates our different styles. We are always looking for new volunteers for what is a very pleasurable task. The PCC is very grateful for the work put in by Yuki Yagioka and her fellow volunteers.

Hospitality

We now serve fresh ground coffee and refreshments after the Sunday Eucharist and many events and services. There is also an addition of a professional expresso machine for special events. This is an important part of our 'welcome.' Thanks to Kathy Cunnold for her leadership and our many volunteers.

Churchwarden's Report

The church has had a very successful year filling all the key vacancies, and we were readmitted by the Archdeacon in a service in July and have undergone relevant church warden training.

Apart from the PCC the church has set up a standing committee to set the PCC agenda and take urgent decisions. There is also an events committee who organise the events.

We have recruited a part time administrator to assist with preparing orders of service and posters for events for example.

We are pleased to report that during the year the church has expanded the number of community events for example the designer fair and Songs from the Lady Chapel, which have featured various jazz musicians and have been very well attended.

The church has also housed larger concerts and events in the main part of the church including the New Year's Eve community party, the Autumn Market in October and a Pop-up café for the Henrietta Barnet school examinations. We have purchased a mobile coffee trailer from which we have been providing coffee and cakes to events and those visiting the church and surroundings.

One of our biggest achievements this year is to come to an arrangement so that we can have the majority of use of the church rooms. The Church Rooms have renamed as the Inspire Centre and from this base we have had events such as yoga, a memory café, Sunday Funday for children, table tennis and other meetings.

Our children's garden has really taken off and has been spotlighted on Gardener's world. Our Christmas carol concert which is online on You Tube has had over a million hits.

We were honoured to host the instalment of the Reverend Emily the service was attended by many people from the wider community followed by a barn dance.

The church has had a packed lent calendar with lent lessons and events such as Anglican bead making. We look forward to an exciting Easter period with the return of Pedro the Donkey for Palm Sunday.

All of these events have increased the footfall within the church and involved the community with St Jude's. The church has been supported by a band of willing volunteers who have staffed these events selling food and drink and welcoming visitors. We would like to thank them for all of their hard work over the year and the PCC and the Reverend Emily for making this all happen.

Antonia Clayden
Jessica Farmer

Stewardship Report

We would like to thank all those who continue to donate to St Jude's, by regular monthly giving or through the weekly congregational collection.

St Jude's uses the Parish Giving Scheme, whereby all Gift Aid is recovered by the administrators of the scheme and passed over to the church, which greatly reduces the administrative burden of stewardship. There were 29 regular contributors to the Parish Giving Scheme during the calendar year ending 2023 who donated £21,989 on which £5,208 of Gift Aid was recovered, thereby giving a total of £27,197 for the year.

Gift Aid totalling £2,624 plus interest was recovered for the year ending December 2019 on donations were made directly into the church bank accounts.

Gift Aid totalling £1,311 was received under the Small Donations scheme (amounts donated in the weekly collection) for tax years ending April 21 and April 22 on donations totalling £5,244.

Gift aid of £5,331 plus interest was received post year end on eligible donations from the Spire Appeal.

Church Fabric

The PCC has continued with its regular programme of maintenance which includes:

- Maintaining the sound system
- Cleaning the gutters
- Replacing faulty lamp fittings and bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Servicing the boiler
- Servicing the fire extinguishers
- Further repairs to the basement lavatories
- Servicing the intruder alarm
- Maintaining and certifying Gas and Electrical Safety checks

Additional works during 2024 included installing two Virtual Local Area Networks within the Wi-Fi system in the church. The software and hardware were upgraded as part of the installation and one network will be used by hirers and the other for payment machines such as those used stallholders. Each network can handle up to 128 users simultaneously and each network is secure so far as the users are concerned. New microphones have been purchased to replace those that have been lost and procedures put in place to ensure the microphones are stored in the Vestry securely after use. An area of the parquet floor in the North aisle has been repaired and new introductory leaflets for St Jude's have been printed.

The Restoration of the Church

The restoration of the church building continues as funds permit and during 2024, the focus has been on the murals as the PCC have now applied for a grant of £300,000 over three years to restore the most badly damaged murals. Whilst this may seem that the PCC is putting the cart before the horse in that not all of the necessary external works have been completed, the PCC has been advised that the funds are available for this work and that it should seize the opportunity while they are available. In preparing the budget for these works, a survey has been undertaken of the interior and St Jude's has established there are over 1,100 square metres of murals within the building. The measurement is important as, previously for fund raising purposes, St Jude's was advised that the repair costs were approximately £500 per square metre. In addition, access costs have been estimated and a detailed budget has been prepared for the works which will cost circa £700k after the now limited VAT Relief from the Listed Places of Worship Grant Scheme. The last Budget produced by the Chancellor of the Exchequer has limited the relief to£25,000 in any one tax year and has said it is only for the next tax year. As a result, St Jude's matched funding requirement has increased. The PCC has obtained a faculty to restore a test panel in the main body of the church which will then establish the methodology to adopt for the rest of the Church. . That work will start in May 2025 and the PCC is very grateful for the financial support it has received from the Hampstead Garden Suburb Trust and the Hampstead Garden Suburb Residents Association towards the cost of these works.

In conjunction with the work on the murals in the main body of the Church, the PCC has agreed with the Courtauld Institute of Art "The Courtauld" that it can adopt the Lady Chapel as a fieldwork station for its post graduate course in the conservation of wall paintings. St Jude's refers to the murals in the interior but they are also considered to be wall paintings. The Courtauld will cover the costs of its work from its own resources and St Jude's will contribute some of the access costs with additional financial support being provided by the Church of England as opposed to the Diocese of London. A faculty application is being prepared in advance of these works and they will start in January of next year. Both projects involve the training of a future pool of conservators and it is because such involvement exists that St Jude's can apply for the appropriate grants.

St Jude's featured in a webinar hosted by the Lutyens Trust of America and the PCC hopes that that has raised awareness of the building and its problems which might in turn lead to additional sources of funding for future restoration projects.

Church Lettings

The church continues to be regularly rented for rehearsals, recordings, HBS coach parking and filming. There were 51 bookings during 2024 ranging from one day to thirteen days (2023: 42 bookings). The annual fee income of £95,845 (2023: £81,561) was up from the previous year and a record. There were 118 hire days in 2024 (2023: 99 days). The average daily hire rate increased from £823 to £877. As there are many different hirers, the risk of a major downturn in our lettings is reduced. Unfortunately hire fee income for the first quarter of 2025 is significantly down on last year, only partly due to a one month closure of the church to allow for essential roof repairs. The proposed church and painting restoration works may impact future income but we are all aware that we need to minimise disruption to maintain income for the church.

Key to the success of our bookings is the work done by our site manager, Are Kolltveit, who lets in the hirers, welcomes them and ensures the building is clean and ready for their use. Sometimes he runs the pop-up café and this has been enjoyed by hirers.

Due to Are living on site our booking team volunteers have not been called on as frequently as in the past but they are always willing to help if necessary. We are grateful to everyone who kindly assists.

Music at St Jude's

Music continues to play a central role in the liturgy at St Jude-on-the-Hill. We have a magnificent Father Willis organ and, as our church is situated next door to The Henrietta Barnett School, we established a formal musical educational link with the school in 2004 with the provision of organ scholarships. This scheme has been a great success with many of the holders of the organ scholarship pursuing organ playing and music as a career.

St Jude's has two current organ students: Lily Grace Ng is senior organ student and regularly accompanies the choir in weekly services, having passed grade 7 organ with distinction in 2024. Phoebe Huang currently holds the Henrietta Barnett School Organ Scholarship and receives regular tuition from the Director of Music. Our most recent former organ scholar, Jennifer Jin is currently organ scholar at Trinity Hall, Cambridge and has just passed and received her Associate diploma from The Royal College of Organists. Jennifer's predecessor, Jocasta Bird is completing her studies as organ scholar of University College, Oxford. She returns regularly to play at St Jude's. Anna Steppler (organ scholar 2008-2010) completed her Doctorate in organ playing in the 18th Century at Cornell University, New York. Anna is now a Junior Research Fellow at Peterhouse College, Cambridge in Organ Studies.

In addition to the organ scholarships, we now offer eight choral scholarships (two voices per vocal part) as of September 2024 which allows scholars to balance their commitments to this programme with their other academic and musical commitment. The presence of this core of choral scholars within our choir further encourages and supports additional young people to sing with us. We believe in opportunities for all and, whilst we have just a small number of choral scholarship positions, this programme enables us to enhance the sight-reading capabilities and performance standard of all singers in our choir.

The choral scholars' role includes supporting the less-experienced singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services. With 8 permanent choral scholars, who sing alongside volunteer young people, and 15 adult members, the choir now consistently sings more challenging repertoire and looks forward to a successful sequence of Holy Week and Easter Services.

The expansion of the choral scholarship scheme has enhanced the musical life at St Jude's, and now includes positions of responsibility which have enabled an expansion of our choir's activities and music making. Edward Gledhill was appointed senior choral scholar of St Jude's for the 2024-25 academic year, and takes an active role in supporting the Director of Music and the Vicar with musical planning, choir organisation and supporting the choir's development. Most recently, this has included planning and advertising for the recruitment of future St Jude's choral scholars and adult volunteers. In addition, Molly Frow was appointed the choir's first choral and conducting scholar in January 2024 and regularly rehearses and conducts the choir during the weekly liturgy. Together with Lily Grace as senior organ student, the choir's young leaders are able to run, rehearse and direct the choir in the absence of the Director of Music; most recently, this has included the directing liturgy for Palm Sunday.

The choral scholarship scheme at St Jude's has seen much success in recent years, with some 30 scholars receiving offers of choral awards from prestigious collegiate choirs: our former scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's, Jesus and Gonville and Caius College, Cambridge. Our current choral scholars for 2024-25 have collectively received two offers from Merton College, Oxford, in addition to offers from Clare and Trinity Hall Colleges, Cambridge.

We are delighted to continue to offer a monthly service of choral evensong, in addition to weekly Sunday morning services and special services during Advent and Lent. This service takes place on the first Sunday of the month in term time. The service is proving very popular with the choir and congregation and is a welcome addition to our liturgical offering. In July 2024 following choral evensong, a particular highlight was the choral scholars' self-directed concert including choral and solo performances.

Other highlights of the 2024-25 season included singing in the 'Faithful Voices' Interfaith Concert in June. In the autumn term, the choral scholars of St Jude's, accompanied by guest organist Jozef Gaszka, provided the music for the Church of England's National Online Carol Service 2024, which had the highest engagement and acclaim of any of the Church's Christmas services, with over 1,000,000 views and 207,000 hours of viewing.

We look forward to similar projects in the coming years as the musical life at St Jude-on-the-Hill continues to go from strength to strength.

Nicholas Chalmers - Organist and Director of Music
Edward Gledhill - Senior Choral Scholar

Pop Scholar

As part of our music life at St Jude's, we have also included a new pop scholarship, offering support and mentoring to a young person who wishes to build a career in popular music. The scholarship will help them to gain experience and hone their skills with access to a group of professional mentors. We will be seeking funding from the Spark Fund in order to produce a single and music video and develop a live event. Our first pop scholar is local singer/songwriter Robert Vel has recorded a single and shot a music video.

Financial review for the year-ended 31st December 2024

Summary

In 2024, St. Jude's finished the year with an overall net surplus of £2,281, increasing net overall reserves from £151,947 to £154,228. There was a deficit of £8,937 on the unrestricted general fund, reducing the unrestricted reserve to £69,379, a small increase of £54 on designated funds, increasing designated reserves to £30,382, and an increase of £11,164 on restricted funds, increasing restricted reserves to £54,467.

Overall income for the year was £249,095 (2023 £253,043), with £231,451 into the unrestricted general fund and £17,644 into restricted funds.

Overall expenditure was £246,868 (2023 £176,738), with £240,388 from the unrestricted general fund and £6,480 from restricted funds.

Voluntary income: overall was down from £96,980 in 2023 to £79,198 in 2024. However, 2023 figures benefited from several one-off grants and a legacy. After allowing for these, unrestricted voluntary income increased in 2024 from £48,500 to £73,698.

Fundraising income: excluding Church Room lettings, increased from £102,940 to £127,490 and, after costs, from £86,692 to £100,283. Church letting income was again strong, increasing from £81,561 to £95,485 which, after costs, generated £83,239. During the year St. Jude's purchased a café trailer at a cost of £4,660 which was fully expensed in 2024.

Church Rooms: The Central Square Minyan lease on the Church Rooms ended in November 2023 and negotiations took place during 2024 to return the rooms to the control of St Jude's. Legal fees associated with this cost £34,384 and no rent was paid for 2024, leading to an overall deficit of £28,399 as against a net surplus of £17,548 in 2023.

Giving to 3rd Parties: Increased from £4,715 in 2023 to £6,678. This includes the cost of our choral, organ and pop scholars (2024 £4,778, 2023 £2,993). The number of choral scholars increased from 6 to 8 during the year.

Giving to the Diocese: The common fund contribution to the diocese increased from £12,000 to £40,000 in 2024. This will increase further to £50,000 in 2025. Statutory fees, for wedding and funerals amounted to £1,121 (2023 £1,186).

Cost of Parish Services & Mission: increased from £17,610 in 2023 to £20,501 in 2024. The increase reflects additional activity at services including Palm Sunday donkey hire, bugler for Remembrance Sunday, additional choir voices and organist support for evensong and major services, and bible study. In addition, £1,130 was incurred for the kids gardening club which was fully funded from restricted donations.

Costs of Administration & Other: have reduced from £16,190 in 2023 to £14,913 in 2024. Since May 2024 St. Jude's has no longer directly employed a parish administrator, with activities being undertaken by the site manager, PCC members and a part time self-employed administrator. Vicar's expenses totalled £1,511 (2023 £1,872) and £2,514 was spent on new carpets for the vicarage.

Cost of Church Buildings and Grounds: overall cost in 2024, excluding the church rooms, was £62,646 (2023 £87,777). Additional 2024 costs include £9,141 cost of the site manager (2023 £0), and a significant increase in gas costs from £8,770 to £17,304 after a very favourable fixed priced contract ended in December 2023. Set against this there was no expenditure on major church repairs in 2024 (2023 £31,728) and cleaning is now done by the site manager (2023 £1,966). Significant works carried out in 2024 include:

- £3,454 Survey of murals in preparation for conservation work
- £3,005 Major upgrade to Wi-Fi network
- £2,232 Church floor repairs
- £1,321 Repairs to light fittings
- £1,171 Replacement of lost or missing microphones
- £906 Repairs to vestry doors and installation of handrail
- £898 Ladder for organ maintenance and repairs
- £822 Servicing of sewage pumps

During the year the final balance of £6,400 of the £20,000 loan from the Diocese of London to support the Tower Repointing & Restoration works was repaid.

Reserves Policy

It has been PCC policy to maintain a balance on unrestricted funds excluding the balance attributable to the Fixed Assets (if possible) equal to approximately three months' unrestricted payments, to smooth cash flow fluctuations and to cover emergency situations that may arise from time to time.

At the end of 2024 unrestricted liquid reserves (after allowing for future liabilities) of £69,379 were sufficient to cover three months of unrestricted payments totalling £60,000. It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments and the PCC works hard to maximise its income despite the challenges.

It is our policy to invest funds not required for day-to-day expenses with the CBF Church of England Deposit Fund.

Legacies Policy

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether related to buildings, equipment or people. As circumstances change over the years, it may not be possible to fulfil specific donor requests, so church members are encouraged to leave legacies for the general purposes of the parish. The PCC will discuss with executors the most appropriate use of any legacy in the light of current projects and designated towards the donor's known interest (e.g. mission, children, music, buildings).

Risk Management

1. Financial risk

Large unpredictable risks, which can be insured, are shared with the Ecclesiastical Insurance Group.

Predictable, large but uninsurable risks identified include:

- Failure to make the minimum contribution required to the London Diocese. The cost of the major structural repairs to the Church Tower impacted church finances. As a result the PCC made an agreed contribution of £12,000 into the Common Fund in 2023 and has increased this to £40,000 in 2024. The PCC keeps the matter under constant review and hopes, going forward, to increase further the level of contribution.
- Failure to maintain the structure of the church building and grounds to an adequate standard. St. Jude's is a Grade I listed building and general day-to-day maintenance requirements of both church and grounds are difficult to predict and expensive to complete. The church is on the "Historic England At Risk" register, the reserves currently held, together with the recurring grants from the Hampstead Garden Suburb Trust, are helping to address the issues. Further defects in Lutyens designs were discovered during 2022 and remedial action is being taken.
- The risk of fraud. All cheques and online payments require 2 signatories. The bank account is regularly reconciled and action has been promptly taken where third-party cheques/bank fraud has been identified.
- Cash levels might not be sufficient to meet expenses as they fall due. The PCC has made significant efforts to improve its financial stability. Despite the unpredictability of church lettings, the tireless efforts of the Bookings Manager and her team have significantly increased the contribution of church lettings to the PCC's funds. However, the impact of recent urgent repairs have impacted cash balances and have an ongoing effect on future cash flows. Accordingly, cash levels require monitoring to ensure that normal expenses can be met. The PCC has now (January 2024) appointed a treasurer.
- High inflation and short/medium term cost increases might mean that expenditure requirements exceed the level that can be borne from PCC funds. Current exceptionally high utility costs are a current concern as the church is a large, cavernous structure which is expensive to heat. The PCC

has put in place operational measures to keep heating needs down (such as guiding parishioners to the entrance in the northwest porch where an airlock provides some protection against lost heat in cold weather and keeping the set temperature to the minimum required) and continues to monitor utility prices, seeking new contracts where suitable, to minimise unit costs.

- Failure to recover Gift Aid on cash collections and donations to St Jude's. The PCC have appointed a Stewardship Officer, Antonia Clayden, who has made good progress in recovering historic Gift Aid. She has very generously declined the agreed commission of 10% of the amounts recovered. With her help, the PCC is ensuring that all current and future donors are registered with the Parish Giving Scheme which facilitates the recovery of Gift Aid automatically.

Minor, low impact financial risks are absorbed within normal expenditure.

2. Reputation Risk
The PCC is committed to positive, constructive dialogue with all parties having an interest in its decisions and activities.

The church has been made available and is used regularly for a diverse range of events and activities, to raise the profile of the church beyond its worshipping members and to make a positive commitment to the broader community.

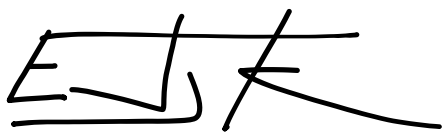
3. Compliance
The PCC is conscious to ensure that it meets all its compliance requirements. To this end it regularly reviews and responds to information from Diocese, conscientiously completes its annual returns to Diocese and Charity Commission and ensures policies for safeguarding all the vulnerable members of our community as well as Health and Safety Regulations and Data Protection requirements are regularly reviewed and monitored.

4. Operational Risk
Failure to fill vacant positions in a timely manner may impact our ability to cover current operational requirements. The PCC has now filled the vacant roles of Churchwardens, Honorary Treasurer & Honorary Secretary from within the congregation.

5. Dwindling congregation
The PCC is pleased to note that average attendance has increased throughout 2023. On 4 May 2023, Rev Emily Kolltveit was licensed as the Interim Priest-in-Charge for an initial term of three years.

Trustee expenses
No trustee received any payment of expenses, other than reimbursement of proper expenses of the church.

Approved by the PCC on and signed on their behalf by



Rev Emily Kolltveit (Priest in charge)

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources						
Incoming resources from generated funds	-					
Voluntary income	3a	61,554		17,644	79,198	96,980
Activities for generating funds	3b	165,794			165,794	139,862
Investment income	3c	1,457			1,457	1,088
Incoming resources from charitable activities	3d	2,646			2,646	4,707
Other incoming resources	3e					10,406
Total income		231,451		17,644	249,095	253,043
Resources used						
Cost of generating funds	-					
Cost of generating voluntary income	4a	865			865	-12
Cost of fundraising activities	4b	27,207			27,207	16,248
Charitable activities	4c	210,666		6,480	217,146	158,852
Governance costs	4d	1,650			1,650	1,650
Total expenditure		240,388		6,480	246,868	176,738
Other recognised gains / losses						
Gains/losses on investment assets	7		54		54	209
Gains on revaluation, fixed assets, charity's own use						
Total gains / losses			54		54	209
Net income / (expenditure) resources before transfer		-8,937	54	11,164	2,281	76,514
Transfers:						
Gross transfers between funds - in				4,959	4,959	5,961
Gross transfers between funds - out				-4,959	-4,959	-5,961
Total transfers						
Net movement in funds		-8,937	54	11,164	2,281	76,514
Reconciliation of funds						
Total funds brought forward		78,316	30,328	43,303	151,947	75,433
Total funds carried forward		69,379	30,382	54,467	154,228	151,947

The following notes to the accounts form part of the Financial Statements

Balance Sheet
As at 31st December 2024

	Note	As at 31/12/2024 £	As at 31/12/2023 £
Fixed assets			
Leasehold Land And Buildings	6	0	0
Investments	7	2,451	2,397
		2,451	2,397
Current assets			
Debtors	8	5,182	13,943
Cash At Bank And In Hand		172,132	149,997
		177,314	163,940
Liabilities			
Creditors: Amounts Falling Due In One Year	9	25,537	14,390
		25,537	14,390
Net current assets less current liabilities		151,777	149,550
Total assets less current liabilities		154,228	151,947
Liabilities			
Creditors: Amounts Falling Due After More Than One Year		0	0
Total net assets less liabilities		154,228	151,947
Represented by			
Unrestricted			
Unrestricted - General Funds		69,379	78,316
Designated	10		
Designated - Central Heating fund - designated		4,011	4,011
Designated - Investment		2,451	2,397
Designated - Renovation Project - designated		23,920	23,920
		30,382	30,328
Restricted	11		
Restricted - Cancer Fund		2,000	
Restricted - Centenary fund			2,171
Restricted - Central Heating fund - restricted			2,575
Restricted - Guyana		937	937
Restricted - Kids Gardening Club		183	
Restricted - Music & Choir		510	
Restricted - Other sundry restricted			213
Restricted - Renovation project		40,159	28,600
Restricted - Sanctuary fund		2,135	2,135
Restricted - Spark Fund Pop Scholarship		2,325	
Restricted - Starmer fund		4,546	5,000
Restricted - Vicar's Discretionery fund		1,672	1,672
		54,467	43,303
Fund Totals		154,228	151,947

The following notes to the accounts form part of the Financial Statements

Approved by the PCC at its meeting on 2nd April 2025 and signed on its behalf by:

The Reverend Emily Kolltveit, Vicar

Steve Morris, Treasurer

Notes to the Financial Statements

Note 1: Basis of Preparation

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of Parochial Church Councils (PCCs), and with the Regulations 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice: Accounting and Reporting by Charities [SORP (FRS 102].

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The accounts 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 main affiliation to another body or those that are informal gatherings of church members.

The PCC is a public benefit entity within the meaning of FRS 102.

1.2 Going Concern: There are no material uncertainties relating to events or conditions that cast significant doubt on the PCC's ability to continue as a going concern.

1.3 Change in Accounting Policy: The accounts present a true and fair view, and the accounting policies are as outlined in this Note. During the year the PCC adopted a new capitalisation policy. Fixed assets, other than buildings, are now capitalized if they can be used for more than one year and cost more than £10,000 (was £1,000). Depreciation is charged on a straight-line basis over two to ten years depending on the expected useful life of the asset (was two years).

1.4 Changes to Accounting Estimates: There have been no changes to accounting estimates in this period.

1.5 Material Prior Year Errors: No material errors have been identified in the reporting period.

Note 2: Accounting Policies

2.1 Income

Recognition of Income: Voluntary Income and Capital Sources. Receipts are recognized gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled. Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due.Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued.

Offsetting: There has been no offsetting of assets and liabilities in the SOFA or Balance Sheet, unless required or permitted by the FRS 102 SORP.

Tax reclaims on donations and gifts: Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid recovered on a donation is considered to be part of that gift and is credited to the same fund as the initial donation unless the donor has specified otherwise.

Donated goods and services: Where the values of any donated goods received by the PCC are capable of being measured reliably, then such donated goods are accounted for when they are donated. As it is not practical to reliably measure the contribution of volunteers, no recognition is made of these donated services in the accounts.

Legacies: Legacies are included in the SOFA when receipt is probable, that is, when there has been a grant of probate, the executors have established, that there are sufficient assets in the estate, and that any conditions attached to the legacy are either within the control of the PCC or they can be met.

Investment Gains and Losses: This includes any realised and unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to fair (market) value at the end of the year.

2.2 Expenditure and Liabilities

Liability recognition: Liabilities are recognized where it is more likely than not that there is a legal or constructive obligation committing the PCC to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Redundancy costs: The PCC has made no redundancy payments during the reporting period.

Deferred income: No material item of deferred income has been included in the financial statements.

Creditors: The PCC has creditors which are measured at settlement amounts less any trade discounts.

2.3 Assets

Tangible Fixed Assets for use by the PCC: Consecrated and beneficed property is excluded from the accounts by sections 10(2)(a) and (c) of the Charities Act 2011. Other fixed assets are capitalized if they can be used for more than one year and cost more than £10,000. Depreciation is charged on a straight-line basis over two to ten years for equipment and over 50 years for buildings, with none charged in the year of purchase.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church inventory, which can be inspected.

Financial Assets: Fixed asset investments in quoted shares and pooled investment funds are valued initially at cost and subsequently at fair (market) value at the year end.

Debtors: Debtors, including trade debtors and Gift Aid recoverable are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the PCC. Subsequently they are measured at the cash or other consideration expected to be received.

Cash at bank: Cash at bank includes on demand deposits and short-term fixed interest deposits.

2.4 Funds

Unrestricted general funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC.

Designated Funds are those set aside by the PCC for a designated purpose. This designation may be reversed so these are regarded as unrestricted funds.

Restricted funds are funds which may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Analysis of income and expenditure

01 January 2024 to 31 December 2024

Note 3: Income

		General	Designated	Restricted	Total This year	Total Last year
	Incoming Resources from Generated Funds					
3a	**Voluntary Income**					
	0101 - Parish Giving	25,589			25,589	29,070
	0110 - Gift Aid - Envelopes	535			535	790
	0201 - Other planned giving					274
	0301 - Loose plate collections	9,227			9,227	6,832
	0351 - Charity Collections					1,501
	0501 - One-off Gift Aid gifts					500
	0550 - Donations appeals etc	16,301		6,568	22,869	5,423
	0601 - Tax recoverable (Gift Aid & VAT)	9,902		5,576	15,478	4,110
	0701 - Legacies					20,300
	08A1 - Non-recurring one-off grants			5,500	5,500	28,180
	Total Voluntary Income	61,554		17,644	79,198	96,980
3b	**Income from Fundraising Activity**					
	0901 - Other funds generated					628
	0910 - Annual church fair	2,860			2,860	2,395
	0911 - One off fundraising events	16,869			16,869	10,139
	0912 - Cafe	2,035			2,035	
	0951 - Church lettings	95,485			95,485	81,561
	1220 - Bookstall sales - fund raising	282			282	225
	1240 - Church room lettings - fund raising	38,304			38,304	36,922
	1280 - Social & Catering - fundraising	9,959			9,959	7,992
	Total Income from Fundraising Activity	165,794			165,794	139,862
3c	**Income from Investments**					
	1001 - Dividends	68			68	66
	1020 - Bank and building society interest	1,389			1,389	1,022
	Total Income from Investments	1,457			1,457	1,088
	Total Incoming Resources from Generated Funds	228,805		17,644	246,449	237,930
3d	**Incoming resources from charitable activities**					
	1101 - Fees for weddings and funerals	2,232			2,232	4,268
	1210 - Bookstall sales to promote objectives	16			16	
	1270 - Social and Catering - objectives	398			398	439
	Total Incoming Resources from Charitable Activities	2,646			2,646	4,707
3e	**Other incoming resources**					
	1310 - Insurance claims					9,694
	1399 - Exceptional items					712
	Total Other incoming resources					10,406
	Total Incoming Resources	**231,451**		**17,644**	**249,095**	**253,043**

Note 4: Expenditure

		Unrestricted	Designated	Restricted	Total This year	Total Last year
4a	**Cost of Voluntary Income**					
	1720 - Costs of stewardship	865			865	-12
	Total Cost of Voluntary Income	865			865	-12
4b	**Cost of Generating Funds**					
	1701 - Costs of Church lettings - booking manag	9,445			9,445	7,494
	1702 - Cost of church lettings - cleaning	2,201			2,201	171
	1703 - Cost of church lettings - Licensing fee					70
	1704 - Cost of church lettings - other	600			600	1,850
	1730 - Costs of fetes & other events	5,373			5,373	6,663
	1732 - Cafe Expenditure	6,488			6,488	
	1735 - Cost of advertising fundraising events	489			489	
	2365 - Social & Catering - events	2,611			2,611	
	Total Cost of Generating Funds	27,207			27,207	16,248
4c	**Charitable Activities**					
	Giving to 3rd Parties					
	1830 - Giving to Christian Aid					54
	1850 - Choral Scholarship	4,440			4,440	2,745
	1855 - Organ scholarship	163			163	248
	1856 - Pop Scholarship			175	175	
	1860 - Other giving - to Christian charitries					1,368
	1870 - Other giving	200		1,700	1,900	300
	Total Giving to 3rd Parties	4,803		1875	6,678	4,715
	Giving to the Diocese					
	1900 - Common Fund - regular payment	40,000			40,000	12,000
	2000 - Statutory fees	1,121			1,121	1,186
	Total Giving to the Diocese	41,121			41,121	13,186
	Cost of Parish Services & Mission					
	2175 - Youth Activities			1,130	1,130	
	2180 - Parish training and mission	501			501	
	2190 - Cost of flowers	115			115	115
	2195 - Sanctuary costs	2,352			2,352	952
	2196 - Services Other	991			991	
	2210 - Organist	9,884			9,884	8,910
	2220 - Organ / piano tuning	640			640	600
	2225 - Organ / piano repairs	1,343			1,343	918
	2228 - Music Other	837			837	
	2230 - Choir costs	999			999	4,157
	2320 - Advertising - church activities	1,721			1,721	1,513
	2360 - Social & Catering - regular	1,118			1,118	445
	Total Cost of Parish Services & Mission	20,501		1,130	21,631	17,610

Analysis of income and expenditure
01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Total This year	Total Last year
Cost of Administration & Other					
2100 - Visiting clergy / Sequestration costs	429			429	1,133
2102 - Vicar's expenses	1,511			1,511	1,872
2130 - Vicarage - decoration	2,514			2,514	
2310 - Administration	3,213			3,213	501
2311 - Parish Administrator - Gross pay	4,161			4,161	9,801
2313 - Parish Administrator - ER Pension	31			31	94
2314 - Office equipment - not capitalised	186			186	
2315 - Church email, internet and broadband	1,985			1,985	1,801
2325 - Organisation subscriptions	100			100	
2330 - Bank charges	762		21	783	988
Total Cost of Administration & Other	14,892	0	21	14,913	16,190
Cost of Church Building & Grounds					
2401 - Church running - electric	5,883			5,883	5,553
2410 - Church running - gas	17,304			17,304	8,770
2420 - Church running - water	248			248	192
2430 - Cleaning					1,966
2440 - Grounds maintenance - gardening	687			687	1,604
2445 - Grounds maintenance - hedge cutting	407			407	1,513
2450 - Church running - Building insurance	14,089			14,089	13,780
2455 - Church running - boiler insurance	78			78	78
2705 - Site Manager	9,141			9,141	
2710 - Church maintenance - audio	1,615			1,615	4,695
2720 - Church maintenance - fabric	8,065			8,065	5,814
2725 - Church Maintenance - Other repairs	2,124			2,124	
2730 - Church maintenance - projects	3,005		3,454	6,459	12,154
2790 - Church major repairs - structure					31,728
2798 - Church interior and exterior decorating					-70
2910 - Church Rooms running - ground rent	6,389			6,389	14,851
2940 - Church Rooms running - insurance	960			960	1,043
2980 - Church Rooms running - professional fees	34,384			34,384	3,480
2985 - Church rooms - refund of overpaid rent	24,970			24,970	
Total Cost of Church Buildings & Grounds	129,349		3,454	132,803	107,151
Total Cost of Charitable Activities	210,666	0	6,480	217,146	158,852
4d **Governance Costs**					
2601 - Governance costs examination/audit fee	1,650			1,650	1,650
Total Governance Costs	1,650			1,650	1,650
Total Expenditure	**240,388**	**0**	**6,480**	**246,868**	**176,738**

Staff Costs

During the year the PCC employed a Site Manager and for the first four months of the year a Parish Administrator.

	2024	**2023**
	£	£
Wages and salaries	16,374	9,384
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	202	94
	16,576	9,478

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000 and there were no employees whose total employee benefits (excluding employer pension costs) were greater than £10,000.

Note 5: Related Party Transactions

During the year some PCC members and parishioners met the expenses of the Church from their own accounts in order to ensure swift and efficient service delivery. These expenses were approved in advance and were reimbursed by the PCC.

The members of the PCC are drawn from the local community, and it is therefore inevitable that transactions will take place with organisations with which a member of the PCC has a connection. All transactions involving such organisations are at arm's length and in accordance with the PCC's normal procedures.

Proms at St Jude's (SJP Charity Trust Limited. Charity Number 1094719) is a separate charity which operates an annual music and cultural festival using church facilities, for which it paid a lettings fee, including cleaning and other costs, of £11,086 (prior year £10,553).

A member of the PCC who performs the duties of bookings manager is paid a flat fee plus a percentage of bookings for generating church lettings income. In 2024 this amounted to a total payment to the bookings manager of £9,445 (2023 £7,494). This amount includes a payment of £1,108 (prior year £1,055) from the booking for Proms at St. Jude's of which the bookings manager is a trustee.

In November 2023 Reverend Emily Kolltveit's husband Are Kolltveit was appointed as part time site manager following an open and advertised recruitment process in which interviews were conducted by the Churchwardens. He was paid a total of £12,837 in 2024, which includes additional hours for cleaning to support the church lettings.

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out their duties as PCC members. The insurance provides cover up to £100,000 during any period of insurance. This is part of the normal cover provided by the insurance company, Ecclesiastical, and the cost is included within church buildings insurance.

Note 6: Tangible Fixed Assets: Leasehold Land & Buildings

The Tangible Fixed Assets comprise the Church Rooms and the Car Park.

The land on which the Church Rooms are built is held on a 999 year lease granted on 24 June 1907 by Suburb Leaseholds Limited. The Lease is held by the London Diocesan Fund as Custodian Trustee for the PCC. The Church Rooms were built between 1965 and 1968 at a total cost of £15,500.

2024		**2023**	
Actual cost	£		
Balance 1 .1 2024	15,500	Balance 1.1. 2023	15,500
Additions	0		0
Disposals	(0)		(0)
Balance at 31.12.2024	15,500	Balance 31.12.2023	15,500
Depreciation	£		
Balance 1 .1 2024	15,500	Balance 1.1. 2023	15,500
Additions	0		0
Disposals	(0)		(0)
Balance at 31.12.2024	15,500	Balance 31.12.2023	15,500
Net Book Value	**0**		**0**

Note 7: Investment Assets

Valuation:	2024	2023
At 1 January	2,397	2,188
Gain (loss) on revaluation	54	209
At 31 December	2,451	2,397

This investment is held with CBF Church of England Investment Fund and forms the Spalding Trust which was created to maintain the external Calvary.

Note 8: Debtors

	2024	**2023**
Sequestration costs to be reclaimed	2,681	3,110
New Years Eve Event	2,263	
Christmas Market Stalls	238	276
Lettings income		9,608
Christmas Collections		924
Stewardship		25
	5,182	13,943

Note 9: Creditors falling due within one year

	2024	2023
Church Rooms Legal Fees	15,773	
Utilities	4,841	
Independent Examiner	1,650	1,650
Events	1,379	
Statutory Fees	1,121	
Sundry	393	6,340
Christmas Services	380	
Loan from London Diocesan Fund		6,400
	25,537	14,390

Note 10: Designated Funds

	Balance 1 January 2024	Income	Expenditure	Gains on Investments	Transfers	Balance 31 December 2024
Central Heating Fund	4,011					4,011
Spalding Trust	2,397			54		2,451
Renovation Project	23,920					23,920
Total	30,328			54		30,382

The Central Heating Fund represents funds set aside by the PCC in addition to the Restricted Fund of the same name for required central heating works.

The Spalding Trust was created to maintain the external Calvary.

The Renovation Project Designated Fund is money set aside by the PCC from a legacy for roofing works.

Note 11: Restricted Funds

	Balance 1 January 2024	Income	Expenditure	Gains on Investments	Transfers	Balance 31 December 2024
Cancer Fund		2,000				2,000
Centenary Fund	2,171				(2,171)	
Central Heating Fund.	2,575				(2,575)	
Guyana	937					937
Kids Gardening Club		1,320	1,137			183
Music & Choir		510				510
Other Sundry	213	1,700	1,700		(213)	
Pop Scholarship		2,500	175			2,325
Renovation Fund	28,600	6,614	14		4,959	40,159
Sanctuary Fund	2,135					2,135
Starmer Fund	5,000	3,000	3,454			4,546
Vicar's Discretionary	1,672					1,672
Total	43,303	17,644	6,480			54,467

The Cancer Fund has been established this year from a specific donation received to be put towards causes related to cancer.

The Centenary Fund was established following an appeal towards the costs of repair and improvement projects for the church. At the PCC meeting on 22nd April 2024, it was noted that the centenary of St Jude's was long past, however the current renovation works needed in the Church were of the type undertaken at the time of the Centenary. It was therefore agreed to merge the Centenary Fund into the Restricted Renovation Fund.

The Central Heating Fund is money collected to improve the central heating. At the PCC meeting on 22nd April 2024, it was noted that the current cycle of works needed in the Church would require yet further
attention to be paid to Church heating. It was therefore agreed to merge the Central Heating Fund into the Restricted Renovation Fund.

The Kids Gardening Club Fund has been established this year as part of the Britain's Biggest Living Garden project, to support the newly formed Kids Gardening Club which has been cultivating an area of the Church grounds. This is fully funded through donations from parents and local organisations.

The Music & Choir Fund was established to receive donations specifically towards church music and the choir.

The Other Sundry Fund is for ad hoc restricted donations. At the PCC meeting on 22nd April 2024, it was noted that the PCC held a number of small historic Restricted Funds totalling £213. It was agreed to wind these up under the Cy-Pres and to move the total balances to the Restricted Renovation Fund. During the year two specific donations were received for external charitable causes.

The Pop Scholar Fund has been established this year from a grant from the Spark Fund, to support our pop scholar.

The Renovation Fund was established in 2015 to meet the wider costs of restoring the church.

The Sanctuary Fund is the balance of a legacy made to fund works connected with the Sanctuary.

The Starmer Fund was created from a £5,000 legacy received in 2018 for works associated with the restoration of the Walter P. Starmer Murals. Preliminary work has started on this project and a further grant of £3,000 has been received from the HGS Residents Association.

The Vicar's Discretionary Fund is a Fund to be spent at the discretion of the Vicar.
.

Note 12: Contingent Liabilities

There are no Contingent Liabilities (2023: Nil)

Note 13: Capital Commitments

Contracted by the PCC Nil (2023: Nil)

Authorised by the PCC but not contracted: Nil (2023: Nil)

Note 14: Prior Year Comparative Statement of Financial Activities

Statement of Financial Activities

For the period from 01 January 2023 to 31 December 2023

	Unrestricted (General)	Unrestricted (Designated)	Restricted	Total This Year
(**Notes**)				
3. ***Incoming resources***				
Incoming resources from generated funds				
3a. Voluntary income	55,070	20,275	21,635	96,980
3b. Activities for generating funds	139,234	—	628	139,862
3c. Investment income	1,088	—	—	1,088
3d. Incoming resources from charitable activities	4,707	—	—	4,707
3e. Other incoming resources	10,406	—	—	10,406
Total income	**210,505**	**20,275**	**22.263**	**253,043**
4. ***Resources used***				
Cost of generating funds				
4a Cost of generating voluntary income	15,663	—	573	16,236
4b Charitable activities	137,432	1,088	20,332	158,852
4c Governance costs	1,650	—	—	1,650
Total expenditure	**154,745**	**1,088**	**20,905**	**176,738**
Net income before Gains & Losses on Investments	**55,760**	**19,187**	**1,358**	**76,305**
Gains / (losses) on investment assets	—	209	—	209
Net income / (expenditure) resources before transfers	**55,760**	**19,396**	**1,358**	**76,514**
Transfers				
Gross transfers between funds	(5,685)	2,835	2,850	
Net movement in funds	**50,075**	**22,231**	**4,208**	**76,514**
Reconciliation of funds				
Total funds brought forward	**28,241**	**8,097**	**39,095**	**75,433**
Total funds carried forward	**78,316**	**30,328**	**43,303**	**151,947**

The Parish Parochial Church Council of St Jude-on-the Hill

Independent examiner's report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Jude-on-the-Hill (registered charity 1133988)

I report to the PCC on my examination of the accounts of the PCC of St Jude-on-the-Hill the year ended 31 December 2024.

Responsibilities and basis of report

As the members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The PCC are satisfied that an audit is not required for this year under section 144(2) of the Act and have chosen instead to have an independent examination.

I report in respect of my examination of the PCC'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 154(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not comply with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

Robert Ashdown

Chartered Accountant

75 Brookville Road, London, SW6 7BH

2 April 202

Whoever you are. Wherever you are from. Whatever you believe.

You Are Welcome Here

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDE-ON-THE-HILL, HA

England & Wales - Charity number 1133988

Accounts

St Jude ON-THE-HILL

ANNUAL REPORT 2023

WHOEVER YOU ARE
WHEREVER YOU ARE FROM
WHATEVER YOU BELIEVE ...YOU ARE

St Jude ON-THE-HILL

WELCOME HERE

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2023

Charity No: 1133988

Address: Central Square, Hampstead Garden Suburb, London NW11 7AH

Priest in Charge: The Reverend Emily Kolltveit
The Vicarage,1 Central Square, Hampstead Garden Suburb NW11 7AH

Bank: Lloyds, Golders Green Branch, 8 Golders Green Road, London, NW11 8LJ

Independent Examiner:
Mr. R Ashdown

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Edmonton Area of the Diocese of London within the Church of England.

Governing Documents

The Parochial Church Council (PCC) is a body corporate governed by two pieces of Church of England legislation, called Measures. These are:

- the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"; and
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC is also a charity registered with the Charity Commission (Charity No: 1133988).

PCC Membership

The Priest in Charge (our Priest in Charge), the Churchwardens, the Lay-Reader and the representative on the Deanery Synod are ex officio members of the PCC. Others are elected or co-opted by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Priest in Charge	The Reverend Emily Kolltveit, appointed 14th May 2023
Churchwardens	Mrs Antonia Clayden, appointed 7th November 2023
	Ms Jessica Farmer, appointed 7th November 2023
Honorary Treasurer	Mr Steven Morris, appointed 31st January 2024
Honorary Secretary	Mr Matthew Bevan, appointed 21st May 2023
Representative, Deanery Synod	Mrs Elinor Delaney & Ms Nicole Alabaster-Berberian

Elected Members	David White Mrs Frances Price Mrs Susan Gregson
Co-opted	Mr Nicholas Beedle 2023 Mr Brian Roberts 2023
Electoral Roll Officer	Mrs Elinor Delaney
Safeguarding Officer Children's Champion	Frances Price Sara Gibbins

The Standing Committee meets monthly and has the power to transact the routine business of the PCC between meetings, subject to any directions given by the Council. It refers major decisions to the full PCC.

In addition, sub-groups continue to meet:

- The Heritage Project Steering Group (restoration/renovation), chaired by David White.
- Weekly email newsletters were sent out weekly throughout 2023.
- Guyana, under the leadership of Elinor Delaney, to support the Guyana Diocesan Association. See note.

Members of these groups are drawn from the PCC, the wider congregation and local community.

The full PCC held 8 meetings during the year (2022: 8 meetings). The APCM was held in person at St Jude's on 21st of May 2023.

Appointments and Retirements.

As follows:

- Tod Alabaster retired from the PCC in October 2023.
- Nicole Alabaster appointed 2nd Deanery Synod representative, retired from the PCC in Jan 2024.
- Jessica Farmer and Antonia Clayden appointed Churchwardens 7th November 2023.
- Steven Morris appointed Treasurer appointed 31st January 2024
- Matthew Beaven appointed 21st May 2023

The PCC would like to express its thanks to all who served on the PCC.

On 4 May 2023, Rev Emily Kolltveit, was licensed as the Interim Priest-in-Charge of St Jude's for an initial term of three years.

Our mission statement is:

Whoever you are, wherever you are from, whatever you believe, you are welcome here.

Aim and Purpose

To promote the mission of God's church within the parish of Hampstead Garden Suburb and beyond. To maintain the fabric of the church building, church grounds and Church Rooms. To serve our community with open hearts, open minds and open doors.

Objectives and Activities

Our mission is to celebrate and communicate the Christian faith in the Anglican tradition, to challenge injustice and to serve all God's people.

Public Benefit

At St Jude's, we welcome all people to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. The Eucharist is central to our worship life. We offer baptism, confirmation, marriage and funeral services. We provide pastoral care for people living in the parish.

Our magnificent Grade I Listed building is generally considered to be Lutyens's finest church. It the only 20th Century church in London to feature in Simon Jenkins' highly acclaimed book, "England's Thousand Best Churches". We maintain our beautiful building and, in normal times is open to the public. The PCC is pleased to welcome other visitors by arrangement and hosts visits from local schools and colleges as part of their study of religion or architecture. The executive summary of a report on the Church commissioned and paid for by Historic England in 2015 opens with the sentence: "St Jude's Church is a building of national significance and is decorated with one of the most important and extensive schemes of early 20th century wall paintings in the country."

St Jude's has a long-standing strong music tradition with organ scholars from The Henrietta Barnett School using our marvellous Father Willis organ for lessons and practice. Many organ scholars who have trained at St Jude's have gone on to organ scholarships at eminent universities and many former choristers have become professional singers. In 2014, the PCC launched a choral scholarship programme offering four scholarships to train young singers between the ages of 16 and 20 in each of the main choral parts (one each of soprano, alto, tenor and bass). Under this scheme, the choral scholars are introduced to a wide range of church music which helps those of them who wish to apply for choral scholarships at various universities. More recently the scholarships have been shared by two part-time scholars, with a view to attending alternating weeks (and together for all festival services), to enable scholars to be able to balance the commitment required to the scholarship programme with their academic studies and other music commitments. This has also enabled the scholarship programme to benefit more young people. We did receive funding for the choral scholarship programme from The Ouseley Church Music Trust. This funding has now been spent and we will be making a fresh application to the Trust in the coming weeks.

We also support the Proms at St Jude's (which raises money for Toynbee Hall and The North London Hospice through an annual musical and cultural festival) through the energy and vigour of our members and that of the wider community (of all faiths and none).

The church is regularly let to recording and television companies due to its excellent acoustics and beauty. The Church Rooms are also used for activities run by external organisations within our community. The money raised from lettings of the Church helps us to meet the costs of running the church, including the high costs of maintaining this wonderful building.

We celebrate the diversity of faiths within our community and have a strong relationship with local community groups. St. Jude's participates in the London Open House weekend(s) each year.

When planning our activities, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

Achievement and Performance

Electoral Roll

The number on the Electoral Roll, 31 December 2023 was 129, (126 in 2022)

Church Attendance

We have seen significant growth in attendance at all our church services throughout 2023. Weekly worship has grown from one service a week to nine.

Report – Reverend Emily Kolltveit
Priest in charge

After my appointment in May 2023 my main objectives for the first year, as the new priest in charge, was to:

1. Change the narrative
2. Create a vibrant worship life
3. Open the doors
4. Build a team

After the suspension of 'the living', it was clear that for some time St Jude's had been facing difficulties. Key roles needed to be filled. We had no Churchwardens or a Treasurer on my arrival. Despite the deep commitment of a few magnificent people, David White (Fabric) and Elinor Delaney (leading on pastoral and worship) amongst others, the parish was struggling. The narrative was that St Jude's was a parish that was in danger of closure and was not meeting its financial, worship or pastoral commitments. This needed to change. It was time to tell a new story, one that spoke of Christ's amazing work in the world, a story of hope, reconciliation, and human flourishing. That is what we set out to do as a growing community.

For many years, St Jude's had operated as a Sunday church, offering limited worship on a Sunday and closed for the rest of the week. The introduction of weekday Eucharists and public prayer, Choral Evensong and study groups began to quickly bear fruit. We often celebrate or meet in the vicarage study/kitchen, in order to allow for major bookings, that generate much needed income, to continue in the main church building. We increased our worship offering from one service a week, to nine. I have also presided over several, weddings, funerals and baptisms during this year.

Immediately we began to open the building to the public whenever possible, with almost instant effect. We now regularly welcome visitors, those who wish to pray and those seeking pastoral care or support. Throughout 2023 the focus of growing a team has had amazing results and we now have filled all roles.

Website and Social Media

On arrival the church website hadn't been updated for some time. Turning my hand to website design, the new website continues to be work in progress. However, I believe it now says something of the exciting and forward-thinking, growing parish that we are. Cheerful and inviting this is a window into God's mission in this place.

Wayfarer

Wayfarer is a progressive theological study group that uses an array of resources, from Podcasts, films, TV, YouTube and books. It is aimed at younger adults discerning a calling to the Christian faith but open all to ages and faiths. Throughout the year we have met weekly as a group, focusing on theological reflection and what spiritual development means in this ever changing and challenging world.

Healing Eucharist
On Wednesdays a group meet to celebrate the Eucharist and to share a light lunch. Prayers of healing are offered during the service. This weekly group enjoys friendship and fellowship and is a pastoral resource. It is a source of great joy and comfort for all of us.

Ministry Team
We have developed and grown the serving team, with special thanks to Pam Yap for her leadership in this area and we have added the roles of Deacon and Sub Deacon in order to celebrate worship more collectively. We have also welcomed an array of exciting guest preachers including Clement Hutton-Mills, Paula Gooder, Helen Sims-Williams, Marjorie Brown, and Adrian Daffern (Major Churches Network). We continue to honour the heritage of this parish, offering high quality worship in the English choral tradition as a liberal catholic parish devoted to Christ and actively engaged in the Anglican movement.

Discernment and vocation
On arrival it was clear that many vocations had been underdeveloped. Elinor Delaney has since gone forward for ordination, trained on the Celeb Course and will be ordained Deacon in June 2024. Others are exploring vocation and calling, with special thanks to Nico Beedle and Mathew Wilkie for their continued response to God's call on their hearts.

Podcast
Throughout the year we have posted a selection of sermons on our podcast and our season of The Crown Uncovered, a podcast exploring the theology of the coronation, had over 5,000 downloads and the 2nd season of this podcast is planned for May 2024 in celebration for the first anniversary of His Majesty Charles the 3rd's coronation.

Children
At present we have a handful of children connected with the parish. The road to bringing children back to St Jude's is I fear, a long one. Engaging with the local schools we have developed regular visits to St Jude's and we are hoping to deepen these connections. However, the introduction of a children's Christingle Christmas was a wonderful success with over 45 children and their families attending this popular service. Plans for a new Children's Gardening Club in association with other local groups, began to develop in 2023.

Christmas Services
Our Christmas Services were well attended and magnificent, and we saw our worship life take flight. We added an advent procession to the schedule of services, with great success. A big thank you to our amazing Director of Music and Organist, Nicholas Chalmers, Richard Clegg and The Choir of St Jude's for their commitment to excellent choral music in this incredible setting.

Events
Building on the Churchwarden's report, we have developed an array of events aimed at growing local relationships and raising much needed funds. Highlights have included the award winning Jazz artist Lianne Carol, live at St Jude's. The Christmas Designer Market which brought over 1,000 people into the building and our New Year's Eve Party in association with HGS RA which saw 600 people hitting the dance floor. A big thanks to Are Kolltveit (Site Manager, DJ and Sound Engineer), Richard Pijnenburg (Lighting Design) and the 'Events Team' for making this all possible.

Care for the environment
In October 2023 we gathered in the Lady Chapel to begin discernment around environmental matters and care of God's creation. The meeting was led by Brian Cuthbertson, then head of Sustainability and the Environment for London Diocese, now retired. In response to his encouragement, we have partnered with local groups to launch a large project focusing on promoting biodiversity. 'Britain's Biggest Living Garden.'

Working together

Leaning into several networks and local groups has been invaluable. The Major Churches Network has proved to be an excellent source of information, support, and resources. I greatly enjoyed attending their three-day residential in 2023. The PCC also voted to join the Inclusive Church Network in 2023, cementing our commitment to inclusivity. I have taken on local roles, as part of the RA, particularly supporting them in events.

Training & Wider Church Commitments

As a new Priest in Charge, I have attended all available training opportunities, including a five-day training residential and additional safeguarding training events. I remain a member of the Pastoral Team and Big Questions at St Paul's Cathedral and emergency Chaplin at The Royal Free Trust and Marie Curie Hospice in Hampstead. I joyfully covered Revd Jess Swift during her study leave as Dean of Women's Ministry, helping to stage a special event in celebration of 30 Years of Ordained Women's Ministry for The Bishop of London +Sarah. I have recently become a Discerning Chaplin for the London Diocese and I am about to begin my studies to become a Training Incumbent.

Thanks

I would like to thank the people of this parish and those who have offered encouragement in this first year and for the incredible generosity I have received as we've endeavoured to make these changes together. In particular those who have taken on the important roles of Churchwardens and Treasurer. Jessica Farmer, Antonia Clayden and Steven Morris. Also for those responding to God's call to serve, Elinor Delaney, the ministry and serving team. For the flower team and those involved in hospitality, the PCC and all who give their time, their treasure, and their talent to make St Jude's a home for all. *'Those willing to actively be the hands of Christ in this world, will build his kingdom here.'*

Licensed Reader's Report

Due to ill-health, Bob Chandler retired from this position during 2022 and became an Emeritus Reader in the Diocese.

Readers and Sidesmen

The role of the readers is to read the first two lessons (Old Testament and New Testament) each Sunday. One reader reads each week, meaning that each reader reads approximately once every two months. Five new readers were recruited and four new Sidesmen. Sidesmen are responsible for setting up the church before the Sunday Eucharist and welcoming the congregation, handing out hymn books and service sheets. They also have responsibilities for the smooth running of the service.

Safeguarding Policy

Elinor Delaney and Frances Price were appointed by the Diocese as the Data Collectors. All necessary DBS checks were renewed and the parish joined the Diocesan Safeguarding dashboard.

The PCC reviewed the Safeguarding Policy and re-endorsed the wider Diocesan policy that encompasses Vulnerable Adults as well as Children. We are committed to ensuring that our Church and its community is a safe and welcoming place for all members of the community.

The Safeguarding Officer consults with the Safeguarding Team, where necessary and promptly reports any dialogue to the PCC, within the bounds of confidentiality. One incident was reported in 2023.

The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Church Rooms have a suitable Safeguarding Policy and that all agencies who hire the church are furnished with and agree to the church Safeguarding Policy.

An accident book is maintained to record any accidents occurring on the premises.

The PCC adopted an agreed code of conduct during 2023.

Communication and Publicity

The parish Newsletter is distributed weekly to a growing database. A new website has been launched along with active social media accounts. Access has also been acquired to various local WhatsApp groups which increases the publicity footprint. The Church noticeboards are changed regularly. Special thanks to Steven Rowe for helping to grow our online profile.

Flower Arrangers

The members of the Flower Rota have continued to provide arrangements every week as required. We have almost returned to pre-covid ways. We hope the congregation appreciates our different styles. We are always looking for new volunteers for what is a very pleasurable task. The PCC is very grateful for the work put in by Anthea Davidson and her fellow volunteers. On her retirement from the role, Anthea Davidson will be supporting Yukie Yagioka who will take up the role of flower team lead.

Hospitality

We now serve fresh ground coffee and refreshments after the Sunday Eucharist and many events and services. There is also an addition of a professional expresso machine for special events. This is an important part of our 'welcome.' Thanks to Kathy Cunnold for her leadership and our many volunteers.

Churchwarden's Report

The church has had a very successful year filling all the key vacancies, and we were admitted by the Archdeacon in a service in October and have undergone the church warden training.

Apart from the PCC the church has set up a standing committee to set the PCC agenda and take urgent decisions. There is also an events committee who organise the events.

We have recruited a caretaker to look after the inside and gardens around the church.

We are pleased to report that during the year the church has expanded and started a number of projects. Firstly, Songs from the Lady Chapel, which have featured the Jazz musicians William Jack, John Paul Muir, Nico Beedle and Tom Bartlett and have been very well attended.

We have also housed larger concerts and events in the main part of the church including Hejira, a celebration of Joni Mitchell's greatest works, the Cor Llundain Welsh choir, a Christmas Designer Market, the New Years Eve community party, the Autumn Market in October and a Pop up café for the Henrietta Barnet school examinations.

We have also used the outside space around the church for an electric car and bike show, and more recently a children's garden club with many children signed up for this. We celebrated the King's coronation with a party in the vicarage and ringing of the church bell and we have had many more activities for children such as the Christingle service and Palm Sunday service starring Pedro the donkey. We also brought in a bouncy castle at the Autumn market which was a great success with children.

All of these events have increased the footfall within the church and involved the community with St Jude's. The church has been supported by a band of willing volunteers who have staffed these events selling food and drink and welcoming visitors. We would like to thank them for all of their hard work over the year and the PCC and the Reverend Emily for making this all happen.

Stewardship Report

We would like to thank all those who continue to donate to St Jude's, by regular monthly giving or through the weekly congregational collection.

St Jude's uses the Parish Giving Scheme, whereby all Gift Aid is recovered by the administrators of the scheme and passed over to the church, which greatly reduces the administrative burden of stewardship.
There were 29 regular contributors to the Parish Giving Scheme during the calendar year ending 2023 who donated £21,989 on which £5,208 of Gift Aid was recovered, thereby giving a total of £27,197 for the year.

Gift Aid totalling £2,624 plus interest was recovered for the year ending December 2019 on donations were made directly into the church bank accounts.

Gift Aid totalling £1,311 was received under the Small Donations scheme (amounts donated in the weekly collection) for tax years ending April 21 and April 22 on donations totalling £5,244.

Gift aid of £5,331 plus interest was received post year end on eligible donations from the Spire Appeal.

Church Rooms

The Church Rooms were let to the Central Square Minyan under a 10 year lease that expired on 24th November 2023. St Jude's with the help of its Priest-in-Charge and the Archdeacon of Hampstead has sought ways whereby the Church Rooms could be shared for prayer and other religious purposes going forward but Central Square Minyan have indicated that such a shared use is not possible. As a result, the Parochial Church Council of the Parish of St Jude-on-the-Hill "the PCC" has decided unanimously that the lease will not be renewed.

The PCC intends that the Church Rooms be brought back into use by the parish as a space that can be used creatively for Christian worship and the promotion of the Anglican faith and as a space that can be used to serve the needs of the diverse community that is Hampstead Garden Suburb without restriction. The Community Audit carried out by all the churches serving Hampstead Garden Suburb in 2022 revealed a range of needs that could usefully be provided in this space and the PCC will be open to input from the community as it moves forward.

The PCC is very grateful to the Central Square Minyan for its support over the past ten years and is of course sensitive to its needs going forward. As a result, the PCC has offered to allow Central Square Minyan to remain in occupation up to 23rd February 2025 to allow them plenty of time to find an alternative place for worship.

Church Fabric

The PCC has continued with its regular programme of maintenance which includes:

- Maintaining the sound system

- Cleaning the gutters
- Replacing faulty lamp fittings and bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Testing the lightning conductor
- Servicing the boiler
- Servicing the fire extinguishers
- Further repairs to the basement lavatories
- Servicing the intruder alarm
- Maintaining and certifying Gas and Electrical Safety checks

Additional works during 2023 included a complete upgrade of the sound system within the church and the repair and repositioning of the loop system which had been damaged over time. The roof repairs following the damage caused by Storm Eunice were completed with the bulk of the cost covered by the insurers. MRDA carried out the Quinquennial inspection on behalf of the Diocese and, following the appointment of Rev Emily Kolltveit as the Priest-in-Charge of St Jude-on-the-Hill, the outdoor signage was renewed and updated.

The Restoration of the Church

The restoration of the church building continues as funds permit and during 2023, the works to renew the drains at the Eastern end of the church were completed. In addition, the pumping station that serves the basement lavatories was renewed completely and brought up to current Health and Safety standards. As a result, St Jude's was able to bring this facility back into use. The door frames for the basement lavatories were also replaced with metal frames as the old wooden frames had rotted following the frequent floods of the past. Since the work was completed on the drains to the East, South and West of the church, the basement has not been flooded. There is still work to do but the situation is much improved. The redundant oil tank that sat in the basement under the Vestry has been removed and has created a space that could be used for storage in the future. St Jude's is very grateful to Hampstead Garden Suburb Trust for the generous grants it advanced to cover the costs of the works reported on in this paragraph.

Going forward, we have been advised that there is potentially a substantial sum available for the restoration of the Starmer Murals and a grant application is expected to be lodged in the foreseeable future.

St Jude's received a substantial bequest during 2023 and with the agreement of the estate's beneficiaries, the funds will be used to cover further repairs that have been identified on the areas of the roof to the east of the spire. Quotes have been obtained and MRDA, the firm of architects advising St Jude's, are assessing the quotes before the contract is awarded.

Guyana Diocesan Association "GDA"

There has been no contact with the Diocese of Guyana during 2023. It has not been possible for USPG to act as a conduit for donations. It is therefore proposed to ask the community during The ACPM to approve a new overseas strategy.

Church Lettings

The church continues to be regularly rented for rehearsals, recordings and filming.

There were 42 bookings during 2023 ranging from one day to thirteen days (2022: 41 bookings). The annual fee income of £81,549 (2022: £73,042) was up from the previous year. This was a record year for fee income. There were 99 hire days in 2023 (2022: 94 days). The average daily hire rate increased from £785 to £823. As there are many different hirers, the risk of a major downturn in our lettings is reduced. Income for the first quarter of 2024 is significantly up on last year.

Key to the success of our bookings are the wonderful booking team volunteers who usually open the church, meet and greet the hirers and help them with any problems they may have. It cannot be stressed enough how important a lovely welcome from a volunteer is to the whole hiring process and often messages received after a hire specially mention how the warm welcome and helpful attitude have enhanced their time in the church. The time our volunteers give is therefore of great significance to the income the church receives. If you would like to get involved, please let Susie know or speak to other members of the booking team. The PCC would like to thank all those who form part of the booking team, particularly Are Kolltveit who has taken on a lot of opening and closing of the church in the past year. Also Antonia Clayden, Elinor Delaney, Sara Gibbins, Anthea Davidson, Kathy Cunnold, John Wheeler, Pam Yap, Roger Wilson and Revd Em Kolltveit who have assisted when necessary.

Music at St Jude's

Music has always been at the heart of the liturgy at St Jude's. We have a magnificent Father Willis organ and, as our church is situated next door to The Henrietta Barnett School, we established a formal musical educational link with the school in 2004 with the provision of organ scholarships. This scheme has been a great success with many of the holders of the organ scholarship pursuing organ playing and music as a career. Our scholars have gone on to hold music scholarships at Merton, Hertford and University College, Oxford, Gonville and Caius College, Cambridge and Trinity Hall College, Cambridge.

We have a new organ scholar, Lily Grace and she is preparing to take grade 7 organ in the summer term 2024. Our most recent organ scholar, Jennifer Jin is currently organ scholar at Trinity Hall, Cambridge and has just passed and received her Associate diploma from The Royal College of Organists. Jennifer's predecessor, Jocasta Bird is completing her studies as organ scholar of University College, Oxford. She returns regularly to play at St Jude's. Anna Steppler (organ scholar 2008-2010) completed her Doctorate in organ playing in the 18th Century at Cornell University, New York. Anna is now a Junior Research Fellow at Peterhouse College, Cambridge in Organ Studies.

In addition to the organ scholarships, we now offer six choral scholarships with up to two voices for each part to allow scholars to balance their commitments to this programme with their other academic and musical commitment. We plan to expand the choral scholarship scheme to eight singers from September 2024 (2 voices per vocal part).

We are very pleased that in 2017 the Ouseley Church Music Trust awarded the church a grant to cover one third of its costs from the choral and organ scholarships over the following three years. The cost of tuition for the organ scholarships is further shared with The Henrietta Barnett School and the parents. We intend to apply for a further Ouseley Trust grant and we hope that the success of the scheme so far, will lead to an award from that trust.

The presence of this core of choral scholars within our choir further encourages and supports additional young people to sing with us. We believe in opportunities for all and, whilst we have just a small number of choral

scholarship positions, this programme enables us to enhance the sight-reading capabilities and performance standard of all singers in our choir.
The choral scholars' role includes supporting the junior singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services.

We have already had successes with the new choral scholarships: our former choral scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's, Jesus and Gonville and Caius College, Cambridge. Our current choral scholars have choral award offers and places at Merton College, Oxford, Trinity College, Cambridge and Manchester University.

With 6 permanent choral scholars and 14 adult members, the choir is now singing more challenging repertoire and has just completed a successful sequence of Holy Week and Easter services. On Easter Sunday we performed Haydn's Little Organ Mass Gloria.

Since the arrival of Revd. Emily Kolltveit, we have expanded the choral liturgy to include a monthly evensong. This choral evensong takes place on the first Sunday of the month in term time. The service is proving very popular with the choir and congregation and is a welcome addition to our liturgical offering.

Nicholas Chalmers - Organist and Director of Music

Pop Scholar
As part of our music life at St Jude's, we have also included a new pop scholarship, offering support and mentoring to a young person who wishes to build a career in popular music. The scholarship will help them to gain experience and hone their skills with access to a group of professional mentors. We will be seeking funding from the Spark Fund in order to produce a single and music video and develop a live event. Our first pop scholar is local singer/songwriter Robert Vel. Robert has performed at several live music events at St Jude's throughout 2023.

Financial review for the year-ended 31st December 2023

Summary
In 2023, St Jude's ended the year with overall net reserves of £151,947 of which £78,316 was in Unrestricted Funds, £30,328 was in Designated Funds and £43,303 was in Restricted Funds

Strong Church Letting revenue, £81,561 (£73,042 in 2021) and new one-off fundraising initiatives with supporting catering raised £18,131. This was in addition to the Autumn Market which generated income of £2,395 (£1,760 in 2022). Overall costs of supporting this and all other such fund generating activity rose to £15,663 (£10,657 in 2022).

St Jude's was awarded a grant of £15,000 from the Hampstead Garden Suburb Trust to help with covering the costs of completing the drainage works at the East end of the church, renewing the pumping station serving the basement toilets and replacing the rotten door frames in the basement toilets. The remainder of the costs of these funds was met out of general funds with all of the VAT being recovered under the Listed Places of Worship Scheme. St Jude's is very grateful to the Hampstead Garden Suburb Trust for its ongoing support with such grants.

In December the PCC employed a part time site manager, terminating third party cleaning and gardening contracts. In making this change the ongoing budget, allowing for a wage increase in line with the 'national living wage', will remain broadly similar.
This year the PCC reviewed the terms of the original lease agreements for the church Car Park and the site of Church Rooms and the construction costs of the current building. The PCC considers Church Rooms to remain an important asset as a Church Hall for St Jude-on-the-Hill and our guests and, that in line with the lease agreements, it must remain under the sole management of the PCC. The fair value of the Church rooms can only be deemed as a community asset, that is without price. So, on advice, and in line with current financial reporting standards, these assets have been reclassified as Fixed (rather than Tangible) Assets and the value of the Leasehold and buildings has been fully depreciated.

The £20,000 loan from the Diocese of London to support the Tower Repointing & Restoration Fund now has reduced over the year as planned, the outstanding liability of £6,400 forecast to be repaid by August 2024. A plaque has been produced to thank those donors who gave £200 or more towards the cost of the works and this plaque is now displayed in the Church.

The Reverend Emily Kolltveit was appointed as priest-in-charge on 4th May 2023. The Dedicated Sequestration Fund recorded total costs recoverable from during the interregnum to be £3,110. This accrued income is recorded but has yet to be claimed from the diocese.

Income

Incoming resources from generated funds £253,043 (£186,099 in 2022)

General (Unrestricted) Income
Voluntary income through the Parish Giving Scheme (PSG), plate collections, church boxes and general Donations (which this year included all contactless card payments), increased to £51,057 (£31,096) in 2022).

Recovered Gift Aid and Gift Aid Small Donations Scheme income from HMRC amounted to £4,013.

New fundraising activity included: a 'Designer Christmas Market', with Stallholder Fees, catering and door charges; monthly Concerts in the Lady Chapel with online sales Ticket Sales and Refreshments; stronger net income from Church Lettings; and the Autumn Fair.

Lettings of the Church rooms generated £17,548 (£23,263 in 2022), this sum being net of the rent share and ground rent payable to Hampstead Garden Suburb Trust to 234/11/23 also net of professional fees associated with negotiations regarding the current lease which expired on 24th November 2023.

Investment income from interest and dividends generated £1,088 (£243 in 2022).

Non-recurring one-off grants totalled £28,180 (£21,073 in 2022) of which:

The HGST Project Fund (Restricted) Income included the £15,000 grant from HGST mentioned in the summary and £4,177 in VAT recovery schemes for places of worship supported by UK Government Dept. of Culture Media and Sport

The remainder being £600 emergency support grants from Fellowship, £3,110 to be claimed for the diocese for sequestration costs, £2,500 LDF Discretionary Grant for the Church Rooms Survey and £2,793 in VAT recovery related to grants.

Other funds generated: Restricted donations were: £573 to recognise 25 years' service by our musical director Nic Chalmers, and £54 to Christian Aid from Lent Lunch donations.

Incoming resources from charitable activities
These being parish fees for baptism, wedding and funeral services, and catering for Sunday services £4,707 (£1,051 in 2022)

Other incoming resources £10,406 (£4,432 in 2022)

Comprised an insurance claim for removal of Graffiti £9,694 and the recovery of incorrectly applied bank charges, found when closing a stewardship bank account with TSB. These charges were refunded with interest and additional compensation totalling £712

Central Heating Restricted Fund £2,575 (£0 2022) is the value of Gift Aid recovered from donations made to this fund.

Expenditure

Costs of generating general funds £15,663 (£10,657in 2022)

The cost of Church Lettings includes Bookings Manager £7,494 and Licence Fee £70. The additional cleaning costs £171 and organ tuning fees £770 were fully recovered from the relevant hire agreements.
Catering and other costs £6,090 (£844 in 2022) the result of increased fund-raising events.

Costs of stewardship -£12 (£573 in 2022) The Stewardship Officer has kindly waived all previously agreed fees for managing the Gift Aid claims from HMRC which had been accrued in 2022. This accrued balance covered the cost of the contactless card payment equipment in 2023.

Restricted Costs of other events Presentation event and gifts to recognise the service of Musical Director Nic Chalmers £573.

Cost of Charitable Activities £158,852 (£164,217 in 2022)

Of which:

Cost of Restricted Funds £20,332 (£19,511 in 2022) was for ongoing works on rainwater drainage and basement toilet restoration.

Cost of Designated Funds £1,088 £10,751 in 2022) included £1,084 sequestration costs covering the last months of the interregnum, and £4 bank charges from online donations.

Cost of unrestricted funds £137,432 (£133,480 in 2022) reflects the balance of costs incurred as described below.

Giving to third parties
Giving to third parties includes the giving of monies received toward: Christian Aid £54, The Bishops Discretionary Fund £533, The Free Church (a share of funds raised at a Lady Chapel concert to welcome their new Pastor, Aled Jones) (£750). The cost of six (one shared) choral scholarships £2,745 (£2,833 in 2022) and the organ scholarship £467 (£467 in 2022)

Giving to the Diocese
Diocesan Common Fund costs £12,000 (£27,000 including a top up fee in 2022). Statutory fees due to the diocese for 2023 were £1,186 for weddings and funeral services (£664 in 2022).

Cost of Fetes and Bookings £15,663 (£10,657 in 2022) as highlighted in the summary.

Costs of parish services and administration

Sanctuary and Church Flowers £1,067 (£528 in 2022).

Vicars Expenses £1,659 (n/a 2022 due to the interregnum)

Music costs. These are additional to choral and organ scholarship costs. The organist's fees £8,910 (£8,900 2022) include costs for playing for additional services and / or arranging choirs for Weddings and Funerals, such fees being managed through the PCC accounts in 2023. Choir costs £4,157 (£1,475 in 2022) include paid professional voices and musicians for key services including weddings and funerals, purchase of music scores and the RSCM annual subscription. Organ and piano tuning and repairs £1,518 (£2,235 in 2022).

Administration £501 (£2,661 in 2022). Survey fee and Stamps

Parish Administrator and Site Manager wages £9,895 (£9,478 in 2022). Cleaning and Church Ground maintenance contracts were terminated at the end 2023, to be replace by an employed site manager who started in December. The total excludes Site manager overtime, which is included in Church Lettings costs.

Other Administrative costs of £5,249 £5,099 in 2022) include: office stationery and equipment, IT support contracts, parish advertising and marketing, and regular social and catering. The cost of new catering equipment being funded by a generous one-off donation.

Bank Charges £988 (£223 in 2022) Whilst helping to increase generated and charitable funds raised overall, donations via Contactless, debit and credit cards payment have increased bank changes through per transaction and in terminal equipment support fees.

Church utilities £14,515 (£20,726 in 2022) Church Electricity costs increased by £1,846 to £5,553 but despite the historically high price of fuel Church Gas costs decreased by £8,116 to £8,770, this was due to the

protection of a fixed rate contract for 10 months of the year, a milder winter and autumn in 2023 and the impact of an improved boiler timer.
(Regular) Church cleaning £1966 (£1,947 2022).

(Regular) Upkeep of the Church grounds £3,117 (£4,480 in 2022). There was a payment adjustment in 2022. The regular gardening has now been taken over by the site manager.

Church insurance £13,858 (£13,401 in 2022) Church Building, contents, and Trustee Public Liability Insurance were merged in 2023 and an additional insurance policy for the church gas boilers continues.

Fabric Costs

General Cost of Church maintenance £10,509 (£13,751 in 2022). Included; Electrical and plumbing repairs, Audio Equipment upgrades and provision of ramp access to the Lady Chapel, and new external signage.

Renovation Works - major repairs £43,882 (£28,188 in 2022) included repairs to the drains at the eastern end of the church and repairs to the basement toilets, roof maintenance, removal of a long redundant oil storage tank, replacement of basement toilet pumping system and drainage survey fees.

Costs of running the Church Rooms include the share of the rental income paid to the HGST £14,851 to 24/11/23 (£17,264 in 2022), insurance costs (recovered from the hirer) £1,043 (£979 in 2022) and professional fees £3,480.

Reserves Policy

It has been PCC policy to maintain a balance on unrestricted funds excluding the balance attributable to the Fixed Assets (if possible) equal to approximately three months' unrestricted payments, to smooth cash flow fluctuations and to cover emergency situations that may arise from time to time.

At the end of 2023 unrestricted liquid reserves (after allowing for future liabilities) amounted to £78,316 (£28,241 in 2022). It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments and the PCC works hard to maximise its income despite the challenges.

It is our policy to invest funds not required for day-to-day expenses with the CBF Church of England Deposit Fund.

Legacies Policy

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether related to buildings, equipment or people. As circumstances change over the years, it may not be possible to fulfil specific donor requests, so church members are encouraged to leave legacies for the general purposes of the parish. The PCC will discuss with executors the most appropriate use of any legacy in the light of current projects and designated towards the donor's known interest (e.g. mission, children, music, buildings).

Risk Management

1. Financial risk

Large unpredictable risks, which can be insured, are shared with the Ecclesiastical Insurance Group.

Predictable, large but uninsurable risks identified include:

- Failure to make the minimum contribution required to the London Diocese. The cost of the major structural repairs to the Church Tower impacted church finances. As a result the PCC made an agreed contribution of £12,000 into the Common Fund in 2023 and has increased this to £40,000 in 2024. The PCC keeps the matter under constant review and hopes, going forward, to increase further the level of contribution.
- Failure to maintain the structure of the church building and grounds to an adequate standard. St. Jude's is a Grade I listed building and general day-to-day maintenance requirements of both church and grounds are difficult to predict and expensive to complete. The church is on the "Historic England At Risk" register, the reserves currently held, together with the recurring grants from the Hampstead Garden Suburb Trust, are helping to address the issues. Further defects in Lutyens designs were discovered during 2022 and remedial action is being taken.
- The risk of fraud. All cheques and online payments require 2 signatories. The bank account is regularly reconciled and action has been promptly taken where third-party cheques/bank fraud has been identified.
- Cash levels might not be sufficient to meet expenses as they fall due. The PCC has made significant efforts to improve its financial stability. Despite the unpredictability of church lettings, the tireless efforts of the Bookings Manager and her team have significantly increased the contribution of church lettings to the PCC's funds. However, the impact of recent urgent repairs have impacted cash balances and have an ongoing effect on future cash flows. Accordingly, cash levels require monitoring to ensure that normal expenses can be met. The PCC has now (January 2024) appointed a treasurer.
- High inflation and short/medium term cost increases might mean that expenditure requirements exceed the level that can be borne from PCC funds. Current exceptionally high utility costs are a current concern as the church is a large, cavernous structure which is expensive to heat. The PCC has put in place operational measures to keep heating needs down (such as guiding parishioners to the entrance in the northwest porch where an airlock provides some protection against lost heat in cold weather and keeping the set temperature to the minimum required) and continues to monitor utility prices, seeking new contracts where suitable, to minimise unit costs.
- Failure to recover Gift Aid on cash collections and donations to St Jude's. The PCC have appointed a Stewardship Officer, Antonia Clayden, who has made good progress in recovering historic Gift Aid. She has very generously declined the agreed commission of 10% of the amounts recovered. With her help, the PCC is ensuring that all current and future donors are registered with the Parish Giving Scheme which facilitates the recovery of Gift Aid automatically.

Minor, low impact financial risks are absorbed within normal expenditure.

2. Reputation Risk

The PCC is committed to positive, constructive dialogue with all parties having an interest in its decisions and activities.

The church has been made available and is used regularly for a diverse range of events and activities, to raise the profile of the church beyond its worshipping members and to make a positive commitment to the broader community.

3. Compliance

The PCC is conscious to ensure that it meets all its compliance requirements. To this end it regularly reviews and responds to information from Diocese, conscientiously completes its annual returns to Diocese and Charity Commission and ensures policies for safeguarding all the vulnerable members of our community as well as Health and Safety Regulations and Data Protection requirements are regularly reviewed and monitored.

4. Operational Risk

Failure to fill vacant positions in a timely manner may impact our ability to cover current operational requirements. The PCC has now filled the vacant roles of Churchwardens, Honorary Treasurer & Honorary Secretary from within the congregation.

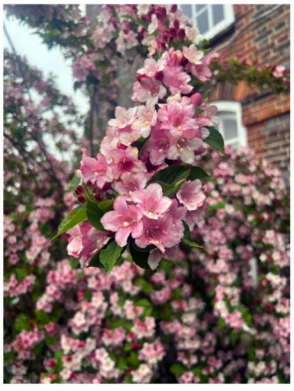
5. Dwindling congregation

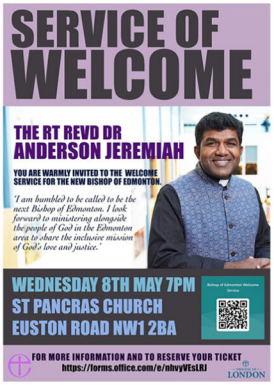
The PCC is pleased to note that average attendance has increased throughout 2023. On 4 May 2023, Rev Emily Kolltveit was licensed as the Interim Priest-in-Charge for an initial term of three years.

Trustee expenses
No trustee received any payment of expenses, other than reimbursement of proper expenses of the church.

Approved by the PCC on 12 May 2024 and signed on their behalf by

Rev Emily Kolltveit (Priest in charge)





Many of the photographs throughout this report were taken by Michael Eleftheriades. We thank him for his generousity!

inspire

BIBLE STUDY WITH REVD JAN RUSHTON

'For the LORD gives wisdom; from his mouth come knowledge and understanding' Proverbs 2.6

WE MEET IN THE LADY CHAPEL AFTER CHURCH ON THE LAST SUNDAY OF THE MONTH
12 NOON - FREE
(STARTING 28TH APRIL)

Hosted by our resident theologian, Revd Jan will help you to explore the scriptures with an emphasis on culture, context and history. What does the bible teach us today? How do these ancient wisdoms inform the way we live now? How can we understand scripture with faithful discernment, whilst being informed by tradition, reason and experience?

We invite you to explore the Bible in this fun and relaxed study group. Those new to Christianity are welcome.

For More Information Contact
Revd Jan Rushton: jan.rushton5@gmail.com
www.stjudeonthehill.com

ST JUDE ON THE HILL, HAMPSTEAD GARDEN SUBURB, NW11 7AH
14MINS WALK FROM GOLDERS GREEN TUBE, H2 BUS, CAR PARK

St Jude ON THE HILL

WAYFARER GROUP

6PM EVENING PRAYER
6.30PM REFLECTIVE EUCHARIST
7PM BIG QUESTIONS STUDY GROUP

FOR THOSE NEW TO CHRISTIAN THINKING OR SEEKING TO DEEPEN THEIR SPIRITUAL JOURNEY.

WAYFARER

WE MEET THURSDAYS - (FROM SEPT)
THE LADY CHAPEL, ST JUDE ON THE HILL, HAMPSTEAD GARDEN SUBURB, NW11 7AH

For More Information Visit: stjudeonthehill.com or
Contact Revd Emily
priest@stjudeonthehill.com or 07947792869

St Jude ON THE HILL

CHORAL EVENSONG

WITH THE CHOIR OF ST JUDE'S & NICHOLAS CHALMERS MD

1ST SUNDAY OF THE MONTH 2024 - 6.30PM

4TH FEB, 3RD MARCH, 5TH MAY, 2ND JUNE, 7TH JULY.
FOLLOWED BY REFRESHMENTS & FRIENDSHIP
ST JUDE ON THE HILL, HAMPSTEAD GARDEN SUBURB, CENTRAL SQUARE, NW11 7AH

FOR MORE INFORMATION
www.stjudeonthehill.com or contact Revd Emily priest@stjudeonthehill.com or 07947792869

St Jude ON THE HILL

EUCHARIST

WITH PRAYERS FOR HEALING
FOLLOWED BY LIGHT LUNCH AT THE VICARAGE

WEDNESDAYS 12 NOON - FROM MAY 10TH
THE LADY CHAPEL, ST JUDE ON THE HILL, HAMPSTEAD GARDEN SUBURB, NW11 7AH

For More Information Visit: stjudeonthehill.com or
Contact Revd Emily
priest@stjudeonthehill.com or 07947792869

LENT COURSE

St Jude ON THE HILL

THE TRANSFORMATIONAL JOURNEY TO THE CROSS AND BEYOND

Join us for this year's Lent Course.

Miranda Threlfall-Holmes' wonderful book, 'How To Eat Bread', invites us on a journey of discovery, the delights and challenges of the Bible as food for the journey of life.

Many books tell us what the Bible is about. Few explain to us how to read it. But drawing on different traditions of reflective biblical reading, Miranda gives us the confidence to sit and taste its profound and life-changing goodness.

Throughout Lent we will explore this hugely satisfying book, that is fast becoming a modern theological classic.

STARTING 15TH FEBRUARY
THURSDAYS 7PM
ST JUDE'S VICARAGE

TO REGISTER:
CONTACT REVD EMILY: priest@stjudeonthehill.com
www.stjudeonthehill.com

MOTHERING SUNDAY

St Jude ON THE HILL

SPONSORED BY LOLA'S CUPCAKES

10TH MARCH 10.30AM
FAMILY SERVICE WITH DAFFODILS & LOLA'S CUPCAKES

FOR MORE INFORMATION
CONTACT REVD EMILY: priest@stjudeonthehill.com
www.stjudeonthehill.com
ST JUDE ON THE HILL, CENTRAL SQUARE, HAMPSTEAD GARDEN SUBURB, LONDON, NW11 7AH

Sunday Service TRAILER

COME TO THE FIRST

Hampstead Garden Suburb Residents Association

HGS ELECTRIC CAR AND BIKE SHOW

- See a wide range of vehicles, tiny runabouts to big family cars
- Fun solar power activities for kids
- Big eBikes too
- Speak to local owners about their experience of driving (and charging)
- Coffee and waffles, toilets in church

JOIN US FOR A FUN AFTERNOON!

WHEN: SUNDAY APRIL 14, 3PM TO 5PM
WHERE: CENTRAL SQUARE (ST JUDE'S CAR PARK)
MORE INFO AT: WWW.HGSRA.UK/REACH

HGS REACH

inspire

INTRODUCTION TO CHRISTIAN MEDITATION

'Be still and know that I am God.' Psalm 46:10

WE MEET IN THE LADY CHAPEL
1ST TUESDAY OF THE MONTH
7.30PM to 8.30PM - FREE
STARTING 7TH MAY

Meditation is an ancient form of prayer. Its aim is to bring the distracted mind to silence and stillness, resting in the presence of God. Even in our modern busy lives, this is possible.

We invite you to explore this form of prayer which is simple and peaceful.

This introductory course provides an opportunity to experience the practice of Christian meditation in a small, friendly group, to learn about its origins, and to discover its relevance as a form of prayer for the contemporary world.

WCCM MEDITATION IN COMMUNITY

For More Information Contact
Julia Mann: juliaskeen84@gmail.com
www.stjudeonthehill.com

ST JUDE ON THE HILL, HAMPSTEAD GARDEN SUBURB, NW11 7AH
14MINS WALK FROM GOLDERS GREEN TUBE, H2 BUS, CAR PARK

The Parish Church of St Jude-on-the-Hill (registered Charity 1133988)

Balance sheet (Church of England)
As at: 31 December 2023

	As at 31/12/2023	As at 31/12/2022 (Restated)
	£	£
Fixed assets		
Tangible fixed assets - leasehold land & buildings (Note 6)	—	-
Investment assets (Note 7)	2,397	2,188
	2,397	2,188
Current assets		
Debtors (Note 8)	13,943	9,743
Cash at bank and in hand	149,997	91,498
	163,940	101,241
Liabilities		
Creditors: Amounts falling due in one year (Note 9)	14,390	21,595
Net current assets less current liabilities	**149,550**	**79,645**
Total assets less current liabilities	**151,947**	**81,833**
Liabilities		
Creditors: Amounts falling due after more than one year	—	6,400
Total net assets less liabilities	**151,947**	**75,433**
Represented by		
Unrestricted Unrestricted – General fund	78,316	28,241
Designated Funds (Note 10)	30,328	8,097
Restricted Funds (Note 11	43,303	39,095
Funds of the church	**151,947**	**75,433**

The attached Notes to the Accounts form part of these Financial Statements

Approved by the PCC at its meeting on 22nd April 2024 and signed on its behalf by:

Reverend Emily Kolltveit, Priest in charge

Steven Morris, Treasurer

The Parish Church of St Jude-on-the-Hill (registered Charity 1133988)

Balance sheet (Church of England)
As at: 31 December 2023

	As at 31/12/2023	As at 31/12/2022 (Restated)
	£	£
Fixed assets		
Tangible fixed assets - leasehold land & buildings (Note 6)	—	-
Investment assets (Note 7)	2,397	2,188
	2,397	2,188
Current assets		
Debtors (Note 8)	13,943	9,743
Cash at bank and in hand	149,997	91,498
	163,940	101,241
Liabilities		
Creditors: Amounts falling due in one year (Note 9)	14,390	21,595
Net current assets less current liabilities	**149,550**	**79,645**
Total assets less current liabilities	**151,947**	**81,833**
Liabilities		
Creditors: Amounts falling due after more than one year	—	6,400
Total net assets less liabilities	**151,947**	**75,433**
Represented by		
Unrestricted Unrestricted – General fund	78,316	28,241
Designated Funds (Note 10)	30,328	8,097
Restricted Funds (Note 11	43,303	39,095
Funds of the church	**151,947**	**75,433**

The attached Notes to the Accounts form part of these Financial Statements

Approved by the PCC at its meeting on 22nd April 2024 and signed on its behalf by:

Reverend Emily Kolltveit, Priest in charge

Steven Morris, Treasurer

Notes to the Financial Statements

Note 1: Basis of Preparation

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of Parochial Church Councils (PCCs), and with the Regulations 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice: Accounting and Reporting by Charities [SORP (FRS 102].

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

The accounts 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 main affiliation to another body or those that are informal gatherings of church members.

The PCC is a public benefit entity within the meaning of FRS 102.

1.2 Going Concern: There are no material uncertainties relating to events or conditions that cast significant doubt on the PCC's ability to continue as a going concern.

1.3 Change in Accounting Policy: The accounts present a true and fair view and the accounting policies are as outlined in this Note. During the year the PCC adopted FRS 102 (2016) in place of the former FRSSE.

1.4 Changes to Accounting Estimates: There have been no changes to accounting estimates in this period.

1.5 Material Prior Year Errors: No material errors have been identified in the reporting period.

Note 2: Accounting Policies

2.1 Reconciliation with Previous Generally Accepted Accounting Policy: The following adjustments were required on the adoption of the SORP 2016

Balance Sheet

Tangible investment Asset valuation per 2022 Financial Statements:	250,000
Reclassification as Fixed Asset (fully depreciated Note 6)	(250,000)
Restated Net Book Value at 31 December 2022	0

Statement of Financial Activities

Year End reserves at 31 December 2022 per 2022 Financial Statements	325,433
Restatement of Fixed Asset to depreciated historic cost	(250,000)
Restated Reserves at 31 December 2022	75,433

2.2 Income

Recognition of Income: Voluntary Income and Capital Sources. Receipts are recognized gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled. Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due. Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued.

Offsetting: There has been no offsetting of assets and liabilities in the SOFA or Balance Sheet, unless required or permitted by the FRS 102 SORP

Tax reclaims on donations and gifts: Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid recovered on a donation is considered to be part of that gift and is credited to the same fund as the initial donation unless the donor has specified otherwise.

Donated goods and services: Where the values of any donated goods received by the PCC are capable of being measured reliably, then such donated goods are accounted for when they are donated. As it is not practical to reliably measure the contribution of volunteers, no recognition is made of these donated services in the accounts.

Legacies: Legacies are included in the SOFA when receipt is probable, that is, when there has been a grant of probate, the executors have established, that there are sufficient assets in the estate, and that any conditions attached to the legacy are either within the control of the PCC or they can be met.

Investment Gains and Losses: This includes any realised and unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to fair (market) value at the end of the year.

2.3 Expenditure and Liabilities

Liability recognition: Liabilities are recognized where it is more likely than not that there is a legal or constructive obligation committing the PCC to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Redundancy costs: The PCC has made no redundancy payments during the reporting period.

Deferred income: No material item of deferred income has been included in the financial statements.

Creditors: The PCC has creditors which are measured at settlement amounts less any trade discounts.

2.4 Assets

Tangible Fixed Assets for use by the PCC: Consecrated and beneficed property is excluded from the accounts by s 10(2)(a) and (c) of the Charities Act 2011. Other fixed assets are capitalized if they can be used for more than one year and cost more than £1,000. Depreciation is charged on a straight-line basis over two years for equipment and over 50 years for buildings, with none charged in the year of purchase.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church inventory, which can be inspected.

Financial Assets: Fixed asset investments in quoted shares and pooled investment funds are valued initially at cost and subsequently at fair (market) value at the year end.

Debtors: Debtors, including trade debtors and Gift Aid recoverable are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the PCC. Subsequently they are measured at the cash or other consideration expected to be received.

Cash at bank: Cash at bank includes on demand deposits and short term fixed interest deposits.

2.5 Funds

Unrestricted general funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC.
Designated Funds are those set aside by the PCC for a designated purpose. This designation may be reversed so these are regarded as unrestricted funds.
Restricted funds are funds which may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

Detailed analysis of income and expenditure
01 January 2023 to 31 December 2023

3. Income

	Unrestricted (General)	Unrestricted (Designated)	Restricted		Total This year	Total Last year
Incoming resources						
Incoming resources from generated funds						
(Notes)						
3a Voluntary Income						
0101 – Gift Aid – Bank	29,070	—	—		29,070	24,956
0110 – Gift Aid – Envelopes	790	—	—		790	506
0201 – Other planned giving	274	—	—		274	—
0301 – Loose plate collections	6,832	—	—		6,832	4,815
0351 – Charity Collections	(20)	—	1,521		1,501	436
0410 – Giving through church boxes	—	—	—		—	67
0501 – One-off Gift Aid gifts	500	—	—		500	—
0550 – Donations appeals etc	4,908	275	240		5,423	1,034
0601 – Tax recoverable on Gift Aid	2,702	—	25		2,727	5,844
0651 – Tax recoverable on GASDS	1,311	—	72		1,383	(72)
0701 – Legacies	300	20,000	—		20,300	5,003
08A1 – Non-recurring one-off grants	8,403	—	19,777		28,180	21,073
Sub Total	**55,070**	**20,275**	**21,635**		**96,980**	**63,662**
3b Income from Fundraising Activity						
0901 – Other funds generated	—	—	628		628	0
0910 – Annual church fair	2,395	—	—		2,395	1,760
0911 – One off fundraising events	10,139	—	—		10,139	1,375
0951 – Church lettings	81,561	—	—		81,561	73,042
1220 – Bookstall sales – fund raising	225	—	—		225	—
1240 – Church room lettings – fund raising	36,922	—	—		36,922	40,534
1280 – Social & Catering – fundraising	7,992	—	—		7,992	—
Sub Total	**139,234**	—	**628**		**139,862**	**116,711**
3c Income from investments						
1001 – Dividends	66	—	—	—	66	65
1020 – Bank and building society interest	1,022	—	—	—	1,022	178
Sub Total	**1,088**				**1,088**	**243**
Incoming resources from generated funds Totals	**195,392**	**20,275**	**22,263**	**—**	**237,930**	**180,616**
3d. ***Incoming resources from charitable activities***						
1101 – Fees for weddings and funerals	4,268	—	—	—	4,268	764
1270 – Social and Catering – objectives	439	—	—	—	439	287
Incoming resources from charitable activities Totals	**4,707**	**—**	**—**	**—**	**4,707**	**1,051**
3e. ***Other incoming resources***						
1310 – Insurance claims	9,694	—	—	—	9,694	2,988
1320 – Surplus – sales of fixed assets	—	—	—	—	—	1,444
1399 – Exceptional items	712	—	—	—	712	—
Other incoming resources Totals	**10,406**	**—**	**—**	**—**	**10,406**	**4,432**
Incoming resources Grand Totals	**210,505**	**20,275**	**22,263**	**—**	**253,043**	**186,099**

Detailed analysis of income and expenditure
01 January 2023 to 31 December 2023

4. Expenditure

Resources used	Unrestricted	Designated	Restricted	Total This year	Total Last year
(Notes)					
4a ***Cost of generating funds***					
1701 – Costs of Church lettings - booking manager	7,494	—	—	7,494	6,343
1702 – Cost of church lettings – cleaning	171	—	—	171	552
1703 – Cost of church lettings - Licensing fee	70	—	—	70	70
1704 – Cost of church lettings – other	1,850	—	—	1,850	900
1720 – Costs of stewardship	(12)	—	—	(12)	573
1730 – Costs of fetes & other events	6,090	—	573	6,663	2,219
Cost of generating funds Totals	15,663	—	573	16,236	10,657
4b. ***Charitable activities***					
Giving to 3rd parties					
1801 – Giving to Guyana	—	—	—	—	937
1830 – Giving to Christian Aid	—	—	54	54	(119)
1850 – Choral Scholarship	2,745	—	—	2,745	2,833
1855 – Organ scholarship	248	—	—	248	467
1860 – Other giving – to Christian charities	785	—	583	1,368	—
1870 – Other giving – to secular charities	—	—	300	300	102
Giving to the Diocese					
1900 – Common Fund – regular payment	12,000	—	—	12,000	12,000
1905 – Common fund – top up	—	—	—	—	15,000
2000 – Statutory fees	1,186	—	—	1,186	664
Cost of Parish Services & Administration					
2100 – Visiting clergy	49	1,084	—	1,133	1,906
2101 – Vicar's expenses – computer	474	—	—	474	—
2102 – Vicar's expenses – other	565	—	213	778	—
2104 – Vicar's expenses – Social & catering	39	—	—	39	—
2105 – Vicar's expenses – stationery	551	—	—	551	—
2106 – Vicar's expenses – telephone	10	—	—	10	—
2108 – Vicar's expenses – travel	20	—	—	20	—
2190 – Cost of flowers	115	—	—	115	108
2195 – Sanctuary costs	952	—	—	952	420
2210 – Organist	8,910	—	—	8,910	8,900
2220 – Organ / piano tuning	600	—	—	600	1,223
2225 – Organ / piano repairs	918	—	—	918	1,013
2230 – Choir costs	4,157	—	—	4,157	1,475
2310 – Administration	501	—	—	501	2,661
2311 – Parish Administrator – Gross pay	9,801	—	—	9,801	9,384
2313 – Parish Administrator – ER Pension	94	—	—	94	94
2314 – Office equipment – not capitalised	—	—	—	—	54
2315 – Church email, internet and broadband connection	1,801	—	—	1,801	1,354
2320 – Advertising – church activities	1,513	—	—	1,513	811
2330 – Bank charges	980	4	4	988	222
2360 – Social & Catering – regular	445	—	—	445	11

(Continued)

Detailed analysis of income and expenditure
01 January 2023 to 31 December 2023

(Continuation)

	Total Unrestricted	Designated	Restricted	This year	Last year
Cost of Church Building & Grounds					
2401 – Church running – electric	5,553	—	—	5,553	3,706
2410 – Church running – gas	8,770	—	—	8,770	16,886
2420 – Church running – water	192	—	—	192	134
2430 – Cleaning	1,966	—	—	1,966	1,947
2440 – Grounds maintenance – monthly gardening	1,604	—	—	1,604	1,774
2445 – Grounds maintenance – hedge cutting	1,513	—	—	1,513	2,706
2450 - Church running - Building insurance	13,780	—	—	13,780	13,323
2455 - Church running - boiler insurance	78	—	—	78	78
2710 - Church maintenance - audio	4,695	—	—	4,695	1,221
2720 - Church maintenance - fabric	5,814	—	—	5,814	13,751
2730 - Church maintenance - projects	2,851	—	9,303	12,154	8,646
2790 - Church major repairs - structure	21,853	—	9,875	31,728	19,542
2798 - Church interior and exterior decorating	(70)	—	—	(70)	(70)
2810 - Vicarage rooms - council tax	—	—	—	—	170
2815 - Vicarage rooms - electricity	—	—	—	—	32
2820 - Vicarage rooms - gas	—	—	—	—	128
2910 - Church Rooms running - ground rent	14,851	—	—	14,851	17,269
2940 - Church Rooms running - insurance	1,043	—	—	1,043	979
2980 - Church Rooms running - professional fees	3,480	—	—	3,480	—
Cost of Charitable Activities Totals	137,432	1,088	20,332	158,852	163,742
4c **Governance costs**					
2601 - Governance costs examination/audit fee	1,650	—	—	1,650	475
Governance costs Totals	1,650	—	—	1,650	475
Resources used Grand totals	**154,745**	**1,088**	**20,905**	**176,738**	**174,874**

Staff Costs

During the year the PCC employed a Parish Administrator and for the last month of the year, a site manager.

	2023	2022
	£	£
Wages and salaries	9,801	9,384
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	94	94
	9,895	9,478

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000 and there were no employees whose total employee benefits (excluding employer pension costs) were greater than £10,000.

5. Related Party transactions

During the year some PCC members and parishioners met the expenses of the Church from their own accounts in order to ensure swift and efficient service delivery. These expenses were approved in advance and were reimbursed by the PCC.

The members of the PCC are drawn from the local community and it is therefore inevitable that transactions will take place with organisations with which a member of the PCC has a connection. All transactions involving such organisations are at arm's length and in accordance with the PCC's normal procedures.

Susie Gregson, the bookings manager and PCC member, has been paid a £200 monthly fee plus a 10% bonus for generating church lettings income over £25,000. The cleaner, and from December 2023 the site manager, are being paid agreed extra hours for additional cleaning to support the church lettings.

In November 2023 Reverend Emily Kolltveit's husband Are Kolltveit was appointed as part time site manager following an open and advertised recruitment process in which interviews were conducted by the Churchwardens.

Proms at St Jude's is a separate charity which operates an annual music and cultural festival using church facilities, for which it pays rental. Members of the PCC play an active part in the organisation of this festival.

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out their duties as PCC members. The insurance provides cover up to £100,000 during any period of insurance. This is part of the normal cover provided by the insurance company, Ecclesiastical, and the cost is included within church buildings insurance.

6. Tangible Fixed Assets: Leasehold Land & Buildings

The Tangible Fixed Assets comprise the Church Rooms and the Car Park.

The land on which the Church Rooms are built is held on a 999 year lease granted on 24 June 1907 by Suburb Leaseholds Limited. The Lease is held by the London Diocesan Fund as Custodian Trustee for the PCC. The Church Rooms were built between 1965 and 1968 at a total cost of £15,500. .

Financial Reporting Standard 102 does permit that assets may be shown at fair value, if updated annually through a professional valuation. The PCC notes, however, that the original lease contains numerous Restrictive Covenants, including a requirement that any building on the land be used as a Church Hall together with a prohibition on Assignment (though some Underletting is permitted). Given the PCC's ongoing plans to use these fixed assets for parish and community use, and the adoption of the SORP 2016, the previously assigned investment asset value of the Church Rooms site (£250,000) has now been re-classified as a fixed asset and, the buildings being more than 50 years old, it is shown as fully depreciated to £0.

The current rebuilding cost of the Church Rooms stated in the buildings insurance policy is £494,094.

The PCC acknowledges the work of Mrs Christine Rafferty in assisting the recovery of the original lease and building cost information.

2023		**2022**	
Actual cost	£		
Balance 1 .1 2023	15,500	Balance 1.1. 2022	15,500
Additions	0		0
Disposals	(0)		(0)
Balance at 31.12.2023	15,500	Balance 31.12.2022	15,500
Depreciation	£		
Balance 1 .1 2023	15,500	Balance 1.1. 2022	15,500
Additions	0		0
Disposals	(0)		(0)
Balance at 31.12.2023	15,500	Balance 31.12.2022	15,500
Net Book Value	**0**		**0**

7. Investment Assets

	2023	2022
Valuation:	£	£
At 1 January	2,188	2,481
Gain (loss) on revaluation	209	(293)
At 31 December	2,397	2,188

This investment is held with CBF Church of England Investment Fund and forms the Spalding Trust which was created to maintain the external Calvary.

8. Debtors

	2023	2022
Lettings income	9,608	1,855
Sequestration costs to be reclaimed	3,110	
Christmas Collections	924	931
Christmas Market Stalls	276	0
Stewardship	25	0
Gift Aid	0	5,869
Insurance recharge	0	1,004
Sundry	0	84
	13,943	9,743

9. Creditors falling due within one year

	2023	2022
Loan from London Diocesan Fund	6,400	9,600
Rental income received in advance	0	5,133
Independent Examination	1,650	475
Sundry	6,340	6,387
	14,390	21,595

10. Designated Funds

	Balance 1 January 2023	Income	Expenditure	Gains on Investments	Transfers	Balance 31 December 2023
Central Heating Fund	4,011	—	—	—	—	4,011
Spalding Trust	2,188	—	—	209	—	2,397
Interregnum	(2,026)	—	(1,084)	—	3,110	—
Renovation Project	3,924	20,275	(4)	—	(275)	23,920
Total	8,097	20,275	(1,088)	209	2,835	30,328

The Central Heating Fund represents funds set aside by the PCC in addition to the Restricted Fund of the same name for required central heating improvements.

The Spalding Trust was created to maintain the external Calvary.

The Renovation Project is money set aside by the PCC to supplement the Restricted Renovation Fund. During the year a legacy received of £20,000 was earmarked for this Project.

The negative balance on the interregnum fund was cleared by a transfer from the general fund.

11. Restricted Funds:

	Balance 1 January 2023	Income	Expenditure	Gains on Investments	Transfers	Balance 31 December 2023
Centenary Fund	2,171	—	—	—	—	2,171
Renovation Fund	28,144	19,358	(19,177)	—	275	28,600
Sanctuary Fund	2,135	—	—	—	—	2,135
Starmer Fund	5,000	—	—	—	—	5,000
Vicar's Discretionary Fund	1,585	600	(513)	—	—	1,672
Central Heating Fund	—	—	—	—	2,575	2,575
Guyana	—	937	—	—	—	937
Sundry	60	1368	(1215)	—	—	213
Total	39,095	22,263	(20,905)	—	2,850	43,303

The Centenary Fund was established following an appeal towards the costs of repair and improvement projects connected with the roof, mural conservation, disability compliance, window restoration, organ work, floodlighting, upgrading or renewing internal lighting and restoring the marble.

The Renovation Fund was established in 2015 to meet the wider costs of restoring the church.

The Sanctuary Fund is the balance of a legacy made to fund works connected with the Sanctuary.

The Starmer Fund is a £5,000 legacy received in 2018 for works associated with the restoration of the Walter P. Starmer Murals.

The Vicar's Discretionary Fund is a Fund to be spent at the discretion of the Vicar.

The Central Heating Fund is money collected to improve the central heating. £2,575 was transferred in the year from the General Fund, being Gift Aid recovered for specific historic donations to this Fund.

Charity Collections are donations restricted to nominated 3rd party charities.

There are sundry historic old Restricted Funds.

12. Contingent Liabilities There are no Contingent Liabilities (2022: Nil)

13. Capital Commitments Contracted by the PCC Nil (2022: Nil)

Authorised by the PCC but not contracted: Nil (2022: Nil)

14. Prior Year Comparative Statement of Financial Activities

Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

(Notes)	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
2. *Incoming resources*					
Incoming resources from generated funds					
2a. Voluntary income	39,608	24,054	—	63,662	310,502
2b. Activities for generating funds	115,336	1,375	—	116,711	76,618
2c. Investment income	243	—	—	243	207
2d. Incoming resources from charitable activities	1,051	—	—	1,051	1,474
2e. Other incoming resources	4,432	—	—	4,432	13,336
Total income	**160,670**	**25,429**	**—**	**186,099**	**402,138**
3. *Resources used*					
Cost of generating funds					
3a. Cost of generating voluntary income	8,438	—	—	8,438	3,683
3a.Fundraising trading cost of goods sold and other	844	1,375	—	2,219	2,670
3b. Charitable activities	144,231	19,511	—	163,742	400,697
Governance costs	475	—	—	475	—
Total expenditure	**153,988**	**20,886**	**—**	**174,874**	**407,050**
Gains / losses on investment assets	(293)	—	—	(293)	310
Net income / (expenditure) resources before transfer	**6,389**	**4,543**	**—**	**10,932**	**(4,601)**
5. *Transfers*					
Gross transfers between funds - in	—	—	—	—	61,333
Gross transfers between funds - out	—	—	—	—	(61,333)
7. *Other recognised gains / losses*					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	(4,969)
Net movement in funds	**6,389**	**4,543**	**—**	**10,932**	**(9,570)**
Reconciliation of funds					
Total funds brought forward (restated)	**29,949**	**34,552**	**—**	**64,501**	**74,072**
Total funds carried forward	**36,338**	**39,095**	**—**	**75,433**	**64,501**

The Parish Parochial Church Council of St Jude-on-the Hill

Independent examiner's report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Jude-on-the-Hill (registered charity 1133988)

I report to the PCC on my examination of the accounts of the PCC of St Jude-on-the-Hill the year ended 31 December 2023.

Responsibilities and basis of report

As the members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The PCC are satisfied that an audit is not required for this year under section 144(2) of the Act and have chosen instead to have an independent examination.

I report in respect of my examination of the PCC'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 154(5)(b) of the Act. The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not comply with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

Robert Ashdown
Chartered Accountant
75 Brookville Road, London, SW6 7BH

12 April 2024

Hejira

A celebratory concert of inspirational artist

Joni Mitchell's Greatest Works

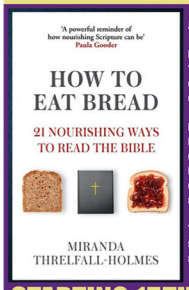
featuring Hattie Whitehead in a formidable 7-piece band.

17th June 2023 - 7.30pm
St Jude on the Hill, Hampstead, London, NW11 7AH
Tickets: www.justeastofjazz.com

LENT COURSE

St Jude on the Hill

THE TRANSFORMATIONAL JOURNEY TO THE CROSS AND BEYOND



Join us for this year's Lent Course.

Miranda Threlfall-Holmes' wonderful book, 'How To Eat Bread', invites us on a journey of discovery; the delights and challenges of the Bible as food for the journey of life.

Many books tell us what the Bible is about. Few explain to us how to read it. But drawing on different traditions of reflective biblical reading, Miranda gives us the confidence to sit and taste its profound and life-changing goodness.

Throughout Lent we will explore this hugely satisfying book, that is fast becoming a modern theological classic.

STARTING 15TH FEBRUARY
THURSDAYS 7PM
ST JUDE'S VICARAGE

TO REGISTER:
CONTACT REVD EMILY: priest@stjudeonthehill.com
www.stjudeonthehill.com

St Jude on the Hill

JAZZ BY CANDELIGHT

With the internationally renowned jazz vocalist, crowned BBC singer & pianist of the year.

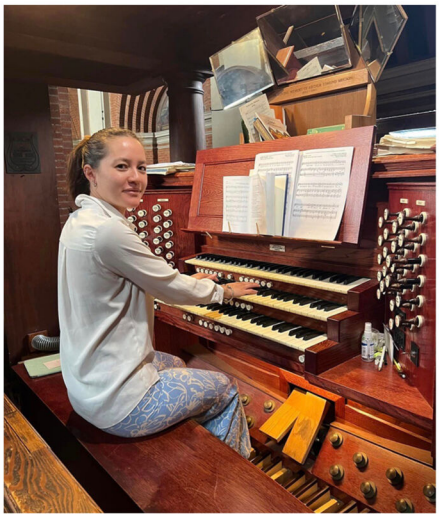
LIANE CARROLL

'...she seems in some magical way to be made out of music' The Observer
'...swinging like hell one minute, brutally expressive and heartbreakingly tender the next....utterly brilliant' Time Out
'A jazz force to be reckoned with...the real thing' The Independent

JUST EAST OF JAZZ

DATE: 7TH DECEMBER 2023
DOORS 6.30PM, ON STAGE 7.30PM
INFO & TICKETS: www.justeastofjazz.com
ST JUDE ON THE HILL, HAMPSTEAD GARDEN SUBURB, NW11 7AH.
15MINS WALK FROM GOLDERS GREEN TUBE, CAR PARK.
FULL BAR & LIGHT BITES

inspire



St Jude on the Hill

SONGS FROM THE LADY CHAPEL

ST JUDE ON THE HILL, HAMPSTEAD GARDEN SUBURB, NW11 7AH.
15MINS WALK FROM GOLDERS GREEN TUBE, CAR PARK.

'Songs From The Lady Chapel' is North London's most extraordinary new music club, where live music is sacred and the wine is holy! Housed at St Jude on the Hill, a church famed for its music life, this Sunday afternoon club offers a place of breathtaking beauty for musicians and their audience to enjoy an intimate live music experience in a unique acoustic and setting, reimagined for future generations.

LIVE MUSIC, BAR, DJ

AFTERNOON JAZZ

THE GREAT AMERICAN SONG BOOK & MUCH MORE
with John-Paul Muir - piano
Nico Beedle - violin & Tom Bartlett - bass

DATE: 3RD SEPT 2023
DOORS 3PM, ON STAGE 4PM - ENTRY - £10
INFO & TICKETS: songsfrom.eventbrite.com

Inclusive Church

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDE-ON-THE-HILL, HA

England & Wales - Charity number 1133988

Accounts

St Jude-on-the-Hill
Hampstead Garden Suburb

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2022

Charity No: 1133988

Address:
Central Square
Hampstead Garden Suburb
London
NW11 7AH

Incumbent:
Post vacant
The Vicarage
1, Central Square
Hampstead Garden Suburb
NW11 7AH

Bank:
Lloyds
Golders Green Branch
8 Golders Green Road
London
NW11 8LJ

Independent Examiner:
Mr. J Graham
51, Sunningfields Road
Hendon
NW4 4RA

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Edmonton Area of the Diocese of London within the Church of England.

Governing documents

The Parochial Church Council (PCC) is a body corporate governed by two pieces of Church of England legislation, called Measures. These are:

- the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"; and
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC is also a charity registered with the Charity Commission (Charity No: 1133988).

PCC membership

The Incumbent (our vicar), the Churchwardens, the Lay-Reader and the representative on the Deanery Synod are ex officio members of the PCC. Others are elected or co-opted by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Incumbent	Post vacant as St Jude's is in an Interregnum
Churchwardens	Posts vacant
Honorary Treasurer	Post vacant
Honorary Secretary	Post vacant
Licensed Reader	Mr. Robert Chandler (retired 19 June 2022)
Representative on the Deanery Synod	Mrs Elinor Delaney
Elected Members	Mr David White (Vice Chair) Mrs Jenny Eden (retired 19 June 2022) Mrs Jessica Farmer Mrs. Frances Price Mrs Pam Yap (co-opted 9 March 2022, elected 19 June 2022 and resigned 5 December 2022) Mrs Susie Gregson (co-opted 9 March 2022 and elected 19 June 2022) Ms Nicole Alabaster-Berberian (co-opted 9 March 2022 and elected 19 June 2022) Mrs Antonia Clayden (co-opted 7 November 2022) Mr Todd Alabaster (co-opted 9 March 2022 and elected 19 June 2022)

The PCC has a number of sub-committees that meet between full meetings. The Standing Committee has the power to transact the routine business of the PCC between meetings, subject to any directions given by the Council. It refers major decisions to the full PCC.

In addition, sub-groups have been formed:

- The Heritage Project Steering Group (restoration/renovation), chaired by David White, includes representatives of the Hampstead Garden Suburb Trust and a number of professional advisers.
- Weekly email newsletters have continued to be sent out weekly throughout 2022 and the PCC envisages this will continue. Hard copies are made available for those not on email.
- Guyana, under the leadership of Elinor Delaney, to support the Guyana Diocesan Association.

Members of these groups are drawn from the PCC and the larger congregation.

The full PCC held 8 meetings during the year (2021: 3 meetings). The APCM was held in person in St Jude's on 19 June 2022.

The PCC conducted a Church audit using Survey Monkey as part of the Interregnum process and in conjunction with the Hampstead Garden Suburb Free Church, St Edward the Confessor Church and the Religious Society of Friends, the PCC conducted a Community Audit using Survey Monkey across the whole of the Parish boundary and those parts of Hampstead Garden Suburb that are outside the Parish boundary. The results of both audits helped create the Parish Profile which was submitted to the Diocese before the end of 2022.

As part of the Interregnum process, the PCC passed a resolution unanimously expressing the view that the PCC had no objection to a woman being appointed either as the Priest in Charge or as a new incumbent.

Appointments and Retirements

As follows:

- Pam Yap resigned as the safeguarding officer on 5 December 2022
- Robert Chandler retired as the Licensed Reader on 19 June 2022
- Jennifer Eden retired from the PCC on 19 June 2022
- Elinor Delaney remains the one Deanery Synod representative, leaving one vacancy.

The PCC would like to express its thanks to all who served on the PCC.

On 4 May 2023, Rev Emily Kolltveit, was licensed as the Interim Priest-in-Charge of St Jude's for an initial term of three years.

Aim and purpose

With retirement of the Incumbent, Revd Alan Walker on 31 December 2021 the PCC has the responsibility of promoting the mission of the Church within the parish of Hampstead Garden Suburb. It also has responsibility for the maintenance of the church, church grounds, Vicarage Rooms and other ancillary buildings.

Objectives and activities

Our mission is to celebrate and communicate the Christian faith in the Anglican tradition.

Public Benefit

When planning our activities, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

At St Jude's, we welcome all parishioners and visitors to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. We offer baptism, confirmation, marriage and funeral services. We provide pastoral care for people living in the parish.

Our magnificent Grade I Listed building is generally considered to be Lutyens's finest church. It the only 20th Century church in London to feature in Simon Jenkins' highly acclaimed book, "England's Thousand Best Churches". We maintain our beautiful building and, in normal times, open it to the public to enjoy on Sunday afternoons throughout British Summertime and on Open House weekend. The PCC is pleased to welcome other visitors by arrangement and hosts visits from local schools and colleges as part of their study of religion or architecture. The executive summary of a report on the Church commissioned and paid for by Historic England in 2015 opens with the sentence: "St Jude's Church is a building of national significance and is decorated with one of the most important and extensive schemes of early 20th century wall paintings in the country."

St Jude's has a long-standing strong music tradition with organ scholars from The Henrietta Barnett School using our marvellous Father Willis organ for lessons and practice. Many organ scholars who have trained at St Jude's have gone on to organ scholarships at eminent universities and many former choristers have become professional singers. In 2014, the PCC launched a choral scholarship programme offering four scholarships to train young singers between the ages of 16 and 20 in each of the main choral parts (one each of soprano, alto, tenor and bass). Under this scheme, the choral scholars are introduced to a wide range of church music which helps those of them who wish to apply for choral scholarships at various universities. More recently the scholarships have been shared by two part-time scholars, with a view to attending alternating weeks (and together for all festival services), to enable scholars to be able to balance the commitment required to the scholarship programme with their academic studies and other music commitments. This has also enabled the scholarship programme to benefit more young people. We did receive funding for the choral scholarship programme from The Ouseley Church Music Trust. This funding has now been spent and we will be making a fresh application to the Trust in the coming weeks.

We also support the Proms at St Jude's (which raises money for Toynbee Hall and The North London Hospice through an annual musical and cultural festival) through the energy and vigour of our members and that of the wider community (of all faiths and none). The church is regularly let to recording and television companies due to its excellent acoustics and beauty. The Church Rooms are also used for activities run by external organisations within our community. The money raised from lettings of the Church and Church Rooms helps us to meet the costs of running the church, including the high costs of maintaining this wonderful building.

We celebrate the diversity of faiths within our community and have a strong relationship with the local Jewish community. The Central Square Minyan worships weekly in the Church Rooms and contributes to our Harvest collections of goods made for Homeless Action in Barnet. St Jude's participates in the London Open House weekend(s) each year.

Achievement and Performance

Electoral Roll
The number on the Electoral Roll on 31 December 2022 was 119. (2021 – 121)

Church Attendance
Covid-19 restrictions were gradually eased in 2022 and all services were conducted live.

Average Church attendance on Sundays was 59 (2021: 40) NB Christmas Day 2022 was a Sunday.

Average attendance over the Christmas period was:

Advent Procession, Advent Sunday 92 (New service)

Nine Lessons and Carols 18 December 114 (Nine Lessons and Carols 2021: 39)

Christingle Service 24 December 139 (New service) (Christmas Eve Carol Service 2021: 65)

Midnight Mass 207 (2021: 80)

Christmas Day 91 (2021: 52)

Vicar's Report (Incumbency vacant)
The pattern of worship during 2022 was restricted to the 10.30 Parish Eucharist on Sunday mornings and these services were made possible due to the support of retired clergy living locally and some invited clergy from out of Diocese.

Social distancing of seating was maintained until Easter. Hand sanitisers are available for the congregation and clergy had separate provision for sanitizing before the distribution of Holy Communion.

Joint services in partnership with the Hampstead Garden Suburb Free Church, the Society of Friends and St Edward's RC Church were held for Christian Unity Week in the Free Church on 23 January 2022 and for Remembrance Sunday in St Jude's on 13 November 2022.

There was no Ash Wednesday Eucharist with Imposition of Ashes, due to no clergy being available.

With the support of the Archdeacon of Hampstead a full programme of Holy Week services including Palm Sunday, said Eucharist on Monday, Tuesday and Wednesday and the full Triduum from Thursday through to Festal Eucharist on Easter Sunday. Attendance was increased.

In 2022 there was 1 baptism (2021: 2); no confirmations (2021: 2); 2 funerals (2021: 4); 1 wedding (2021: nil).

Holy Communion was taken regularly to the housebound.

A newsletter with notices and readings has been sent to the subscription list of 117 (2021: 92) subscribers, each week.

Throughout the year, St Jude's has continued to collect food and other items for the 'Childs Hill' Foodbank (which serves the NW11 area)

The Church remained open for quiet prayer and for inscribing in a Book of Condolence, during the period of mourning following the death of Queen Elizabeth ll.

Reader's Report

St Jude's had one licensed lay Reader, Bob Chandler, who had permission to officiate at the Church and undertook various duties associated with worship. Due to ill-health, Bob Chandler retired from this position during 2022 and became an Emeritus Reader in the Diocese. The post is currently vacant.

Readers and Sidesmen

The role of the readers is to read the first two lessons (Old Testament and New Testament) each Sunday. One reader reads each week, meaning that each reader reads approximately once every two months. Three new readers were recruited and approved by the PCC.

The Sidesmen are formally appointed by the PCC at the APCM.

Sidesmen are responsible for setting up the church before the Sunday Eucharist and welcoming the congregation, handing out hymn books and service sheets. They also have responsibilities for the smooth running of the service. Each Sidesman is required for duty approximately every four weeks. 2 new Sidesmen were recruited in 2022.

Safeguarding Policy

On the retirement of the Incumbent is was necessary to apply for the accreditation of a new Data Collector for the administration of the DBS checking procedures. Elinor Delaney was duly appointed by the Diocese as the Data Collector and the recruitment of a second Data Collector is being sought. All necessary DBS checks were renewed and the parish joined the Diocesan Safeguarding dashboard.

The PCC reviewed the Safeguarding Policy and re-endorsed the wider Diocesan policy that encompasses Vulnerable Adults as well as Children. We are committed to ensuring that our Church and its community is a safe and welcoming place for all members of the community.

The Safeguarding Officer consults with the Safeguarding Team, where necessary and promptly reports any dialogue to the PCC, within the bounds of confidentiality. No incidents were reported in 2022.

The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Church Rooms have a suitable Safeguarding Policy and that all agencies who hire the church are furnished with and agree to the church Safeguarding Policy.

An accident book is maintained to record any accidents occurring on the premises.

Church Magazine

The Church magazine has now been replaced by the on-line Newsletter. This is currently produced by the Acting Secretary to the PCC assisted by the Administrator. Notices are posted weekly in the church for those who do not have access to on-line activities.

Communication and Publicity

The parish Newsletter is distributed weekly to a growing database (see Church Magazine above).

The website has been updated and a Facebook posting is made weekly. Access has also been acquired to various local WhatsApp groups which increases the publicity footprint. The Church noticeboards are changed regularly.

Junior Church

Following the pandemic, no children have enrolled in Junior Church.

Steps were taken to make links with the local schools and a school visit (90 children) was arranged and the choir of the same school attended the Christmas tree lighting ceremony to sing carols.

A Christingle service for families and children was arranged for the first time in 2022 on Christmas Eve. A congregation of 107 attended with 32 children.

Flower arrangers

The members of the Flower Rota have continued to provide arrangements every week as required. We have almost returned to pre-covid ways. We hope the congregation appreciates our different styles. We have sadly lost members mostly through infirmity but are happy to have welcomed two new members. We are always looking for new volunteers for what is a very pleasurable task. The PCC is very grateful for the work put in by Anthea Davidson and her fellow volunteers.

Coffee rota

Since the pandemic came to an end, the coffee rota has restarted and we have managed to serve coffee after the Sunday eucharist for almost a whole year. It is no mean achievement since the number of people willing and able to do so has decreased. We have achieved this each week with only one person on duty but plenty of willing helpers joining in to help out both serving and tiding up. Everyone is very grateful. On average 30-40 coffees/teas were served and parishioners have generously donated the biscuits and cakes served. Coffee, tea and sugar are supplied by the church. Takings have varied from £7 to £20 each Sunday.

Stewardship Report

We would like to thank all those who continue to donate to St Jude's, by regular monthly giving or through the weekly congregational collection.

St Jude's uses the Parish Giving Scheme, whereby all Gift Aid is recovered by the administrators of the scheme and passed over to the church, which greatly reduces the administrative burden of stewardship.

There were 27 regular contributors to the Parish Giving Scheme during the calendar year ending 2022 who donated £17,612 on which £4,320 of Gift Aid was recovered, thereby giving a total of £21,932 for the year.

Gift Aid totaling £5,733 plus interest was recovered for the year ending December 2018 when donations were made directly into the church bank accounts.

A claim for Gift Aid under the Small Donations scheme (amounts donated in the weekly collection) has been submitted for tax years ending April 2021 and April 2022 on donations totaling £5,244 which should recover £1,311 of gift aid. As this claim has just been lodged, the PCC have decided that the tax refund will be accounted for in the 2023 accounts.

The PCC would like to record its thanks to Antonia Clayden who has taken over the Stewardship role and has now successfully reclaimed Gift Aid for the benefit of the Parish where none had been claimed for several years. Under the arrangements made between the PCC and Antonia Clayden, she will receive a commission of 10% of the recoveries made.

Church Rooms

Rent has continued to be received from the Central Square Minyan and shared with Hampstead Garden Suburb Trust. The documenting of both the informal extension of the lease which expires in November 2023 and the formal 10-year extension of the lease on the same terms but with a mutually exercisable break clause at 5 years has yet to be completed. This should secure St Jude's income from the Church Rooms through to 2035.

Church Fabric

The PCC has continued with its regular programme of maintenance which includes:

- Maintaining the sound system
- Cleaning the gutters
- Replacing faulty lamp fittings and bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Testing the lightning conductor
- Servicing the boiler
- Servicing the fire extinguishers
- Further repairs to the basement lavatories
- Servicing the intruder alarm
- Maintaining and certifying Gas and Electrical Safety checks

Storm Eunice damaged some of the roof tiles near the apex of the roof to the west of the brick tower and an insurance claim for the repairs has been agreed. The repairs will finally take place in the second quarter of 2023.

The Restoration of the Church

As we reported last year, work to restore the building is being carried out as funds permit. The final bill for the works undertaken on the brick tower during 2021 was settled early in 2022 and as a result, St Jude's has been able to commence work on the rainwater drains on the East, West & South sides of the Church. Despite extensive surveys, St Jude's contractors have been unable to locate the rainwater drains on the North side of the Church. The rainwater drains on the South & West sides of the Church have been renewed and that has had the beneficial result of preventing further flooding to the basement areas despite the heavy rain during 2022. The works to the East of the Church will be completed during the first half of 2023. The PCC would like to acknowledge their formal thanks to Hampstead Garden Suburb Trust for their generous grant of £15,000 towards the costs of the drainage works.

The pumping system for the basement lavatories failed completely during 2022 with the result that those lavatories have been out of action for part of 2022. A grant application has been lodged with Hampstead Garden Suburb Trust to cover the replacement of the pumping system and related works with a view to carrying out the works in the first half of 2023.

Guyana Diocesan Association "GDA"

St Jude's continues to support the Church in Guyana and specifically the church of St John the Evangelist, Jawalla with prayers and an annual donation. Since the demise of the GDA, St Jude's has established that these funds can be distributed safely via the United Society for the Propagation of the Gospel, ear-marked for Guyana. The donation for 2022 still awaits payment. £917 are accrued for payment from a restricted reserve fund.

Church Lettings

The church continues to be regularly rented for rehearsals, recordings and filming.

There were 41 bookings during 2022 ranging from one day to twelve days (2021: 27 bookings). The annual fee income of £73,042 (2021: £56,741) was up from the previous year. This was a record year for fee income. There were 94 hire days in 2022 (2021: 83 days). The average daily hire rate increased from £680 to £785. As there are many different hirers, the risk of a major downturn in our lettings is reduced. Income for the first quarter of 2023 is slightly up on last year.

Key to the success of our bookings are the wonderful booking team volunteers who usually open the church, meet and greet the hirers and help them with any problems they may have. It cannot be stressed enough how important a lovely welcome from a volunteer is to the whole hiring process and often messages received after a hire specially mention how the warm welcome and helpful attitude have enhanced their time in the church. The time our volunteers give is therefore of great significance to the income the church receives. Now that we are fully open again after the pandemic, please consider if you might be able to help in this way and have a chat with Susie or one of the members of the booking team. The PCC would like to thank all those who form part of the booking team: Antonia Clayden, Elinor Delaney, Sara Gibbins, Anthea Davidson, Kathy Cunnold, John Wheeler, Pam Yap and Roger Wilson.

Music at St Jude's

Music has always been at the heart of the liturgy at St Jude's. We have a magnificent Father Willis organ and, as our church is situated next door to The Henrietta Barnett School, we established a formal musical educational link with the school in 2004 with the provision of organ scholarships. This scheme has been a great success with many of the holders of the organ scholarship pursuing organ playing and music as a career. Our scholars have gone on to hold music scholarships at Merton, Hertford and University College, Oxford, Gonville and Caius College, Cambridge and Trinity Hall College, Cambridge.

We have a new organ scholar, Jennifer Jin, and she passed her grade 8 organ exam with distinction in December 2022. Jennifer is currently preparing for her Associate Diploma from The Royal College of Organists. Our most recent former organ scholar, Jocasta Bird is completing her second year as organ scholar of University College, Oxford. She returns regularly to play at St Jude's. Anna Steppler (organ scholar 2008-2010) has just completed her Doctorate in organ playing in the 18th Century at Cornell University, New York. Anna is to become a Junior Research Fellow at Peterhouse College, Cambridge in organ studies from September 2023.

In addition to the organ scholarships, we now offer up to eight part-time choral scholarships with up to two voices for each part to allow scholars to balance their commitments to this programme with their other academic and musical commitment.

We are very pleased that in 2017 the Ouseley Church Music Trust awarded the church a grant to cover one third of its costs from

the choral and organ scholarships over the following three years. The cost of tuition for the organ scholarships is further shared with The Henrietta Barnett School and the parents. We intend to apply for a further Ouseley Trust grant and we hope that the success of the scheme so far, will lead to an award from that trust.

The presence of this core of choral scholars within our choir further encourages and supports additional young people to sing with us. We believe in opportunities for all and, whilst we have just a small number of choral scholarship positions, this programme enables us to enhance the sight-reading capabilities and performance standard of all singers in our choir.

The choral scholars' role includes supporting the junior singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services.

We have already had successes with the new choral scholarships: our former choral scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's, Jesus and Gonville and Caius College, Cambridge. Our current choral scholars have choral award offers and places at Merton College, Oxford, Trinity College, Cambridge and Manchester University.

The choir has emerged from the pandemic stronger than ever. With 5 permanent choral scholars and 12 adult members, the choir is now singing more challenging repertoire and in 2023 completed a successful sequence of Holy Week and Easter services. On Easter Sunday we performed Vivaldi's Gloria liturgically with orchestra. This serviced marked 20 years' service of Organist and Director of Music, Nicholas Chalmers

Financial review for the year-ended 31st December 2022

Summary

In 2022, St Jude's generated an overall net surplus of £11,407 of which £4,542 was a Restricted Funds surplus and £6,865 Unrestricted and Designated Funds Surplus.

With the retirement of Fr Alan Walker at the end of 2021 the Parish entered an Interregnum for which a Dedicated Sequestration Fund was created. Designated to record the cost to the parish of the fees of visiting (e.g. retired) clergy to maintain church services and other expenses that the parish can claim back from the diocese once the interregnum ends, this fund has an end of year deficit of (£2,026).

At the start of the year the Tower Repointing & Restoration Fund was closed when costs and income balanced, with an outstanding liability of the £20,000 loan from the Diocese of London to be covered by future general fund-raising activities. This loan is to be repaid over 25 months starting in August 2022, reducing this liability to £16,000 at the year's end. Any additional contributions to this fund, which includes some yet to be recovered gift aid, have now reverted to the Restricted Restoration Fund in line with the appeals advertised aims. A plaque will be erected in the church thanking those donors who gave £200 or more and the costs of that plaque will be borne by our unrestricted funds.

The Restricted Restoration Fund bore the cost of works to restore the ground gutters and rainwater drainage supported by a grant from the Hampstead Gardens Suburb Trust. It increased in value by £5,283 primarily due to a legacy from a will. A further £8,725 was used from the Dedicated Restoration Fund mainly to fund additional investigation and works on the incomplete rainwater drainage system.

Income

***Incoming resources from generated funds* £180,617 (£387,328 in 2021)**

General (Unrestricted) Income

Voluntary income through the Parish Giving Scheme (PSG), plate collections, church boxes and donations (which this year includes unassigned contactless card payments), increased to £31,096 (£28,640 in 2021).

Previously reported difficulties reclaiming multiple years of Gift Aid income have been largely resolved by the appointment of a new Stewardship Officer. Recoverable Gift Aid Income (plus interest) from years prior to 2019 added to the general fund by £5,868. With further Gift Aid income from years to 2022 and from the Gift Aid Small Donations Scheme planned to be recovered in 2023.

We were grateful to receive a one-off grant toward heating cost £2,641 from the London Diocesan Fund.

The Autumn Market was able to return in 2022 and generated income of £1,761.

The income from Church Lettings increased strongly on the back of increased bookings to £73,042 (£56,741 in 2021).

Lettings of the Church rooms generated £23,263 (£19,773 in 2021), this sum being net of the rent share and ground rent payable to Hampstead Garden Suburb Trust. These are both shown in expenditure in 2022. In previous years, the rent passed to HGST has been netted off from the income with only the ground rent of £5 showing in expenditure. As a result, the income and costs show as £40,533 and £17,269 respectively in 2022 compared with the income and costs showing as £19,778 and £5 respectively in 2021.

Investment income from interest and dividends generated £243(£206 in 2021).

The Restoration Fund (Restricted) Income included a £15,000 grant by the Hampstead Garden Suburb Trust for which St Jude's PCC is very grateful, VAT recoveries under the LPOW scheme £3,432, a Legacy donation of £5,002, and a regular monthly donation.

Other Restricted funds included the donations made toward Fr Alan Walkers retirement, further collections added to the Guyana Fund, and other charities totalled £1,811.

Incoming resources from charitable activities £1,051 (£1,474 in 2021)
These being parish fees for baptism, wedding and funeral services.

Other incoming resources £4,432 (£13,336 in 2021)
These include an insurance claim for the removal of graffiti (£2,987) and the sale of surplus and damaged chairs (£1,445).

Expenditure

Costs of generating funds £10,657 (£6,353 in 2021)

Church Bookings incurred costs of£7,835 (£3,683 in 2021) for the Church Bookings Managers contracted fee and increased bonus, on the back of strong church lettings this year, and other sundry costs such as additional cleaning.

Since 2012, a booking manager's bonus has been payable due to the significant levels of Church lettings achieved. The bonus is 10% of letting income over £25,000 over a financial year.

Costs of stewardship £573 (£nil in 2021) includes the amount due to the Stewardship Officer from the successful Gift Aid reclaim for the period prior to 2019.

Costs of other events £2,219 (£nil in 2021) were the individual donations made on the occasion of Fr Alan Walkers retirement £1,375), together with the cost of parish gifts given and refreshments provided at their presentation (£844).

Cost of Charitable Activities £163,742 (2021: £400,697)

Of which:
Cost of Restricted Funds £19,511 was primarily planned works on ground gutter & drainage restoration (£327,936 in 2021)

Cost of Designated Funds £10,751 was primarily additional works needed for drainage restoration together with clergy expenses for visiting clergy (£1,906) and for vicarage costs (£119) during the Interregnum (£nil in 2021).

Cost of unrestricted funds £133,480 (£72,760 in 2021) reflects the balance of costs incurred as described below.

Giving to third parties
Giving to third parties includes the giving of monies received for lent lunches and for Guyana and other sundry charitable giving. However, the main components of these costs are the costs of the choral scholarship £2,833 (£3,137 in 2021) and the organ scholarship £467 (£nil in 2021). The majority of these costs were borne from unrestricted funds as the Ouseley Music Trust Fund has now been fully used.

Giving to the Diocese
A top up contribution to the Diocesan Common Fund increased costs of £12,000 in 2021 to £27,000 in 2022. Statutory fees due to the diocese for 2022 were £644 in respect of funeral services held at the church and crematorium (£136 in 2021).

Costs of parish services and administration

Sanctuary and Church Flowers £528 (£395 in 2021).

There were no **Vicar's expenses** in 2022 due to the interregnum.

Music costs were £12,611 (£9,351 in 2021). This is in addition to the combined choral and organ scholarship costs of £3,300 (£3,137 in 2021) noted above. The organist's fees increased from £7,400 to £8,900 pa – the last increase was in 2019. Other choir costs include paid professional voices and musicians for key services £1,475 (£725 in 2021) and the RSCM annual subscription (£70), as well as organ and piano tuning £1,223 (£896 in 2021) and repairs £1,013 (£330 in 2021).

General Administration increased to £2,647 (£254 in 2021). The increase in cost arose because the Diocese required St Jude's to conduct both Church and Community audits to establish future needs as part of the Interregnum process.

The cost of the **Parish Administrator** was £9,478 (£7,492 in 2021). The increase reflects a full year of our administrator salary following an increase in hours worked since July 2021.

Other Administrative costs of £5,099 (£8,895 in 2021) include: office stationery and equipment, IT support contracts, parish advertising and marketing, bank charges and regular social and catering. (2021 costs included works to the Wi-Fi System funded by the Government's cultural recovery fund)

Church utilities cost £20,726 (£8,889 in 2021). This increase (in part forecast last year) was mainly due to the significant (£10,637) increase in the cost of Church heating (gas). Electricity prices have also risen but not by the same amount. These increases, despite government subsidies, were the result of the energy crisis and the conclusion of St Jude's fixed term agreements for both gas and electricity ending in late 2022. St Jude's has taken steps to reduce gas usage by installing a new time clock to control the boilers.

Regular Church cleaning cost £1,947 (£1,999 in 2021).

Upkeep of the Church grounds cost £4,480 (£3.981 in 2021). The minor increase due to a correction to a returned payment.

Church insurance cost £13,401 (£14,621 in 2021).

The **cost of maintaining the audio system** £1,221 (£25 in 2021) includes some repairs and upgrades.

General cost of Church maintenance was £13,751 (£23,191 in 2021). In addition to regular maintenance activity, the costs included an upgraded boiler timer to reduce usage, the removal of graffiti (covered by an insurance claim), securing the Tower against pigeon infestation, clearance of damaged furniture from the church, and transfer of the Church Archive from the Vicarage Rooms to the church.

Renovation Works - Major structural repairs £19,542 (£303,685 in 2021) and maintenance projects £8,646 (£nil in 2021) With work on the tower completed in 2021, work on the ground gutters and the rainwater system commenced in 2022 funded mainly by grants from the Hampstead Garden Suburb Trust. These initial structural repairs revealed some missing drainage runs and substantial repairs requiring further project surveys to devise a solution (£7,824). Plans were drawn up for library shelving in the upper vestry which, ultimately, were not followed through as St Jude's had sufficient bookcases stored in the vicarage (£822). This work was funded from restricted funds (£18,642), designated funds (£8,724) and general unrestricted funds £822.

Costs of running the vicarage rooms were £330 (£2,175 in 2021). The costs have fallen significantly as, following the retirement of Alan Walker, the flats were transferred back to the Diocese in the 2nd quarter of 2022.

Costs of running the Church Rooms include this year the share of the rental income paid to the HGST (£17,264) as well as the ground rent (£5) and insurance costs £979 (£1,069 in 2021). The insurance cost is recharged to Central Square Minyan who use the building.

Reserves Policy
It is PCC policy to maintain a balance on unrestricted funds excluding the balance attributable to the Fixed Assets (if possible) equal to approximately three months' unrestricted payments, to smooth cash flow fluctuations and to cover emergency situations that may arise from time to time.

At the end of 2022 unrestricted liquid reserves (after allowing for future liabilities) amounted to £28,715 (£10,807 in 2021). This is broadly equivalent to 2.5 months' unrestricted payment (when the HGST share of the rental income is excluded from expenditure). It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments and the PCC works hard to maximise its income despite the challenges.

It is our policy to invest funds not required for day-to-day expenses with the CBF Church of England Deposit Fund.

Legacies Policy
The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether related to buildings, equipment or people. As circumstances change over the years, it may not be possible to fulfil specific donor requests, so church members are encouraged to leave legacies for the general purposes of the parish. The PCC will discuss with executors the most appropriate use of any legacy in the light of current projects and the donor's known interest in the church (e.g. children, music, buildings).

Risk Management

1. **Financial risk**
   Large unpredictable risks, which can be insured, are shared with the Ecclesiastical Insurance Group.

   Predictable, large but uninsurable risks identified include:
   - Failure to make the minimum contribution required to the London Diocese. The cost of the major structural repairs to the Church Tower resulted in the PCC continuing to pay into the Common Fund as the rate prescribed during the pandemic. A top up payment was however made in late 2022 increasing the overall contribution substantially. The PCC keeps the matter under constant review and hopes, going forward, to increase the level of contribution.
   - Failure to maintain the structure of the church building and grounds to an adequate standard. St. Jude's is a Grade I listed building and general day-to-day maintenance requirements of both church and grounds are difficult to predict and expensive to complete. The church is on the "Historic England At Risk" register, the reserves currently held, together with the recurring grants from the Hampstead Garden Suburb Trust, are helping to address the issues. Further defects in Lutyens designs were discovered during 2022 and remedial action is being taken.
   - The risk of fraud. All cheques and online payments require 2 signatories. The bank account is regularly reconciled and action has been promptly taken where third-party cheques/bank fraud has been identified.
   - Cash levels might not be sufficient to meet expenses as they fall due. The PCC has made significant efforts to improve its financial stability and arrangements with the Central Square Minyan and the Hampstead Garden Suburb Trust have given the PCC a known and regular level of income and reduced the impact of managing this building on the PCC's time and funds. Despite the unpredictability of church lettings, the tireless efforts of the Bookings Manager and her team have significantly increased the contribution of church lettings to the PCC's funds. However, the impact of recent urgent repairs and the current policy for making grants by the Hampstead Garden Suburb Trust in respect of the church rooms rental have impacted cash balances and have an ongoing effect on future cash flows. Accordingly, cash levels require monitoring to ensure that normal expenses can be met. Whilst the bookkeeping is now handled by St Jude's part-time administrator, the PCC have sought, unsuccessfully, help and guidance from the Diocese with budget planning and financial reporting in the absence of a treasurer.
   - High inflation and short/medium term cost increases might mean that expenditure requirements exceed the level that can be borne from PCC funds. Current exceptionally high utility costs are a current concern as the church is a large, cavernous structure which is expensive to heat. The PCC has put in place operational measures to keep heating needs down (such as guiding parishioners to the entrance in the northwest porch where an airlock provides some protection against lost heat in cold weather and keeping the set temperature to the minimum required) and continues to monitor utility prices, seeking new contracts where suitable, to minimise unit costs.
   - Failure to recover Gift Aid on cash collections and donations to St Jude's. The PCC have appointed a new Stewardship Officer, Antonia Clayden, who has been incentivised to recover the Gift Aid where none has been recovered since 2016. Since her appointment, over £6,000 has been recovered with more to follow. She receives a commission of 10% of the amounts recovered. With her help, the PCC is ensuring that all current and future donors are registered with the Parish Giving Scheme which facilitates the recovery of Gift Aid automatically.

Minor, low impact financial risks are absorbed within normal expenditure.

2. Reputation Risk

The PCC is committed to positive, constructive dialogue with all parties having an interest in its decisions and activities.

Both the church and church rooms have been made available and are used regularly for a diverse range of events and activities, to raise the profile of the church beyond its worshipping members and to make a positive commitment to the broader community.

3. Compliance

The PCC is conscious to ensure that it meets all its compliance requirements. To this end it regularly reviews and responds to information from Diocese, conscientiously completes its annual returns to Diocese and Charity Commission and ensures policies for safeguarding all the vulnerable members of our community as well as Health and Safety Regulations and Data Protection requirements are regularly reviewed and monitored.

4. Operational Risk

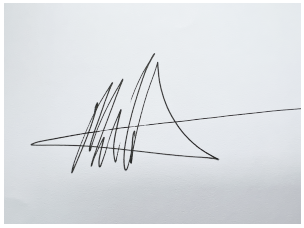
Failure to fill vacant positions in a timely manner may impact our ability to cover current operational requirements. Since 2020, the PCC has employed a part-time Parish Bookkeeper / Administrator to support the volunteer members of the PCC in maintaining the financial accounts and assist in day-to-day administration within the parish. This role has relieved the PCC of some of the administrative burdens of running the parish and the PCC hopes that, in time, the currently vacant roles of Churchwardens, Honorary Treasurer & Honorary Secretary will be filled from within the congregation.

5. Dwindling congregation

The PCC is conscious that its future depends on growing and strengthening its membership. Strategies are being developed and followed to strengthen existing membership and to increase the congregation and this will be a key focus for a new Priest in Charge. The PCC are however pleased to note that average attendance has increased throughout 2022. On 4 May 2023, Rev Emily Kolltveit was licensed as the Interim Priest-in-Charge for an initial term of three years.

Trustee expenses
No trustee received any payment of expenses, other than reimbursement of proper expenses of the church.

Approved by the PCC on 10 May 2023 and signed on their behalf by



M D White (PCC Vice-chairman)

The following 10 pages showing the Statement of Financial Activities, Balance Sheet and Notes to the Accounts form part of this Annual Report and Financial Statement.

Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

Notes	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
2. ***Incoming resources***					
Incoming resources from generated funds					
2a. Voluntary income	39,607	24,054	—	63,662	310,502
2b. Activities for generating funds	115,336	1,375	—	116,711	76,618
2c. Investment income	243	—	—	243	207
2d. Incoming resources from charitable activities	1,051	—	—	1,051	1,474
2e. Other incoming resources	4,432	—	—	4,432	13,336
Total income	**160,671**	**25,429**	**—**	**186,101**	**402,138**
3 ***Resources used***					
Cost of generating funds					
3a. Cost of generating voluntary income	8,438	—	—	8,438	3,683
3a. Fundraising trading cost of goods sold and other	844	1,375	—	2,219	2,670
3b. Charitable activities	144,231	19,511	—	163,742	400,697
Total expenditure	**153,513**	**20,886**	**—**	**174,400**	**407,050**
Gains / losses on investment assets	(293)	—	—	(293)	310
Net income / (expenditure) resources before transfer	**6,864**	**4,542**	**—**	**11,407**	**(4,601)**
5. Transfers					
Gross transfers between funds - in	—	—	—	—	61,333
Gross transfers between funds - out	—	—	—	—	(61,333)
7. ***Other recognised gains / losses***					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	(4,969)
Net movement in funds	**6,864**	**4,542**	**—**	**11,407**	**(9,570)**
Reconciliation of funds					
Total funds brought forward	**279,949**	**34,552**	**—**	**314,501**	**324,072**
Total funds carried forward	**286,813**	**39,095**	**—**	**325,908**	**314,501**

Balance sheet (Church of England)

As at: 31 December 2022

	As at 31/12/2022	As at 31/12/2021
	£	£
Fixed assets		
Tangible assets	250,000	250,000
Investments	2,188	2,482
	252,188	252,482
Current assets		
Debtors	9,741	62,087
Cash at bank and in hand	91,498	60,219
	101,239	122,307
Liabilities		
Creditors: Amounts falling due in one year	21,119	44,288
Net current assets less current liabilities	**80,120**	**78,019**
Total assets less current liabilities	**332,308**	**330,501**
Liabilities		
Creditors: Amounts falling due after more than one year	6,400	16,000
Total net assets less liabilities	**325,908**	**314,501**
Represented by		
Unrestricted		
Unrestricted - General fund	28,715	10,807
Designated		
Designated - Central Heating fund - designated	4,011	4,011
Designated - Investment	2,188	2,482
Designated - Property Revaluation	250,000	250,000
Designated - Renovation Project - designated	3,925	12,648
Designated - Sequestration Fund for Interregnum	(2,026)	—
Restricted		
Restricted - Centenary fund	2,171	2,171
Restricted - Other sundry restricted	59	(59)
Restricted - Renovation project	28,146	23,071
Restricted - Sanctuary fund	2,134	2,134
Restricted - Starmer fund	5,000	5,000
Restricted - Vicar's Discretionary fund	1,585	1,591
Restricted - Guyana	—	598
Restricted - HGST fund - project	—	(70)
Restricted - Ouseley Church Music Trust	—	115
Funds for the church	**325,908**	**314,501**

Approved by the PCC on 10 May 2023 and signed on their behalf by

M D White (PCC Vice-chairman)

The notes on pages 15 – 22 form part of these accounts

Notes to the Accounts

1. Basis of Preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015 (FRSSE). They have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value, and the Church Rooms, which are shown at a prudent estimate of their current market value.

The accounts 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 main affiliation to another body or those that are informal gatherings of church members.

Accounting policies

General Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC. Funds that the PCC chooses (but is not obliged) to designate are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income

Voluntary Income and Capital Sources

Receipts are recognised gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled.

Other Income

Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are recognised on revaluation on 31st December.

Tax refunds

Tax refunds are recognised when the incoming resource to which it relates is received.

Donated goods and services

Where the value of any donated goods received by the PCC are capable of being measured reliably, then such donated goods are accounted for when they are donated. As it is not practical to reliably measure the contribution of volunteers, no recognition is made of these donated services in the accounts.

Expenditure

Expenses are recognised when incurred; the Common Fund recognised when due. Refunds, when received, are treated as reductions in costs incurred, not as income. At the year-end, any amounts intended for the common fund but unpaid at 31st December would be provided for as an operational (though not a legal) liability and would be shown as a creditor in the balance sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure incurred during the year, on consecrated or beneficed buildings is written off in the year incurred.

The church rooms are included in the accounts at a prudent estimate of their current market value. The PCC currently hold these rooms on a long lease with an original term 999 years. This valuation therefore represents an estimate of the amount

that could be raised on assignment of the lease to a third party, allowing for any associated charge or deduction attributable to the freeholder, the Hampstead Garden Trust.

Other fixtures, fittings and office equipment
Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Items with a purchase price greater than £1,000 are included in the accounts at cost less depreciation. Depreciation is charged on a straight-line basis over two years, none charged in the year of purchase.

Investments
Investments are valued at market value at 31st December.

Net Current Assets
Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provisions for amounts that may prove uncollectable. Current account balances are reported net of any cheques issued but not yet presented. Deposits held on behalf of organisations are subsequently deducted. Cash balances are as reported in cashbooks, subject to independent examination. Stocks of consumables are written-off at the time of purchase.

2. Income

Parish Income comes from 5 areas:

- Voluntary Income through donations and grants and Gift Aid.
- Fund Raising Income through lettings and sale of goods.
- Investment Income from dividends and interest payments.
- Activity Income from funeral and wedding fees and social events.
- Other Sundry Income such as insurance claims, recovery of VAT and refunds from corrections to invoice payments.

Analysis of income and expenditure
Selected period: 01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	Total This Year	Total Last Year
Incoming resources						
Incoming resources from generated funds						
2a. Voluntary Income						
0101 - Gift Aid - Bank	24,955	—	—	—	24,955	24,400
0110 - Gift Aid - Envelopes	506	—	—	—	506	535
0301 - Loose plate collections	4,814	—	—	—	4,814	3,126
0351 - Charity Collections	—	—	436	—	436	125
0410 - Giving through church boxes	67	—	—	—	67	70
0501 - One-off Gift Aid gifts	—	—	—	—	—	684
0550 - Donations appeals etc	755	—	280	—	1,035	67,504
0601 - Tax recoverable on Gift Aid	5,868	—	(25)	—	5,843	—
0651 - Tax recoverable on GASDS	—	—	(71)	—	(71)	—
0701 – Legacies	—	—	5,003	—	5,003	2,000
08A1 - Non-recurring one-off grants	2,641	—	18,432	—	21,073	212,054
2b. Income from Fundraising Activities						
0901 - Other funds generated	0	—	—	—	0	—
0910 - Annual church fair	1,761	—	—	—	1,761	—
0911 - One off fundraising events	—	—	1,375	—	1,375	56
0951 - Church lettings	73,042	—	—	—	73,042	56,741
1220 - Bookstall sales - fund raising	—	—	—	—	—	14
1240 - Church room lettings - fund raising	40,533	—	—	—	40,533	19,778
1280 - Social & Catering - fundraising	—	—	—	—	—	29
2c. Income from Investments						
1001 - Dividends	65	—	—	—	65	62
1020 - Bank and building society interest	178	—	—	—	178	144
Incoming resources from generated funds Totals	155,187	—	25,430	—	180,617	387,328
2d. *Incoming resources from charitable activities*						
1101 - Fees for weddings and funerals	764	—	—	—	764	1,474
1270 - Social and Catering - objectives	287	—	—	—	287	—
Incoming resources from charitable activities Totals	1,051	—	—	—	1,051	1,474
2e. *Other incoming resources*						
1310 - Insurance claims	2,987	—	—	—	2,987	11,473
1320 - Surplus - sales of fixed assets	1,445	—	—	—	1,445	—
1399 - Exceptional items	—	—	—	—	—	1,862
Other incoming resources Totals	4,432	—	—	—	4,432	13,336
Incoming resources Grand Totals	160,671	—	25,429	—	186,101	402,138

3. Expenditure

Volunteers Time

For accounting purposes no monetary value is placed on the significant contribution PCC members, parishioners and the wider community make toward the running of the parish. The PCC remains most grateful for this generous contribution of time and knowledge by all parish volunteers.

Resources used	Unrestricted	Designated	Restricted	Endowment	Totals This Year	Totals Last Year
3a. *Cost of generating funds*						
1701 - Costs of Church lettings - booking manager	6,343	—	—	—	6,343	2,530
1702 - Cost of church lettings - cleaning	552	—	—	—	552	408
1703 - Cost of church lettings Licensing fee -	70	—	—	—	70	70
1704 - Cost of church lettings – other	900	—	—	—	900	675
1720 - Costs of stewardship	573	—	—	—	573	—
1730 - Costs of fetes & other events	844	—	1,375	—	2,219	—
1735 - Cost of advertising fundraising events	—	—	—	—	—	2,670
Cost of generating funds Totals	9,282	—	1,375	—	10,657	6,353
3b. Charitable activities						
Giving to 3rd Parties						
1801 - Giving to Guyana	—	—	937	—	937	(597)
1830 - Giving to Christian Aid	—	—	(119)	—	(119)	119
1850 - Choral Scholarship	2,718	—	115	—	2,833	3,137
1855 - Organ scholarship	467	—	—	—	467	—
1860 - Other giving - to Christian charities	—	—	—	—	—	45
1870 - Other giving - to secular charities	96	—	6	—	102	445
Giving to the Diocese						
1900 - Common Fund - regular payment	12,000	—	—	—	12,000	12,000
1905 - Common fund - top up	15,000	—	—	—	15,000	—
2000 - Statutory fees	664	—	—	—	664	136
Cost of Parish Services and Administration						
2100 - Visiting clergy	—	1,906	—	—	1,906	—
2101 - Vicar's expenses - computer	—	—	—	—	—	554
2102 - Vicar's expenses - other	—	—	—	—	—	417
2103 - Vicar's expenses - post	—	—	—	—	—	71
2105 - Vicar's expenses - stationery	—	—	—	—	—	65
2106 - Vicar's expenses - telephone	—	—	—	—	—	166
2107 - Vicar's expenses - telephone mobile	—	—	—	—	—	575
2108 - Vicar's expenses - travel	—	—	—	—	—	206
2120 - Vicarage - water & sewerage	—	—	—	—	—	406
2130 - Vicarage - decoration	—	—	—	—	—	(2,500)
2190 - Cost of flowers	108	—	—	—	108	141
2195 - Sanctuary costs	420	—	—	—	420	254
2210 - Organist	8,900	—	—	—	8,900	7,400
2220 - Organ / piano tuning	1,223	—	—	—	1,223	896
2225 - Organ / piano repairs	1,013	—	—	—	1,013	330
2230 - Choir costs	1,475	—	—	—	1,475	725

(cont.)

Resources used (cont.)	Unrestricted	Designated	Restricted	Endowment	Totals This Year	Totals Last Year
Cost of Parish Services and Administration (cont.)						
2310 - Administration	2,527	119	—	—	2,647	254
2311 - Parish Administrator - Gross pay	9,384	—	—	—	9,384	7,039
2313 - Parish Administrator - ER Pension	94	—	—	—	94	47
2314 - Office equipment - not capitalised	54	—	—	—	54	—
2315 - Church email, internet and broadband cha	1,354	—	—	—	1,354	8,006
2320 - Advertising - church activities	811	—	—	—	811	285
2330 - Bank charges	222	—	—	—	222	350
2360 - Social & Catering - regular	11	—	—	—	11	—
Cost of Church Building and Grounds						
2401 - Church running - electric	3,706	—	—	—	3,706	2,538
2410 - Church running - gas	16,886	—	—	—	16,886	6,249
2420 - Church running - water	134	—	—	—	134	102
2430 - Cleaning	1,947	—	—	—	1,947	1,999
2440 - Grounds maintenance - monthly gardening	1,774	—	—	—	1,774	1,613
2445 - Grounds maintenance - hedge cutting	2,706	—	—	—	2,706	2,368
2450 - Church running - Building insurance	13,323	—	—	—	13,323	14,532
2455 - Church running - boiler insurance	78	—	—	—	78	89
2710 - Church maintenance - audio	1,221	—	—	—	1,221	25
2720 - Church maintenance - fabric	13,751	—	—	—	13,751	23,191
2730 - Church maintenance - projects	822	7,824	—	—	8,646	—
2790 - Church major repairs - structure	—	900	18,642	—	19,542	303,685
2798 - Church interior and exterior decorating	—	—	(70)	—	(70)	70
2810 - Vicarage rooms - council tax	170	—	—	—	170	1,691
2815 - Vicarage rooms - electricity	32	—	—	—	32	34
2820 - Vicarage rooms - gas	128	—	—	—	128	231
2850 - Vicarage top flat - council tax	—	—	—	—	—	72
2860 - Vicarage top flat - gas	—	—	—	—	—	147
2910 - Church Rooms running - ground rent	17,269	—	—	—	17,269	5
2940 - Church Rooms running - insurance	979	—	—	—	979	1,069
Charitable activities Totals	133,480	10,751	19,511	—	163,742	400,697
Resources used Grand totals	142,762	10,751	20,886	—	174,400	407,050

Staff costs

During the year the PCC employed a Parish Administrator:

	2022	2021
	£	£
Wages and salaries	9,384	7,039
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	94	47
	9,478	7,086

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000 and there were no employees whose total employee benefits (excluding employer pension costs) were greater than £10,000.

Payments of costs and related party transactions

During the year some PCC members and parishioners met the expenses of the Church from their own account in order to ensure swift and efficient service delivery. These expenses were approved in advance and were reimbursed by the PCC.

The members of the PCC are drawn from the local community and it is therefore inevitable that transactions will take place with organisations with which a member of the PCC has a connection. All transactions involving such organisations are at arm's length and in accordance with the PCC's normal procedures.

Susie Gregson, the Bookings Manager, is a member of the PCC and she is entitled to receive a monthly retainer of £200 and a bonus of 10% of the excess over £25,000 in recording income in each 12-month period ending on 31 March. The bonus payable to March 2022 was £3,943 (£476 in March 2021 when bookings were down due to the health pandemic). Strong bookings in the remainder of 2022 and to 31 March 2023 will result in a bonus of £5,094 in the 2023 accounts.

Antonia Clayden, the Stewardship Officer, was appointed on 7 November 2022 and co-opted to the PCC on the same day. Under the terms of her appointment, she is due to receive a 10% commission on the Gift Aid recoveries made. The 2022 accounts include an accrual of £573 in respect of recoverable amounts agreed by HMRC in 2022 but not paid over until 2023.

The Rev Alan Walker retired on 31 December 2021 and early in 2022, a collection was arranged to mark his retirement raising a total of £1,375 which was passed on to him in full. A reception was held for him and he was presented with a commemorative album of photographs of St Jude's. The total cost of the reception and the presentation was £537, and St Jude's holds a copy of the commemorative album in its archives (£307).

Proms at St Jude's is a separate charity which operates an annual music and cultural festival using church facilities, for which it pays rental. Members of the PCC play an active part in the organisation of this festival.

4. PCC member's insurance

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out his duties as a PCC member. The insurance provides cover up to £100,000 during any period of insurance. This is part of the normal cover provided by the insurance company, Ecclesiastical, and the cost is included within church buildings insurance.

5. Transfers between funds

There were no transfers made between funds in 2022.

6. Tangible Fixed Assets

This is the valuation of Church Rooms (£250,000).

7. Investment

	2022	2021
Valuation:	£	£
At 1 January	2,482	2,172
Gain (loss) taken to revaluation reserve	(293)	310
At 31 December	2,188	2,482

This investment is held with CBF Church of England Investment Fund and forms the Spalding Trust which was created to maintain the external Calvary.

8. Debtors

	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Debtors						
6570 : Amounts owed by HMRC	25	—	—	—	25	260
6580 : Accrued income	9,562	—	154	—	9,716	61,827
Total	9,587	—	154	—	9,741	62,087

Accrued general income includes £5,869 in Gift Aid and interest from HMRC, £1,855 from Church lettings, £1,004 of Church Rooms insurance costs, which were invoiced after the year end, and £931 from the collection plates over Christmas 2022.

Restricted accrued income of £154 is the Christingle collection for giving to Guyana.

9. Liabilities – amounts falling due within one year

	General	Designated	Restricted	Endowment	Total	Last year
6601 : Loans received (due within 1year)	9,600.00	—	—	—	9,600.00	4,000.00
6650 : Accruals	5,249.43	150.00	987.31	—	6,386.74	35,154.88
6660 : Deferred Income	5,133.19	—	—	—	5,133.19	5,133.19
Total	19,982.62	150.00	987.31	—	21,119.93	44,288.07

General and designated accruals include choir costs from the Michaelmas term and the Christmas season, the Stewardship Officer's commission, contractors' invoices and sequestration costs.

Restricted Accruals include amounts due to Guyana and Christian Aid.

Deferred income reflects the net value of the prepayment of rent in December 2022 for use of Church rooms until 24 February 2023.

10. Liabilities - Creditors: Amounts falling due after more than one year

6602 : Loans Received (due in more than 1 year)	6,400	—	—	—	6,400	16,000
Total	6,400	—	—	—	6,400	16,000

Nominal Codes 6601 and 6602 show the ongoing schedule for the repayments of the Diocese of London loan for the Tower Repointing and Restoration. The liability for which has been transferred to and is being paid from General funds in 25 monthly payments from August 2022.

11. Notes on Funds

Notes on funds not previously detailed.

Restricted Funds:

The Centenary Fund was established following an appeal towards the costs of repair and improvement projects connected with the roof, mural conservation, disability compliance, window restoration, organ work, floodlighting, upgrading or renewing internal lighting and restoring the marble.

Other Sundry Restricted Funds record the collection and giving of donations restricted to nominated 3rd party charities and funds, examples this year being Christian Aid, Homeless Action Barnet, The Bishops of Edmonton's Discretionary Fund.

The Restricted Restoration fund was established in 2015 to meet the wider costs of restoring the church.

The Sanctuary fund reflects the balance of a legacy made to fund works connected with the Sanctuary.

The Starmer fund represented a £5,000 legacy that was received during 2018 which has been reserved as requested for works associated with the restoration of the Walter P. Starmer Murals.

The Vicar's discretionary fund is for use at the discretion of the Vicar. Following the retirement of Rev Alan Walker on 31 December 2021 and the subsequent licensing of Rev Emily Kolltveit as Interim Priest-in-Charge of 4 May 2023, the PCC will hold discussions with Rev Emily Kolltveit about what to do with this fund.

Designated Funds:

The PCC has previously designated funds for use on the required central heating improvements and to supplement the restricted restoration fund. A new designated fund was established in 2022 in relation to the sequestration costs during the interregnum – such funds being recoverable now that the vacancy has been filled by the installation of Rev Emily Kolltveit as Priest in Charge on 4 May 2023.

12. Roundings

The figures in these accounts may be subject to minor arithmetic variation due to rounding of pence in the ledgers.

END

(Independent Examiners Report attached)

Independent Examiner's Report to the members/trustees of St Judes on the Hill, Hampstead Garden Suburb, Parochial Church Council

I report on the accounts for the year ending 31st December 2022 which are set out on pages 13 to 22 of St Jude's on the Hill's Annual Report and Financial Statements.

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 explanation 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 gives 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.

Dated this 23th day of June, 2023

John Graham
Independent Examiner
51 Sunningfields Road
London NW4 4RA

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDE-ON-THE-HILL, HA

England & Wales - Charity number 1133988

Accounts

St Jude-on-the-Hill
Hampstead Garden Suburb

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2021

Charity No: 1133988

Address:
Central Square
Hampstead Garden Suburb
London
NW11 7AH

Incumbent:
Revd. Alan Walker (retired 31 December 2021)
The Vicarage
1, Central Square
Hampstead Garden Suburb
NW11 7AH

Bank:
Lloyds
Golders Green Branch
8 Golders Green Road
London
NW11 8LJ

Independent Examiner:
Mr. J Graham
51, Sunningfields Road
Hendon
NW4 4RA

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Edmonton Area of the Diocese of London within the Church of England.

Governing documents

The Parochial Church Council (PCC) is a body corporate governed by two pieces of Church of England legislation, called Measures. These are:

- the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"; and
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC is also a charity registered with the Charity Commission (Charity No: 1133988).

PCC membership

The Incumbent (our vicar), the Churchwardens, the Lay-Reader and the representative on the Deanery Synod are ex officio members of the PCC. Others are elected or co-opted by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Incumbent	The Reverend Alan Walker (Chair) (retired 31 December 2021)
Churchwardens	Posts vacant
Honorary Treasurer	Post vacant
Honorary Secretary	Post vacant
Licensed Reader	Mr. Robert Chandler (retired 19 June 2022)
Representative on the Deanery Synod	Mrs Elinor Delaney
Elected Members	Mr David White (Vice Chair) Mrs Jenny Eden (retired 19 June 2022) Mrs Jessica Farmer Mrs. Frances Price Mrs Pam Yap (co-opted 9 March 2022 & elected 19 June 2022) Mrs Susie Gregson (co-opted 9 March 2022 & elected 19 June 2022) Ms Nicole Alabaster-Berberian (co-opted 9 March 2022 & elected 19 June 2022) Mr Todd Alabaster (co-opted 9 March 2022 & elected 19 June 2022)

The PCC has a number of sub-committees that meet between full meetings. The Standing Committee has the power to transact the routine business of the PCC between meetings, subject to any directions given by the Council. It refers major decisions to the full PCC.

In addition, sub-groups have been formed:

- The Heritage Project Steering Group (restoration/renovation), chaired by David White, includes representatives of the Hampstead Garden Suburb Trust and a number of professional advisers.
- Production of The Spire was suspended during the Covid-19 pandemic. Father Alan instituted a weekly newsletter during the pandemic which has continued. If the production of the Spire is reinstated, new or additional editorial assistance will be needed.
- Guyana, under the leadership of Elinor Delaney, to support the Guyana Diocesan Association.

Members of these groups are drawn from the PCC and the larger congregation.

The full PCC held 3 meetings during the year (2020: 7 meetings). Meetings were impacted by the Covid pandemic during 2021 and most church affairs suspended during the lockdown, urgent business was dealt with via email resolutions. The APCM was held online on 30 May 2021.

Appointments and Retirements
As follows:

- Pam Yap was appointed as the safeguarding officer on 18 March 2021

- Elinor Delaney remains the one Deanery Synod representative, leaving one vacancy.

The PCC would like to express its thanks to all who served on the PCC.

Objectives and Activities

Aim and purpose
With the incumbent, the Reverend Alan Walker, the PCC has the responsibility of promoting the mission of the Church within the parish of Hampstead Garden Suburb. It also has responsibility for the maintenance of the church, church grounds, Vicarage Rooms and other ancillary buildings.

Objectives and activities
Our mission is to celebrate and communicate the Christian faith in the Anglican tradition.

Public Benefit
When planning our activities, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

At St Jude's, we welcome all parishioners and visitors to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. We offer baptism, confirmation, marriage and funeral services. We provide pastoral care for people living in the parish.

Our magnificent Grade I Listed building is generally considered to be Lutyens's finest church. It the only 20th Century church in London to feature in Simon Jenkins' highly acclaimed book, "England's Thousand Best Churches". We maintain our beautiful building and, in normal times, open it to the public to enjoy on Sunday afternoons throughout British Summertime and on Open House weekend. The Vicar is pleased to welcome other visitors by arrangement and hosts visits from local schools and colleges as part of their study of religion or architecture. The executive summary of a report on the Church commissioned and paid for by Historic England in 2015 opens with the sentence: "St Jude's Church is a building of national significance and is decorated with one of the most important and extensive schemes of early 20th century wall paintings in the country." Of course, normal visits to the Church have been severely restricted by Government restrictions during the pandemic.

St Jude's has a long-standing strong music tradition with organ scholars from The Henrietta Barnett School using our marvellous Father Willis organ for lessons and practice. Many organ scholars who have trained at St Jude's have gone on to organ scholarships at eminent universities and many former choristers have become professional singers. In 2014, the PCC launched a choral scholarship programme offering four scholarships to train young singers between the ages of 16 and 20 in each of the main choral parts (one each of soprano, alto, tenor and bass). Under this scheme, the choral scholars are introduced to a wide range of church music which helps those of them who wish to apply for choral scholarships at various universities. More recently the scholarships have been shared by two part-time scholars, with a view to attending alternating weeks (and together for all festival services), to enable scholars to be able to balance the commitment required to the scholarship programme with their academic studies and other music commitments. This has also enabled the scholarship programme to benefit more young people. We are supported with these scholarships by the Ouseley Church Music Trust which has provided grant funding that will meet one third of our costs over three years.

We also support the Proms at St Jude's (which raises money for Toynbee Hall and The North London Hospice through an annual musical and cultural festival) through the energy and vigour of our members and that of the wider community (of all faiths and none). The church is regularly let to recording and television companies due to its excellent acoustics and beauty. The Church Rooms are also used for activities run by external organisations within our community. The money raised from lettings of the Church and Church Rooms helps us to meet the costs of running the church, including the high costs of maintaining this wonderful building.

We celebrate the diversity of faiths within our community and have a strong relationship with the local Jewish community. The Central Square Minyan worships weekly in the Church Rooms and contributes to our Harvest collections of goods made for Homeless Action in Barnet. St Jude's participates in the London Open House weekends each year.

Achievement and Performance

Electoral Roll

The number on the Electoral Roll was 121 at the time of the APCM in May 2021. (121 2020).

Church Attendance

Vicar's Report

We were open every Sunday for the 1030 service. Attendance for Sunday service continued to be impacted by Covid averaging 43, Christmas attendance 125, Easter 76. The Sunday services were recorded and uploaded online (YouTube) and via the parish newsletter for those unable to attend. We continued recording the services until 26 December.

Mill Hill school discovered St Jude's as a carol service venue.

There were two confirmations and one baptism in 2021.

Home communions were made, when possible, including a few from other local churches which remained closed. The Vicar received ad hoc visitors' groups.

We had a monetary rather than produce harvest collection for Homeless Action Barnet. We continued to collect for the Child's Hill food bank.

Covid saw a small increase in the number of casual callers at the vicarage.

Services were conducted in line with Church of England Covid policy, guidance and recommendations; With mask wearing encouraged and social distancing maintained through the continued spacing of chairs and furniture.

The church featured in the Lutyens America programme.

Fr Alan Walker retired on 31st December, with a service early in the New Year used to give him and his family gifts and a formal thank you for their 26 years devoted service to the parish.

Reader's Report

St Jude's has one licensed lay Reader, Bob Chandler, who has permission to officiate at the Church. He reads the gospel, preaches, and administers the chalice. In addition, he was responsible for co-ordinating teams of chalice administrators and intercessors. With the restrictions imposed by the pandemic, the activities that he would normally co-ordinate were suspended for most of 2021. Since restrictions were lifted, illness has prevented him from fulfilling those duties.

Readers and Sidesmen

The role of the readers is to read the first two lessons (Old Testament and New Testament) each Sunday. Two readers read each week, meaning that each reader reads approximately once every two months.

Sidesmen are responsible for setting up the church before the Sunday Eucharist (for example by preparing and putting up the hymn boards) and welcoming the congregation, handing out hymn books and service sheets as well as showing visitors where to sit. Five of the sidesmen also act as 'starred sidesmen' as we have no Church Wardens at the moment. This means they have additional responsibilities for the smooth running of the service, including organising volunteers to take the collection and to carry up the elements in preparation for the Eucharist.

The sidesmen are formally appointed by the PCC at the APCM.

Jenny Eden organises the rotas of the readers and sidesmen, though these duties were curtailed from January 2021 due to the restrictions caused by the health pandemic. As noted above, these rotas resumed from September 2021.

Safeguarding Policy

The PCC reviewed the Safeguarding Policy and re-endorsed the wider Diocesan policy that encompasses vulnerable adults as well as children. We are committed to ensuring that our church and its community is a safe and welcoming place for all members of the community.

The Safeguarding Officer consults with the Safeguarding Team, where necessary and promptly reports any dialogue to the PCC, within the bounds of confidentiality. No incidents were reported in 2021.

The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Church Rooms have a suitable Safeguarding Policy and that all agencies who hire the church are furnished with and agree to the church Safeguarding Policy.

An accident book is maintained to record any accidents occurring on the premises.

Church Magazine

The Spire is the magazine of St Jude's church. The publication would be published two or three times a year under normal circumstances. Its aims are to reinforce our sense of community and to communicate the Christian faith, both within the parish congregation and the wider community, a key element in our mission statement.

The Spire was not produced in 2021. Each week during the pandemic, the Vicar has sent out a weekly newsletter via email. There are now over 100 subscribers. The use of the weekly newsletter is continuing and with the Parish now in an interregnum, there are no current plans to restart publication.

Communication and Publicity

Alan Walker has communicated with Parishioners via a weekly newsletter throughout 2021. The Covid-19 pandemic effectively enforced this change. Since his retirement at the end of December 2021, the newsletter has been produced by Elinor Delaney and Roger Wilson, the part-time church administrator.

Junior Church

Junior Church has been suspended during 2021 and has not restarted.

Flower arrangers

The year has of course been as strange for the Flower Rota as for everyone else. The Church was closed again during lockdown. Since re-opening in September, an arrangement of flowers has been provided each week, although we have kept it simpler than usual in keeping with the shorter service. Members of the rota have tried to provide flowers from their gardens which of course cost less. The PCC would like to thank all the rota for being so flexible and inventive during this difficult year. We are always eager for more members

Coffee rota

Coffee and refreshments were not offered during 2021 under the Covid-19 rules.

Deanery Synod Report

The Vicar and Elinor Delaney represented St Jude's on the West Deanery Synod in 2021.

Stewardship

There were 21 regular contributors to the Stewardship Scheme at St-Jude-on-the Hill for the calendar year 2021. Gift Aid should enable us to claim tax on contributions from approximately 80% of members but the collection process has stalled. This has meant St Jude's has had to write off amounts accrued in Gift Aid prior to tax year 2017/18, and under the 'Gift Aid Small Donations Scheme', prior to 2019/20. The amounts written off in 2021 total £5,384.

The Church of England's Parish Giving Scheme has continued to assist in ensuring that the Gift-Aided giving is efficient. We have since written to all the regular donors who are currently paying directly to the TSB Stewardship account asking them to switch to Parish Giving.

Church Rooms

The Covid-19 pandemic has meant that St Jude's has not received the full rent due under the lease during 2021. The PCC have taken a pragmatic view and allowed the Central Square Minyan to defer those portions of the quarterly rent they have been unable to fund. The situation continued until the September 2021 rent quarter's payment when St Jude's received its full quarterly rent. St Jude's and the Central Square Minyan have agreed an informal lease extension with both the Diocese's and Hampstead Garden Suburb Trust's consent whereby the deferred rent will be paid over during this period. In addition, St Jude's has secured the consent of both the Diocese and Hampstead Garden Suburb Trust to a formal 10-year extension of the lease on the same terms but with a mutually exercisable break clause at 5 years. This should secure St Jude's income from the Church Rooms through to 2035.

Church Fabric

Whilst the Covid-19 pandemic has meant that the Church has had less wear and tear this year, the PCC has found it has needed to continue with its regular programme of maintenance which includes:

- Maintaining the sound system
- Cleaning the gutters
- Replacing faulty lamp fittings and bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Testing the lightning conductor
- Servicing the boiler
- Servicing the fire extinguishers
- Further repairs to the basement lavatories
- Servicing the intruder alarm
- Maintaining and certifying Gas and Electrical Safety checks

St Jude's was supported in its application for a Culture Recovery fund grant under the National Heritage Lottery Scheme which enabled St Jude's to complete some non-essential works on the electrical installation together with investing in Covid-19 protective measures to support the church's hirers. The grant also enabled St Jude's to extend its Wi-Fi coverage from just the Choir Vestry to the whole of the church interior.

The Restoration of the Church

As we reported last year, work to restore the building is being carried out as funds permit. During 2021, St Jude's was able to restore the brick tower under the Spire. A fundraising campaign was launched to coincide with the scaffolding being erected on the tower. The works were complicated by a discovery of a structural flaw in Lutyens' design of the tower which greatly increased the costs of the works. The works, including administrative overheads cost a total of £305,111 and was funded as follows: £67,486 in Voluntary donations by Parishioners and Supporters (including recovered Gift Aid) , £74,405 from Historic England, £30,000 from Hampstead Garden Suburb Trust, £10,000 the Hampstead Garden Suburb Residents Association; £20,000 grant from the Diocese of London; £50,629 in recovery of VAT under the listed places of worship grant scheme; a loan from the Diocese of London £20,000; transfer of funds from St Jude's restoration reserves £25,666 and £6,925 from general funds.

The tower is now stronger than when it was first built and the new weathervane has finally been installed at the top of the tower. Whilst these works were underway, advantage was taken of the scaffolding to effect other repairs including a longstanding leak from the Lady Chapel roof. The cracked masonry to the east of the South window was replaced as was the entire bell rope mechanism. St Jude's is hugely grateful for the support it has received from the grant giving bodies and the local community.

St Jude's had intended doing work on the drains during 2021 but that work has been deferred to 2022 when work started in the first quarter.

Guyana Diocesan Association "GDA"

As we reported last year, the GDA has been wound up. The pandemic had prevented St Jude's from sourcing alternative arrangements to maintain our connection with Guyana. A suitable alternative recipient of the funds held for the GDA is being sought with new leads being pursued in 2022. (The funds £597 are being held in a restricted reserve fund).

Church Lettings

The church continues to be regularly rented for rehearsals, recordings and filming. This has only been possible thanks to the Vicar's willingness to look after the hirers, ensuring all Covid-19 protocols were adhered to. The 2021 annual Proms at St Jude's concerts in the church were held but with socially distanced seating because of the Government's Covid-19 restrictions.

There were 27 bookings during 2021 ranging from one day to twenty days (2020: 31 bookings). The annual fee income of £56,741 (2020: £39,175) was up from the previous year, mainly due to an increase in the charges. At least 4 bookings were cancelled, causing a lost income of £10,900, although a small number of these hirers did rebook. There were 83 hire days in 2021 (2020: 71 days). The average daily hire rate increased from £550 to £680. As there are many different hirers, the risk of a major downturn in our lettings is reduced. Income for the first quarter of 2022 has been considerably up on last year.

Key to the success of our bookings are the wonderful booking team volunteers who usually open the church, meet and greet the hirers and help them with any problems they may have. It cannot be stressed enough how important a lovely welcome from a volunteer is to the whole hiring process and often messages received after a hire specially mention how the warm welcome and helpful attitude have enhanced their time in the church. The time our volunteers give is therefore of great significance to the income the church receives. Many hirers comment on this. As we open up again after the pandemic please consider if you might be able to help in this way and have a chat with Susie or one of the members of the booking team. Without an incumbent living in the Vicarage, there may be more call on volunteers' time to help open and close for ad hoc access. The PCC would like to thank all those who form part of the booking team: Antonia Clayden, Elinor Delaney, Sara Gibbins, Anthea Davidson, Kathy Cunnold, Alan Walker, John Wheeler, Pam Yap and Roger Wilson.

Music at St Jude's

Music has always been at the heart of the liturgy at St Jude's. We have a magnificent Father Willis organ and, as our church is situated next door to The Henrietta Barnett School, we established a formal musical educational link with the school in 2004 with the provision of organ scholarships. This scheme has been a great success with many of the holders of the organ scholarship pursuing organ playing and music as a career. Our scholars have gone on to hold music scholarships at Merton, Hertford and University College, Oxford, Gonville and Caius College, Cambridge.

We have a new organ scholar, Jennifer Jin and she is currently studying for grade 8 organ. Our most recent former organ scholar, Jocasta Bird is completing her first year as organ scholar of University College, Oxford. She returns regularly to play at St Jude's. Anna Steppler (organ scholar 2008-2010) is now studying organ for a Doctor of Musical Arts degree at Cornell University, New York.

In addition to the organ scholarships, we now offer up to eight part-time choral scholarships with up to two voices for each part to allow scholars to balance their commitments to this programme with their other academic and musical commitment.

We are very pleased that in 2017 the Ouseley Church Music Trust awarded the church a grant to cover one third of its costs from the choral and organ scholarships over the following three years. The cost of tuition for the organ scholarships is further shared with The Henrietta Barnett School and the parents. We intend to apply for a further Ouseley Trust grant and we hope that the success of the scheme so far, will lead to an award from that trust.

The presence of this core of choral scholars within our choir further encourages and supports additional young people to sing with us. We believe in opportunities for all and, whilst we have just a small number of choral scholarship positions, this programme enables us to enhance the sight-reading capabilities and performance standard of all singers in our choir.

The choral scholars' role includes supporting the junior singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services.

We have already had successes with the new choral scholarships: our former choral scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's, Jesus and Gonville and Caius College, Cambridge. Our current choral scholars have choral award offers and places at Merton College, Oxford, Trinity College, Cambridge and Manchester University.

The choir has emerged from the pandemic stronger than ever. With 5 permanent choral scholars and 10 adult members, the choir is now singing more challenging repertoire and in 2022 completed a successful sequence of Holy Week and Easter services.

Financial review for the year-ended 31st December 2021

Summary

In 2021 St Jude's generated an overall net deficit of (£4,912) of which (£53,420) was a restricted Funds deficit and £48,508 Unrestricted Funds Surplus. After the transfer of Unrestricted Funds to cover the deficit in the Restricted Tower Repointing and Restoration Fund and the write off of a small accrual and accrued income from some unrecoverable gift Aid, the overall net movement in Funds was a £9,570 deficit.

Two new Restricted Funds were set up in 2021.

The Tower Repointing & Restoration Fund tracks income and expenditure for the repointing of the brickwork on St Jude's Church Tower. The summary of income and expenditure are shown in the report on the Restoration of the Church above. Once any final donations and costs are reconciled this fund will close. Any additional contributions will revert to the Restricted Restoration Fund in line with the appeal's advertised aims. It is hoped to recover further Gift Aid on direct donations and to close the costs of this project with a plaque with the names of those who gave so generously.

At the end of the year, this fund's costs and income balanced with an outstanding liability for the £20,000 loan from the Diocese of London to be covered by future General fund-raising activities. This loan is to be repaid over 25 months starting in August 2022.

The Cultural Recovery Fund tracked a prescribed set of general parish running costs incurred over a three-month period (April to June 2021). Detailed costs estimates were identified and payments of £25,500 received from the UK Government's Heritage Fund. This has given the parish financial necessary relief in managing increased costs and reduced revenues caused by the social restrictions imposed under the Covid-19 health pandemic regulations. The grant was fully allocated to expenditure approved within the terms of the grant application.

The PCC increased the hours of the part-time parish administrator in July 2021 from six to twelve hours per week adding, day to day visitor management, parish communications and an expanded bookkeeping role into the duties. Administration costs in 2021 were £7,492.

Income

Income from Voluntary Giving

General (Unrestricted) Income through the Parish Giving Scheme (PSG), plate collections, donations remained closely in line with the previous year at £28,757 (£29,492 in 2020). In addition, the Parish received a legacy donation of £2,000.

Gift Aid: The difficulties of obtaining login details for the new stewardship recorder mean that the PCC has not been able to submit directly given Gift Aid (GA) or Gift Aid Small Donations Scheme (GASDS) claims since 2016. The PCC has now urgently requested that stewardship donors transfer to the PGS to mitigate the ongoing issue that this causes. We have also had to write off Accrued Income from returns of GA prior to 2017 and GASDS prior to 2019 (totalling £5,389), as such backdated recovery is not permitted under the HMRC rules. With no resolution of this issue any such income has not been accrued within the Parish Accounts since 2020. However, the automatic collection of Gift Aid on consenting donations made though 3rd party agency's such as PSG, and Virgin Money Giving this year for the Tower Appeal, means that the accounts do reflect some gift aid income.

2021 saw significant voluntary income to Restricted Funds totaling £278,291 of which £252,472 was for the Tower Repointing and Restoration Appeal.

While restricted in use the Cultural Recovery Fund, created to support charities through the Covid pandemic, increased available income by £25,500 and was used to offset a range of general overheads. This fund has significantly helped manage parish funds as we look to the future and recover from period of lower revenues and higher running costs.

The remainder of Restricted Income was from collections for 3rd party charities, and a small ongoing donation to the Centenary Fund.

Income from activities for generating funds

The income from Church Lettings as reported above were above the average for recent years. Due to price increases and the demand for bookings to make recordings becoming stronger in the last quarter as the gradual lifting of Covid restrictions allowed such controlled activity, while live performances remained restricted by Covid regulations.

Lettings of the Church rooms generated £19,778 (£18,506 2020) net of the rent share payable to Hampstead Garden Suburb Trust and of the annual ground rent payable under the lease (£5 per annum).

Other fundraising events such as Fairs and Coffee Mornings were curtailed by Covid lockdown restrictions.

Investment Income £206 (£167 in 2020)

Incoming resources from charitable activities
£1,474 (£823 in 2020) these being parish fees for baptism, funeral and memorial services.

Other income
£13,336 (£1,911 in 2020) This sum includes an insurance claim on invoices incurred following a basement flood at the end of 2020, backdated recovery of overcharged VAT on some utility bills and refunds from corrections to invoice payments.

Expenditure

Costs of generating funds General £6,353 (£4,387 in 2020)

Church Bookings incur costs of £2,530 for the Church Bookings Manager's contracted fee and bonus, other sundry costs such as additional cleaning, and in 2021 provisions to meet Covid requirements.

Since 2012, a booking manager's bonus has been payable due to the significant levels of church lettings achieved. The bonus is 10% of letting income over £25,000 over a financial year. Plans to spread payment of this bonus into monthly instalments during 2021 were not realised.

Cost of Mission and Charitable Activities £400,697 (£99,869 in 2020)

Of which:

Cost of unrestricted funds

£72,760 (£98,915) in 2020) General Costs in 2021 have been significantly relieved by the Cultural Recovery Fund Grant (see below) without this fund the like for like cost of general funds in 2021 would have been £98,260.

Cost of Restricted Funds £327,936 (£695 in 2020)

The Tower Repointing and Restoration Fund: The bulk of the costs of restricted funds relate to the repairs to the brick tower under the spire (details of which are reported above) . The loan from the Diocese towards these costs is interest free and will be repaid from general parish funds in 25 monthly instalments starting in August 2022.

The Cultural Recovery Fund Grant (£25,500) This grant was fully utilised in extending the Wi-Fi system into the church for the benefit of all users, the provision of hand sanitizers and barriers and cleaning equipment to meet covid management requirements for all users, covering St Jude's utility bills, insurance and IT costs, the fees for contracted servicing, maintenance, repairs, administration costs and wages, in the period of April – June 2021.

Ouseley Church Music Trust Fund
This grant, which was originally spread over three years but delayed by the pandemic, was mostly utilised during 2021, £115 remains. The grant has been used to offset the choral scholarship costs and given the success of the programme, we hope to apply for a further grant in 2022.

Ministry
By agreement with the Diocese and because of the effects of the pandemic, we reduced our contribution to the Diocesan Common Fund to £12,000 in 2021. Statutory fees due to the diocese for 2021 £136 in respect of funeral services held at the church and Crematorium.

Incumbent's expenses. £2,460 (£2,230 in 2020) No locum was used in 2021

Costs of services

Music costs were £12,488 in 2021; Of which choir scholarships were £3,137, a third of which was funded by the Ouseley Church Music Trust; other Choir costs include the Organist fees, paid professional voices for a few key services, and RSCM annual subscription.

Sanctuary and Church Flowers costs remained low but increased with renewed activity in last Quarter £395.

Utilities £8,889 (£7,296 in 2020) The increase due to the significant increase in energy costs in the last Quarter of 2021 just as existing contracts expired. Although a charity, the Church is not protected by the UK government's domestic price cap schemes; despite the Parish's best efforts to decrease usage and to seek the best available rates wherever possible, energy costs are expected to rise significantly in 2022. St Jude's is very grateful to Andy Miller for his work in this regard.

Charitable giving included giving of the collection plate to Homeless Action Barnet (Harvest £245); the Bishops Discretionary Fund (Confirmation Service £45); Christian Aid (an Accrued payment £119) for Lent lunches in 2020 and £200 from the vicar's discretionary fund. Other usual charitable fundraising events were curtailed by Covid restrictions.

Social and catering costs- None in 2021.

Administration costs include
Parish Administrator cost was £7,492. (£1,264 in 2020) The increase due to only a partial year of administrator salary in 2020 and the increase in hours worked from 6 to 12 hours per week from July 2021.

Administrative costs £11,750 (£1,222 in 2020) includes: office stationery, extending the Wi-Fi system into the Church (funded by the Cultural Recovery Fund Grant) our website, IT Support contracts, parish advertising and marketing.

Upkeep of the Church Grounds £3,981 (£3,036 in 2020) last year being impacted by reduced time due to lockdown restriction.

General Cost of Church maintenance £23,216 (£15,439 in 2020) In addition to regular maintenance activity these increased costs included the correction of issues found following wiring certification checks, replacement of some pumps to reduce the risk of further basement flooding.

Regular Church cleaning £1,999 (£1,920 in 2020).

Costs of running the Church Rooms remain low. They now reflect just insurance costs £1,069 (£875 in 2020) which are recharged to Central Square Minyan who use the building and ground rent, £5 per annum payable to the Hampstead Garden Suburb Trust.

Costs of running the vicarage rooms £2,175 (£6,914 in 2020). The PCC, being concerned about the high costs of running these rooms, asked to return them to the Diocese. Delayed by the Covid-19 pandemic, this finally happened for the Top Flat on 31 March 2021. The 1st floor rooms will be returned to the Diocese at the end of March 2022.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds excluding the balance attributable to the Fixed Assets (if possible) equal to approximately three months' unrestricted payments, to smooth cash flow fluctuations and to cover emergency situations that may arise from time to time.

At the end of 2021 unrestricted liquid reserves (after allowing for future liabilities) amounted to £10,806 (£19,909 in 2020) Despite the relief from the Cultural Recovery Fund, generous local donations and grants toward the Tower Appeal, the Parish's financial reserves have reduced, and general fund liabilities have increased. It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments and the PCC works hard to maximise its income despite the challenges.

It is our policy to invest funds not required for day-to-day expenses with the CBF Church of England Deposit Fund.

Legacies Policy

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether related to buildings, equipment or people. As circumstances change over the years, it may not be possible to fulfil specific donor requests, so church members are encouraged to leave legacies for the general purposes of the parish. The PCC will discuss with executors the most appropriate use of any legacy in the light of current projects and the donor's known interest in the church (e.g. children, music, buildings).

Risk Management

1. **Financial risk**

Large unpredictable risks, which can be insured, are shared with the Ecclesiastical Insurance Group.
Predictable, large but uninsurable risks identified include:

- Failure to make the minimum contribution required to the London Diocese. The cost of the major structural repairs to the Church Tower caused the PCC to further reduce the level of its contributions to the Common Fund 2021.
- Failure to maintain the structure of the church building and grounds to an adequate standard. St. Jude's is a Grade I listed building and general day-to-day maintenance requirements of both church and grounds are difficult to predict and expensive to complete. The church is on the "Historic England at risk" register, the reserves currently held, together with the recurring grants from the Hampstead Garden Suburb Trust, are helping to address the issues. The challenges of the repairs to the tower in 2021 have delayed further building restoration works, and further grants will be sought.
- The risk of fraud. All cheques and online payments require 2 signatories. The bank account is regularly reconciled and action has been promptly taken where third party cheque/bank fraud has been identified.
- Cash levels might not be sufficient to meet expenses as they fall due. The PCC has made significant efforts to improve its financial stability and arrangements with the Central Square Minyan and the Hampstead Garden Suburb Trust had allowed it to reduce its dependence of Church lettings (which can be unpredictable). Despite the unpredictability of church lettings, the tireless efforts of the Bookings Manager and her team have significantly increased the contribution of church lettings to the PCC's funds. However, the impact of recent urgent repairs and a change in the policy for making grants by the Hampstead Garden Suburb Trust in respect of the church rooms rental have impacted cash balances and will affect cash flow going forward. Accordingly, cash levels require monitoring to ensure that every day expenses can be met. While day to day booking keeping is now managed by our administrator; With no current Treasurer the PCC has sought guidance from the Diocese and continues to seek third party support for its future budget planning

Minor, low impact financial risks are absorbed within normal expenditure.

2. **Reputation Risk**

The PCC is committed to positive, constructive dialogue with all parties having an interest in its decisions and activities.

Both the church and church rooms have been made available and are used regularly for a diverse range of events and activities, to raise the profile of the church beyond its worshipping members and to make a positive commitment to the broader community.

3. **Compliance**

The PCC is conscious to ensure that it meets all its compliance requirements. To this end it regularly reviews and responds to information from Diocese, conscientiously completes its annual returns to Diocese and Charity Commission and ensures policies for safeguarding all the vulnerable members of our community as well as Health and Safety Regulations and Data Protection requirements are regularly reviewed and monitored.

4. **Operational Risk**

Failure to fill vacant positions in a timely manner may impact our ability to cover current operational requirements. In 2020, the PCC recruited a new part-time Parish Bookkeeper / Administrator to support the volunteer members of the PCC in maintaining the financial accounts and assist in day-to-day administration within the parish. This will help ensure the energies of the PCC and wider volunteers are focused effectively and, it is hoped, will encourage and enable further volunteers to take on crucial responsibilities, including that of filling the currently vacant roles of Churchwarden, Honorary Secretary and Honorary Treasurer.

5. **Dwindling congregation**

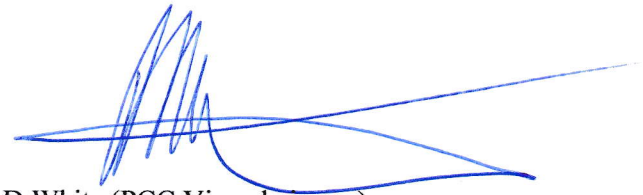
The PCC is conscious that its future depends on growing and strengthening its membership. Strategies are being developed and followed to strengthen existing membership and to increase the congregation.

Trustee expenses

The Vicar is reimbursed for all expenses reasonably incurred in the performance of his duties.

No trustee received any payment of expenses, other than reimbursement of proper expenses of the church.

Approved by the PCC on 24 July 2022 and signed on their behalf by



M D White (PCC Vice-chairman)

The following 11 Pages showing the Statement of Financial Activities , Balance Sheet and Notes to the Accounts form part of this Annual Report and Financial Statement.

Independent Examiner's Report to the members/trustees of St Jude-on-the-Hill, Hampstead Garden Suburb, Parochial Church Council

I report on the accounts for the year ending 31st December 2021 which are set out on pages 14 to 22 of St Jude's on the Hill's Annual Report and Financial Statements.

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 explanation 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.

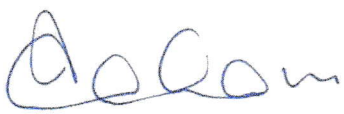
Independent Examiner's Statement

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

1) which gives 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, I my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dated this 13th day of July, 2022



John Graham
Independent Examiner
51 Sunningfields Road
London NW4 4RA

Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
2 Incoming resources						
Incoming resources from generated funds						
2a Voluntary income	32,211	—	278,291	—	310,502	29,491
2b Activities for generating funds	76,619	—	—	—	76,619	57,734
2c Investment income	208	—	—	—	208	169
2e Incoming resources from charitable activities	1,474	—	—	—	1,474	823
2f Other incoming resources	13,336	—	—	—	13,336	1,911
Total income	**123,848**	**—**	**278,291**	**—**	**402,139**	**90,129**
3 ***Resources used***						
Cost of generating funds						
3a Cost of generating voluntary income	2,579	—	1,104	—	3,684	4,387
3a Fundraising trading cost of goods sold and other costs	—	—	2,670	—	2,670	—
3b Charitable activities	72,760	—	327,937	—	400,697	99,870
Total expenditure	**75,340**	**—**	**331,711**	**—**	**407,051**	**104,257**
Net income / (expenditure) resources before transfer	**48,508**	**—**	**(53,420)**	**—**	**(4,912)**	**(14,128)**
5 ***Transfers***						
Gross transfers between funds - in	4,346	—	56,987	—	61,333	—
Gross transfers between funds - out	(56,987)	—	(4,346)	—	(61,333)	—
7 ***Other recognised gains / losses***						
Gains / losses on investment assets	—	311	—	—	311	140
Gains on revaluation, fixed assets, charity's own use	(4,969)	—	—	—	(4,969)	—
Net movement in funds	**(9,102)**	**311**	**(779)**	**—**	**(9,571)**	**(13,989)**
Reconciliation of funds						
Total funds brought forward	**19,909**	**268,832**	**35,331**	**—**	**324,072**	**338,061**
Total funds carried forward	**10,807**	**269,143**	**34,552**	**—**	**314,501**	**324,072**

The notes on pages 16 – 23 form part of these accounts.

Balance sheet (Church of England)

As at: 31 December 2021

		As at 31/12/2021 £	As at 31/12/2020 £
Fixed assets			
6	Tangible assets	250,000	250,000
7	Investments	2,482	2,172
		252,482	252,172
8	**Current assets**		
	Debtors	62,088	11,042
	Cash at bank and in hand	60,220	78,770
		122,308	89,812
9	**Liabilities**		
	Creditors: Amounts falling due in one year	44,288	17,912
Net current assets less current liabilities		**78,019**	**71,900**
Total assets less current liabilities		**330,501**	**324,072**
9	**Liabilities**		
	Creditors: Amounts falling due after more than one year	16,000	—
Total net assets less liabilities		**314,501**	**324,072**
Represented by			
Unrestricted			
	Unrestricted - General fund	10,807	19,907
Designated			
	Designated - Central Heating fund - designated	4,011	4,011
	Designated - Investment	2,482	2,173
	Designated - Property Revaluation	250,000	250,000
	Designated - Renovation Project - designated	12,650	12,650
Restricted			
	Restricted - Centenary fund	2,171	2,141
	Restricted - Other sundry restricted	(60)	60
	Restricted - Renovation project	23,071	23,071
	Restricted - Sanctuary fund	2,135	2,135
	Restricted - Starmer fund	5,000	5,000
	Restricted - Tower Repointing & Restoration Fund	0	—
	Restricted - Vicar's Discretionary fund	1,591	1,791
	Restricted - Cultural Recovery Fund	0	—
	Restricted - Guyana	598	—
	Restricted - HGST fund - project	(70)	—
	Restricted - Ouseley Church Music Trust	115	1,133
Funds of the church		**314,501**	**324,072**

The notes on pages 16 – 23 form part of these accounts

Approved by the PCC on 24 July 2022 and signed on their behalf by

M D White (PCC Vice-chairman)

Notes to the Accounts

1. **Basis of Preparation**

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015 (FRSSE). They have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value, and the Church Rooms, which are shown at a prudent estimate of their current market value.

The accounts 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 main affiliation to another body or those that are informal gatherings of church members.

Accounting policies

General Funds
General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC. Funds that the PCC chooses (but is not obliged) to designate are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income
Voluntary Income and Capital Sources
Receipts are recognised gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled.

Other Income
Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due.

Income from Investments
Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued.

Gains and Losses on Investments
Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are recognised on revaluation on 31st December.

Tax refunds

Tax refunds are recognised when the incoming resource to which it relates is received.

Donated goods and services

Where the value of any donated goods received by the PCC are capable of being measured reliably, then such donated goods are accounted for when they are donated. As it is not practical to reliably measure the contribution of volunteers, no recognition is made of these donated services in the accounts.

Expenditure
Expenses are recognised when incurred; the Common Fund recognised when due. Refunds, when received, are treated as reductions in costs incurred, not as income. At the year-end, any amounts intended for the common fund but unpaid at 31st December would be provided for as an operational (though not a legal) liability and would be shown as a creditor in the balance sheet.

Fixed Assets
Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure incurred during the year, on consecrated or beneficed buildings is written off in the year incurred.

The church rooms are included in the accounts at a prudent estimate of their current market value. The PCC currently hold these rooms on a long lease with an original term 999 years. This valuation therefore represents an estimate of the amount

that could be raised on assignment of the lease to a third party, allowing for any associated charge or deduction attributable to the freeholder, the Hampstead Garden Suburb Trust.

Other fixtures, fittings and office equipment
Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Items with a purchase price greater than £1,000 are included in the accounts at cost less depreciation. Depreciation is charged on a straight-line basis over two years, none charged in the year of purchase.

Investments
Investments are valued at market value at 31st December.

Net Current Assets
Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provisions for amounts that may prove uncollectable. Current account balances are reported net of any cheques issued but not yet presented. Deposits held on behalf of organisations are subsequently deducted. Cash balances are as reported in cashbooks, subject to independent examination. Stocks of consumables are written-off at the time of purchase.

2. Income

Parish Income comes from 5 areas:

Voluntary Income –though donations and Grants and Gift Aid.

Fund Raising Income through Lettings and Sale of goods.

Investment Income – from Dividends and interest payments.

Activity Income - from Funeral and Wedding Fees and Social events.

Other Sundry Income –includes insurance claims, recovery of VAT on some backdated utility bills and refunds from corrections to invoice payments.

3. Income

	Last year	Unrestricted	Designated		Restricted	Total Endowment	This year
Incoming resources							
2a Voluntary Income							
0101 - Gift Aid - Bank		24,401	—	—	—	24,401	21,643
0110 - Gift Aid - Envelopes		535	—	—	—	535	720
0301 - Loose plate collections		2,962	—	165	—	3,127	2,323
0351 - Charity Collections		—	—	125	—	125	120
0410 - Giving through church boxes		70	—	—	—	70	—
0501 - One-off Gift Aid gifts		—	—	685	—	685	—
0550 - Donations appeals etc.		672	—	66,832	—	67,504	1,480
0601 - Tax recoverable on Gift Aid		—	—	—	—	—	3,204
0701 - Legacies		2,000	—	—	—	2,000	—
08A1 - Non-recurring one-off grants		1,571	—	210,484	—	212,055	—
2b Income from Fundraising Activities							
0911 - One off fundraising events		57	—	—	—	57	—
0951 - Church lettings		56,741	—	—	—	56,741	39,175
1220 - Bookstall sales - fund raising		14	—	—	—	14	53
1240 - Church room lettings – fund raising		19,778	—	—	—	19,778	18,506
1280 - Social & Catering – fundraising		29				29	—
2b Income from Investments							
1001 - Dividends		63	—	—	—	63	61
1020 - Bank and building society interest		144	—	—	—	144	108
Incoming resources from generated funds Totals		109,037	—	278,291	—	387,328	87,392
2d Incoming resources from charitable activities							
1101 - Fees for weddings and funerals		1,474	—	—	—	1,474	695
1270 - Social and Catering - objectives		—	—	—	—	—	128
Incoming resources from charitable activities	Totals	1,474	—	—	—	1,474	823
2e Other incoming resources							
1310 - Insurance claims		11,473	—	—	—	11,473	1,613
1399 - Exceptional items		1,863	—	—	—	1,863	297
Other incoming resources Totals		13,336	—	—		—	13,336
1,911							
Incoming resources Grand totals		123,847	—	278,291	—	402,138	90,128

3 Expenditure

Volunteers' Time

For accounting purposes no monetary value is placed on the significant contribution PCC members, parishioners and the wider community make toward the running of the parish. The PCC remains most grateful for this generous contribution of time and knowledge by all parish volunteers.

Expenditure Relief

Under a scheme to give relief from income lost and additional expenses incurred in managing the impact of and recovery from Covid lockdowns the Parish was granted £25,500 by the UK Government Department of Culture, Media and Sports. This restricted Cultural Recovery Fund was successfully applied for with support from the Diocese of London and granted on the basis of estimates of costs and overheads incurred between April and June 2021. The grant was fully used across a stated range of pre-approved general expenditure items.

Resources Used

Notes	*Unrestricted*	*Designated*	*Restricted*	*Endowment*	Total *This year*	*Last year*
3a ***Cost of generating funds***						
1701 - Costs of Church lettings - booking manager	1,930	—	600	—	2,530	3,878
1702 - Cost of church lettings - cleaning	408	—	—	—	408	439
1703 - Cost of church lettings - Licensing fee	70	—	—	—	70	70
1704 - Cost of church lettings - other	171	—	504	—	675	—
1735 - Cost of advertising fundraising events	—	—	2,670	—	2,670	—
Cost of generating funds Totals	2,579	—	3,774	—	6,353	4,387
3b Cost of ***Charitable activities***						
Charitable Giving to 3rd Parties						
1801 - Giving to Guyana	—	—	(597)	—	(597)	—
1830 - Giving to Christian Aid	—	—	120	—	120	—
1850 - Choral Scholarship	2,119	—	1,018	—	3,137	1,605
1855 - Organ scholarship	—	—	—	—	—	118
1860 - Other giving - to Christian charities	—	—	45	—	45	120
1870 - Other giving - to secular charities	—	—	445	—	445	—
Giving to the Diocese						
1900 - Common Fund - regular payment	12,000	—	—	—	12,000	32,600
2000 - Statutory fees	136	—	—	—	136	534
Cost of parish Services and administration						
2101 - Vicar's expenses - computer	554	—	—	—	554	448
2102 - Vicar's expenses - other	417	—	—	—	417	109
2103 - Vicar's expenses - post	—	—	71	—	71	70
2105 - Vicar's expenses - stationery	65	—	—	—	65	115
2106 - Vicar's expenses - telephone	166	—	—	—	166	327
2107 - Vicar's expenses - telephone mobile	575	—	—	—	575	773
2108 - Vicar's expenses - travel	207	—	—	—	207	—
2120 - Vicarage - water & sewerage	407	—	—	—	407	389
2130 - Vicarage - decoration	(2,500)	—	—	—	(2,500)	500
2170 - Junior Church costs	—	—	—	—	—	104
2190 - Cost of flowers	141	—	—	—	141	57
2195 - Sanctuary costs	254	—	—	—	255	297
2210 - Organist	7,400	—	—	—	7,400	7,350
2220 - Organ / piano tuning	477	—	419	—	896	2,836
2225 - Organ / piano repairs	330	—	—	—	331	—
2230 - Choir costs	725	—	—	—	726	557
2310 - Administration	116	—	137	—	254	585
2311 - Parish Administrator - Gross pay	5,890	—	1,149	—	7,039	1,253
2313 - Parish Administrator - ER Pension	47	—	—	—	47	10
2315 - Church email, internet and broadband cha	869	—	7,137	—	8,007	962
2320 - Advertising - church activities	135	—	151	—	285	260
2330 - Bank charges	350	—	—	—	350	226

Resources Used (Cont.)

Notes		*Unrestricted*	*Designated*	*Restricted*	*Endowment*	*This year*	Total *Last year*
Cost of Church Building and Grounds							
	2401 - Church running - electric	1,867	—	670	—	2,538	1,328
	2410 - Church running - gas	4,261	—	1,987	—	6,249	5,817
	2420 - Church running - water	80	—	22	—	102	151
	2430 - Cleaning	1,531	—	468	—	1,999	1,920
	2440 - Grounds maintenance - monthly gardening	1,176	—	437	—	1,613	1,562
	2445 - Grounds maintenance - hedge cutting	1,955	—	413	—	2,368	1,474
4.	2450 - Church running - Building insurance	10,679	—	3,852	—	14,532	11,845
	2455 - Church running - boiler insurance	65	—	23	—	89	330
	2710 - Church maintenance - audio	25	—	—	—	25	498
	2720 - Church maintenance - fabric	17,162	—	6,029	—	23,191	14,941
	2790 - Church major repairs - structure	—	—	303,686	—	303,686	—
	2798 - Church interior and exterior decorating	—	—	70	—	70	—
Cost of Vicarage Flat & Vicarage Rooms							
	2810 - Vicarage rooms - council tax	1,692	—	—	—	1,692	1,600
	2815 - Vicarage rooms - electricity	34	—	—	—	34	27
	2820 - Vicarage rooms - gas	231	—	—	—	231	170
	2850 - Vicarage top flat - council tax	73	—	—	—	73	4,645
	2855 - Vicarage top flat - electricity	—	—	—	—	—	40
	2860 - Vicarage top flat - gas	147	—	—	—	147	435
Cost of Church Rooms							
	2910 - Church Rooms running - ground rent	5	—	—	—	5	5
	2940 - Church Rooms running - insurance	886	—	182	—	1,069	875
	Charitable activities Totals	72,760	—	327,937	—	400,697	99,870
	Resources used Grand totals	75,339	—	331,711	—	407,050	104,257

3a Cost of generating funds

Church Lettings

The parish pays a fixed monthly retainer to the bookings manager. Under her contract, she is entitled to a bonus calculated at 10% on the excess over £25,000 in the preceding financial year. In 2021, the Cultural Recovery fund grant assisted with this cost and with the costs incurred to ensure that hirers could comply with the Covid-19 regulations. The costs included screens, barriers and sanitisation equipment.

Advertising costs in 2021 applied to marketing activity used to launch the Tower Repointing & Restoration appeal.

3b Cost of Charitable activities

Broken down in the table above give detail to statements in the main report.

Payments of costs and related party transactions

During the year some PCC members and parishioners met the expenses of the Church from their own account in order to ensure swift and efficient service delivery. These expenses were approved in advance and were reimbursed by the PCC.

The members of the PCC are drawn from the local community and it is therefore inevitable that transactions will take place with organisations with which a member of the PCC has a connection. All transactions involving such organisations are at arm's length and in accordance with the PCC's normal procedures.

Michael David White was a trustee of the Hampstead Garden Suburb Trust, from which the PCC receives regular grants. David was appointed as trustee when arrangements in relation to the Church Rooms lettings income and grants was entered

into with the Trust. He stood down at the end of his allotted term in September 2020. David negotiated Grants of £30,000 from the Trust in 2021, these funds were directed / redirected to the repointing of the church tower.

In 2021 the Vicar was a member of the Hampstead Garden Suburb Residents Association. That association gave Grants of £10,000 toward the appeal for restoration of the Tower. The PCC places quarterly adverts and articles in the Residents Association newspaper "The Suburb News".

In 2021 Vicar was the President of Proms at St Jude's, which is a separate charity and which operates an annual music and cultural festival using church facilities. Other members of the PCC play an active part in the organisation of this festival.

4. PCC member's insurance

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out his duties as a PCC member. The insurance provides cover up to £100,000 during any period of insurance. This is part of the normal cover provided by the insurance company, Ecclesiastical, and the cost is included within church buildings insurance.

5. Transfers between funds

Fund Movement Summary

Fund	Fund Balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Centenary fund	2,141	30	—	—	—	2,171
Cultural Recovery Fund	—	25,500	25,500	—	—	0
Tower Repointing & Restoration Fund	—	252,471	305,111	52,641	—	0
General - General fund	19,908	123,847	75,339	(52,641)	(4,969)	10,807

Notes of Movement of Funds

Centenary Fund Regular contributions to this fund were switched by the donor to the Tower Fund in February 2022.

The **Cultural Recovery Fund** was fully allocated and spent in 2022.

To balance income and expenditure, The **Tower Fund** required the transfer of £52,641 from General Funds: this including £25,666 from the Parish Reserve Deposit Account, £6,975 provided from the PCC Current Account and the Transfer of a £20,000 liability for repayment of a loan by the Diocese of London.

The losses in the **General Fund** represent the write-off of irrecoverable Gift Aid amounting to £5,389 which has been partially offset by the write back of an accrual for an expense that was never invoiced £420.

6. Tangible Fixed Assets

This is the valuation of Church Rooms (£250,000).

7. Investment

	2021	2020
Valuation:	£	£
At 1 January	2,172	2,032
Gain (loss) taken to revaluation reserve	310	140
At 31 December	2,482	2,172

This investment is held with CBF Church of England Investment Fund and forms the Spalding Trust which was created to maintain the external Calvary.

8. Debtors

	General	Designated	Restricted	Endowment	Total	Last year
Current assets - Debtors						
6570 : Amounts owed by HMRC	260	—	—	—	260	413
6580 : Accrued income	23,406	—	38,420	—	61,827	10,630
Total	23,666	—	38,420	—	62,087	11,042

Accrued General Income includes £16,731 from church lettings and £5,713 for the refund of Council Tax on the Vicarage top flat, and the recovery of the insurance costs for Church Rooms £946.

Accrued Restricted Income is the payment of the final grant and VAT recovery for the Tower Fund.

9. Liabilities

	General	Designated	Restricted	Endowment	Total	Last year
Liabilities - Creditors: Amounts falling due in one year						
6601 : Loans received (due within 1 year)	4,000	—	—	—	4,000	—
6650 : Accruals	4,009	—	31,145	—	35,154	13,829
6660 : Deferred Income	5,133	—	—	—	5,133	4,083
Total	13,142	—	31,145	—	44,287	17,912

10 Liabilities - Creditors: Amounts falling due after more than one year						
6602 : Loans Received (due in more than 1 year)	16,000	—	—	—	16,000	—
Total	16,000	—	—	—	16,000	—

General Accruals includes Choir costs from the Michaelmas term and Christmas season, and other 2021 invoices for payment in 2022.

Restricted Accruals are final invoices of the Tower work contractors.

Deferred Income recognizes the net value of the prepayment of rent in 2021 for use of Church Rooms until 24/2/2022.

10. Amounts falling due after more than one year

Nominal Code 6601 and 6601 shows the agreed schedule for the repayments of the Diocese of London loan for the Tower Repointing and Restoration. The liability for which has been transferred to and is to be paid from General funds in 25 monthly payments from August 2022.

11. Notes on Funds

Notes on funds not previously detailed.

The Starmer fund represented a £5,000 legacy that was received during 2018 which has been reserved as requested for works associated with the restoration of the Walter P. Starmer Murals.

The Vicar's discretionary fund is for use at the discretion of the Vicar.

The Sanctuary fund reflects the balance of a legacy made to fund works connected with the Sanctuary.

The Centenary Fund was established following an appeal towards the costs of repair and improvement projects connected with the roof, mural conservation, disability compliance, window restoration, organ work, floodlighting, upgrading or renewing internal lighting and restoring the marble.

The Restricted Restoration fund was established in 2015 to meet the wider costs of restoring the church.

Other Sundry Restricted Funds record the collection and giving of donations restricted to nominated 3rd party charities and funds, examples this year being Christian Aid, Homeless Action Barnet, The Bishops of Edmonton's Discretionary Fund.

The PCC has previously designated funds for use on the required central heating improvements and to supplement the restricted restoration fund.

12. Roundings

The figures in these accounts may be subject to minor arithmetic variation due to rounding of pence in the ledgers.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JUDE-ON-THE-HILL, HA

England & Wales - Charity number 1133988

Accounts

St Jude-on-the-Hill
Hampstead Garden Suburb

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2020

Charity No: 1133988

Address:
Central Square
Hampstead Garden Suburb
London
NW11 7AH

Incumbent:
Revd. Alan Walker
The Vicarage
1, Central Square
Hampstead Garden Suburb
NW11 7AH

Bank:
Lloyds
Golders Green Branch
8 Golders Green Road
London
NW11 8LJ

Independent Examiner:
Mr. J Graham
51, Sunningfields Road
Hendon
NW4 4RA

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Edmonton Area of the Diocese of London within the Church of England.

Governing documents

The Parochial Church Council (PCC) is a body corporate governed by two pieces of Church of England legislation, called Measures. These are:

- the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"; and
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC is also a charity registered with the Charity Commission (Charity No: 1133988).

PCC membership

The Incumbent (our vicar), the Churchwardens, the Lay-Reader and the representative on the Deanery Synod are ex officio members of the PCC. Others are elected or co-opted by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Incumbent	The Reverend Alan Walker (Chair)
Churchwardens	Posts vacant
Honorary Treasurer	Post vacant
Honorary Secretary	Mrs Elinor Delaney (retired 25 November 2020)
Licensed Reader	Mr. Robert Chandler
Representatives on the Deanery Synod	Mrs Elinor Delaney
Elected Members	Mr David White (Vice Chair)
	Mrs Jenny Eden
	Mrs Jessica Farmer
	Mrs. Frances Price
	Mrs Jennifer Radice (retired 3 June 2020)

The PCC has a number of sub-committees that meet between full meetings. The Standing Committee has the power to transact the routine business of the PCC between meetings, subject to any directions given by the Council. It refers major decisions to the full PCC.

In addition, sub-groups have been formed:

- The Heritage Project Steering Group (restoration/renovation), chaired by David White, includes representatives of the Hampstead Garden Suburb Trust and a number of professional advisers.
- Production of The Spire was suspended during the period of Covid-19 so as not to confuse any messages which are conveyed via the weekly Newsletter sent by Father. Alan. When re-instatement is possible, a new or additional editorial assistance will be needed.
- Guyana, under the leadership of Elinor Delaney to support the Guyana Diocesan Association.

Members of these groups are drawn from the PCC and the larger congregation.

The full PCC held 7 meetings during the year (2019: 6 meetings). Attendance was impacted by the Covid pandemic from 23 March 2020 with some members having difficulty attending full time due to technical difficulties as meeting had to be held on-line. For the same reason, the APCM was delayed until 25 October 2020 and was also held online.

Appointments and Retirements
As follows:

- Elinor Delaney retired as PCC Hon.Secretary and the post is vacant.
- Frances Price was appointed as Children's Champion.
- Jennifer Radice stepped down as Church Safeguarding Officer (and Elanor Delaney took over as acting Safeguarding Officer at the APCM in October 2020).
- Elinor Delaney remains the one Deanery Synod representative, leaving one vacancy.

The PCC would like to express its thanks to all who served on the PCC.

Objectives and Activities

Aim and purpose
With the incumbent, the Reverend Alan Walker, the PCC has the responsibility of promoting the mission of the Church within the parish of Hampstead Garden Suburb. It also has responsibility for the maintenance of the church, church grounds, Vicarage Rooms and other ancillary buildings.

Objectives and activities
Our mission is to celebrate and communicate the Christian faith in the Anglican tradition.

Public Benefit
When planning our activities, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

At St Jude's, we welcome all parishioners and visitors to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. We offer baptism, confirmation, marriage and funeral services. We provide pastoral care for people living in the parish.

Our magnificent Grade I Listed building is generally considered to be Lutyens's finest church. It the only 20th Century church in London to feature in Simon Jenkins' highly acclaimed book, "England's Thousand Best Churches". We maintain our beautiful building and, in normal times, open it to the public to enjoy on Sunday afternoons throughout British Summertime and on Open House weekend. The Vicar is pleased to welcome other visitors by arrangement and hosts visits from local schools and colleges as part of their study of religion or architecture. The executive summary of a report on the Church commissioned and paid for by Historic England in 2015 opens with the sentence: "St Jude's Church is a building of national significance and is decorated with one of the most important and extensive schemes of early 20th century wall paintings in the country." Of course, normal visits to the Church have been severely restricted by Government restrictions during the pandemic.

St Jude's has a long-standing strong music tradition with organ scholars from The Henrietta Barnett School using our marvellous Father Willis organ for lessons and practice. Many organ scholars who have trained at St Jude's have gone on to organ scholarships at eminent universities and many former choristers have become professional singers. In 2014, the PCC launched a choral scholarship programme offering four scholarships to train young singers between the ages of 16 and 20 in each of the main choral parts (one each of soprano, alto, tenor and bass). Under this scheme, the choral scholars are introduced to a wide range of church music which helps those of them who wish to apply for choral scholarships at various universities. The scholarships to be shared by two part-time scholars, with a view to attending alternating weeks (and together for all festival services), to enable scholars to be able to balance the commitment required to the scholarship programme with their academic studies and other music commitments. This has also enabled the scholarship programme to benefit more young people. We are supported with these scholarships by the Ouseley Church Music Trust which has provided grant funding that will meet one third of our costs over three years.

We also support the Proms at St Jude's (which raises money for Toynbee Hall and The North London Hospice through an annual musical and cultural festival) through the energy and vigour of our members and that of the wider community (of all faiths and none). The church is regularly let to recording and television companies due to its excellent acoustics and beauty. The Church Rooms are also used for activities run by external organisations within our community. The money raised from lettings of the Church and Church Rooms helps us to meet the costs of running the church, including the high costs of maintaining this wonderful building.

We celebrate the diversity of faiths within our community and have a strong relationship with the local Jewish community. The Central Square Minyan worships weekly in the Church Rooms and contributes to our Harvest collections of goods made for Homeless Action in Barnet.

Achievement and Performance

Electoral Roll

The number on the Electoral Roll was 121 at the time of the APCM in October 2020. This was a decrease of two from the 123 on the Roll at the previous APCM in April 2019.

Church Attendance

Public Services were suspended from 22 March 2020 because of the COVID pandemic. Between January and March 2020, the average Church attendance on Sundays, including children, was 58 (2019:58 people). Public services recommenced (under certain conditions) on 12 July 2020 and since that time, the average Church attendance on Sundays was 42 and a recorded service - or a recording of the Sunday service - was made every Sunday.

Average attendance over the Christmas period was:
- Advent Carol Service (Sunday before Christmas) 68
- Christmas Eve Carol Service 65 (This was an additional carol service held instead of the Midnight Mass)
- Christmas Day attendance 55 (2019: 99)

Vicar's Report

Worship

The pattern of worship between January and March 2020 remained as in recent years:
- Sunday 8am Eucharist (traditional language)
- Sunday 10.30am Parish Eucharist
- Thursday 9am Eucharist (traditional language).

Joint services were held for Christian Unity Week at the Free Church and All Saint's Childs Hill on 19 January. On Ash Wednesday there was Eucharist with Ashing at 9am.

In 2020 there were no baptisms (2019: four); one funeral (2019: seven); no weddings (2019: two).

Holy Communion was taken regularly to the housebound when permitted.

From 22 March until 5 July 2020, a service was pre-recorded and made available online at 10:00 on Sunday.

Since reopening on 12 July 2020, the Sunday service has been recorded and made available online shortly afterwards.

A newsletter with notices and readings has been sent to the subscription list (92 subscribers) each week.

Since reopening, five or six new regular worshippers have joined the congregation (most other local churches remained closed).

Since the summer, we have been collecting food and other items for the 'Childs Hill' Foodbank (which serves the NW11 area).

On 18/19/20/27 September, Ohel Moed, an independent Jewish young people's group, held festival services in the church garden.

Reader's Report

St Jude's has one Reader, Bob Chandler, who has permission to officiate at the Church. He reads the gospel, preaches, and administers the chalice. In addition, he co-ordinates teams of chalice administrators and intercessors. Nine people, including Bob himself, are licensed to administer the chalice, of whom six do so regularly at the parish Eucharist, two occasionally at the parish Eucharist, and one at the early Eucharist. There are now three people, including Bob himself, who lead the intercessions. Further volunteers for this area of ministry will be required if the pressure on existing personnel is to be relieved and provision made for the future.

Readers and Sidesmen

The role of the readers is to read the first two lessons (Old Testament and New Testament) each Sunday. Two readers read each week, meaning that each reader reads approximately once every two months.

Sidesmen are responsible for setting up the church before the Sunday Eucharist (for example by preparing and putting up the hymn boards) and welcoming the congregation, handing out hymn books and service sheets as well as showing visitors where to sit. Five of the sidesmen also act as 'starred sidesmen' as we have no Church Wardens at the moment. This means they have additional responsibilities for the smooth running of the service, including organising volunteers to take the collection and to carry up the elements in preparation for the Eucharist.

The sidesmen are formally appointed by the PCC at the APCM.

Jenny Eden organises the rotas of the readers and sidesmen Rota's, though these duties were curtailed from March 2020 due to the restrictions caused by the health pandemic.

Safeguarding Policy

The PCC reviewed the Safeguarding Policy and re-endorsed the wider Diocesan policy that encompasses Vulnerable Adults as well as Children. We are committed to ensuring that our Church and its community is a safe and welcoming place for all members of the community.

The Safeguarding Officer consults with the Safeguarding Team, where necessary and promptly reports any dialogue to the PCC, within the bounds of confidentiality. No incidents were reported in 2020.

The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Church Rooms have a suitable Safeguarding Policy and that all agencies who hire the church are furnished with and agree to the church Safeguarding Policy.

An accident book is maintained to record any accidents occurring on the premises.

Church Magazine

The Spire is the magazine of St Jude's church. The publication would be published two or three times a year under normal circumstances. Its aims are to reinforce our sense of community and to communicate the Christian faith, both within the parish congregation and the wider community; a key element in our mission statement.

The Spire was not produced in 2020 or (to date) in 2021. Each week during the pandemic, the Vicar has sent out a weekly newsletter via email. There are 96 subscribers.

Communication and Publicity

Jennifer Radice retired as the publicity officer and she had an e-mail group called St Jude's General Mailing through which she notified parishioners of forthcoming events and other matters of interest. Following a complete renewal of the contact list in response to the new GDPR data protection legislation, about 60 parishioners and former parishioners are on this list. Four others who do not have computers receive a hard copy of each message. She also organised the printing and distribution of posters and leaflets in the Suburb to publicise important events at St Jude's, such as special services, the Autumn Market and the Christmas Fair. Following Jennifer's retirement, Alan Walker took over her role in relation to communicating with parishioners. The pandemic effectively enforced this change.

Junior Church

We started 2020 with just four children and decided that we would only run one class each week. The teaching material we use is from the Roots programme which provides a variety of activities, pictures etc to support the weekly theme and can be downloaded from the internet.

The Covid-19 pandemic suspended normal activities from March 2020 and we were unable to perform a nativity play last Christmas. With the vacation of the top floor flat in the Vicarage, we are hoping to clear sufficient space in the first floor flat of the Vicarage so that we have somewhere to meet from September onwards.

Our thanks go to the Pettit, Price and Vell/Farmer families for their help during the brief period that the Junior Church was able to operate during 2020.

Flower arrangers

The year has of course been as strange for the Flower Rota as for everyone else. The Church was closed initially during lockdown. Since re-opening in July, an arrangement of flowers has been provided each week, although we have kept it simpler than usual in keeping with the shorter service. Members of the rota have tried to provide flowers from their gardens which of course cost less. The PCC would like to thank all the rota for being so flexible and inventive during this difficult year. We are always eager for more members

Coffee rota

Coffee and refreshments were only offered for a short period at the start of 2020. Then the Church was closed during lockdowns and even when services were re-started under Covid-19 rules, coffee could not be served.

Deanery Synod Report

The Vicar and Elinor Delaney represented St Jude's on the West Deanery Synod in 2020. It had not been possible to recruit a further representative during the period of the pandemic.
The Synod met twice during 2020 – on 18 March and 9 November:

- 18 March - the meeting was attended by the Bishop of Edmonton, Rob Wickham. The meeting was an opportunity to meet with the Bishop and to hear his vision for the Deanery of Barnet.

- 22 June - cancelled.
- 9 November - Vicar attended

Stewardship

There were 21 regular contributors to the Stewardship Scheme at St-Jude-on-the Hill for the calendar year 2020. As in previous years, we are losing members through death or moving away. Gift Aid enabled us to claim tax on contributions from approximately 80% of members.

The London Diocese's Parish Giving Scheme has continued to assist in ensuring that the Gift-Aided giving is efficient. We continue to wish to expand this to cover all the regular donors who are currently paying directly to the TSB Stewardship account.

Church Rooms

The pandemic has meant that St Jude's has not received the full rent due under the lease during 2020. The PCC have taken a pragmatic view and allowed the Central Square Minyan to defer those portions of the quarterly rent they have been unable to fund. The situation has continued into 2021 but with improvements in the requirements for social distancing, St Jude's believes that the deferment of rent will cease after the June 2021 payment is due. St Jude's and the Central Square Minyan have agreed an informal lease extension with both the Diocese's and Hampstead Garden Suburb Trust's consent whereby the deferred rent will be paid over during this period. In addition, St Jude's has secured the consent of both the Diocese and Hampstead Garden Suburb Trust to a formal 10-year extension of the lease on the same terms but with a mutually exercisable break clause at 5 years. This should secure St Jude's income from the Church Rooms through to 2035.

Church Fabric

Whilst the pandemic has meant that the Church has had less wear and tear this year, the PCC has found it has needed to continue with its regular programme of maintenance which includes:

- Maintaining the sound system
- Cleaning the gutters
- Replacing faulty lamp bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Testing the lightning conductor
- Servicing the boiler
- Servicing the fire extinguishersServicing the intruder alarm

St Jude's carried out a further high-pressure CCTV survey of the drains at the beginning of the year and quotes were sought for the repair work. St Jude's did apply for a grant from Hampstead Garden Suburb Trust for the cost of the works but with the uncertainty caused by the lockdown, the application was refused and the work did not go ahead. That last year was unfortunate because St Jude's suffered a serious flood in both the basement and the sub-terranean chamber under the South Aisle where the third phase of St Jude's electricity supply comes into the building. The flood damaged the circuit boards controlling the new boilers and knocked out the electricity supply. Yet another pump has been replaced and an alarm fitted. Shortly after the boilers were fixed the pipework under the sanctuary sprang a leak necessitating further repairs to the Central Heating system. The saga with the weathervane continued but, as parishioners are well aware, the insurers agreed to a scaffold which is now in place. The weathervane will be reinstated during the first half of 2021.

The Restoration of the Church

The restoration works are on hold but with scaffolding agreed as the way forward in late 2020 to reinstate the weathervane, the application process was started to secure grant-aided funding to repair the pointing on the tower under the spire. This work would have been scheduled as part of the restoration works in any event and St Jude's has been able to leverage the free access via the scaffolding to raise substantial funds to repair the brickwork. St Jude's is therefore carrying out piecemeal works to restore the Church and will continue to do so as funds permit. St Jude's also secured a grant of £15,000 from Hampstead Garden Suburb Trust to repair the drains during 2021, another part of the restoration works.

Guyana Diocesan Association

The Guyana Diocesan Association has been our main overseas outreach. The collection in Junior Church, the Nativity Play and one parish lunch per year have Been donated to the GDA for dispersal in Guyana, with a proportion going to our twinned parish of St John the Evangelist, Jawalla, Upper Mazaruni, Guyana and the Mother's Union Day Care Centre, Georgetown, Guyana.

Robert Chandler, our Lay-Reader, corresponds with the Revd Winston Williams in Jawalla. The correspondence and other related Guyana news would be published in The Spire in normal circumstances.

In 2020 the 'Guyana lunch' was to be held on Sunday, 19 April 2020. Canon Roxanne Hunte of Southwark Cathedral, herself a Guyanese, had been asked to preach prior to the lunch to be held in the church, in aid of Guyana and the GDA. Sadly, this event was cancelled due to the pandemic lockdown period. It was not possible to transfer a sum to Guyana in 2020 due to a change in the Treasurer with the GDA and no alternative contact being given. We had been looking forward to refreshing the link and to find a means to make payment when we were able, however it has just been learned that the GDA has been wound up. It is hoped that other arrangements might be made to maintain our connection with Guyana and that a suitable alternative recipient of the funds held for the GDA which the PCC is no longer able to pay over, can be found.

Church Lettings

The church continues to be regularly rented for rehearsals, recordings and filming. This has only been possible thanks to the Vicar's willingness to look after the hirers, ensuring all Covid protocols were adhered to. The 2020 annual Proms at St Jude's concerts in the church were cancelled because of the Government's Covid restrictions.

There were 31 bookings during 2020 ranging from one day to four days (2019: 44 bookings). The annual fee income of £39,157 (2019: £51,757) was down from the previous year, mainly due to the impact of Covid 19 when the church closed for 5 months. At least 24 bookings were cancelled, causing a lost income of £52,450, although a small number of these hirers did rebook. There were 71 hire days in 2020 (2019: 95 days). The average daily hire rate increased from £545 to £559. This was helped by several days of use by film companies, where the daily hire rate is greater. As there are many different hirers, the risk of a major downturn in our lettings is reduced. 2020 saw a new source of income by letting out the car park for Henrietta Barnett School daily coaches during term time. Income for the first quarter of 2021 has been low and new rental enquiries have been lower than normal. Building work on the Tower is also impacting use of the church for recordings and making bookings complicated.

Key to the success of our bookings are the wonderful booking team volunteers who usually open the church, meet and greet the hirers and help them with any problems they may have. It cannot be

stressed enough how important a lovely welcome from a volunteer is to the whole hiring process and often messages received after a hire specially mention how the warm welcome and helpful attitude have enhanced their time in the church. The time our volunteers give is therefore of great significance to the income the church receives. Many hirers comment on this. As we open up again after the pandemic please consider if you might be able to help in this way and have a chat with Susie or one of the members of the booking team.

The PCC would like to thank all those who form part of the booking team: Elinor Delaney, Sara Gibbins, Anthea Davidson, the Vicar, Kathy Cunnold, John Wheeler, Helen Roose, Pam Yap and Jennifer Radice

Music at St Jude's

Music has always been at the heart of the liturgy at St Jude's. We have a magnificent Father Willis organ and, as our church is situated next door to The Henrietta Barnett School, we established a formal musical educational link with the school in 2004 with the provision of organ scholarships. This scheme has been a great success with many of the holders of the organ scholarship pursuing organ playing and music as a career. Our scholars have gone on to hold music scholarships at Merton, Hertford and University College, Oxford, Gonville and Caius College, Cambridge.

Our current organ scholar has recently received a distinction for grade 8 Organ with the ABRSM and is now studying for the Associate Diploma from The Royal College of Organists. Anna Steppler (organ scholar 2008-2010) is now studying organ for a Doctor of Musical Arts degree at Cornell University, New York. We have recently appointed a new organ scholar. Our current organ scholar is now our assistant organist.

In addition to the organ scholarships, we now offer up to eight part-time choral scholarships with up to two voices for each part to allow scholars to balance their commitments to this programme with their other academic and musical commitment.

We are very pleased that in 2017 the Ouseley Church Music Trust awarded the church a grant to cover one third of its costs from the choral and organ scholarships over the following three years. The cost of tuition for the organ scholarships is further shared with The Henrietta Barnett School and the parents.

The presence of this core of choral scholars within our choir further encourages and supports additional young people to sing with us. We believe in opportunities for all and, whilst we have just a small number of choral scholarship positions, this programme enables us to enhance the sight-reading capabilities and performance standard of all singers in our choir.

The choral scholars' role includes supporting the junior singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services.

We have already had successes with the new choral scholarships: Three of our former choral scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's, Jesus and Gonville and Caius College, Cambridge. Our current choral scholars intend to make applications for Oxbridge choral scholarships in Autumn 2021. We look forward to reporting on their successes.

The Covid pandemic has resulted in many 'in person' lost hours, but we continued delivering music to the congregation from March 2020 to the present day. We organised online services with music and included musical listening suggestions in the weekly newsletter. The choir sang throughout September to December 2020, including all the Christmas services. After the lockdown in January and February 2021, we resumed choral services on Palm Sunday 2021 and now have a regular choir of 12 singers for each service.

Financial Review

Financial review for the year-ended 31st December 2020

Summary

In 2020 St Jude-on-the-Hill generated an overall net deficit of (£14,126), made up of a net deficit on restricted funds of £395 and a net deficit on unrestricted funds of (£13,731).

The PCC recruited a new part-time parish administrator in October 2020 on a six-month initial contract to support the PCC manage the administrative and bookkeeping burden that is being carried by a small number of individuals within our community, with a view to enabling us to attract volunteers to the role of Churchwarden and other vacant positions. The role has been continued. The intention is that the administrator would also support our endeavours to maximise our income from church lettings and, though the lifting of administrative tasks from the PCC, enable the PCC to input more of its energies into fundraising and grant applications as well as mission planning. The cost in 2020 was £1,262

Income

Voluntary Income £29,492 ***(2019: £59,191)***
Total income from voluntary income is significantly lower than in 2019. This difference is mainly due to the pandemic, preventing giving though the collection plate and events such as fairs.

Planned giving: remained broadly in line with the previous year.

The PCC now uses the Parish Giving Scheme promoted by the Diocese for a significant part of its stewardship. This greatly reduces the administration of regular stewardship payments that have transferred to this scheme. The collection of Gift Aid is done automatically every month by PGS and an annual increase can be applied if agreed by the stewardship member. The automatic collection of Gift Aid by PSG means that the accounts only reflect the Gift Aid recovered directly by the PCC. The difficulties of obtaining login details for the new stewardship recorder mean that the PCC has not been able to submit a Gift Aid of GASDS claim since 2016. The PCC has now urgently requested that stewardship donors transfer to the PGS to mitigate the ongoing issue that this causes. Gift Aid for 2020 has not been accrued on the grounds of prudence, until the issue with claiming the Gift Aid has been resolved.

Collections were significantly lower due to the closure of the Church building and the restrictions on attendance as a result of the pandemic (2020: £2,443; 2019: £6,521).

GASDS, the HMRC scheme that enables the church to reclaim 25% of small donations (£20 and under) made via the loose plate collections, has not been accrued in the accounts for 2020. In 2019, £1,477 was accrued.

Donations are significantly lower than in 2019 (2020: £1,480; 2019: £9,937). General donations of £1,300 were received in addition to restricted donations of £180 received for the Centenary Fund (2019: £180). In 2019, the PCC also received £8,350 for the Central Heating Appeal.

Grants: No grants were received in 2020. In 2019, the PCC received £15,000 from the Hampstead Garden Suburb Trust toward the costs of a new boiler.

Income from activities for generating funds £57,735 (2019: £75,118)

The income from church lettings was £39,175 in 2020. This was significantly lower than in previous years due to the impact of the pandemic (2019: £51,782; 2018: £60,918; 2017: £49,538; 2016: £51,109; 2015: £45,989; 2014: £36,324).

Letting of the Church Rooms generated £18,507 (2019: £21,705) after 50% sharing with the Hampstead Garden Suburb Trust.

Fundraising generated revenue of £53 (2019: £1,592). The impact of the pandemic meant that no fundraising events were held in 2020 and the income from the year arose from the sale of books. In 2019, £1,381 was raised from the Autumn Market, £152 from catering on Open House weekend and £59 from the sale of Christmas cards.

All fundraising was for unrestricted purposes 2020

There was no income from the Church magazine in 2020 as no editions were printed as a result of the pandemic (2019: £39).

Investment Income £169 (2019: £414)

This was significantly lower than 2019, due to lower interest rates.

Income from charitable activities £823 (2019: £2,926)

This was lower than 2019, due to lower income from social and catering (as no social gatherings have been permitted since the start of the pandemic in March 2020) and lower statutory fee income.

Fee income received was £695 (2019: £2,257). Of this £534 (2019: £1,087) was passed to the Diocese, leaving net fees retained of £161 (2019: £1,170).

Income from social and catering (donations for coffees at the end of the church services) was £128 (2019: £669).

Other income £1,912 (2019: £nil)

In 2020, insurance claims amounted to £1,614 relating to costs from the flooding in 2020. In addition, £298 was received from TSB as compensation for poor customer service effecting the transfer of funds between accounts.

Expenditure

Cost of generating voluntary income £4,676 (2019: £7,118)

£4,387 relates to the cost of church lettings (2019: £6,829). This reflects a fee payable to the Church Bookings Manager and other sundry costs. Since 2012, bonuses have been payable under the terms of the contract due to the significant levels of Church lettings achieved (2020: £39,175; 2019: £51,782; 2018: £60,918; 2017: £49,538; £2016: £51,109; 2015: £45,989; 2014: £36,324; 2013: £39,053; 2012: £34,515; 2011: £24,442). The bonus is 10% of letting income over £25,000 calculated annually (1 April to 31 March). A bonus has been accrued for the current Bookings Manager based on the Lettings over the nine-month period to 31 December 2020. The final amount has been calculated and will be paid in equal monthly instalments during 2021. The bonus recognised in the accounts for 2020 is £2,241 (2019: £2,611; 2018: £3,542; 2017: £2,417; 2016: £2,618; 2015: £1,132; 2014: £1,181; 2013: £1,314; 2012: £1,087) in addition to the monthly fee of £200. Sundry other costs are incurred, such as cleaning (£439); and the Premises Licence (£70).

There were no fundraising costs as no fundraising events were held due to the pandemic. In 2019, costs included the costs of advertising (£175) and the costs of putting on the fundraising events (£114).

Charitable Activities (2020: £99.869, 2019: £112,169)

Mission and charitable giving is lower than in 2019 due to a reduction in the amount paid out for the organ and choral scholarship programmes, as a result of the impact of the restrictions under the Coronavirus pandemic. The total costs of these scholarships were £118 (2019: £255) and £1,605 (2019: £1,940) respectively, of which £574 was funded from the Ouseley Church Music Trust grant.

Donations were also made to Christian Aid in respect of monies collected at Lent Lunches (2020: £120; 2019: £305). In 2019, donations had additionally been made to the West Barnet Deanery Synod to help support Church Schools within the deanery (2019: £121) and at the vicar's discretion from his discretionary fund (2019: £200). A request to support the Church Schools was not received in 2020.

Ministry
We were disappointed that for the third year, we have been unable to further increase our contribution to the Common Fund by way of an end of year top-up payment. The total contribution for 2020 was £32,600 (2019: £41,400). In addition, statutory fees of £534 (2019: £1,087) were paid to the Diocese in respect of funeral services held at the church and Crematorium.

Incumbent's expenses, *and* ***costs of locum*** are lower than in 2019. The decrease in Vicar's expenses mainly relate to the lack of travel and social activities during the pandemic. No locum attended in 2020 due to the pandemic.

Costs of services were in lower than in 2019. This is mainly due to the impact of the pandemic.

Choir costs include the cost of professional choristers to support the choir at key events and the RSCM annual subscription.

Sanctuary costs include general consumables. Flower costs are much lower than 2019, again due to the pandemic.

Social and catering costs reflect the cost of purchasing refreshments for the regular post-Eucharist refreshments. There have been no social gatherings at the church since the start of the pandemic in March 2020.

Administration costs include the appointment of a Parish Administrator. In addition to the costs of employment (2020: £1,264; 2019: £4,408), £1,661 was incurred in 2019 setting up the Administrator's office with suitable office equipment.

Administrative costs now include broadband within the church, the new email addresses used by members of the PCC and the new hosted website that has taken over from the blog previously run by the Vicar. Support costs now also include the costs of the new Parish Administrator.

Expenditure on the church magazine was lower than in 2019 as there no editions were published (2020: one).

Advertising included the quarterly advert in Suburb News.

Church running costs are lower than in 2019 (2020: £19,472; 2019: £25,013) due to lower energy and water costs. Andy Miller continues to review and renegotiate our energy contracts on a regular basis to ensure we always obtain the best possible deal as these costs are significant (2020: £7,297; 2019: £12,860; 2018: £6,584; 2017: £10,464; 2016: £10,186; 2015: £11,145; 2014: £10,715; 2013: £11,211; 2012: £11,578). The lower cost of energy in 2020, reflects the impact of the closure of the building.

Upkeep of the Church Grounds (2020: £3,036; 2019: £3,401). The slightly lower costs of our grounds maintenance reflect a period when Harington Gardeners did not attend due to the pandemic.

Cost of Church maintenance (2020: £14,940; 2019: £5,774), £12,674 being for emergency and follow up repair works to pumps, drainage and electrics in the basement void and boiler house following flooding.

Cleaning costs are higher than in 2019 as a new regular cleaner has been attending weekly (except during the Church closure periods, when the PCC decided that it was right to continue to pay her despite her not being able to attend the building). The reduction in Church lettings meant that a lower proportion of these costs were allocated to the letting activity. Cleaning consumable costs rose to meet the health and safety requirements of Covid (2020: £250; 2019: £37).

Organ Costs rose (2020: £2,836 2019 £1,499) due to the cost of replacing some pipes.

Costs of running the Church Rooms remain low. They now reflect just insurance costs (2020: £875; 2019: £921) (recharged to the Minyan) and ground rent (£5).

Costs of running the vicarage **rooms** have increased due to increased council tax charges. Council tax is the highest cost (2020: £6,244; 2019: £4,543). Energy costs are lower due to the reduced use during the pandemic (2020: £ 673; 2019: £867). The PCC, being concerned about the high costs of running these rooms, asked to return them to the Diocese. Delayed by the pandemic, this finally happened for the Top Flat on 31 March 2021.

Other Expenditure £260 (2019: £230)
Other expenditure reflects the cost of the annual independent examination.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds excluding the balance attributable to the Fixed Assets (if possible) equal to approximately three months' unrestricted payments, to smooth cash flow fluctuations and to cover emergency situations that may arise from time to time.

At the end of 2020 unrestricted liquid reserves amounted to £19,912 (2019: £33,643), which was approximately equivalent to two and a half-month's unrestricted payments. This has reduced below the target level due to the impact of the pandemic on the ability of the PCC to raise funds. The continuance of the work in connection with grant applications and ongoing urgent maintenance needs is likely to further reduce PCC reserves. It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments and the PCC works hard to maximise its income despite the challenges.

It is our policy to invest funds not required for day-to-day expenses with the CBF Church of England Deposit Fund.

Legacies Policy

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether related to buildings, equipment or people. As circumstances change over the years, it may not be possible to fulfil specific donor requests, so church members are encouraged to leave legacies for the general purposes of the parish. The PCC will discuss with executors the most appropriate use of any legacy in the light of current projects and the donor's known interest in the church (e.g. children, music, buildings).

Risk Management

1. **Financial Risk**
   Large unpredictable risks, which can be insured, are shared with the Ecclesiastical Insurance Group. Predictable, large but uninsurable risks identified include:
   - Failure to make the minimum contribution required to the London Diocese. The PCC has continued to increase the level of its contributions to the Common Fund and the Diocese is pleased with the efforts that the PCC has made to achieve this.

- Failure to maintain the structure of the church building and grounds to an adequate standard. St. Jude's is a Grade I listed building and general day-to-day maintenance requirements of both church and grounds are difficult to predict and expensive to complete. The church is on the "at risk" register and the Heritage Lottery Fund application and the additional reserves currently held, together with the recurring grants from the Hampstead Garden Suburb Trust, will help to address this. The challenges of obtaining this grant funding have significantly delayed our ability to start the much needed restoration work and the deterioration of the building continues at a significant pace. We are reaching out to the Diocese for support.
- The risk of fraud. All cheques and online payments require 2 signatories. The bank account is regularly reconciled and action has been promptly taken where third party cheque/bank fraud has been identified.
- Cash levels might not be sufficient to meet expenses as they fall due. The PCC has made significant efforts to improve its financial stability and arrangements with the Central Square Minyan and the Hampstead Garden Suburb Trust had allowed it to reduce its dependence of Church lettings (which can be unpredictable). Despite the unpredictability of Church lettings, the tireless efforts of the Church Lettings Bookings Manager and her team have significantly increased the contribution of Church Lettings to the PCC's funds. However, the impact of recent urgent repairs and a change in the policy for making grants by the Hampstead Garden Suburb Trust in respect of the Church Rooms rental have impacted cash balances and will affect cash flow going forward. Accordingly, cash levels require monitoring to ensure that every day expenses can be met. The Treasurer was, and following her replacement will be, a key attendee at all meetings of the PCC and regular reports are presented on church finances to the PCC, with the Treasurer's report being a standing item on the agenda.

Minor, low impact financial risks are absorbed within normal expenditure.

2. Reputation Risk

The PCC is committed to positive, constructive dialogue with all parties having an interest in its decisions and activities.

Both the church and church rooms have been made available and are used regularly for a diverse range of events and activities, to raise the profile of the church beyond its worshipping members and to make a positive commitment to the broader community.

3. Compliance

The PCC is conscious to ensure that it meets all its compliance requirements. To this end it regularly reviews and responds to information from Diocese, conscientiously completes its annual returns to Diocese and Charity Commission and ensures policies for safeguarding all the vulnerable members of our community as well as Health and Safety Regulations and Data Protection requirements are regularly reviewed and monitored.

4. Operational Risk

Failure to fill vacant positions in a timely manner may impact our ability to cover current operational requirements. In 2020, the PCC recruited a new part-time Parish Bookkeeper / Administrator to support the volunteer members of the PCC in maintaining the financial accounts and assist in day-to-day administration within the parish. This will help ensure the energies of the PCC and wider volunteers are focussed effectively and, it is hoped, will encourage and enable further volunteers to take on crucial responsibilities, including that of filling the currently vacant roles of Churchwarden, Honorary Secretary and Honorary Treasurer.

The administrator/bookkeeper appointment was for 1 day/week and initially for a fixed term so that the role could be reviewed and adjusted as necessary in the future.

5. **Dwindling congregation**
   The PCC is conscious that its future depends on growing and strengthening its membership. Strategies are being developed and followed to strengthen existing membership and to increase the congregation.

Trustee expenses

The Vicar is reimbursed for all expenses reasonably incurred in the performance of his duties.

No trustee received any payment of expenses, other than reimbursement of proper expenses of the church.

Approved by the PCC on 30 May 2021 and signed on their behalf by

Revd. Alan Walker (PCC Chairman)

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Statement of Financial Activities for the year ending 31 December 2020

	Notes:	2020 Unrestricted Funds £	2020 Designated Funds £	2020 Restricted Funds £	2020 Total Funds £	2019 Total Funds £
INCOMING RESOURCES						
From generated funds						
Voluntary income	2a	29,192	0	300	29,492	59,191
Activities for generating funds	2b	57,735	0	0	57,735	75,118
Investment income	2c	169	0	0	169	473
From charitable activities	2d	823	0	0	823	2,926
Other	2e	1,912	0	0	1,912	0
TOTAL INCOME	2	89,831	0	300	90,131	137,708
RESOURCES USED						
Cost of generating funds						
Cost of generating voluntary income	3a	4,387	0	0	4,387	6,829
Fundraising, trading cost of goods sold and other costs	3a	0	0	0	0	289
Charitable activities	3b	98,915	0	695	99,610	112,169
Other	3c	260	0	0	260	230
TOTAL EXPENDITURE	3	103,562	0	695	104,257	119,517
NET INCOME/EXPENDITURE BEFORE TRANSFERS		(13,731)	0	(395)	(14,126)	18,191
Net transfers between funds	5	0	0	0	0	0
NET INCOME/EXPENDITURE BEFORE OTHR RECOGNISED GAINS/(LOSSES)		(13,731)	0	(395)	(14,126)	18,191
Other recognised gains/(losses)						
Unrealised investment gain	7	0	140	0	140	319
NET MOVEMENT IN FUNDS		(13,731)	140	(395)	(13,986)	18,510
RECONCILIATION OF FUNDS						
Total funds brought forward		33,643	268,692	35,725	338,060	319,550
Total funds carried forward		19,912	268,832	35,330	324,074	338,060

The notes on pages 17- 24 form part of these accounts.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Balance Sheet as at 31 December 2020

	Notes:	31 December 2020 £	31 December 2019 £
FIXED ASSETS			
Tangible	6	250,000	250,000
Investment	7	2,172	2,032
		252,172	252,032
CURRENT ASSETS			
Debtors and prepayments	8	11,043	14,266
Cash at bank and in hand		78,771	94,189
		89,814	108,455
CREDITORS – AMOUNTS FALLING DUE WITHIN ONE YEAR	9	17,912	22,427
PROVISION FOR LIABILITIES AND CHARGES FALLING DUE WITHIN ONE YEAR	10	0	0
NET CURRENT ASSETS		71,902	86,028
TOTAL NET ASSETS		324,074	338,060
PARISH FUNDS			
RESTRICTED FUNDS			
Central Heating	11	0	0
Starmer	11	5,000	5,000
Sanctuary	11	2,135	2,135
Ouseley Church Music Trust Grant	11	1,133	1,707
Vicar's discretionary	11	1,791	1,791
Centenary	11	2,141	1,961
Lutyens	11	60	60
Restoration project	11	23,071	23,071
TOTAL RESTRICTED FUNDS		35,330	35,725
DESIGNATED FUNDS			
Property reserve	11	250,000	250,000
Restoration project	11	12,649	12,649
Central Heating Fund	11	4,011	4,011
Investment revaluation reserve	11	2,172	2,032
TOTAL DESIGNATED FUNDS		268,832	268,692
UNRESTRICTED FUNDS			
General	11	19,912	33,643
TOTAL UNRESTRICTED FUNDS		19,912	33,643
TOTAL FUNDS		324,074	338,060

The notes on pages 17 – 24 form part of these accounts.

Approved by the PCC on 30 May 2021 and signed on their behalf by

Revd. Alan Walker (PCC Chairman)

1. Basis of preparation and accounting policies

Basis of Preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015 (FRSSE). They have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value, and the Church Rooms, which are shown at a prudent estimate of their current market value.

The accounts 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 main affiliation to another body or those that are informal gatherings of church members.

Accounting Policies

Funds
General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC. Funds that the PCC chooses (but is not obliged) to designate are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income
Voluntary Income and Capital Sources
Receipts are recognised gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled.

Other Income
Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due.

Income from Investments
Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued.

Gains and Losses on Investments
Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are recognised on revaluation on 31st December.

Tax refunds
Tax refunds are recognised when the incoming resource to which it relates is received.

Donated goods and services
Where the value of any donated goods received by the PCC are capable of being measured reliably, then such donated goods are accounted for when they are donated. As it is not practical to reliably measure the contribution of volunteers, no recognition is made of these donated services in the accounts.

Expenditure
Expenses are recognised when incurred; the Common Fund recognised when due. Refunds, when received, are treated as reductions in costs incurred, not as income. At the year-end, any amounts intended for the common fund but unpaid at 31st December would be provided for as an operational (though not a legal) liability and would be shown as a creditor in the balance sheet.

Fixed Assets
Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure incurred during the year, on consecrated or beneficed buildings is written off in the year incurred.

The church rooms are included in the accounts at a prudent estimate of their current market value. The PCC currently hold these rooms on a long lease with an original term 999 years. This valuation therefore represents an estimate of the amount that could be raised on assignment of the lease to a third party, allowing for any associated charge or deduction attributable to the freeholder, the Hampstead Garden Trust.

Other fixtures, fittings and office equipment
Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired. Items with a purchase price greater than £1,000 are included in the accounts at cost less depreciation. Depreciation is charged on a straight-line basis over two years, none charged in the year of purchase.

Investments
Investments are valued at market value at 31st December.

Net Current Assets
Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provisions for amounts that may prove uncollectable. Current account balances are reported net of any cheques issued but not yet presented. Deposits held on behalf of organisations are subsequently deducted. Cash balances are as reported in cashbooks, subject to independent examination. Stocks of consumables are written-off at the time of purchase.

2. Income

	2020				2019
	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
2a Income from voluntary income	£	£	£	£	£
Planned giving					
Stewardship	22,365	0	0	22,365	23,148
Tax refund	3,204	0	0	3,204	3,108
	25,569	0	0	25,569	26,256
Collections	2,323	0	120	2,443	6,521
GASDS	0	0	0	0	1,477
Donations	1,300	0	180	1,480	9,937
Legacies	0	0	0	0	0
Grants	0	0	0	0	15,000
Total	**29,192**	**0**	**300**	**29,492**	**59,191**
2b Income from activities for generating funds					
Church lettings	39,175	0	0	39,175	51,782
Church Rooms lettings	18,507	0	0	18,507	21,705
Fundraising	53	0	0	53	1,592
Church magazine	0	0	0	0	39
Total	**57,735**	**0**	**0**	**57,735**	**75,118**
2c Income from investment income					
Interest	108	0	0	108	414
Dividends	61	0	0	61	59
Total	**169**	**0**	**0**	**169**	**473**
2d Income from charitable activities					
Fees	695	0	0	695	2,257
Social and catering	128	0	0	128	669
Total	**823**	**0**	**0**	**823**	**2,926**
2e Other income					
Insurance claim	1,614	0	0	1,614	0
Compensation for bank error	298	0	0	298	0
Total	**1,912**	**0**	**0**	**1,912**	**0**
Total Income – 2020	**89,831**	**0**	**300**	**90,131**	**137,708**
Total income – 2019	**113,398**	**0**	**24,310**	**137,708**	

3. Expenditure

	2020				2019
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
3a Cost of generating funds					
Cost of generating voluntary income					
Costs of church lettings	4,387	0	0	4,387	6,181
Costs of applying for grants	0	0	0	0	648
	4,387	**0**	**0**	**4,387**	**6,829**
Fundraising, trading cost of goods sold and other costs					
Fundraising	0	0	0	0	289
	0	**0**	**0**	**0**	**289**
Total cost of generating funds	**4,387**	**0**	**0**	**4,387**	**7,118**
2018	**7,118**	**0**	**0**	**7,118**	
3b Expenditure on charitable activities					
Mission and charitable giving					
Choral Scholarship	1,070	0	535	1,605	1,940
Organ Scholarship	78	0	39	117	255
Lent Appeal – Modern Slavery	0	0	0	0	224
Christian Aid	0	0	120	120	305
Donation at Vicar's discretion	0	0	0	0	200
Guyana	0	0	0	0	251
West Barnet Deanery Synod Church Schools	0	0	0	0	121
	1,148	0	694	1,842	3,296
Ministry					
Common Fund	32,600	0	0	32,600	41,400
Statutory fees payable to the Diocese	534	0	0	534	1,087
	33,134	0	0	33,134	42,487
Incumbent's expenses					
Expenses	2,342	0	0	2,342	2,882
Training	0	0	0	0	0
Vicarage water	389	0	0	389	380
	2,731	0	0	2,731	3,262
Costs of locum					
Visiting clergy	0	0	0	0	390
Costs of services					
Sanctuary	297	0	0	297	920
Flowers	57	0	0	57	98
Junior Church	104	0	0	104	0
Materials for lent courses	0	0	0	0	76
Organist Fees	7,350	0	0	7,350	8,080
Choir	557	0	0	557	325
	8,365	0	0	8,365	9,499
Social and catering	0	0	0	0	30

	2020				2019
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
Administration costs					
Parish Administrator	1,264	0	0	1,264	4,408
Office equipment (not capitalised)	0	0	0	0	1,661
Telephone call charges	0	0	0	0	65
Stationery and consumables	325	0	0	325	426
Training (first aid)	0	0	0	0	0
Accounting software & support	0	0	0	0	75
Advertising	260	0	0	260	380
Church guide books	0	0	0	0	425
Internet, Email and Broadband	962	0	0	962	1,297
Expenditure on church magazine	0	0	0	0	179
Bank charges	226	0	0	226	402
	3,037	0	0	3,037	9,418
Church running costs					
Insurance	12,175	0	0	12,175	12,860
Energy and water	7,297	0	0	7,297	12,153
	19,472	0	0	19,472	25,013
Upkeep of church grounds					
Grounds maintenance	3,036	0	0	3,036	3,401
Church maintenance					
Church maintenance	15,439	0	0	15,439	5,774
Cleaning	1,920	0	0	1,920	1,237
Organ/piano maintenance	2,836	0	0	2,836	2,135
	20,195	0	0	20,195	9,146
Costs of running Church Rooms					
Insurance	875	0	0	875	912
Ground rent	5	0	0	5	5
	880	0	0	880	917
Costs of running Vicarage Rooms					
Council tax	6,244	0	0	6,244	4,543
Energy	673	0	0	673	867
	6,917	0	0	6,917	5,410
Total charitable activities	**98,915**	**0**	**695**	**99,610**	**112,169**
2019	**110,779**	**0**	**1,390**	**112,169**	
3c Other expenditure					
Costs of independent examination	260	0	0	260	230
Total	**260**	**0**	**0**	**260**	**230**
2019	**230**	**0**	**0**	**230**	
Total Expenditure	**103,562**	**0**	**695**	**104,257**	**119,517**
2019	**118,128**	**0**	**1,390**	**119,517**	

Volunteer time

It is not practical to place a monetary value on the contribution that volunteers make to the running of the church however virtually all of the PCC's activities are undertaken by unpaid volunteers and therefore their contribution is very significant to the smooth running of the church and its ability to continue as a going concern. The PCC would like to thank all the members of its community who so generously give of their time.

Staff costs

The PCC employed a Parish Administrator on a six-month fixed term contract, from July 2019 to January 2020. A new Parish Administrator was appointed in October 2020 and remains in post:

	2020	2019
	£	£
Wages and salaries	1,254	4,369
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	10	39
	1,264	4,408

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000 and there were no employees whose total employee benefits (excluding employer pension costs) were greater than £10,000.

Payments made to PCC members and related party transactions

The Vicar received the following expenses:

	2020	2019
	£	£
Computer	448	246
Post	70	148
Social and Catering	0	252
Stationery	115	140
Telephone	327	627
Telephone – mobile	773	772
Travel	0	194
Cost of vicarage redecoration	500	500
Other	109	3
	2,342	2,882

In addition, water and sewerage costs for the Vicarage of £389 (2019: £380) were paid in the year.

During the year some PCC members met expenses of the Church from their own account in order to ensure swift and efficient service delivery. These expenses were approved in advance and were reimbursed by the PCC.

The members of the PCC are drawn from the local community and it is therefore inevitable that transactions will take place with organisations with which a member of the PCC has a connection. All transactions involving such organisations are at arm's length and in accordance with the PCC's normal procedures. Details of any transactions occurring during the period are shown in the notes to the accounts.

David White was a trustee of the Hampstead Garden Suburb Trust, from which the PCC receives regular grants. David was appointed as trustee after the current arrangement in relation to the Church Rooms lettings income and grants was entered into with the Trust. No grants were received from the Trust in 2020 (2019: £15,000). David withdrew from any discussions within Trust meetings which concern the awarding of grants to St Jude's and received no financial benefit from his position as trustee of the Trust. Following the completion of his second three-year term as a trustee, David stood down on 16 September 2020 at the Trust's AGM.

The Vicar is a member of the Residents Association Committee, from which a small donation is usually received in relation to the opening of the church to the Residents for the annual fireworks party (2020: £200; 2019: £0; 2017 and 2018: £150). The PCC also places quarterly adverts in the Residents Association newspaper "The Suburb News". In 2020, £150 was spent on such adverts (2019: £180). The Vicar receives no financial benefit from his membership of this committee.

The Vicar is the President of Proms at St Jude's, which is a separate charity which operates an annual music and cultural festival using church facilities. Other members of the PCC play an active part in the organisation of this festival. Proms at St Jude's was cancelled in 2020 due to the pandemic (2019: £8,220).

4. PCC member's insurance

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out his duties as a PCC member. The insurance provides cover up to £100,000 during any period of insurance. This is part of the normal cover provided by the insurance company, Ecclesiastical, and the cost is included within church insurance.

5. Transfers between funds

No transfers between funds were made in 2020. In 2019, £15,000 received from the Hampstead Garden Suburb trust in 2019 was transferred to the Restricted Renovations fund, as were the excess donations (amounting to £8,021) received in relation to the boiler replacement works at the end of 2018/start of 2019.

6. Tangible Fixed Assets

	Property	Fixtures, Fittings and Equipment	Total
	£	£	£
Cost/Valuation:			
At 1 January and 31 December 2020	250,000	1,224	251,224
Depreciation:			
At 1 January and 31 December 2020	0	1,224	1,224
Net Book Value:			
At 31 December 2020 and 2019	250,000	0	250,000

7. **Investment**

	2020	2019
	£	£
Valuation:		
At 31 January	2,032	1,713
Gain (loss) taken to revaluation reserve	140	319
At 31 December	2,172	2,032

This investment is held with CBF Church of England Investment Fund and forms the Spalding Trust which was created to maintain the external Calvary.

8. **Debtors**

	2020	2019
	£	£
Gift Aid recoverable	844	844
GASDS recoverable	4,545	4,545
Accrued income	5,216	1,896
Amounts owed by HMRC	413	0
Prepayments (insurance)	0	6,981
	11,043	14,266

Accrued income reflects church lettings income for lettings that have taken place but for which payment has not yet been received (2020: £1,794) and reimbursement of the insurance for the Church Rooms in 2020 (2020: £932), due from the Central Square Minyan. Receipts from collections in 2020 which had not been able to be banked in 2020 due to the impact of the pandemic amounting to £2,489 is also included in accrued income.

9. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals	13,829	18,416
Deferred income	4,083	4,011
	17,912	22,427

Deferred income relates to rental income from the Central Square Minyan for the period from 1 January to 24 March, which is received in advance in December.

10. Provisions for Liabilities and charges due within one year

No entries for 2020

11. Funds

	As at 1 January 2020 £	Incoming resources £	Resources expended £	Gains, losses and transfers £	As at 31 December 2020 £
Restricted Funds					
Starmer	5,000	0	0	0	5,000
Vicar's discretionary	1,791	0	0	0	1,791
Sanctuary	2,135	0	0	0	2,135
Ouseley Church Music Trust Grant	1,707	0	(575)	0	1,132
Centenary	1,961	180	0	0	2,141
Restoration fund	23,071	0	0	0	23,071
Christian Aid	0	120	(120)	0	0
Lutyens trust	60	0	0	0	60
Total Restricted Funds	**35,725**	**300**	**(695)**	**0**	**35,330**
Designated Funds					
Property reserve	250,000	0	0	0	250,000
Central Heating	4,011	0	0	0	4,011
Restoration fund	12,649	0	0	0	12,649
Investment revaluation	2,032	0	0	140	2,172
Total Designated Funds	**268,692**	**0**	**0**	**140**	**268,832**
Unrestricted Funds					
General	33,643	89,831	(103,562)	0	19,912
Total Unrestricted Funds	**33,643**	**89,831**	**(**103,562**)**	**0**	**19,912**
Total Funds	**338,060**	**90,131**	**(104,257)**	**140**	**324,074**
2019	**319,550**	**137,708**	**(119,517)**	**319**	

The Starmer fund represented a £5,000 legacy that was received during 2018 which has been reserved as requested for works associated with the restoration of the Walter P. Starmer Murals.

The Vicar's discretionary fund for use at the discretion of the Vicar.

The Sanctuary fund reflects the balance of a legacy made to fund works connected with the Sanctuary.

The Ouseley Church Music fund reflects the as grant made by the Ouseley Church Music Trust to support the Choral and Organ Scholarship programmes. The fund was created in 2017 following a generous donation towards the cost of the choral and organ scholarships over three years. The impact of the pandemic has meant that these funds have lasted longer than had been expected.

The Centenary Fund was established following an appeal towards the costs of repair and improvement projects connected with the roof, mural conservation, disability compliance, window restoration, organ work, floodlighting, upgrading or renewing internal lighting and restoring the marble.

The Restoration fund was established in 2015 to meet the wider costs of restoring the church.

The PCC has designated funds for use on the required central heating improvements and to supplement the restricted restoration fund.

12. Analysis of net assets between funds

	2020			
	Unrestricted Funds	**Designated Funds**	**Restricted Funds**	**Total Funds**
Fixed Assets	**£**	**£**	**£**	**£**
Tangible fixed assets	0	250,000	0	250,000
Investments	0	2,172	0	2,172
Current assets				
Debtors	10,827	0	216	11,043
Cash at bank and in hand	25,950	16,660	36,161	78,771
Current liabilities				
Creditors and deferred income	16,865	0	1,047	17,912
Provisions for liabilities and charges	0	0	0	0
Total	**19,912**	**268,832**	**35,330**	**324,074**
2019	**33,643**	**268,692**	**35,725**	**338,060**

St Jude-on-the-Hill
Hampstead Garden Suburb

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2020

Charity No: 1133988

Address:
Central Square
Hampstead Garden Suburb
London
NW11 7AH

Incumbent:
Revd. Alan Walker
The Vicarage
1, Central Square
Hampstead Garden Suburb
NW11 7AH

Bank:
Lloyds
Golders Green Branch
8 Golders Green Road
London
NW11 8LJ

Independent Examiner:
Mr. J Graham
51, Sunningfields Road
Hendon
NW4 4RA

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Edmonton Area of the Diocese of London within the Church of England.

Governing documents

The Parochial Church Council (PCC) is a body corporate governed by two pieces of Church of England legislation, called Measures. These are:

- the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as "promoting in the parish the whole mission of the Church"; and
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC is also a charity registered with the Charity Commission (Charity No: 1133988).

PCC membership

The Incumbent (our vicar), the Churchwardens, the Lay-Reader and the representative on the Deanery Synod are ex officio members of the PCC. Others are elected or co-opted by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Incumbent	The Reverend Alan Walker (Chair)
Churchwardens	Posts vacant
Honorary Treasurer	Post vacant
Honorary Secretary	Mrs Elinor Delaney (retired 25 November 2020)
Licensed Reader	Mr. Robert Chandler
Representatives on the Deanery Synod	Mrs Elinor Delaney
Elected Members	Mr David White (Vice Chair)
	Mrs Jenny Eden
	Mrs Jessica Farmer
	Mrs. Frances Price
	Mrs Jennifer Radice (retired 3 June 2020)

The PCC has a number of sub-committees that meet between full meetings. The Standing Committee has the power to transact the routine business of the PCC between meetings, subject to any directions given by the Council. It refers major decisions to the full PCC.

In addition, sub-groups have been formed:

- The Heritage Project Steering Group (restoration/renovation), chaired by David White, includes representatives of the Hampstead Garden Suburb Trust and a number of professional advisers.
- Production of The Spire was suspended during the period of Covid-19 so as not to confuse any messages which are conveyed via the weekly Newsletter sent by Father. Alan. When re-instatement is possible, a new or additional editorial assistance will be needed.
- Guyana, under the leadership of Elinor Delaney to support the Guyana Diocesan Association.

Members of these groups are drawn from the PCC and the larger congregation.

The full PCC held 7 meetings during the year (2019: 6 meetings). Attendance was impacted by the Covid pandemic from 23 March 2020 with some members having difficulty attending full time due to technical difficulties as meeting had to be held on-line. For the same reason, the APCM was delayed until 25 October 2020 and was also held online.

Appointments and Retirements
As follows:

- Elinor Delaney retired as PCC Hon.Secretary and the post is vacant.
- Frances Price was appointed as Children's Champion.
- Jennifer Radice stepped down as Church Safeguarding Officer (and Elanor Delaney took over as acting Safeguarding Officer at the APCM in October 2020).
- Elinor Delaney remains the one Deanery Synod representative, leaving one vacancy.

The PCC would like to express its thanks to all who served on the PCC.

Objectives and Activities

Aim and purpose
With the incumbent, the Reverend Alan Walker, the PCC has the responsibility of promoting the mission of the Church within the parish of Hampstead Garden Suburb. It also has responsibility for the maintenance of the church, church grounds, Vicarage Rooms and other ancillary buildings.

Objectives and activities
Our mission is to celebrate and communicate the Christian faith in the Anglican tradition.

Public Benefit
When planning our activities, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

At St Jude's, we welcome all parishioners and visitors to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. We offer baptism, confirmation, marriage and funeral services. We provide pastoral care for people living in the parish.

Our magnificent Grade I Listed building is generally considered to be Lutyens's finest church. It the only 20th Century church in London to feature in Simon Jenkins' highly acclaimed book, "England's Thousand Best Churches". We maintain our beautiful building and, in normal times, open it to the public to enjoy on Sunday afternoons throughout British Summertime and on Open House weekend. The Vicar is pleased to welcome other visitors by arrangement and hosts visits from local schools and colleges as part of their study of religion or architecture. The executive summary of a report on the Church commissioned and paid for by Historic England in 2015 opens with the sentence: "St Jude's Church is a building of national significance and is decorated with one of the most important and extensive schemes of early 20th century wall paintings in the country." Of course, normal visits to the Church have been severely restricted by Government restrictions during the pandemic.

St Jude's has a long-standing strong music tradition with organ scholars from The Henrietta Barnett School using our marvellous Father Willis organ for lessons and practice. Many organ scholars who have trained at St Jude's have gone on to organ scholarships at eminent universities and many former choristers have become professional singers. In 2014, the PCC launched a choral scholarship programme offering four scholarships to train young singers between the ages of 16 and 20 in each of the main choral parts (one each of soprano, alto, tenor and bass). Under this scheme, the choral scholars are introduced to a wide range of church music which helps those of them who wish to apply for choral scholarships at various universities. The scholarships to be shared by two part-time scholars, with a view to attending alternating weeks (and together for all festival services), to enable scholars to be able to balance the commitment required to the scholarship programme with their academic studies and other music commitments. This has also enabled the scholarship programme to benefit more young people. We are supported with these scholarships by the Ouseley Church Music Trust which has provided grant funding that will meet one third of our costs over three years.

We also support the Proms at St Jude's (which raises money for Toynbee Hall and The North London Hospice through an annual musical and cultural festival) through the energy and vigour of our members and that of the wider community (of all faiths and none). The church is regularly let to recording and television companies due to its excellent acoustics and beauty. The Church Rooms are also used for activities run by external organisations within our community. The money raised from lettings of the Church and Church Rooms helps us to meet the costs of running the church, including the high costs of maintaining this wonderful building.

We celebrate the diversity of faiths within our community and have a strong relationship with the local Jewish community. The Central Square Minyan worships weekly in the Church Rooms and contributes to our Harvest collections of goods made for Homeless Action in Barnet.

Achievement and Performance

Electoral Roll

The number on the Electoral Roll was 121 at the time of the APCM in October 2020. This was a decrease of two from the 123 on the Roll at the previous APCM in April 2019.

Church Attendance

Public Services were suspended from 22 March 2020 because of the COVID pandemic. Between January and March 2020, the average Church attendance on Sundays, including children, was 58 (2019:58 people). Public services recommenced (under certain conditions) on 12 July 2020 and since that time, the average Church attendance on Sundays was 42 and a recorded service - or a recording of the Sunday service - was made every Sunday.

Average attendance over the Christmas period was:
- Advent Carol Service (Sunday before Christmas) 68
- Christmas Eve Carol Service 65 (This was an additional carol service held instead of the Midnight Mass)
- Christmas Day attendance 55 (2019: 99)

Vicar's Report

Worship

The pattern of worship between January and March 2020 remained as in recent years:
- Sunday 8am Eucharist (traditional language)
- Sunday 10.30am Parish Eucharist
- Thursday 9am Eucharist (traditional language).

Joint services were held for Christian Unity Week at the Free Church and All Saint's Childs Hill on 19 January. On Ash Wednesday there was Eucharist with Ashing at 9am.

In 2020 there were no baptisms (2019: four); one funeral (2019: seven); no weddings (2019: two).

Holy Communion was taken regularly to the housebound when permitted.

From 22 March until 5 July 2020, a service was pre-recorded and made available online at 10:00 on Sunday.

Since reopening on 12 July 2020, the Sunday service has been recorded and made available online shortly afterwards.

A newsletter with notices and readings has been sent to the subscription list (92 subscribers) each week.

Since reopening, five or six new regular worshippers have joined the congregation (most other local churches remained closed).

Since the summer, we have been collecting food and other items for the 'Childs Hill' Foodbank (which serves the NW11 area).

On 18/19/20/27 September, Ohel Moed, an independent Jewish young people's group, held festival services in the church garden.

Reader's Report

St Jude's has one Reader, Bob Chandler, who has permission to officiate at the Church. He reads the gospel, preaches, and administers the chalice. In addition, he co-ordinates teams of chalice administrators and intercessors. Nine people, including Bob himself, are licensed to administer the chalice, of whom six do so regularly at the parish Eucharist, two occasionally at the parish Eucharist, and one at the early Eucharist. There are now three people, including Bob himself, who lead the intercessions. Further volunteers for this area of ministry will be required if the pressure on existing personnel is to be relieved and provision made for the future.

Readers and Sidesmen

The role of the readers is to read the first two lessons (Old Testament and New Testament) each Sunday. Two readers read each week, meaning that each reader reads approximately once every two months.

Sidesmen are responsible for setting up the church before the Sunday Eucharist (for example by preparing and putting up the hymn boards) and welcoming the congregation, handing out hymn books and service sheets as well as showing visitors where to sit. Five of the sidesmen also act as 'starred sidesmen' as we have no Church Wardens at the moment. This means they have additional responsibilities for the smooth running of the service, including organising volunteers to take the collection and to carry up the elements in preparation for the Eucharist.

The sidesmen are formally appointed by the PCC at the APCM.

Jenny Eden organises the rotas of the readers and sidesmen Rota's, though these duties were curtailed from March 2020 due to the restrictions caused by the health pandemic.

Safeguarding Policy

The PCC reviewed the Safeguarding Policy and re-endorsed the wider Diocesan policy that encompasses Vulnerable Adults as well as Children. We are committed to ensuring that our Church and its community is a safe and welcoming place for all members of the community.

The Safeguarding Officer consults with the Safeguarding Team, where necessary and promptly reports any dialogue to the PCC, within the bounds of confidentiality. No incidents were reported in 2020.

The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Church Rooms have a suitable Safeguarding Policy and that all agencies who hire the church are furnished with and agree to the church Safeguarding Policy.

An accident book is maintained to record any accidents occurring on the premises.

Church Magazine

The Spire is the magazine of St Jude's church. The publication would be published two or three times a year under normal circumstances. Its aims are to reinforce our sense of community and to communicate the Christian faith, both within the parish congregation and the wider community; a key element in our mission statement.

The Spire was not produced in 2020 or (to date) in 2021. Each week during the pandemic, the Vicar has sent out a weekly newsletter via email. There are 96 subscribers.

Communication and Publicity

Jennifer Radice retired as the publicity officer and she had an e-mail group called St Jude's General Mailing through which she notified parishioners of forthcoming events and other matters of interest. Following a complete renewal of the contact list in response to the new GDPR data protection legislation, about 60 parishioners and former parishioners are on this list. Four others who do not have computers receive a hard copy of each message. She also organised the printing and distribution of posters and leaflets in the Suburb to publicise important events at St Jude's, such as special services, the Autumn Market and the Christmas Fair. Following Jennifer's retirement, Alan Walker took over her role in relation to communicating with parishioners. The pandemic effectively enforced this change.

Junior Church

We started 2020 with just four children and decided that we would only run one class each week. The teaching material we use is from the Roots programme which provides a variety of activities, pictures etc to support the weekly theme and can be downloaded from the internet.

The Covid-19 pandemic suspended normal activities from March 2020 and we were unable to perform a nativity play last Christmas. With the vacation of the top floor flat in the Vicarage, we are hoping to clear sufficient space in the first floor flat of the Vicarage so that we have somewhere to meet from September onwards.

Our thanks go to the Pettit, Price and Vell/Farmer families for their help during the brief period that the Junior Church was able to operate during 2020.

Flower arrangers

The year has of course been as strange for the Flower Rota as for everyone else. The Church was closed initially during lockdown. Since re-opening in July, an arrangement of flowers has been provided each week, although we have kept it simpler than usual in keeping with the shorter service. Members of the rota have tried to provide flowers from their gardens which of course cost less. The PCC would like to thank all the rota for being so flexible and inventive during this difficult year. We are always eager for more members

Coffee rota

Coffee and refreshments were only offered for a short period at the start of 2020. Then the Church was closed during lockdowns and even when services were re-started under Covid-19 rules, coffee could not be served.

Deanery Synod Report

The Vicar and Elinor Delaney represented St Jude's on the West Deanery Synod in 2020. It had not been possible to recruit a further representative during the period of the pandemic.
The Synod met twice during 2020 – on 18 March and 9 November:

- 18 March - the meeting was attended by the Bishop of Edmonton, Rob Wickham. The meeting was an opportunity to meet with the Bishop and to hear his vision for the Deanery of Barnet.

- 22 June - cancelled.
- 9 November - Vicar attended

Stewardship

There were 21 regular contributors to the Stewardship Scheme at St-Jude-on-the Hill for the calendar year 2020. As in previous years, we are losing members through death or moving away. Gift Aid enabled us to claim tax on contributions from approximately 80% of members.

The London Diocese's Parish Giving Scheme has continued to assist in ensuring that the Gift-Aided giving is efficient. We continue to wish to expand this to cover all the regular donors who are currently paying directly to the TSB Stewardship account.

Church Rooms

The pandemic has meant that St Jude's has not received the full rent due under the lease during 2020. The PCC have taken a pragmatic view and allowed the Central Square Minyan to defer those portions of the quarterly rent they have been unable to fund. The situation has continued into 2021 but with improvements in the requirements for social distancing, St Jude's believes that the deferment of rent will cease after the June 2021 payment is due. St Jude's and the Central Square Minyan have agreed an informal lease extension with both the Diocese's and Hampstead Garden Suburb Trust's consent whereby the deferred rent will be paid over during this period. In addition, St Jude's has secured the consent of both the Diocese and Hampstead Garden Suburb Trust to a formal 10-year extension of the lease on the same terms but with a mutually exercisable break clause at 5 years. This should secure St Jude's income from the Church Rooms through to 2035.

Church Fabric

Whilst the pandemic has meant that the Church has had less wear and tear this year, the PCC has found it has needed to continue with its regular programme of maintenance which includes:

- Maintaining the sound system
- Cleaning the gutters
- Replacing faulty lamp bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Testing the lightning conductor
- Servicing the boiler
- Servicing the fire extinguishersServicing the intruder alarm

St Jude's carried out a further high-pressure CCTV survey of the drains at the beginning of the year and quotes were sought for the repair work. St Jude's did apply for a grant from Hampstead Garden Suburb Trust for the cost of the works but with the uncertainty caused by the lockdown, the application was refused and the work did not go ahead. That last year was unfortunate because St Jude's suffered a serious flood in both the basement and the sub-terranean chamber under the South Aisle where the third phase of St Jude's electricity supply comes into the building. The flood damaged the circuit boards controlling the new boilers and knocked out the electricity supply. Yet another pump has been replaced and an alarm fitted. Shortly after the boilers were fixed the pipework under the sanctuary sprang a leak necessitating further repairs to the Central Heating system. The saga with the weathervane continued but, as parishioners are well aware, the insurers agreed to a scaffold which is now in place. The weathervane will be reinstated during the first half of 2021.

The Restoration of the Church

The restoration works are on hold but with scaffolding agreed as the way forward in late 2020 to reinstate the weathervane, the application process was started to secure grant-aided funding to repair the pointing on the tower under the spire. This work would have been scheduled as part of the restoration works in any event and St Jude's has been able to leverage the free access via the scaffolding to raise substantial funds to repair the brickwork. St Jude's is therefore carrying out piecemeal works to restore the Church and will continue to do so as funds permit. St Jude's also secured a grant of £15,000 from Hampstead Garden Suburb Trust to repair the drains during 2021, another part of the restoration works.

Guyana Diocesan Association

The Guyana Diocesan Association has been our main overseas outreach. The collection in Junior Church, the Nativity Play and one parish lunch per year have Been donated to the GDA for dispersal in Guyana, with a proportion going to our twinned parish of St John the Evangelist, Jawalla, Upper Mazaruni, Guyana and the Mother's Union Day Care Centre, Georgetown, Guyana.

Robert Chandler, our Lay-Reader, corresponds with the Revd Winston Williams in Jawalla. The correspondence and other related Guyana news would be published in The Spire in normal circumstances.

In 2020 the 'Guyana lunch' was to be held on Sunday, 19 April 2020. Canon Roxanne Hunte of Southwark Cathedral, herself a Guyanese, had been asked to preach prior to the lunch to be held in the church, in aid of Guyana and the GDA. Sadly, this event was cancelled due to the pandemic lockdown period. It was not possible to transfer a sum to Guyana in 2020 due to a change in the Treasurer with the GDA and no alternative contact being given. We had been looking forward to refreshing the link and to find a means to make payment when we were able, however it has just been learned that the GDA has been wound up. It is hoped that other arrangements might be made to maintain our connection with Guyana and that a suitable alternative recipient of the funds held for the GDA which the PCC is no longer able to pay over, can be found.

Church Lettings

The church continues to be regularly rented for rehearsals, recordings and filming. This has only been possible thanks to the Vicar's willingness to look after the hirers, ensuring all Covid protocols were adhered to. The 2020 annual Proms at St Jude's concerts in the church were cancelled because of the Government's Covid restrictions.

There were 31 bookings during 2020 ranging from one day to four days (2019: 44 bookings). The annual fee income of £39,157 (2019: £51,757) was down from the previous year, mainly due to the impact of Covid 19 when the church closed for 5 months. At least 24 bookings were cancelled, causing a lost income of £52,450, although a small number of these hirers did rebook. There were 71 hire days in 2020 (2019: 95 days). The average daily hire rate increased from £545 to £559. This was helped by several days of use by film companies, where the daily hire rate is greater. As there are many different hirers, the risk of a major downturn in our lettings is reduced. 2020 saw a new source of income by letting out the car park for Henrietta Barnett School daily coaches during term time. Income for the first quarter of 2021 has been low and new rental enquiries have been lower than normal. Building work on the Tower is also impacting use of the church for recordings and making bookings complicated.

Key to the success of our bookings are the wonderful booking team volunteers who usually open the church, meet and greet the hirers and help them with any problems they may have. It cannot be

stressed enough how important a lovely welcome from a volunteer is to the whole hiring process and often messages received after a hire specially mention how the warm welcome and helpful attitude have enhanced their time in the church. The time our volunteers give is therefore of great significance to the income the church receives. Many hirers comment on this. As we open up again after the pandemic please consider if you might be able to help in this way and have a chat with Susie or one of the members of the booking team.

The PCC would like to thank all those who form part of the booking team: Elinor Delaney, Sara Gibbins, Anthea Davidson, the Vicar, Kathy Cunnold, John Wheeler, Helen Roose, Pam Yap and Jennifer Radice

Music at St Jude's

Music has always been at the heart of the liturgy at St Jude's. We have a magnificent Father Willis organ and, as our church is situated next door to The Henrietta Barnett School, we established a formal musical educational link with the school in 2004 with the provision of organ scholarships. This scheme has been a great success with many of the holders of the organ scholarship pursuing organ playing and music as a career. Our scholars have gone on to hold music scholarships at Merton, Hertford and University College, Oxford, Gonville and Caius College, Cambridge.

Our current organ scholar has recently received a distinction for grade 8 Organ with the ABRSM and is now studying for the Associate Diploma from The Royal College of Organists. Anna Steppler (organ scholar 2008-2010) is now studying organ for a Doctor of Musical Arts degree at Cornell University, New York. We have recently appointed a new organ scholar. Our current organ scholar is now our assistant organist.

In addition to the organ scholarships, we now offer up to eight part-time choral scholarships with up to two voices for each part to allow scholars to balance their commitments to this programme with their other academic and musical commitment.

We are very pleased that in 2017 the Ouseley Church Music Trust awarded the church a grant to cover one third of its costs from the choral and organ scholarships over the following three years. The cost of tuition for the organ scholarships is further shared with The Henrietta Barnett School and the parents.

The presence of this core of choral scholars within our choir further encourages and supports additional young people to sing with us. We believe in opportunities for all and, whilst we have just a small number of choral scholarship positions, this programme enables us to enhance the sight-reading capabilities and performance standard of all singers in our choir.

The choral scholars' role includes supporting the junior singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services.

We have already had successes with the new choral scholarships: Three of our former choral scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's, Jesus and Gonville and Caius College, Cambridge. Our current choral scholars intend to make applications for Oxbridge choral scholarships in Autumn 2021. We look forward to reporting on their successes.

The Covid pandemic has resulted in many 'in person' lost hours, but we continued delivering music to the congregation from March 2020 to the present day. We organised online services with music and included musical listening suggestions in the weekly newsletter. The choir sang throughout September to December 2020, including all the Christmas services. After the lockdown in January and February 2021, we resumed choral services on Palm Sunday 2021 and now have a regular choir of 12 singers for each service.

Financial Review

Financial review for the year-ended 31st December 2020

Summary

In 2020 St Jude-on-the-Hill generated an overall net deficit of (£14,126), made up of a net deficit on restricted funds of £395 and a net deficit on unrestricted funds of (£13,731).

The PCC recruited a new part-time parish administrator in October 2020 on a six-month initial contract to support the PCC manage the administrative and bookkeeping burden that is being carried by a small number of individuals within our community, with a view to enabling us to attract volunteers to the role of Churchwarden and other vacant positions. The role has been continued. The intention is that the administrator would also support our endeavours to maximise our income from church lettings and, though the lifting of administrative tasks from the PCC, enable the PCC to input more of its energies into fundraising and grant applications as well as mission planning. The cost in 2020 was £1,262

Income

Voluntary Income £29,492 ***(2019: £59,191)***
Total income from voluntary income is significantly lower than in 2019. This difference is mainly due to the pandemic, preventing giving though the collection plate and events such as fairs.

Planned giving: remained broadly in line with the previous year.

The PCC now uses the Parish Giving Scheme promoted by the Diocese for a significant part of its stewardship. This greatly reduces the administration of regular stewardship payments that have transferred to this scheme. The collection of Gift Aid is done automatically every month by PGS and an annual increase can be applied if agreed by the stewardship member. The automatic collection of Gift Aid by PSG means that the accounts only reflect the Gift Aid recovered directly by the PCC. The difficulties of obtaining login details for the new stewardship recorder mean that the PCC has not been able to submit a Gift Aid of GASDS claim since 2016. The PCC has now urgently requested that stewardship donors transfer to the PGS to mitigate the ongoing issue that this causes. Gift Aid for 2020 has not been accrued on the grounds of prudence, until the issue with claiming the Gift Aid has been resolved.

Collections were significantly lower due to the closure of the Church building and the restrictions on attendance as a result of the pandemic (2020: £2,443; 2019: £6,521).

GASDS, the HMRC scheme that enables the church to reclaim 25% of small donations (£20 and under) made via the loose plate collections, has not been accrued in the accounts for 2020. In 2019, £1,477 was accrued.

Donations are significantly lower than in 2019 (2020: £1,480; 2019: £9,937). General donations of £1,300 were received in addition to restricted donations of £180 received for the Centenary Fund (2019: £180). In 2019, the PCC also received £8,350 for the Central Heating Appeal.

Grants: No grants were received in 2020. In 2019, the PCC received £15,000 from the Hampstead Garden Suburb Trust toward the costs of a new boiler.

Income from activities for generating funds £57,735 (2019: £75,118)

The income from church lettings was £39,175 in 2020. This was significantly lower than in previous years due to the impact of the pandemic (2019: £51,782; 2018: £60,918; 2017: £49,538; 2016: £51,109; 2015: £45,989; 2014: £36,324).

Letting of the Church Rooms generated £18,507 (2019: £21,705) after 50% sharing with the Hampstead Garden Suburb Trust.

Fundraising generated revenue of £53 (2019: £1,592). The impact of the pandemic meant that no fundraising events were held in 2020 and the income from the year arose from the sale of books. In 2019, £1,381 was raised from the Autumn Market, £152 from catering on Open House weekend and £59 from the sale of Christmas cards.

All fundraising was for unrestricted purposes 2020

There was no income from the Church magazine in 2020 as no editions were printed as a result of the pandemic (2019: £39).

Investment Income £169 (2019: £414)

This was significantly lower than 2019, due to lower interest rates.

Income from charitable activities £823 (2019: £2,926)

This was lower than 2019, due to lower income from social and catering (as no social gatherings have been permitted since the start of the pandemic in March 2020) and lower statutory fee income.

Fee income received was £695 (2019: £2,257). Of this £534 (2019: £1,087) was passed to the Diocese, leaving net fees retained of £161 (2019: £1,170).

Income from social and catering (donations for coffees at the end of the church services) was £128 (2019: £669).

Other income £1,912 (2019: £nil)

In 2020, insurance claims amounted to £1,614 relating to costs from the flooding in 2020. In addition, £298 was received from TSB as compensation for poor customer service effecting the transfer of funds between accounts.

Expenditure

Cost of generating voluntary income £4,676 (2019: £7,118)

£4,387 relates to the cost of church lettings (2019: £6,829). This reflects a fee payable to the Church Bookings Manager and other sundry costs. Since 2012, bonuses have been payable under the terms of the contract due to the significant levels of Church lettings achieved (2020: £39,175; 2019: £51,782; 2018: £60,918; 2017: £49,538; £2016: £51,109; 2015: £45,989; 2014: £36,324; 2013: £39,053; 2012: £34,515; 2011: £24,442). The bonus is 10% of letting income over £25,000 calculated annually (1 April to 31 March). A bonus has been accrued for the current Bookings Manager based on the Lettings over the nine-month period to 31 December 2020. The final amount has been calculated and will be paid in equal monthly instalments during 2021. The bonus recognised in the accounts for 2020 is £2,241 (2019: £2,611; 2018: £3,542; 2017: £2,417; 2016: £2,618; 2015: £1,132; 2014: £1,181; 2013: £1,314; 2012: £1,087) in addition to the monthly fee of £200. Sundry other costs are incurred, such as cleaning (£439); and the Premises Licence (£70).

There were no fundraising costs as no fundraising events were held due to the pandemic. In 2019, costs included the costs of advertising (£175) and the costs of putting on the fundraising events (£114).

Charitable Activities (2020: £99.869, 2019: £112,169)

Mission and charitable giving is lower than in 2019 due to a reduction in the amount paid out for the organ and choral scholarship programmes, as a result of the impact of the restrictions under the Coronavirus pandemic. The total costs of these scholarships were £118 (2019: £255) and £1,605 (2019: £1,940) respectively, of which £574 was funded from the Ouseley Church Music Trust grant.

Donations were also made to Christian Aid in respect of monies collected at Lent Lunches (2020: £120; 2019: £305). In 2019, donations had additionally been made to the West Barnet Deanery Synod to help support Church Schools within the deanery (2019: £121) and at the vicar's discretion from his discretionary fund (2019: £200). A request to support the Church Schools was not received in 2020.

Ministry
We were disappointed that for the third year, we have been unable to further increase our contribution to the Common Fund by way of an end of year top-up payment. The total contribution for 2020 was £32,600 (2019: £41,400). In addition, statutory fees of £534 (2019: £1,087) were paid to the Diocese in respect of funeral services held at the church and Crematorium.

Incumbent's expenses, *and* ***costs of locum*** are lower than in 2019. The decrease in Vicar's expenses mainly relate to the lack of travel and social activities during the pandemic. No locum attended in 2020 due to the pandemic.

Costs of services were in lower than in 2019. This is mainly due to the impact of the pandemic.

Choir costs include the cost of professional choristers to support the choir at key events and the RSCM annual subscription.

Sanctuary costs include general consumables. Flower costs are much lower than 2019, again due to the pandemic.

Social and catering costs reflect the cost of purchasing refreshments for the regular post-Eucharist refreshments. There have been no social gatherings at the church since the start of the pandemic in March 2020.

Administration costs include the appointment of a Parish Administrator. In addition to the costs of employment (2020: £1,264; 2019: £4,408), £1,661 was incurred in 2019 setting up the Administrator's office with suitable office equipment.

Administrative costs now include broadband within the church, the new email addresses used by members of the PCC and the new hosted website that has taken over from the blog previously run by the Vicar. Support costs now also include the costs of the new Parish Administrator.

Expenditure on the church magazine was lower than in 2019 as there no editions were published (2020: one).

Advertising included the quarterly advert in Suburb News.

Church running costs are lower than in 2019 (2020: £19,472; 2019: £25,013) due to lower energy and water costs. Andy Miller continues to review and renegotiate our energy contracts on a regular basis to ensure we always obtain the best possible deal as these costs are significant (2020: £7,297; 2019: £12,860; 2018: £6,584; 2017: £10,464; 2016: £10,186; 2015: £11,145; 2014: £10,715; 2013: £11,211; 2012: £11,578). The lower cost of energy in 2020, reflects the impact of the closure of the building.

Upkeep of the Church Grounds (2020: £3,036; 2019: £3,401). The slightly lower costs of our grounds maintenance reflect a period when Harington Gardeners did not attend due to the pandemic.

Cost of Church maintenance (2020: £14,940; 2019: £5,774), £12,674 being for emergency and follow up repair works to pumps, drainage and electrics in the basement void and boiler house following flooding.

Cleaning costs are higher than in 2019 as a new regular cleaner has been attending weekly (except during the Church closure periods, when the PCC decided that it was right to continue to pay her despite her not being able to attend the building). The reduction in Church lettings meant that a lower proportion of these costs were allocated to the letting activity. Cleaning consumable costs rose to meet the health and safety requirements of Covid (2020: £250; 2019: £37).

Organ Costs rose (2020: £2,836 2019 £1,499) due to the cost of replacing some pipes.

Costs of running the Church Rooms remain low. They now reflect just insurance costs (2020: £875; 2019: £921) (recharged to the Minyan) and ground rent (£5).

Costs of running the vicarage **rooms** have increased due to increased council tax charges. Council tax is the highest cost (2020: £6,244; 2019: £4,543). Energy costs are lower due to the reduced use during the pandemic (2020: £ 673; 2019: £867). The PCC, being concerned about the high costs of running these rooms, asked to return them to the Diocese. Delayed by the pandemic, this finally happened for the Top Flat on 31 March 2021.

Other Expenditure £260 (2019: £230)
Other expenditure reflects the cost of the annual independent examination.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds excluding the balance attributable to the Fixed Assets (if possible) equal to approximately three months' unrestricted payments, to smooth cash flow fluctuations and to cover emergency situations that may arise from time to time.

At the end of 2020 unrestricted liquid reserves amounted to £19,912 (2019: £33,643), which was approximately equivalent to two and a half-month's unrestricted payments. This has reduced below the target level due to the impact of the pandemic on the ability of the PCC to raise funds. The continuance of the work in connection with grant applications and ongoing urgent maintenance needs is likely to further reduce PCC reserves. It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments and the PCC works hard to maximise its income despite the challenges.

It is our policy to invest funds not required for day-to-day expenses with the CBF Church of England Deposit Fund.

Legacies Policy

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether related to buildings, equipment or people. As circumstances change over the years, it may not be possible to fulfil specific donor requests, so church members are encouraged to leave legacies for the general purposes of the parish. The PCC will discuss with executors the most appropriate use of any legacy in the light of current projects and the donor's known interest in the church (e.g. children, music, buildings).

Risk Management

1. **Financial Risk**
   Large unpredictable risks, which can be insured, are shared with the Ecclesiastical Insurance Group. Predictable, large but uninsurable risks identified include:
   - Failure to make the minimum contribution required to the London Diocese. The PCC has continued to increase the level of its contributions to the Common Fund and the Diocese is pleased with the efforts that the PCC has made to achieve this.

- Failure to maintain the structure of the church building and grounds to an adequate standard. St. Jude's is a Grade I listed building and general day-to-day maintenance requirements of both church and grounds are difficult to predict and expensive to complete. The church is on the "at risk" register and the Heritage Lottery Fund application and the additional reserves currently held, together with the recurring grants from the Hampstead Garden Suburb Trust, will help to address this. The challenges of obtaining this grant funding have significantly delayed our ability to start the much needed restoration work and the deterioration of the building continues at a significant pace. We are reaching out to the Diocese for support.
- The risk of fraud. All cheques and online payments require 2 signatories. The bank account is regularly reconciled and action has been promptly taken where third party cheque/bank fraud has been identified.
- Cash levels might not be sufficient to meet expenses as they fall due. The PCC has made significant efforts to improve its financial stability and arrangements with the Central Square Minyan and the Hampstead Garden Suburb Trust had allowed it to reduce its dependence of Church lettings (which can be unpredictable). Despite the unpredictability of Church lettings, the tireless efforts of the Church Lettings Bookings Manager and her team have significantly increased the contribution of Church Lettings to the PCC's funds. However, the impact of recent urgent repairs and a change in the policy for making grants by the Hampstead Garden Suburb Trust in respect of the Church Rooms rental have impacted cash balances and will affect cash flow going forward. Accordingly, cash levels require monitoring to ensure that every day expenses can be met. The Treasurer was, and following her replacement will be, a key attendee at all meetings of the PCC and regular reports are presented on church finances to the PCC, with the Treasurer's report being a standing item on the agenda.

Minor, low impact financial risks are absorbed within normal expenditure.

2. Reputation Risk

The PCC is committed to positive, constructive dialogue with all parties having an interest in its decisions and activities.

Both the church and church rooms have been made available and are used regularly for a diverse range of events and activities, to raise the profile of the church beyond its worshipping members and to make a positive commitment to the broader community.

3. Compliance

The PCC is conscious to ensure that it meets all its compliance requirements. To this end it regularly reviews and responds to information from Diocese, conscientiously completes its annual returns to Diocese and Charity Commission and ensures policies for safeguarding all the vulnerable members of our community as well as Health and Safety Regulations and Data Protection requirements are regularly reviewed and monitored.

4. Operational Risk

Failure to fill vacant positions in a timely manner may impact our ability to cover current operational requirements. In 2020, the PCC recruited a new part-time Parish Bookkeeper / Administrator to support the volunteer members of the PCC in maintaining the financial accounts and assist in day-to-day administration within the parish. This will help ensure the energies of the PCC and wider volunteers are focussed effectively and, it is hoped, will encourage and enable further volunteers to take on crucial responsibilities, including that of filling the currently vacant roles of Churchwarden, Honorary Secretary and Honorary Treasurer.

The administrator/bookkeeper appointment was for 1 day/week and initially for a fixed term so that the role could be reviewed and adjusted as necessary in the future.

5. **Dwindling congregation**
   The PCC is conscious that its future depends on growing and strengthening its membership. Strategies are being developed and followed to strengthen existing membership and to increase the congregation.

Trustee expenses

The Vicar is reimbursed for all expenses reasonably incurred in the performance of his duties.

No trustee received any payment of expenses, other than reimbursement of proper expenses of the church.

Approved by the PCC on 30 May 2021 and signed on their behalf by

Revd. Alan Walker (PCC Chairman)

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Statement of Financial Activities for the year ending 31 December 2020

	Notes:	2020 Unrestricted Funds £	2020 Designated Funds £	2020 Restricted Funds £	2020 Total Funds £	2019 Total Funds £
INCOMING RESOURCES						
From generated funds						
Voluntary income	2a	29,192	0	300	29,492	59,191
Activities for generating funds	2b	57,735	0	0	57,735	75,118
Investment income	2c	169	0	0	169	473
From charitable activities	2d	823	0	0	823	2,926
Other	2e	1,912	0	0	1,912	0
TOTAL INCOME	2	89,831	0	300	90,131	137,708
RESOURCES USED						
Cost of generating funds						
Cost of generating voluntary income	3a	4,387	0	0	4,387	6,829
Fundraising, trading cost of goods sold and other costs	3a	0	0	0	0	289
Charitable activities	3b	98,915	0	695	99,610	112,169
Other	3c	260	0	0	260	230
TOTAL EXPENDITURE	3	103,562	0	695	104,257	119,517
NET INCOME/EXPENDITURE BEFORE TRANSFERS		(13,731)	0	(395)	(14,126)	18,191
Net transfers between funds	5	0	0	0	0	0
NET INCOME/EXPENDITURE BEFORE OTHR RECOGNISED GAINS/(LOSSES)		(13,731)	0	(395)	(14,126)	18,191
Other recognised gains/(losses)						
Unrealised investment gain	7	0	140	0	140	319
NET MOVEMENT IN FUNDS		(13,731)	140	(395)	(13,986)	18,510
RECONCILIATION OF FUNDS						
Total funds brought forward		33,643	268,692	35,725	338,060	319,550
Total funds carried forward		19,912	268,832	35,330	324,074	338,060

The notes on pages 17- 24 form part of these accounts.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Balance Sheet as at 31 December 2020

	Notes:	31 December 2020 £	31 December 2019 £
FIXED ASSETS			
Tangible	6	250,000	250,000
Investment	7	2,172	2,032
		252,172	252,032
CURRENT ASSETS			
Debtors and prepayments	8	11,043	14,266
Cash at bank and in hand		78,771	94,189
		89,814	108,455
CREDITORS – AMOUNTS FALLING DUE WITHIN ONE YEAR	9	17,912	22,427
PROVISION FOR LIABILITIES AND CHARGES FALLING DUE WITHIN ONE YEAR	10	0	0
NET CURRENT ASSETS		71,902	86,028
TOTAL NET ASSETS		324,074	338,060
PARISH FUNDS			
RESTRICTED FUNDS			
Central Heating	11	0	0
Starmer	11	5,000	5,000
Sanctuary	11	2,135	2,135
Ouseley Church Music Trust Grant	11	1,133	1,707
Vicar's discretionary	11	1,791	1,791
Centenary	11	2,141	1,961
Lutyens	11	60	60
Restoration project	11	23,071	23,071
TOTAL RESTRICTED FUNDS		35,330	35,725
DESIGNATED FUNDS			
Property reserve	11	250,000	250,000
Restoration project	11	12,649	12,649
Central Heating Fund	11	4,011	4,011
Investment revaluation reserve	11	2,172	2,032
TOTAL DESIGNATED FUNDS		268,832	268,692
UNRESTRICTED FUNDS			
General	11	19,912	33,643
TOTAL UNRESTRICTED FUNDS		19,912	33,643
TOTAL FUNDS		324,074	338,060

The notes on pages 17 – 24 form part of these accounts.

Approved by the PCC on 30 May 2021 and signed on their behalf by

Revd. Alan Walker (PCC Chairman)

1. Basis of preparation and accounting policies

Basis of Preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015 (FRSSE). They have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value, and the Church Rooms, which are shown at a prudent estimate of their current market value.

The accounts 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 main affiliation to another body or those that are informal gatherings of church members.

Accounting Policies

Funds
General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC. Funds that the PCC chooses (but is not obliged) to designate are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income
Voluntary Income and Capital Sources
Receipts are recognised gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled.

Other Income
Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due.

Income from Investments
Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued.

Gains and Losses on Investments
Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are recognised on revaluation on 31st December.

Tax refunds
Tax refunds are recognised when the incoming resource to which it relates is received.

Donated goods and services
Where the value of any donated goods received by the PCC are capable of being measured reliably, then such donated goods are accounted for when they are donated. As it is not practical to reliably measure the contribution of volunteers, no recognition is made of these donated services in the accounts.

Expenditure
Expenses are recognised when incurred; the Common Fund recognised when due. Refunds, when received, are treated as reductions in costs incurred, not as income. At the year-end, any amounts intended for the common fund but unpaid at 31st December would be provided for as an operational (though not a legal) liability and would be shown as a creditor in the balance sheet.

Fixed Assets
Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure incurred during the year, on consecrated or beneficed buildings is written off in the year incurred.

The church rooms are included in the accounts at a prudent estimate of their current market value. The PCC currently hold these rooms on a long lease with an original term 999 years. This valuation therefore represents an estimate of the amount that could be raised on assignment of the lease to a third party, allowing for any associated charge or deduction attributable to the freeholder, the Hampstead Garden Trust.

Other fixtures, fittings and office equipment
Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired. Items with a purchase price greater than £1,000 are included in the accounts at cost less depreciation. Depreciation is charged on a straight-line basis over two years, none charged in the year of purchase.

Investments
Investments are valued at market value at 31st December.

Net Current Assets
Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provisions for amounts that may prove uncollectable. Current account balances are reported net of any cheques issued but not yet presented. Deposits held on behalf of organisations are subsequently deducted. Cash balances are as reported in cashbooks, subject to independent examination. Stocks of consumables are written-off at the time of purchase.

2. Income

	2020				2019
	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
2a Income from voluntary income	£	£	£	£	£
Planned giving					
Stewardship	22,365	0	0	22,365	23,148
Tax refund	3,204	0	0	3,204	3,108
	25,569	0	0	25,569	26,256
Collections	2,323	0	120	2,443	6,521
GASDS	0	0	0	0	1,477
Donations	1,300	0	180	1,480	9,937
Legacies	0	0	0	0	0
Grants	0	0	0	0	15,000
Total	**29,192**	**0**	**300**	**29,492**	**59,191**
2b Income from activities for generating funds					
Church lettings	39,175	0	0	39,175	51,782
Church Rooms lettings	18,507	0	0	18,507	21,705
Fundraising	53	0	0	53	1,592
Church magazine	0	0	0	0	39
Total	**57,735**	**0**	**0**	**57,735**	**75,118**
2c Income from investment income					
Interest	108	0	0	108	414
Dividends	61	0	0	61	59
Total	**169**	**0**	**0**	**169**	**473**
2d Income from charitable activities					
Fees	695	0	0	695	2,257
Social and catering	128	0	0	128	669
Total	**823**	**0**	**0**	**823**	**2,926**
2e Other income					
Insurance claim	1,614	0	0	1,614	0
Compensation for bank error	298	0	0	298	0
Total	**1,912**	**0**	**0**	**1,912**	**0**
Total Income – 2020	**89,831**	**0**	**300**	**90,131**	**137,708**
Total income – 2019	**113,398**	**0**	**24,310**	**137,708**	

3. Expenditure

	2020				2019
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
3a Cost of generating funds					
Cost of generating voluntary income					
Costs of church lettings	4,387	0	0	4,387	6,181
Costs of applying for grants	0	0	0	0	648
	4,387	**0**	**0**	**4,387**	**6,829**
Fundraising, trading cost of goods sold and other costs					
Fundraising	0	0	0	0	289
	0	**0**	**0**	**0**	**289**
Total cost of generating funds	**4,387**	**0**	**0**	**4,387**	**7,118**
2018	**7,118**	**0**	**0**	**7,118**	
3b Expenditure on charitable activities					
Mission and charitable giving					
Choral Scholarship	1,070	0	535	1,605	1,940
Organ Scholarship	78	0	39	117	255
Lent Appeal – Modern Slavery	0	0	0	0	224
Christian Aid	0	0	120	120	305
Donation at Vicar's discretion	0	0	0	0	200
Guyana	0	0	0	0	251
West Barnet Deanery Synod Church Schools	0	0	0	0	121
	1,148	0	694	1,842	3,296
Ministry					
Common Fund	32,600	0	0	32,600	41,400
Statutory fees payable to the Diocese	534	0	0	534	1,087
	33,134	0	0	33,134	42,487
Incumbent's expenses					
Expenses	2,342	0	0	2,342	2,882
Training	0	0	0	0	0
Vicarage water	389	0	0	389	380
	2,731	0	0	2,731	3,262
Costs of locum					
Visiting clergy	0	0	0	0	390
Costs of services					
Sanctuary	297	0	0	297	920
Flowers	57	0	0	57	98
Junior Church	104	0	0	104	0
Materials for lent courses	0	0	0	0	76
Organist Fees	7,350	0	0	7,350	8,080
Choir	557	0	0	557	325
	8,365	0	0	8,365	9,499
Social and catering	0	0	0	0	30

	2020				2019
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
Administration costs					
Parish Administrator	1,264	0	0	1,264	4,408
Office equipment (not capitalised)	0	0	0	0	1,661
Telephone call charges	0	0	0	0	65
Stationery and consumables	325	0	0	325	426
Training (first aid)	0	0	0	0	0
Accounting software & support	0	0	0	0	75
Advertising	260	0	0	260	380
Church guide books	0	0	0	0	425
Internet, Email and Broadband	962	0	0	962	1,297
Expenditure on church magazine	0	0	0	0	179
Bank charges	226	0	0	226	402
	3,037	0	0	3,037	9,418
Church running costs					
Insurance	12,175	0	0	12,175	12,860
Energy and water	7,297	0	0	7,297	12,153
	19,472	0	0	19,472	25,013
Upkeep of church grounds					
Grounds maintenance	3,036	0	0	3,036	3,401
Church maintenance					
Church maintenance	15,439	0	0	15,439	5,774
Cleaning	1,920	0	0	1,920	1,237
Organ/piano maintenance	2,836	0	0	2,836	2,135
	20,195	0	0	20,195	9,146
Costs of running Church Rooms					
Insurance	875	0	0	875	912
Ground rent	5	0	0	5	5
	880	0	0	880	917
Costs of running Vicarage Rooms					
Council tax	6,244	0	0	6,244	4,543
Energy	673	0	0	673	867
	6,917	0	0	6,917	5,410
Total charitable activities	**98,915**	**0**	**695**	**99,610**	**112,169**
2019	**110,779**	**0**	**1,390**	**112,169**	
3c Other expenditure					
Costs of independent examination	260	0	0	260	230
Total	**260**	**0**	**0**	**260**	**230**
2019	**230**	**0**	**0**	**230**	
Total Expenditure	**103,562**	**0**	**695**	**104,257**	**119,517**
2019	**118,128**	**0**	**1,390**	**119,517**	

Volunteer time

It is not practical to place a monetary value on the contribution that volunteers make to the running of the church however virtually all of the PCC's activities are undertaken by unpaid volunteers and therefore their contribution is very significant to the smooth running of the church and its ability to continue as a going concern. The PCC would like to thank all the members of its community who so generously give of their time.

Staff costs

The PCC employed a Parish Administrator on a six-month fixed term contract, from July 2019 to January 2020. A new Parish Administrator was appointed in October 2020 and remains in post:

	2020	2019
	£	£
Wages and salaries	1,254	4,369
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	10	39
	1,264	4,408

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000 and there were no employees whose total employee benefits (excluding employer pension costs) were greater than £10,000.

Payments made to PCC members and related party transactions

The Vicar received the following expenses:

	2020	2019
	£	£
Computer	448	246
Post	70	148
Social and Catering	0	252
Stationery	115	140
Telephone	327	627
Telephone – mobile	773	772
Travel	0	194
Cost of vicarage redecoration	500	500
Other	109	3
	2,342	2,882

In addition, water and sewerage costs for the Vicarage of £389 (2019: £380) were paid in the year.

During the year some PCC members met expenses of the Church from their own account in order to ensure swift and efficient service delivery. These expenses were approved in advance and were reimbursed by the PCC.

The members of the PCC are drawn from the local community and it is therefore inevitable that transactions will take place with organisations with which a member of the PCC has a connection. All transactions involving such organisations are at arm's length and in accordance with the PCC's normal procedures. Details of any transactions occurring during the period are shown in the notes to the accounts.

David White was a trustee of the Hampstead Garden Suburb Trust, from which the PCC receives regular grants. David was appointed as trustee after the current arrangement in relation to the Church Rooms lettings income and grants was entered into with the Trust. No grants were received from the Trust in 2020 (2019: £15,000). David withdrew from any discussions within Trust meetings which concern the awarding of grants to St Jude's and received no financial benefit from his position as trustee of the Trust. Following the completion of his second three-year term as a trustee, David stood down on 16 September 2020 at the Trust's AGM.

The Vicar is a member of the Residents Association Committee, from which a small donation is usually received in relation to the opening of the church to the Residents for the annual fireworks party (2020: £200; 2019: £0; 2017 and 2018: £150). The PCC also places quarterly adverts in the Residents Association newspaper "The Suburb News". In 2020, £150 was spent on such adverts (2019: £180). The Vicar receives no financial benefit from his membership of this committee.

The Vicar is the President of Proms at St Jude's, which is a separate charity which operates an annual music and cultural festival using church facilities. Other members of the PCC play an active part in the organisation of this festival. Proms at St Jude's was cancelled in 2020 due to the pandemic (2019: £8,220).

4. PCC member's insurance

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out his duties as a PCC member. The insurance provides cover up to £100,000 during any period of insurance. This is part of the normal cover provided by the insurance company, Ecclesiastical, and the cost is included within church insurance.

5. Transfers between funds

No transfers between funds were made in 2020. In 2019, £15,000 received from the Hampstead Garden Suburb trust in 2019 was transferred to the Restricted Renovations fund, as were the excess donations (amounting to £8,021) received in relation to the boiler replacement works at the end of 2018/start of 2019.

6. Tangible Fixed Assets

	Property	Fixtures, Fittings and Equipment	Total
	£	£	£
Cost/Valuation:			
At 1 January and 31 December 2020	250,000	1,224	251,224
Depreciation:			
At 1 January and 31 December 2020	0	1,224	1,224
Net Book Value:			
At 31 December 2020 and 2019	250,000	0	250,000

7. **Investment**

	2020	2019
	£	£
Valuation:		
At 31 January	2,032	1,713
Gain (loss) taken to revaluation reserve	140	319
At 31 December	2,172	2,032

This investment is held with CBF Church of England Investment Fund and forms the Spalding Trust which was created to maintain the external Calvary.

8. **Debtors**

	2020	2019
	£	£
Gift Aid recoverable	844	844
GASDS recoverable	4,545	4,545
Accrued income	5,216	1,896
Amounts owed by HMRC	413	0
Prepayments (insurance)	0	6,981
	11,043	14,266

Accrued income reflects church lettings income for lettings that have taken place but for which payment has not yet been received (2020: £1,794) and reimbursement of the insurance for the Church Rooms in 2020 (2020: £932), due from the Central Square Minyan. Receipts from collections in 2020 which had not been able to be banked in 2020 due to the impact of the pandemic amounting to £2,489 is also included in accrued income.

9. Creditors: amounts falling due within one year

	2020	2019
	£	£
Accruals	13,829	18,416
Deferred income	4,083	4,011
	17,912	22,427

Deferred income relates to rental income from the Central Square Minyan for the period from 1 January to 24 March, which is received in advance in December.

10. Provisions for Liabilities and charges due within one year

No entries for 2020

11. Funds

	As at 1 January 2020 £	Incoming resources £	Resources expended £	Gains, losses and transfers £	As at 31 December 2020 £
Restricted Funds					
Starmer	5,000	0	0	0	5,000
Vicar's discretionary	1,791	0	0	0	1,791
Sanctuary	2,135	0	0	0	2,135
Ouseley Church Music Trust Grant	1,707	0	(575)	0	1,132
Centenary	1,961	180	0	0	2,141
Restoration fund	23,071	0	0	0	23,071
Christian Aid	0	120	(120)	0	0
Lutyens trust	60	0	0	0	60
Total Restricted Funds	**35,725**	**300**	**(695)**	**0**	**35,330**
Designated Funds					
Property reserve	250,000	0	0	0	250,000
Central Heating	4,011	0	0	0	4,011
Restoration fund	12,649	0	0	0	12,649
Investment revaluation	2,032	0	0	140	2,172
Total Designated Funds	**268,692**	**0**	**0**	**140**	**268,832**
Unrestricted Funds					
General	33,643	89,831	(103,562)	0	19,912
Total Unrestricted Funds	**33,643**	**89,831**	**(**103,562**)**	**0**	**19,912**
Total Funds	**338,060**	**90,131**	**(104,257)**	**140**	**324,074**
2019	**319,550**	**137,708**	**(119,517)**	**319**	

The Starmer fund represented a £5,000 legacy that was received during 2018 which has been reserved as requested for works associated with the restoration of the Walter P. Starmer Murals.

The Vicar's discretionary fund for use at the discretion of the Vicar.

The Sanctuary fund reflects the balance of a legacy made to fund works connected with the Sanctuary.

The Ouseley Church Music fund reflects the as grant made by the Ouseley Church Music Trust to support the Choral and Organ Scholarship programmes. The fund was created in 2017 following a generous donation towards the cost of the choral and organ scholarships over three years. The impact of the pandemic has meant that these funds have lasted longer than had been expected.

The Centenary Fund was established following an appeal towards the costs of repair and improvement projects connected with the roof, mural conservation, disability compliance, window restoration, organ work, floodlighting, upgrading or renewing internal lighting and restoring the marble.

The Restoration fund was established in 2015 to meet the wider costs of restoring the church.

The PCC has designated funds for use on the required central heating improvements and to supplement the restricted restoration fund.

12. Analysis of net assets between funds

	2020			
	Unrestricted Funds	**Designated Funds**	**Restricted Funds**	**Total Funds**
Fixed Assets	**£**	**£**	**£**	**£**
Tangible fixed assets	0	250,000	0	250,000
Investments	0	2,172	0	2,172
Current assets				
Debtors	10,827	0	216	11,043
Cash at bank and in hand	25,950	16,660	36,161	78,771
Current liabilities				
Creditors and deferred income	16,865	0	1,047	17,912
Provisions for liabilities and charges	0	0	0	0
Total	**19,912**	**268,832**	**35,330**	**324,074**
2019	**33,643**	**268,692**	**35,725**	**338,060**

Independent Examiner's Report to the members/trustees of St Judes on the Hill, Hampstead Garden Suburb, Parocial Church Council

I report on the accounts for the year ending 31st December 2020 which are set out on pages 16 to 24 of St Jude's on the Hill's Annual Report and Financial Statements.

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 our 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 explanation 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 gives 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, I my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dated this 2nd day of June, 2021

John Graham
Independent Examiner
51 Sunningfields Road
London NW4 4RA