

**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:

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The Vicarage
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Hampstead Garden Suburb
NW11 7AH

Bank:

Lloyds
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8 Golders Green Road
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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.

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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 Elinor 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.

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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.

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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.

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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.

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- 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 extinguishers
- Servicing 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.

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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

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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 Stepler (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.

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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 through 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).

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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).

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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.

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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.

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- 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.

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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

		<u>2020</u>			<u>2019</u>	
	Notes:	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	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 OTHER 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
		<u>252,172</u>	<u>252,032</u>
CURRENT ASSETS			
Debtors and prepayments	8	11,043	14,266
Cash at bank and in hand		78,771	94,189
		<u>89,814</u>	<u>108,455</u>
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		<u>71,902</u>	<u>86,028</u>
TOTAL NET ASSETS		<u><u>324,074</u></u>	<u><u>338,060</u></u>
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		<u>35,330</u>	<u>35,725</u>
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		<u>268,832</u>	<u>268,692</u>
UNRESTRICTED FUNDS			
General	11	19,912	33,643
TOTAL UNRESTRICTED FUNDS		<u>19,912</u>	<u>33,643</u>
TOTAL FUNDS		<u><u>324,074</u></u>	<u><u>338,060</u></u>

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

Rev. Alan Walker (PCC Chairman)

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

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.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

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

	<u>2020</u>			<u>2019</u>
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
2a Income from voluntary income				
Planned giving				
Stewardship	22,365	0	0	22,365
Tax refund	3,204	0	0	3,204
	<hr/> 25,569	<hr/> 0	<hr/> 0	<hr/> 25,569
Collections	2,323	0	120	2,443
GASDS	0	0	0	0
Donations	1,300	0	180	1,480
Legacies	0	0	0	0
Grants	0	0	0	0
Total	<hr/> 29,192	<hr/> 0	<hr/> 300	<hr/> 29,492
2b Income from activities for generating funds				
Church lettings	39,175	0	0	39,175
Church Rooms lettings	18,507	0	0	18,507
Fundraising	53	0	0	53
Church magazine	0	0	0	0
Total	<hr/> 57,735	<hr/> 0	<hr/> 0	<hr/> 57,735
2c Income from investment income				
Interest	108	0	0	108
Dividends	61	0	0	61
Total	<hr/> 169	<hr/> 0	<hr/> 0	<hr/> 169
2d Income from charitable activities				
Fees	695	0	0	695
Social and catering	128	0	0	128
Total	<hr/> 823	<hr/> 0	<hr/> 0	<hr/> 823
2e Other income				
Insurance claim	1,614	0	0	1,614
Compensation for bank error	298	0	0	298
Total	<hr/> 1,912	<hr/> 0	<hr/> 0	<hr/> 1,912
Total Income – 2020	<hr/> 89,831	<hr/> 0	<hr/> 300	<hr/> 90,131
Total income – 2019	<hr/> 113,398	<hr/> 0	<hr/> 24,310	<hr/> 137,708

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

3. Expenditure

		2020			2019
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
<u>3a Cost of generating funds</u>					
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	
<u>3b Expenditure on charitable activities</u>					
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

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

			<u>2020</u>		<u>2019</u>
	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	

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

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:

	<u>2020</u>	<u>2019</u>
	£	£
Wages and salaries	1,254	4,369
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	10	39
	<u>1,264</u>	<u>4,408</u>

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:

	<u>2020</u>	<u>2019</u>
	£	£
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
	<u>2,342</u>	<u>2,882</u>

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 Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

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

	<u>Property</u>	<u>Fixtures, Fittings and Equipment</u>	<u>Total</u>
	£	£	£
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

	<u>2020</u>	<u>2019</u>
	£	£
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

	<u>2020</u>	<u>2019</u>
	£	£
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.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

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 £
<u>Restricted Funds</u>					
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	1,707	0	(575)	0	1,132
Trust Grant					
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
<u>Designated Funds</u>					
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
<u>Unrestricted Funds</u>					
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 Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

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

	<u>2020</u>			
	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

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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.

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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 Elinor 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 is 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.

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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.

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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.

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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.

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- 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 extinguishers
- Servicing 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.

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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

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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 Stepler (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.

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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 through 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).

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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).

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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.

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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.

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- 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.

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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

		<u>2020</u>			<u>2019</u>	
	Notes:	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	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 OTHER 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
		<u>252,172</u>	<u>252,032</u>
CURRENT ASSETS			
Debtors and prepayments	8	11,043	14,266
Cash at bank and in hand		78,771	94,189
		<u>89,814</u>	<u>108,455</u>
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		<u>71,902</u>	<u>86,028</u>
TOTAL NET ASSETS		<u><u>324,074</u></u>	<u><u>338,060</u></u>
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		<u>35,330</u>	<u>35,725</u>
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		<u>268,832</u>	<u>268,692</u>
UNRESTRICTED FUNDS			
General	11	19,912	33,643
TOTAL UNRESTRICTED FUNDS		<u>19,912</u>	<u>33,643</u>
TOTAL FUNDS		<u><u>324,074</u></u>	<u><u>338,060</u></u>

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

Rev. Alan Walker (PCC Chairman)

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

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.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

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

	<u>2020</u>			<u>2019</u>
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
2a Income from voluntary income				
Planned giving				
Stewardship	22,365	0	0	22,365
Tax refund	3,204	0	0	3,204
	<hr/> 25,569	<hr/> 0	<hr/> 0	<hr/> 25,569
Collections	2,323	0	120	2,443
GASDS	0	0	0	0
Donations	1,300	0	180	1,480
Legacies	0	0	0	0
Grants	0	0	0	0
Total	<hr/> 29,192	<hr/> 0	<hr/> 300	<hr/> 29,492
2b Income from activities for generating funds				
Church lettings	39,175	0	0	39,175
Church Rooms lettings	18,507	0	0	18,507
Fundraising	53	0	0	53
Church magazine	0	0	0	0
Total	<hr/> 57,735	<hr/> 0	<hr/> 0	<hr/> 57,735
2c Income from investment income				
Interest	108	0	0	108
Dividends	61	0	0	61
Total	<hr/> 169	<hr/> 0	<hr/> 0	<hr/> 169
2d Income from charitable activities				
Fees	695	0	0	695
Social and catering	128	0	0	128
Total	<hr/> 823	<hr/> 0	<hr/> 0	<hr/> 823
2e Other income				
Insurance claim	1,614	0	0	1,614
Compensation for bank error	298	0	0	298
Total	<hr/> 1,912	<hr/> 0	<hr/> 0	<hr/> 1,912
Total Income – 2020	<hr/> 89,831	<hr/> 0	<hr/> 300	<hr/> 90,131
Total income – 2019	<hr/> 113,398	<hr/> 0	<hr/> 24,310	<hr/> 137,708

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

3. Expenditure

		2020			2019
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
<u>3a Cost of generating funds</u>					
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	
<u>3b Expenditure on charitable activities</u>					
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

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

	Unrestricted Funds £	Designated Funds £	<u>2020</u> Restricted Funds £	Total Funds £	<u>2019</u> 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
	<u>3,037</u>	<u>0</u>	<u>0</u>	<u>3,037</u>	<u>9,418</u>
Church running costs					
Insurance	12,175	0	0	12,175	12,860
Energy and water	7,297	0	0	7,297	12,153
	<u>19,472</u>	<u>0</u>	<u>0</u>	<u>19,472</u>	<u>25,013</u>
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
	<u>20,195</u>	<u>0</u>	<u>0</u>	<u>20,195</u>	<u>9,146</u>
Costs of running Church Rooms					
Insurance	875	0	0	875	912
Ground rent	5	0	0	5	5
	<u>880</u>	<u>0</u>	<u>0</u>	<u>880</u>	<u>917</u>
Costs of running Vicarage Rooms					
Council tax	6,244	0	0	6,244	4,543
Energy	673	0	0	673	867
	<u>6,917</u>	<u>0</u>	<u>0</u>	<u>6,917</u>	<u>5,410</u>
Total charitable activities	<u>98,915</u>	<u>0</u>	<u>695</u>	<u>99,610</u>	<u>112,169</u>
2019	<u>110,779</u>	<u>0</u>	<u>1,390</u>	<u>112,169</u>	
3c Other expenditure					
Costs of independent examination	260	0	0	260	230
Total	<u>260</u>	<u>0</u>	<u>0</u>	<u>260</u>	<u>230</u>
2019	<u>230</u>	<u>0</u>	<u>0</u>	<u>230</u>	
Total Expenditure	<u>103,562</u>	<u>0</u>	<u>695</u>	<u>104,257</u>	<u>119,517</u>
2019	<u>118,128</u>	<u>0</u>	<u>1,390</u>	<u>119,517</u>	

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

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:

	<u>2020</u>	<u>2019</u>
	£	£
Wages and salaries	1,254	4,369
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	10	39
	<u>1,264</u>	<u>4,408</u>

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:

	<u>2020</u>	<u>2019</u>
	£	£
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
	<u>2,342</u>	<u>2,882</u>

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 Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

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

	<u>Property</u>	<u>Fixtures, Fittings and Equipment</u>	<u>Total</u>
	£	£	£
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

	<u>2020</u>	<u>2019</u>
	£	£
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

	<u>2020</u>	<u>2019</u>
	£	£
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.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

9. Creditors: amounts falling due within one year

	2020 £	2019 £
Accruals	13,829	18,416
Deferred income	4,083	4,011
	<u>17,912</u>	<u>22,427</u>

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 £
<u>Restricted Funds</u>					
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	1,707	0	(575)	0	1,132
Trust Grant					
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
<u>Designated Funds</u>					
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
<u>Unrestricted Funds</u>					
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 Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

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

	<u>2020</u>			
	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 Jude's on the Hill,
Hampstead Garden Suburb, Parochial 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 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 2nd day of June, 2021



John Graham
Independent Examiner
51 Sunningfields Road
London NW4 4RA