

ST JUDE - ON - THE - HILL

Annual Report

2024



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

Charity No: 1133988

Address:

Central Square
Hampstead Garden Suburb
London NW11 7AH

Vicar:

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

Bank:

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

Independent Examiner:

Mr. R Ashdown

Structure, Management and Governance

Background

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

Governing Documents

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

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

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

PCC Membership

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

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

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

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

In addition, sub-groups continue to meet:

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

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

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

Appointments and Retirements.

As follows:

- Matthew Beaven retires 11th May 2025

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

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

Our mission statement is:

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

Aim and Purpose

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

Objectives and Activities

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

Public Benefit

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

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

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

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

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

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

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

Achievement and Performance

Electoral Roll

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

May 2025 - 127

Church Attendance

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

March 2025



VICAR'S REPORT



Reflecting on our journey together in 2024

Prepared by

Revd Emily Kolltveit

Reflections from the Vicar

01



Rev. Emily Koltveit
Vicar of St Jude's

Overview

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

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

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

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

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



Inspire Centre

03

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



YOGA FOR ALL

At The Inspire Centre

Sundays - 5pm
Beginners Group - a slower paced class that helps you to establish and grow your practice. Not just for beginners!

Wednesdays - 7.15pm
Open Level Group - work towards your own goals with options for more advanced students.

- Experienced Instructor
- Relaxation Techniques
- A Welcoming Group
- Work At Your Own Level
- £15 Per Class

Book Now



Contact Sarah: swvaughan343@gmail.com
www.stjudeonthehill.com/bookyoga

The Inspire Centre
(Formerly The Church Rooms)
Central Square
Hampstead Garden Suburb
London, NW11 7AH

1st & 3rd Tuesday of the month
10.30am - 12.30pm

St Jude-on-the-Hill & Right At Home Presents

Memory Cafe Art For The Mind

Free Registration

The Inspire Centre, Hampstead Garden Suburb,
Central Square, NW11 7AH (behind the tennis courts)



For those with early and mid-stage memory loss.
A fun and creative way to support your memory,
discover new talents and a supportive community.
All carers and family members welcome.

More Info
camden.hampstead@rightathomecamden.co.uk Tel: 0203 921 1111

inspire **ENGAGE HERE**



Worship Life

*Finding inspiration
in joyful praise.*

04



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

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

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

Our pattern of worship in 2024 included:

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



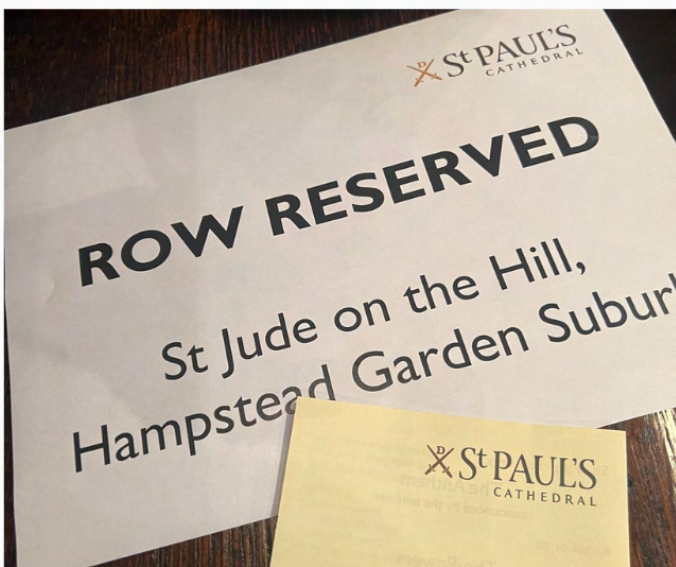
Baptism, Confirmation & Study Groups 05



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

Study Groups

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



St Jude's In The News

06

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



Training & Vocation

05



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



Children & Young People

Children's Services



HGS Kids Gardening Club



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

The Serving Team



Pop Scholar



POP CAFE & EVENTS

05



POP UP CAFE

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



EVENTS & MARKETS

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



NYE PARTY & HEY JUDE'S

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

Roles & Wider Responsibilities⁰⁵



Training Incumbant

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



Assitant Director of Ordinands

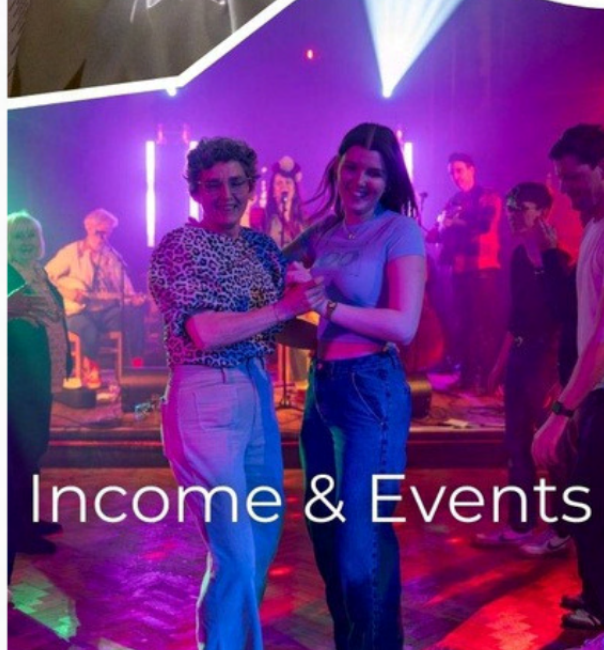
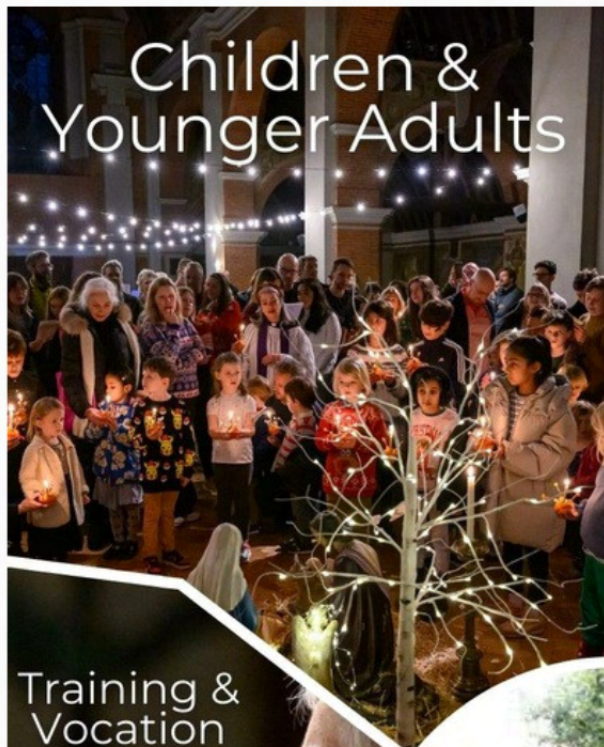
At the end of 2024 I was invited by Bishop Anderson to join the Edmonton Team as an Assistant Director of Ordinands and I also trained to be a Discerning Chaplin. I am now working with three discerning candidates.



St Paul's Cathedral

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

Focus Points – 2025



Licensed Reader's Report

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

Readers and Sidespeople

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

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

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

DEANERY SYNOD

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

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

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

Safeguarding Policy

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

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

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

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

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

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

Communication and Publicity

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

Flower Arrangers

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

Hospitality

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

Churchwarden's Report

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

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

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

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

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

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

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

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

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

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

Antonia Clayden
Jessica Farmer

Stewardship Report

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

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

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

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

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

Church Fabric

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

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

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

The Restoration of the Church

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

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

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

Church Lettings

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

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

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

Music at St Jude's

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

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

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

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

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

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

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

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

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

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

Pop Scholar

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

Financial review for the year-ended 31st December 2024

Summary

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

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

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

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

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

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

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

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

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

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

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

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

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

Reserves Policy

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

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

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

Legacies Policy

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

Risk Management

I. Financial risk

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

Predictable, large but uninsurable risks identified include:

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

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

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

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

2. Reputation Risk

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

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

3. Compliance

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

4. Operational Risk

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

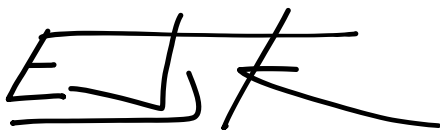
5. Dwindling congregation

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

Trustee expenses

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

Approved by the PCC on and signed on their behalf by

A handwritten signature in black ink, appearing to be 'E. Kolltveit', written over a rectangular box.

Rev Emily Kolltveit (Priest in charge)

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

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

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

Balance Sheet
As at 31st December 2024

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

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

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

The Reverend Emily Kolltveit, Vicar

Steve Morris, Treasurer

Notes to the Financial Statements

Note 1: Basis of Preparation

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

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

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

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

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

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

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

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

Note 2: Accounting Policies

2.1 Income

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

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

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

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

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

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

2.2 Expenditure and Liabilities

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

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

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

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

2.3 Assets

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

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

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

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

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

2.4 Funds

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

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

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

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

Note 3: Income

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

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

Note 4: Expenditure

	Unrestricted	Designated	Restricted	Total This year	Total Last year
4a Cost of Voluntary Income					
1720 - Costs of stewardship	865			865	-12
Total Cost of Voluntary Income	865			865	-12
4b Cost of Generating Funds					
1701 - Costs of Church lettings - booking manag	9,445			9,445	7,494
1702 - Cost of church lettings - cleaning	2,201			2,201	171
1703 - Cost of church lettings - Licensing fee					70
1704 - Cost of church lettings - other	600			600	1,850
1730 - Costs of fetes & other events	5,373			5,373	6,663
1732 - Cafe Expenditure	6,488			6,488	
1735 - Cost of advertising fundraising events	489			489	
2365 - Social & Catering - events	2,611			2,611	
Total Cost of Generating Funds	27,207			27,207	16,248
4c Charitable Activities					
Giving to 3rd Parties					
1830 - Giving to Christian Aid					54
1850 - Choral Scholarship	4,440			4,440	2,745
1855 - Organ scholarship	163			163	248
1856 - Pop Scholarship			175	175	
1860 - Other giving - to Christian charities					1,368
1870 - Other giving	200		1,700	1,900	300
Total Giving to 3rd Parties	4,803		1,875	6,678	4,715
Giving to the Diocese					
1900 - Common Fund - regular payment	40,000			40,000	12,000
2000 - Statutory fees	1,121			1,121	1,186
Total Giving to the Diocese	41,121			41,121	13,186
Cost of Parish Services & Mission					
2175 - Youth Activities			1,130	1,130	
2180 - Parish training and mission	501			501	
2190 - Cost of flowers	115			115	115
2195 - Sanctuary costs	2,352			2,352	952
2196 - Services Other	991			991	
2210 - Organist	9,884			9,884	8,910
2220 - Organ / piano tuning	640			640	600
2225 - Organ / piano repairs	1,343			1,343	918
2228 - Music Other	837			837	
2230 - Choir costs	999			999	4,157
2320 - Advertising - church activities	1,721			1,721	1,513
2360 - Social & Catering - regular	1,118			1,118	445
Total Cost of Parish Services & Mission	20,501		1,130	21,631	17,610

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

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

Staff Costs

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

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

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

Note 5: Related Party Transactions

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

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

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

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

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

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

Note 6: Tangible Fixed Assets: Leasehold Land & Buildings

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

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

2024		2023	
Actual cost	£		
Balance 1.1.2024	15,500	Balance 1.1.2023	15,500
Additions	0		0
Disposals	<u>(0)</u>		<u>(0)</u>
Balance at 31.12.2024	<u>15,500</u>	Balance 31.12.2023	<u>15,500</u>
 Depreciation			
	£		
Balance 1.1.2024	15,500	Balance 1.1.2023	15,500
Additions	0		0
Disposals	<u>(0)</u>		<u>(0)</u>
Balance at 31.12.2024	<u>15,500</u>	Balance 31.12.2023	<u>15,500</u>
Net Book Value	<u>0</u>		<u>0</u>

Note 7: Investment Assets

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

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

Note 8: Debtors

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

Note 9: Creditors falling due within one year

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

Note 10: Designated Funds

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

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

The Spalding Trust was created to maintain the external Calvary.

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

Note 11: Restricted Funds

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

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

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

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

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

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

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

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

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

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

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

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

.

Note 12: Contingent Liabilities

There are no Contingent Liabilities (2023: Nil)

Note 13: Capital Commitments

Contracted by the PCC Nil (2023: Nil)

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

Note 14: Prior Year Comparative Statement of Financial Activities

Statement of Financial Activities

For the period from 01 January 2023 to 31 December 2023

	Unrestricted (General)	Unrestricted (Designated)	Restricted	Total This Year
(Notes)				
3. Incoming resources				
Incoming resources from generated funds				
3a. Voluntary income	55,070	20,275	21,635	96,980
3b. Activities for generating funds	139,234	—	628	139,862
3c. Investment income	1,088	—	—	1,088
3d. Incoming resources from charitable activities	4,707	—	—	4,707
3e. Other incoming resources	10,406	—	—	10,406
Total income	210,505	20,275	22,263	253,043
4. Resources used				
Cost of generating funds				
4a Cost of generating voluntary income	15,663	—	573	16,236
4b Charitable activities	137,432	1,088	20,332	158,852
4c Governance costs	1,650	—	—	1,650
Total expenditure	154,745	1,088	20,905	176,738
Net income before Gains & Losses on Investments	55,760	19,187	1,358	76,305
Gains / (losses) on investment assets	—	209	—	209
Net income / (expenditure) resources before transfers	55,760	19,396	1,358	76,514
Transfers				
Gross transfers between funds	(5,685)	2,835	2,850	
Net movement in funds	50,075	22,231	4,208	76,514
Reconciliation of funds				
Total funds brought forward	28,241	8,097	39,095	75,433
Total funds carried forward	78,316	30,328	43,303	151,947

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

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

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

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 154(5)(b) of the Act.

Independent examiner's statement

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

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

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

Robert Ashdown

Chartered Accountant

75 Brookville Road, London, SW6 7BH

2 April 2025

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

You Are Welcome Here

