

THE HAMPSTEAD GARDEN SUBURB FREE CHURCH  
(Registered Charity Number 1141258)  
Annual report & accounts  
For the period from 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

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THE HAMPSTEAD GARDEN SUBURB FREE CHURCH  
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REPORT OF THE TRUSTEES

The Elders, acting as Trustees, are pleased to present their annual Trustees Report together with the financial statements of the Church for the year ending 31<sup>st</sup> December 2021. The financial statements comply with the Charities Act 2011 and in accordance with its Section 133(1) show "Receipts and Payments" accounts for the year as well as a "Statement of Assets and Liabilities" at the year end.

**Objectives and Activities**

The purpose of the Church as defined in its constitution are:

1. The advancement of the Christian faith according to non-conformist principles;
2. The advancement of education and carrying out other charitable objectives in the United Kingdom and in other parts of the world.

When planning activities, the Elders have considered the Charity Commission guidance on public benefit, particularly the specific guidance on charities for the advancement of religion.

The past year was difficult for everyone. The Coronavirus pandemic and the lockdowns and government regulations that have changed our lives continued to impact on the Church. Nevertheless, it was possible to meet its first objective by making available to the public opportunities for public worship either physically in the church building, when regulations allowed (with the trustees ensuring that the building is Covid secure), or online. After the third national lockdown it was a great joy to reopen the Church building for worship in time for Easter. As well as the morning service the Church broadcast throughout the year a short Sunday evening service from the Manse. The lasting benefit of lockdown is that Sunday morning services are live streamed, allowing people in other places to participate as well as the congregation in the Church building.

The Church was available (when regulations allowed) for baptisms, weddings and funerals to anyone whom the Minister considered was making a genuine request for such services. Hampstead Garden Suburb Free Church is committed to encouraging its members to represent, individually, the intentions of the Church in the particular contribution they make not only to the immediate community, but also through paid or voluntary activity to the wider community.

In furtherance of the second objective during the past year the Church, when it was possible, provided opportunities for all to consider together important social issues and moral dilemmas in terms not only of Christian theologians, but also secular theorists, through discussion groups covering an established programme of study. Meetings for Christian Meditation were also held to encourage times of quiet and prayerful reflection, either in person or online.

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REPORT OF THE TRUSTEES continued

The Church was glad to continue to help facilitate the work of the Wycliffe organisation through its financial support of a Bible translator. It has also raised money for the Water Aid Charity. The Church has continued to focus on mental health and maintains a relationship with the Dennis Scott Unit of Edgware Hospital. At Easter and Christmas, and at the time of the Wimbledon tournament, gifts were provided for the patients in the Unit.

Last year we continued our focus on the poor and homeless, operating a clothing exchange and facilitating giving to a local food bank, and we continued supporting the work of Homeless Action in Barnet. Previously we ran a night shelter but in 2021, in our rostered weeks, our volunteers provided meals for homeless people accommodated at a local hotel. Further, the Church continued to provide help and support for Iranian refugees who worship among us.

### **Achievements and performance**

Despite the difficulties presented by the pandemic the Church remained an active participant in the lives of its members ensuring that people are supported and cared for. Iso far as it has been able to do so the Church has also been a contributor to the wider community.

### **Financial Review**

Donations received during the year were £9,000 down on 2020, as we cancelled Gift Day for 2021. We are grateful for the continuous generosity of our members and supporters, with individuals making additional donations in recognition of the changes in church income due to the coronavirus situation. A total of £6,000 was collected for a variety of good causes, half of this towards the vaccination programme in Botswana.

However, as a result of the country coming out of lockdown, trading activities bounced back from the low of 2020, which more than made up for the reduction in donations. At the start of 2021, Covid restrictions resulted in our owing £4,100 in credit notes against unused rentals paid in advance. That figure had been reduced to £500 by the end of 2021.

For the first and we hope the last time, the Church received help with salaries as part of the Government's response to Covid during 2021.

A combination of the above resulted in a surplus on general activities of £24,000. The cash funds available at the year-end for general purposes had increased from £30,000 to nearly £54,000. We can be thankful that our investment portfolio more than held its value.

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REPORT OF THE TRUSTEES continued

**Reserves Policy**

The Church's policy is to maintain a balance on our unrestricted reserves of at least nine months' unrestricted operating expenditure (say £105,000) to cover emergencies.

**Structure, Governance and Management**

The Church is an unincorporated association. The structure and functions of the Church institutions responsible for its governance and management are described in its constitution. The institutions concerned are the Ministry, Elders' Court, Deacons' Court and the Church Meeting of members.

The Elders are elected for 3 year terms and act as the Church Trustees, with certain areas of governance reserved for the decision of the Church Meeting. Under the leadership of the Minister Elders have responsibility for the overall management of the Church. On occasion Elders as Trustees meet to discuss trustee matters. Particular matters concerned with the upkeep and refurbishment of Church properties are delegated by the Elders to the Deacons' Court.

Under the chairmanship of the Minister, each Court is scheduled to meet regularly throughout the year, and on occasion will meet jointly when matters under discussion make that appropriate. Ordinary Church Members' Meetings are convened quarterly throughout the year. When issues arise which require more immediate Church Meeting consideration and decision, Extraordinary Meetings may be called in accordance with the provisions laid down in the constitution.

**Reference and administrative details**

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

Trustees: Simon Croft (until 23 November 2021)  
Joseph Fryer  
Carole Lindfield  
Derek Lindfield  
Claudia Millhoff  
Josephine Morris  
Lorna Page  
Verity Smith  
Mary Stacy  
Penelope Trafford

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INDEPENDENT EXAMINER'S REPORT

**Independent examiner's report to the trustees of Hampstead Garden Suburb Free Church  
(Baptist and United Reformed)**

I report to the trustees on my examination of the accounts of the Hampstead Garden Suburb Free Church for the year ended 31 December 2021.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act
2. the accounts do not accord with those records.

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 in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Andrew Taylor

Address: 75 Lugano Avenue, Martlesham Heath, Ipswich IP5 3RR

Date: 20 June 2022

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SECTION A    RECEIPTS AND PAYMENTS\*

	Notes	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>A1 Receipts from</b>					
Donations	2	£ 69,548	£ 5,768	£ 75,316	£ 84,589
Legacies		£ 8,575		£ 8,575	£ 22,973
Grants		£ 7,699	£ 1,548	£ 9,247	£ -
Other trading activities	3	£ 76,393	£ -	£ 76,393	£ 48,708
Investment	4	£ 99	£ 104	£ 203	£ 98
<b>Total receipts</b>		£ 162,314	£ 7,420	£ 169,734	£ 156,368
<b>A2 Asset and investment sales</b>					
Asset sales		£ -	£ -	£ -	£ 900
Investment sales		£ -	£ -	£ -	£ -
<b>Total asset and investment sales</b>		£ -	£ -	£ -	£ 900
<b>A3 Payments on</b>					
Ministry & Mission	5	£ 73,216	£ 104	£ 73,320	£ 70,329
Church costs	6	£ 31,579	£ 1,548	£ 33,127	£ 31,034
Hall costs	7	£ 23,984	£ -	£ 23,984	£ 22,339
Manse costs		£ 3,290	£ -	£ 3,290	£ 4,666
Traidcraft expenses		£ 854	£ -	£ 854	£ -
General expenses		£ 5,292	£ -	£ 5,292	£ 4,708
Restricted donations	8	£ 200	£ 2,750	£ 2,950	£ 5,209
<b>Total payments</b>		£ 138,415	£ 4,402	£ 142,817	£ 138,286

\* There may be minor discrepancies in the totals as the pence are not being shown.

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SECTION A    RECEIPTS AND PAYMENTS\* continued

	Notes	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>A4 Asset and investment purchases</b>					
Asset purchases	£	-	£ -	£ -	£ 2,605
Investment purchases	£	-	£ 15,473	£ 15,473	£ -
<b>Total asset and investment purchases</b>	£	-	£ 15,473	£ 15,473	£ 2,605
<b>Net of receipts/ (payments)</b>	£	23,899	£ (12,455)	£ 11,444	£ 16,377
A5 Transfer between funds	£	-	£ -	£ -	£ -
A6 Cash funds last year end	£	29,729	£ 17,870	£ 47,599	£ 31,222
<b>Cash funds this year end</b>	£	<b>53,628</b>	£ <b>5,415</b>	£ <b>59,043</b>	£ <b>47,599</b>

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SECTION B STATEMENT OF ASSETS AND LIABILITIES PER 31<sup>ST</sup> DECEMBER\*

	Notes	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>B1 Cash funds</b>					
Bank deposits	9	£ 52,799	£ 5,248	£ 58,047	£ 47,198
Fund deposits		£ 292	£ -	£ 292	£ 291
Cash deposits		£ 538	£ 167	£ 705	£ 110
<b>Total cash fund</b>		£ 53,628	£ 5,415	£ 59,043	£ 47,599
<b>B2 Other monetary assets</b>					
Traidcraft stock		£ 319	£ -	£ 319	£ -
HMRC (Gift Aid)		£ 12,004	£ -	£ 12,004	£ 12,874
Unpaid rental services		£ 1,235	£ -	£ 1,235	£ 70
<b>Total Other monetary assets</b>		£ 13,558	£ -	£ 13,558	£ 12,944
<b>B3 Investment assets</b>					
COIF Charities Investment Fund		£ 3,856	£ 15,856	£ 19,712	£ 3,377
COIF Charities Global Equity Fund		£ 225,561	£ -	£ 225,561	£ 189,871
COIF Charities Fixed Interest Fund		£ 77,446	£ -	£ 77,446	£ 80,717
<b>Total Investment assets</b>		£ 306,863	£ 15,856	£ 322,719	£ 273,965

**B4 Assets retained for the charity's own use**

The church building in Central Square, the Manse in Central Square and the Halls Complex in Northway are held on trust by the London Baptist Property Board for purposes connected with the Hampstead Garden Suburb Free Church.

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SECTION B STATEMENT OF ASSETS AND LIABILITIES PER 31<sup>ST</sup> DECEMBER\* continued

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>B5 Liabilities</b>				
Invoices utilities	£ 5,255	£ -	£ 5,255	£ 4,197
Invoices expenses	£ 126	£ -	£ 126	£ 240
Invoices services	£ 1,354	£ -	£ 1,354	£ 944
Credited rental services (Covid)	£ 505	£ -	£ 505	£ 4,105
	£ 7,241	£ -	£ 7,241	£ 9,486

The Accounts have been approved by the Trustee Meeting on 19 April 2022 and are signed on its behalf by

Signature 1st Trustee

J Fryer

Name/position 1st Trustee

JOSEPH FRYER, TREASURER

Signature 2<sup>nd</sup> Trustee

C. Millhoff

Name/position 2<sup>nd</sup> Trustee

CLAUDIA MILLHOFF,

FINANCE OFFICER

Date 17 June 2022

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SECTION C      NOTES TO THE ACCOUNTS\*

**NOTE 1**

The Hampstead Garden Suburb Free Church fulfils the criteria of a small charity according to the Charities Act 1993 Section 42(3). The accounts have been prepared on a cash basis.

**NOTE 2**

Receipts from donations do not include funds to be received from Gift Aid Claims for 2021. The amount calculated for 2021 based on gift aided donations received, can be found under Sec B2.

To honour the congregation's donations during Covid times which kept the financial situation stable, despite greatly reduced rental income, the decision was made to cancel Gift Day 2021 as a 'one off'.

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>Income from donations</b>				
Envelopes & Standing Orders	£ 55,330	£ -	£ 55,330	£ 50,856
Gift day	£ -	£ -	£ -	£ 15,569
Open Plate	£ 14,218	£ 5,768	£ 19,986	£ 18,164
	£ 69,548	£ 5,768	£ 75,316	£ 84,589

**NOTE 3**

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>Other trading activities</b>				
Use of hall	£ 50,173	£ -	£ 50,173	£ 39,294
Use of church	£ 25,540	£ -	£ 25,540	£ 9,414
Traidcraft sales	£ 680	£ -	£ 680	£ -
	£ 76,393	£ -	£ 76,393	£ 48,708

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SECTION C    NOTES TO THE ACCOUNTS continued\*

**NOTE 4**

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>Investment</b>				
Dividends	£ 98	£ 104	£ 202	£ 97
Interest	£ 1	£ -	£ 1	£ 1
	<u>£ 99</u>	<u>£ 104</u>	<u>£ 203</u>	<u>£ 98</u>

**NOTE 5**

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>Ministry &amp; Mission</b>				
Minister	£ 51,992	£ -	£ 51,992	£ 50,603
Minister's expenses	£ 1,389	£ -	£ 1,389	£ 905
Ministry & Mission	£ 7,953	£ 104	£ 8,057	£ 7,865
Administration Officer	£ 7,265	£ -	£ 7,265	£ 6,161
Organist and Musicians	£ 4,619	£ -	£ 4,619	£ 4,795
	<u>£ 73,216</u>	<u>£ 104</u>	<u>£ 73,320</u>	<u>£ 70,329</u>

**NOTE 6**

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>Church costs</b>				
Heating/Lighting	£ 6,984	£ -	£ 6,984	£ 11,971
Maintenance	£ 13,713	£ 1,548	£ 15,261	£ 9,455
Organ/piano maintenance	£ 1,746	£ -	£ 1,746	£ 1,650
Insurance	£ 8,414	£ -	£ 8,414	£ 7,620
General	£ 722	£ -	£ 722	£ 338
	<u>£ 31,579</u>	<u>£ 1,548</u>	<u>£ 33,127</u>	<u>£ 31,034</u>

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SECTION C NOTES TO THE ACCOUNTS continued\*

**NOTE 7**

	Unrestricted funds	Restricted funds	2021 Total	2020 Total
<b>Hall costs</b>				
Heating/Lighting/Water	£ 10,579	£ -	£ 10,579	£ 9,832
Maintenance/general	£ 13,405	£ -	£ 13,405	£ 12,507
	£ 23,984	£ -	£ 23,984	£ 22,339

**NOTE 8**

Movement on restricted funds	01/01/2021	Inflow	Outflow	31/12/2021
Night Shelter Project	£ 1,273	£ 50	£ 1,000	£ 323
Dennis Scott Unit	£ 254	£ 1,060	£ 345	£ 969
Christian Aid	£ 189	£ 1,182	£ 189	£ 1,182
Khalsa Aid International	£ -	£ 83	£ -	£ 83
Botswana vaccinations	£ -	£ 2,776	£ -	£ 2,776
Salvation Army	£ -	£ 84	£ -	£ 84
Water Aid	£ 120	£ 534	£ 654	£ -
Tear Fund	£ 562	£ -	£ 562	£ -
Legacy Income		£ 104	£ 104	£ -
Total	£ 2,398	£ 5,872	£ 2,854	£ 5,416

A legacy of £15,473 was received in 2020 and is to remain invested for 20 years, with the income to be applied for missionary work abroad. During 2021 the original legacy sum was invested in the COIF Charities Investment Fund as shown in section B3, valued at £15,856 at the year end. The income of £104 arising from this investment (shown here) was expended as per the terms of the legacy.

**NOTE 9**

In 2021 the Elders decided to top up the collection for Botswana vaccines by £224 to reach a full transfer amount of £3,000.

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