

UNION CHURCH & COMMUNITY CENTRE, CROUCH END (Baptist /United Reformed)

ANNUAL REPORT AND ACCOUNTS 2020

Registered Charity 1150944

REPORT OF THE TRUSTEES

The Deacons as Charity Trustees present their report together with the financial statements for the year ended 31st December 2020.

LEGAL AND ADMINISTRATIVE INFORMATION

The deacons of the church are deemed to be the Charity Trustees. They are elected by the Church Members and serve for a period of three years. They may then be re-elected for a further period of three years with no limit to re-election. The minister is an ex officio trustee.

The deacons who have served during the year and to the date of this report are as follows: -

Kate Salinger Ruby Marsh-Goodey

Peter Gilbert Anne Chambers (co-opted 13/7/2020, resigned 29/04/2021)

Rev'd Gerry Stanton (minister from 6/10/2018, trustee from 5/8/2020)

The church premises are situated on the corner of Ferme Park Road and Weston Park, N8 9PX.

The church secretary is Mrs Kate Salinger who can be contacted on 020 8368 1329.

BANKERS

Barclays Bank plc, 8 The Broadway, Crouch End, London N8 9SX

OBJECTIVE AND ACTIVITIES

The purpose of Union Church and Community Centre, Crouch End is to advance the Christian faith in Hornsey and Crouch End in accordance with the principles and practices of Baptists Together and the United Reformed Church. We are an LEP affiliated with the London Baptist Association and URC Thames North synod.

The trustees have the responsibility of working with the Minister and congregation in promoting the work of the Church and Centre; the Mission of the Church, pastoral, evangelistic, and ecumenical; and for the safe operation and maintenance of our properties.

The Church and Community Centre hire out their buildings on a regular basis to a large number of groups. We also let for one-off events such as children's parties.

Due to the Covid-19 pandemic our buildings were closed in March 2020 to all users. This had a serious effect on our income and community involvement as well as our members and worshipping friends. At the date of this report we are fully re-open.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Ferne Park Baptist Church was built on this site in 1889. Following the merger with Park Chapel, the new Union Church was formed. Charity registration as a local ecumenical partnership was completed on 25th February 2013 under number 1150944.

The minister and trustees are assisted in managing and maintaining the church by Peter Kenyon (Finance Officer), Luke Griffiths (Caretaker) and Margaret Hervie (Administrator). Two other staff (Paulette Wolfe and Anne Chambers) run the 321 stay and play group.

FINANCIAL

The accounts for the year are set out on pages 4 to 5. The trustees have taken the opportunity to prepare these financial statements in accordance with the Charities Act 2011 Section 144, using the Receipts and Payments basis available to small charities.

The unrestricted fund indicates that expenditure exceeded receipts by £70,220. The income from church hall hire reduced from £30,371 to £20,404 which is less of a reduction than might have been expected given the lockdowns due to the pandemic. There was also significant expenditure on the buildings to catch up on maintenance that has been overlooked for some years. Our unrestricted cash funds were depleted and at end of year were £17,702.

The trustees took the decision not to furlough any staff as we had funds to support this and retain our Baptist position of being independent from the state.

The Deacons recognise the importance of holding adequate unrestricted funds to ensure the smooth operation of the Church and the Centre, and to enable them to meet emergency situations that may arise from time to time. At 31st December 2020, the Church held reserves of £17,702 (£22,754 in 2019). The new total is equivalent to 3.19 months of income.

Following the decision at AGM on 5th May 2019 we distribute a sum equivalent to 5% of the annual unrestricted income to the wider Baptist and URC families. We have not given to Baptists Together Home Mission for some years and intend to do so this year. The amount to be given is £3325. This will be paid to Baptists Together Home Mission in October 2021.

INVESTMENT POLICY

A long-standing legacy fund is held and managed by URC Thames North synod. This increased from approx. £185000 to £222000 during the previous year. The trustees checked restrictions on this fund and found the original will stated the legacy was to be used to meet major expenditure items which could not be met from general funds and also for balancing any deficit on the general account, in effect allowing the Reserve Fund to be used for any general expenditure of the church, but implied that the capital could not be expended. However, the will does not specify that the capital should be regarded as permanent endowment and therefore I think could be expended and used for refurbishing the building or indeed for any other project that the church meeting may fit within the terms of the original will and the Reserve Fund. Based on this advice from URC Thames North we drew down money from the legacy to fund building projects and to cover wages during lockdown.

At the end of 2020 the legacy fund stood at £164,905.

RISK MANAGEMENT DURING THE YEAR

The trustees have identified what they believe to be the major risks which the church faces and are satisfied that these have been adequately mitigated where necessary.

PUBLIC BENEFIT

When planning our activities for the year, the deacons have considered the Commission's guidance on public benefit including the specific guidance on charities for the advancement of religion. Everyone is welcome to attend our regular services and other activities.

ACHIEVEMENTS AND PERFORMANCE

As for the rest of the world, the coronavirus pandemic caused major disruption to our church worship activities and to our centre lettings. We had no worship in the building from 15th March until September. This meant Easter and Pentecost were on Zoom. 321 stay and play group stopped in March and did not restart in 2020.

Our long running, free Christmas meal for those who might otherwise be alone was very different, we delivered 85 hot meals around the area. Thanks again to volunteer chef Luke Underhill for cooking a magnificent turkey with all the trimmings dinner and for maintaining extra safety during the pandemic.

We used the lockdowns as opportunities to improve some aspects of the building to make it more attractive for the church and renters. Renewed lighting upstairs and down, we received a generous donation of 20 folding chairs from a local business. The upstairs kitchen was remodelled, and new boilers and central heating control system installed.

At time of writing (September 2021), the pandemic has receded and we are working with long term and new renters to serve the neighbourhood.

The church congregation is small and elderly which has many benefits. Our services are intimate and interactive. However, it is not sustainable so we will consider different ways of meeting and being church in the hope of attracting new people.

There is so much potential to develop a vibrant centre for the local community. Let's hope and pray for that in 2021 and beyond.

Approved by the Trustees on October 2021 and signed on
their behalf by Kate Salinger (Secretary) on October 2021

Signed by: Kate Salinger
13.10.2021

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

RECEIPTS AND PAYMENTS ACCOUNT

Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £	Year 2018 Total £
RECEIPTS						
Offerings and Gift Aid	1,769			1,769	3,945	3,369
Fund Raising and Donations	1,821			1,821	12,066	1,534
Monies Raised for Outside Causes				0	532	111
Legacies Received				0	0	1,000
Property - Lettings	41,360			41,360	45,715	57,835
Property - Church/Hall Users	20,404			20,404	30,371	43,442
Investment Income	0			0	0	0
Bank Interest	21			21	577	351
Sundry Income	1,131			1,131	124	402
Mothers' & Toddlers' Club		1,928		1,928	6,729	5,856
Total Receipts	66,506	1,928	0	68,434	100,059	113,900

PAYMENTS						
Ministry	14,691			14,691	25,692	13,126
Mothers and Toddlers		6,760		6,760	7,760	7,011
Church Running Costs	74,107			74,107	72,188	142,935
Programme Activity Costs	1,707			1,707	0	1,222
Support of Outside Causes				0	657	197
Maintenance of Church Buildings	40,240			40,240	22,599	6,351
Maintenance of Investment Property	5,441			5,441	4,960	7,510
Lottery Expenditure	0			0	7,425	0
Sundry Expenditure	540			540	770	607
Total Payments	136,726	6,760	0	143,486	142,051	178,959

NET RECEIPTS / (PAYMENTS)	-70,220	-4,832	0	-75,052	-41,992	-65,059
TRANSFERS between funds						
Change in investment values	65,168	4,832	-70,000	0	0	0
			19,451	19,451	36,559	748
CASH FUNDS b/fwd 1 January	22,754	0	215,454	238,208	243,641	307,952
CASH FUNDS c/fwd 31 December	17,702	0	164,905	182,607	238,208	243,641

STATEMENT OF ASSETS AND LIABILITIES

Monetary Assets

Cash	122			122	201	110
Bank Current Account	4,411			4,411	4,405	6,664
Deposit Accounts	4,288		2,475	6,763	11,742	51,566
Synod/Baptist Trust Deposits	8,881		162,430	171,311	221,860	185,301
Total monetary assets	17,702	0	164,905	182,607	238,208	243,641

Other assets

Gift Aid Recoverable
Other Monies due to Church

Insurance prepaid

Assets used for church purposes

Buildings under statutory trusts
Church Contents

Church buildings and manse
Furnishings and equipment

Liabilities

Independent Examination
Opus Energy
Scottish & Southern Electricity

APPROVED by the Trustees on 11/10/2021 and signed on their behalf by

G STANTON

(Print Name)

G Stanton

(Signature)

TREASURER'S STATEMENT

I have prepared the financial statements on Page 1 for the year ended 31 December 2020 from the accounting records of the church.

PETER KENYON (Print Name)

P. Kenyon (Signature)

15-10-21 (Date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Union Church and Community Centre, Crouch End for the year ended on 31 December 2020 and set out on Page 1.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144 of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.