

St Andrew's Whitehall Park

End of Year Financial Statements

Year ending 31st December 2020

Independent Examiner's Report to the Trustees of St Andrew's Church Whitehall Park

I report on the accounts of the charity for the year ended 2020 which are set out on finance pages of the Annual Report.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act **2011** (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state 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 given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Kevin Ogilvie
Charity Bookkeeping and Examination Services
13 Evelyns Close,
Hillingdon,
Middlesex,
UB8 3LR



Chair of Trustees report

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1152160

Principal address

Whitehall Park
London, N19 3TN

Trustees

Revd S Clarke (Vicar & PCC Chair)	-ex officio
Ms K Hansson (Warden & Vice Chair)	-ex officio
Ms S Hallam (Warden & Treasurer)	- ex officio
Ms F Alty (Licensed Lay Minister & Synod Rep)	-ex officio
Ms L Macfarlane (Children's Champion)	- co-opted
Ms E Marriott (Deputy Warden)	
Ms K Giles (Safeguarding Officer)	
Ms J Ryan	
Mr J Thresher	
Mr W Kuledormey	
Mr C Bailey	

The members of PCC act as Trustees except for any non voting/ co-opted members.

Standing Committee:

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. The members of the Standing Committee are the Vicar, the two Churchwardens and the PCC Secretary and the Licensed Lay Minister. The committee meets in advance of PCC meetings to prepare the agenda.

Revd S Clarke (Vicar & Chair)
Ms S Hallam (Treasurer & Warden)
Ms K Hansson (Warden)
Ms E Marriot (Deputy Warden)
Ms F Alty (Licensed Lay Minister)
Ms L Macfarlane

The Parish of St Andrew's, Whitehall Park is a Church of England parish in London N19 and is part of Archway Group Ministry in the Deanery of Islington within the Episcopal Area of Stepney within the Diocese of London. The correspondence address is The Vicarage, 43 Dresden Road, London, N19 3BG. The PCC has been a registered charity since 2013.

Independent examiner

Name- Kevin Ogilvie, Charity Bookkeeping and Examination Services
Address- 13 Evelyns Close, Uxbridge, UB8 3LR

STRUCTURE, GOVERNANCE AND MANAGEMENT

There is a Parochial Church Council (PCC) to govern the parish and the method of appointment of PCC members is set out in the church representation rules. All church attendees are encouraged to register on the electoral roll and stand for election to the PCC.

OBJECTIVES AND ACTIVITIES

The PCC has responsibility for co-operating with the incumbent of St Andrew's, Whitehall Park for promoting in the parish the whole mission of the church - pastoral, evangelistic, social and ecumenical. The church electoral roll on 31st December 2020 was 49.

ACHIEVEMENT AND PERFORMANCE

Seven meetings of the St Andrew's PCC were held on 11 February, 17 March, 09 June, 06 July, 06 October, 10 November and 14 December.

Standing Committee Meetings were held on a weekly basis due to the COVID-19 pandemic
Common Fund contribution for 2020 was £ 70,000. This was an increase of 4.5% on the 2019 total of £67,000. In 2021 our Common Fund contribution will remain the same. The finances are constrained because of the redevelopment work and the effects of restricted church activities. However, we are committed to increasing our Common Fund contribution towards 100% in the future. Hopefully by 2022 increased activities will enable us to increase our contributions.

Vision and Values

Our values, vision and mission statement:

Values

Worship & Prayer
Discipleship & Community
Mission & Service

St Andrew's Vision and Mission Statement:

Loving God | Building Community | Celebrating Life

Our mission at St Andrews is to “celebrate life with God and one another by becoming disciples of Jesus who seek transformation in our lives, our community and beyond.”

Loving God- This year was dominated by the COVID-19 pandemic and the change in life it brought to the world, community and church. We recognized God's faithfulness as we reorientated around the new landscape we found ourselves in as a society and church. In March all church activities and worship moved online and St Andrew's responded with courage and creativity to this challenge. New equipment was purchased to maximize our worship and maintain our spiritual life as a church. We gathered online via Zoom and were able to keep a discipline of worship, teaching and prayer, connecting as a community.

Another consequence of the pandemic meant that we were able to increase our pattern of prayer, gathering each weekday morning for Morning Prayer. In the summer as restrictions lifted for a short time, our church building was made COVID-secure, with the help of our Wardens and wonderful staff team, and services were offered in person, with distancing restrictions in place. Through the generosity of Cloudesley we were able to upgrade our internet and network in the building, to better be able to stream our services for those needing to remain at home and shield. Through the autumn and winter services continued in this way, still enabling us to host COVID secure carols services and other Christmas services, welcoming in the wider community safely.

Building Community- Through much of the year all midweek activities needed to be online as restrictions made small social and discipleship gatherings impossible. However, we built a wonderfully diverse midweek community online, hosting something most weeks. Quizzes became a regular social activity, with our Youth Worker developing and hosting these really well. We were also able to host Lent and other Bible study groups online, via Zoom and these enabled people to gather to study the scriptures, pray and socialise.

Mission & Service- Outreach through our Winter Night-shelter was able to continue in spite of the pandemic and were even able to host the final evening before all the guests were placed in secure accommodation at the beginning of the first lockdown.

Much of the rest of the years mission and service was born out of the first lockdown and continuing restrictions.

Using social media and our database, we were able to set up and run a Neighborhood help-bank during the first lockdown. This safely and strategically deployed volunteers to help with daily tasks for the elderly and those who were shielding.

Other serving activities including fundraising for our local care home. The church and wider community were able to fundraise and purchase 4 new iPads to enable to care home residents to communicate with their families via Skype and Zoom. Previously the care home had only one device for this use.

Through these and other initiatives we were able to maintain and foster a loving presence within our neighborhood.

Other key discussions and developments through the PCC:

The use of grants from Cloudesley helped us to repair our hall floor, improve and upgrade our online AV equipment and tablet devices to help those without access to the internet to connect with church life.

We decided to action a section of our wider redevelopment project through lockdown to replace the kitchen and toilets- resulting in the repositioning and expansion of the kitchen, replacement of the toilets and adding an additional meeting room. During the year the PCC agreed final drawings, sought tender quotes and took on a contract with PBL Builders, all project managed by our redevelopment architects Matthew Lloyd.

The PCC also fundraised for the above project and through a generous grant from Cloudesley, a successful Gift Day campaign and reserve funds have been able to make the kitchen and toilet project viable and a deadline was set for a Spring 2021 start.

FINANCIAL REVIEW

Reserves policy

The PCC is expected to establish and disclose its policy on reserves. Reserves are defined as that part of the PCC's income that is freely available. This therefore excludes permanent or expendable endowment funds, restricted income funds, and any part of unrestricted funds which is not currently available for spending.

The PCC is committed to hold reserves sufficient to maintain cash flows needed to meet all day-to-day operating costs and expenses. Church income is such that income surpluses do not normally arise. In the event that such a circumstance does occur the PCC will consider the use of a surplus in the light of its overall financial position.

The PCC is committed to use the funds given to it for the furtherance of its stated aims and does not have a policy of building up unused reserves unnecessarily. We continue to hold in reserve a one-off financial contribution which has been allocated to the redevelopment of the building.

The PCC reviews the cash flow and financial situation of the church at each PCC meeting through the Treasurer's report.

UPPER HOLLOWAY TEAM MANAGED FUNDS

The Treasurer of the St Peter's Asset Management Group (formerly Upper Holloway Team PCC) manages funds relating to the St Peter's flats and church building on behalf of the Archway Group Ministry. Funds are disbursed periodically to the 3 churches in the Group to be used at the discretion of the PCC of each church.

The PCC has agreed to hold a reserve of £10,000 to support the re-launch of St Peter's church when this is

practicable. The money is in a CBF Deposit Fund account in the name of 'Upper Holloway St Peters PCC'.

Approved by order of the board of trustees on and signed on its behalf by:



Rev S Clarke (Chair) - Trustee

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total fundstotal funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	173,100	—	—	173,100	121,406
Activities for generating funds	8,136	—	—	8,136	12,989
Investment income	34,239	—	—	34,239	35,591
Incoming resources from charitable activities	5,102	—	—	5,102	6,006
Other incoming resources	3,876	—	—	3,876	100
Total income	224,453	—	—	224,453	176,091
Resources used					
Cost of generating funds					
Cost of generating voluntary income	5,781	—	—	5,781	7,113
Charitable activities	142,080	—	—	142,080	151,184
Governance costs	500	—	—	500	500
Depreciation					
Plant and Machinery Depreciation	5,531	—	—	5,531	5,531
Fixtures and Fittings Depreciation	5,099	—	—	5,099	2,738
Total expenditure	158,991	—	—	158,991	167,066
Net income / (expenditure) resources before transfer	65,462	—	—	65,462	9,025
Transfers					
Gross transfers between funds - in	37,149	—	—	37,149	—
Gross transfers between funds - out	—	(37,149)	—	(37,149)	—
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	908
Net movement in funds	102,611	(37,149)	—	65,462	9,933
Total funds brought forward	1,274,841	37,149	—	1,311,990	1,302,056
Total funds carried forward	1,377,452	—	—	1,377,452	1,311,990

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
6420	Property	1,100,000	1,100,000
6430	Plant & Machinery	110,623	110,623
6431	Plant & Machinery Depreciation	(38,188)	(32,657)
6440	Fixtures & Fittings - Cost	26,202	3,057
6441	Fixtures & Fittings Depreciation	(7,101)	(2,002)
	Total Fixed assets	1,191,536	1,179,021
Current assets			
6501	Barclays Current Account	(1,753)	(1,564)
6502	Barclays Saver Account	165,321	128,115
6505	Youth Fund	1,248	1,248
6506	Youth Fund Reserve	35	35
Z05	Accounts Receivable	23,435	9,765
	Total Current assets	188,287	137,599
Liabilities			
Z04	Accounts Payable	2,371	4,630
	Total Liabilities	2,371	4,630
	Net Asset surplus(deficit)	1,377,452	1,311,990
Reserves			
	Excess / (deficit) to date	65,462	9,025
Z01	Starting balances	1,311,990	1,302,056
Z03	Gains and losses own use	—	908
	Total Reserves	1,377,452	1,311,990
	Represented by funds		
	Unrestricted	1,224,390	1,171,779
	Designated	153,062	103,062
	Restricted	—	37,149
	Endowment	—	—
	Total	1,377,452	1,311,990

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
FabFund - Fabric & Heating Fun						
Restricted	37,149	—	—	(37,149)	—	—
Sub-total for FabFund	37,149	—	—	(37,149)	—	—
Legacy - Legacy Fund						
Designated	—	50,000	—	—	—	50,000
Sub-total for Legacy	—	50,000	—	—	—	50,000
NightShtr - Night Shelter						
Designated	2,295	—	—	—	—	2,295
Sub-total for NightShtr	2,295	—	—	—	—	2,295

Youth - Children & Families

Designated	100,767	—	—	—	—	100,767
Sub-total for Youth	100,767	—	—	—	—	100,767
General - General fund						
Unrestricted	1,171,779	174,453	158,991	37,149	—	1,224,390
Sub-total for General	1,171,779	174,453	158,991	37,149	—	1,224,390
Grand total	1,311,990	224,453	158,991	—	—	1,377,452

Analysis of income and expenditure

	Unrestricted	Designated	Total
	Endowment	This year	Restricted
		Last year	

INCOME AND ENDOWMENTS**Incoming resources from generated funds - Voluntary income**

Gift Aid - Bank	3,150	—	—	—	3,150	5,270
Gift Aid - Envelopes	7,174	—	—	—	7,174	12,164
Other planned giving	16,235	—	—	—	16,235	10,459
Tax recoverable on Gift Aid	12,265	—	—	—	12,265	11,042
Loose plate collections	859	—	—	—	859	3,338
Regular gift days	16,850	—	—	—	16,850	4,086
Other	476	—	—	—	476	5,658
One-off Gift Aid gifts	10,029	—	—	—	10,029	13,862
Donations appeals etc	1,745	—	—	—	1,745	1,352
Legacies	—	50,000	—	—	50,000	—
Recurring grants	29,800	—	—	—	29,800	31,506
Other funds generated	5,019	—	—	—	5,019	32
Non-recurring one-off grants	19,500	—	—	—	19,500	22,639
Total	123,100	50,000	—	—	173,100	121,406

Incoming resources from generated funds - Activities for generating funds

Church Lettings	1,000	—	—	—	1,000	6,000
Church hall lettings - fund raising	7,136	—	—	—	7,136	6,989
Total	8,136	—	—	—	8,136	12,989

Incoming resources from generated funds - Investment income

Bank and building society interest	204	—	—	—	204	311
85 Cheverton Rent	34,035	—	—	—	34,035	35,280
Total	34,239	—	—	—	34,239	35,591

Incoming resources from charitable activities

Dads & Kids	206	—	—	—	206	(78)
Church hall lettings - objectives	3,395	—	—	—	3,395	4,205
Brunch & Bounce	143	—	—	—	143	744
Cheeky Cherubs	223	—	—	—	223	851
Fees for weddings and funerals	1,135	—	—	—	1,135	283
Total	5,102	—	—	—	5,102	6,006

Other incoming resources

Night shelter	2,626	—	—	—	2,626	—
Hand-in-Hand	500	—	—	—	500	—
St Andrews Meals	700	—	—	—	700	—
Hall Letting Deposits	50	—	—	—	50	100
Total	3,876	—	—	—	3,876	100
INCOME TOTAL	174,453	50,000	—	—	224,453	176,091

EXPENDITURE

Cost of generating funds - Cost of generating voluntary income

Costs of fetes & other events	1,346	—	—	—	1,346	2,355
Investment management costs	4,435	—	—	—	4,435	4,758
Total	5,781	—	—	—	5,781	7,113

Charitable activities

Brunch & Bounce	121	—	—	—	121	888
Cheeky Cherubs	47	—	—	—	47	274
Youth Club	117	—	—	—	117	1,454
Make & Take	—	—	—	—	—	(33)
Compassion UK	1,308	—	—	—	1,308	1,250
Home mission	1,047	—	—	—	1,047	(22)
Night Shelter	2,840	—	—	—	2,840	2,945
Hand in Hand	870	—	—	—	870	3,515
Common Fund	70,000	—	—	—	70,000	67,000
LDF Fees	—	—	—	—	—	165
Occasional office fees	410	—	—	—	410	131
Assistant staff costs	4,200	—	—	—	4,200	4,486
Children & Family Pastor	25,374	—	—	—	25,374	22,716
Working expenses of incumbent	177	—	—	—	177	545
Water rates - vicarage	716	—	—	—	716	702
Vicar's telephone	222	—	—	—	222	348
Parish training and mission	1,228	—	—	—	1,228	330
Education	—	—	—	—	—	7
Church running - insurance	4,281	—	—	—	4,281	4,210
Copyright & Music costs	352	—	—	—	352	352
Church maintenance	4,116	—	—	—	4,116	1,798
Cleaning	3,072	—	—	—	3,072	3,183
Church running - electric	1,592	—	—	—	1,592	2,129
Church running - gas	3,350	—	—	—	3,350	4,168
Church running - water	190	—	—	—	190	95
Upkeep of services	142	—	—	—	142	1,868
Childrens Sunday expenses	78	—	—	—	78	(9)
Christmas Activities	443	—	—	—	443	873
Bookstall costs	—	—	—	—	—	(50)
Printing & Copying & Stationery	1,058	—	—	—	1,058	1,199
Church office - telephone	759	—	—	—	759	1,299
Administration	1,467	—	—	—	1,467	441
Church major repairs - structure	4,914	—	—	—	4,914	2,452
Church major repairs - installation	—	—	—	—	—	13,452
Church interior and exterior decorating	—	—	—	—	—	4,800
Hall + interior and exterior decorating	6,102	—	—	—	6,102	—
85 Cheverton property upkeep	1,487	—	—	—	1,487	2,220
Total	142,080	—	—	—	142,080	151,184

Governance costs

Governance costs examination/audit fee	500	—	—	—	500	500
Total	500	—	—	—	500	500

Depreciation - Plant and Machinery Depreciation

Plant & Machinery Depreciation	5,531	—	—	—	5,531	5,531
Total	5,531	—	—	—	5,531	5,531

Depreciation - Fixtures and Fittings Depreciation

Fixtures & Fittings	5,099	—	—	—	5,099	2,738
Total	5,099	—	—	—	5,099	2,738
EXPENDITURE TOTAL	158,991	—	—	—	158,991	167,066
GRAND TOTAL	15,462	50,000	—	—	65,462	9,025