

# **St Andrew's Church Whitehall Park**

## **End of Year Financial Statements**

**Year ending 2021**

## **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 2021 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



The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. 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 & interim Safeguarding Officer)	-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 J King (Safeguarding Officer)	
Ms J Ryan	
Mr J Thresher	
Mr W Kuledormey	
Mr C Bailey	

The members of PCC act as Trustees except for any nonvoting/ 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 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 2021 was 48.

### **ACHIEVEMENT AND PERFORMANCE**

Six meetings and one extra-ordinary meeting of the St Andrew's PCC were held on 25 January, 02 February (Extra-Ordinary), 23 March, 13 July, 28 September and 09 November.

Standing Committee Meetings were held on a mostly weekly basis and took place after Morning Prayer on a Tuesday, in the form of a regular staff meeting.

Common Fund contribution for 2021 was £ 70,000. This figure remained the same as 2020 due to a more restricted budget because of the pandemic and extensive planned reordering works in 2021. However, our regular St Peter's Fund contributions ceased part way through the year due to emergency building work needing to be undertaken at St Peter's. Due to this loss of income our Common Fund contribution was recalculated to £62334 in consultation with the Diocese of London Finance Board. In 2022 our Common Fund contribution will be £50400, reduced to £15,000 for the first six months. Assuming that the St Peters work is completed on time and within budget, the second six monthly payments will be £5,900, which is a small increase on our previous monthly contribution. We are committed to increasing our Common Fund contribution in the future.

Vision and Values

Our values, vision and mission statement:

### **Values**

Worship & Prayer

Discipleship & Community

Mission & Service

### **St Andrew's Vision:**

Loving God | Building Community | Celebrating Life

### **St Andrew's Mission Statement**

Celebrate life with God and one another by becoming disciples of Jesus who seek transformation in our lives, our community and beyond.

## **Summary of achievements**

**Loving God-** This was another year that was dominated by the COVID pandemic. We began the year with a recommended lock-down and so were back online for all worship, prayer and discipleship. The PCC made the decision to return to online only services and activities, through the recommendation of the Bishop and Mayor of London. The decision to return to Zoom was made so that the majority of people could stay connected and involved in our services. By Easter we had returned to worship services in the building, with the option to join in online, via YouTube. This mixed-mode approach remained throughout 2021 and offering an online livestream with playback will remain a feature of St Andrew's for the foreseeable future.

**Building Community-** Through much of the year all midweek activities needed to be online as restrictions recommended minimal in person contact. However, we continued with our commitment to Tuesday Morning Prayer and Thursday Evening Life groups, making sure that something was available most weeks. 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 socialize.

New facilities, completed during the first half of 2021, have positioned St Andrew's to fulfil its vision to be a community hub in the Whitehall Park area and we saw many people using our facilities in the latter part of the year, with an increase in bookings and long-term hall hires. We've also been able to return to hosting many of our usual activities in the second half of the year, with a memorable pancake party and Christmas events and services.

**Mission & Service-** Due to restrictions it was not possible to host the Night shelter in 2021, as it was deemed not to be safe for the guests or volunteers. Many of our usual outreach events and midweek activities had to be postponed in their traditional form for the first half of the year. Creative endeavours from our youth worker meant that reimagined gatherings were possible, an example of this was an outdoor easter egg hunt around the parish. The pandemic also meant an opportunity for new areas of mission and service to emerge. We began a new partnership with local schools and family centres. 'St Andrew's Meals' provide simple, healthy fun meal boxes for a family of up to four people. The aim is that young people can choose from a selection of four or five tasty meals and the recipe cards are engaging. By the end of 2021 we grew this project, partnering with 2 school and a community centre. We also became an official eco church in 2021. Through the help of A Rocha and the national eco church initiative a group from St Andrew's began an eco garden and campaigned around various care of creation projects to raise awareness an action on the climate emergency. Through these and other initiatives we were able to maintain and foster a loving presence within our neighbourhood.

Other key discussions and developments through the PCC:

2021 saw the practical start and completion of our redevelopment project to refurbish the north side of the hall section of our building. This involved extensive reordering works to this section- the relocation and expansion of the kitchen, replacing the toilets, to include an accessible toilet with baby change and shower room and 3 new unisex toilets. The relocation of the kitchen also made way for a new small meeting room. This was much needed work, and it was wonderful to see these new facilities being used in the second half of 2021.

Through our work with Matthew Lloyd Architects, we also appointed a new architect, Alex Sherratt. Our grateful thanks go to Robert George for his many years of service at St Andrew's.

With the new facilities brought the opportunity to set up a few new long-term hire agreements for local clubs and music tuition, all agreed through the PCC.

A Safeguarding review was undertaken by our interim safeguarding officer and children's champion and improvements made to improve our recruitment processes and rebuild our volunteer team coming out of lockdown. A new church management and website agreement was put in place. 'Church Hubb' offered a more cost-effective website and database hosting solution, with added safeguarding and GDPR improvements.

## **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. 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.

£10,000 to support the re-launch of St Peter's church money is held in a CBF Deposit Fund account in the name of 'Upper Holloway St Peters PCC'. St Peter's Asset Management Group are reviewing whether it is appropriate to hold the funds specifically for a church relaunch. The PCC is aware of the review but in the meantime, agreed to holding the reserve for the relaunch.

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 Restricted Endowment Total 2020**

### Incoming resources

Incoming resources from generated funds

Voluntary income	124,428	—	—	124,428	173,100
Activities for generating funds	5,653	—	—	5,653	8,136
Investment income	34,407	—	—	34,407	34,239
Incoming resources from charitable activities	1,743	—	—	1,743	5,102
Other incoming resources	6,880	—	—	6,880	3,876

<b>Total income</b>	<b>173,110</b>	<b>—</b>	<b>—</b>	<b>173,110</b>	<b>224,453</b>
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### Resources used

Cost of generating funds

Cost of generating voluntary income	5,835	—	—	5,835	5,781
Charitable activities	317,290	—	—	317,290	142,080
Governance costs	650	—	—	650	500
Depreciation					
Plant and Machinery Depreciation	5,331	—	—	5,331	5,531
Fixtures and Fittings Depreciation	5,099	—	—	5,099	5,099

<b>Total expenditure</b>	<b>334,204</b>	<b>—</b>	<b>—</b>	<b>334,204</b>	<b>158,991</b>
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<b>Net income / (expenditure) resources before transfer</b>	<b>(161,094)</b>	<b>—</b>	<b>—</b>	<b>(161,094)</b>	<b>65,462</b>
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### Transfers

Gross transfers between funds - in	—	—	—	—	37,149
Gross transfers between funds - out	—	—	—	—	(37,149)

**Other recognised gains / losses**

Gains on revaluation, fixed assets, charity's own use	1,917	—	—	1,917	—
<b>Net movement in funds</b>	<b>(159,177)</b>	<b>—</b>	<b>—</b>	<b>(159,177)</b>	<b>65,462</b>
<b>Total funds brought forward</b>	<b>1,377,452</b>	<b>—</b>	<b>—</b>	<b>1,377,452</b>	<b>212,960</b>
<b>Total funds carried forward</b>	<b>1,218,274</b>	<b>—</b>	<b>—</b>	<b>1,218,274</b>	<b>278,422</b>

## Represented by

### Unrestricted

General fund	1,065,212	—	—	1,065,212	1,224,390
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### Designated

Children & Families	100,767	—	—	100,767	100,767
Legacy Fund	50,000	—	—	50,000	50,000
Night Shelter	4857	—	—	4857	2,295
Hand in Hand	2563			2563	

## Balance sheet

Class and code year	Description	This year	Last
<b>Fixed assets</b>			
6420	Property	1,100,000	1,100,000
6430	Plant & Machinery	110,623	110,623
6431	Plant & Machinery Depreciation	(43,519)	(38,188)
6440	Fixtures & Fittings - Cost	26,202	26,202
6441	Fixtures & Fittings Depreciation	(12,199)	(7,101)
	<b>Total Fixed assets</b>	<b>1,181,106</b>	<b>1,191,536</b>
<b>Current assets</b>			
6501	Barclays Current Account	4,963	(1,753)
6502	Barclays Saver Account	28,254	165,321
6505	Youth Fund	—	1,248
6506	Youth Fund Reserve	—	35
Z05	Accounts Receivable	7,410	23,435
	<b>Total Current assets</b>	<b>40,627</b>	<b>188,287</b>

## Liabilities



Z04	Accounts Payable	3,459	2,371
	<b>Total Liabilities</b>	<b>3,459</b>	<b>2,371</b>
	<b>Net Asset surplus(deficit)</b>	<b>1,218,274</b>	<b>1,377,452</b>
<b>Reserves</b>			
	Excess / (deficit) to date	(161,094)	65,462
Z01	Starting balances	1,377,452	1,311,990
Z03	Gains and losses own use	1,917	—
	<b>Total Reserves</b>	<b>1,218,274</b>	<b>1,377,452</b>
<b>Represented by funds</b>			
	Unrestricted	1,065,212	1,224,390
	Designated	153,062	153,062
	Restricted	—	—
	Endowment	—	—
	<b>Total</b>	<b>1,218,274</b>	<b>1,377,452</b>

## Statement of assets and liabilities

year	General	Designated	Restricted	Endowment	This
	Last year				
<b>Fixed assets - Tangible assets</b>					
Property -	1,100,000	—	—	—	1,100,000
Plant & Machinery -	110,623	—	—	—	110,623
Plant & Machinery Depreciation -	(43,519)	—	—	—	(43,519)
Fixtures & Fittings - Cost -	26,202	—	—	—	26,202
Fixtures & Fittings Depreciation -	(12,199)	—	—	—	(12,199)
<b>Totals</b>	<b>1,181,106</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,181,106</b>
<b>Current assets - Cash at bank and in hand</b>					
Barclays Current Account -	(124,230)	129,430	(235)	—	4,963

Barclays Saver Account -	8) 28,019	5 —	235	—	28,254	165,321
Youth Fund -	(23,597)	23,597	—	—	—	1,248
Youth Fund Reserve -	(30)	30	—	—	—	35
<b>Totals</b>	<b>(119,845)</b>	<b>153,062</b>	<b>—</b>	<b>—</b>	<b>33,217</b>	<b>164,851</b>
<b>Current assets - Debtors</b>						
Accounts Receivable -	7,410	—	—	—	7,410	23,435
<b>Totals</b>	<b>7,410</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>7,410</b>	<b>23,435</b>
<b>Liabilities - Creditors:</b>						
<b>Amounts falling due in one year</b>						
Accounts Payable -	3,459	—	—	—	3,459	2,371
<b>Totals</b>	<b>3,459</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>3,459</b>	<b>2,371</b>
<b>Grand total</b>	<b>1,065,212</b>	<b>153,062</b>	<b>—</b>	<b>—</b>	<b>1,218,274</b>	<b>1,377,452</b>

## Analysis of income and expenditure

	<b>Unrestricted</b>	<b>Designated</b>	<b>Total</b>
	<b>Endowment</b>	<b>This yearLast year</b>	<b>Restricted</b>

## INCOME AND ENDOWMENTS

### Incoming resources from generated funds - Voluntary income

Gift Aid - Bank	4,685	—	—	—	4,685	3,150
Gift Aid - Envelopes	6,687	—	—	—	6,687	7,174
Other planned giving	13,811	—	—	—	13,811	16,235
Tax recoverable on Gift	10,668	—	—	—	10,668	12,265

Aid						
Loose plate collections	795	—	—	—	795	859
Regular gift days	16,315	—	—	—	16,315	16,850
Other	495	—	—	—	495	476
One-off Gift Aid gifts	11,148	—	—	—	11,148	10,029
Donations appeals etc	1,970	—	—	—	1,970	1,745
Legacies	11,000	—	—	—	11,000	50,000
Recurring grants	11,000	—	—	—	11,000	29,800
Other funds generated	155	—	—	—	155	5,019
Non-recurring one-off grants	35,700	—	—	—	35,700	19,500
Total	124,428	—	—	—	124,428	173,100

### Incoming resources from generated funds - Activities for generating funds

Church Lettings	—	—	—	—	—	1,000
Church hall lettings - fund raising	5,653	—	—	—	5,653	7,136
Total	5,653	—	—	—	5,653	8,136

### Incoming resources from generated funds - Investment income

Bank and building society interest	9	—	—	—	9	204
85 Cheverton Rent	34,398	—	—	—	34,398	34,035
Total	34,407	—	—	—	34,407	34,239

### Incoming resources from charitable activities

Dads & Kids	334	—	—	—	334	206
Church hall lettings - objectives	—	—	—	—	—	3,395
Brunch & Bounce	89	—	—	—	89	143
Cheeky Cherubs	345	—	—	—	345	223
Fees for weddings and funerals	976	—	—	—	976	1,135
Total	1,743	—	—	—	1,743	5,102

### Other incoming resources

Night shelter	—	—	—	—	—	2,626
Hand-in-Hand	3,125	—	—	—	3,125	500
St Andrews Meals	3,704	—	—	—	3,704	700
Hall Letting Deposits	50	—	—	—	50	50
Total	6,880	—	—	—	6,880	3,876
<b>INCOME TOTAL</b>	<b>173,110</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>173,110</b>	<b>224,453</b>

## EXPENDITURE

### Cost of generating funds - Cost of generating voluntary income

Costs of fetes & other events	105	—	—	—	105	1,346
Investment management costs	5,730	—	—	—	5,730	4,435
Total	5,835	—	—	—	5,835	5,781

### Charitable activities

Brunch & Bounce	75	—	—	—	75	121
Cheeky Cherubs	102	—	—	—	102	47
Youth Club	—	—	—	—	—	117
Make & Take	159	—	—	—	159	—

Compassion UK	1,344	—	—	—	1,344	1,308
Home mission	918	—	—	—	918	1,047
Night Shelter	—	—	—	—	—	2,840
Hand in Hand	905	—	—	—	905	870
St Andrews Meals	261	—	—	—	261	—
Common Fund	62,334	—	—	—	62,334	70,000
Occasional office fees	—	—	—	—	—	410
Assistant staff costs	—	—	—	—	—	4,200
Children & Family Pastor	23,236	—	—	—	23,236	25,374
Working expenses of incumbent	165	—	—	—	165	177
Water rates - vicarage	749	—	—	—	749	716
Vicar's telephone	389	—	—	—	389	222
Parish training and mission	158	—	—	—	158	1,228
Church running - insurance	4,114	—	—	—	4,114	4,281
Copyright & Music costs	383	—	—	—	383	352
Church maintenance	2,961	—	—	—	2,961	4,116
Cleaning	3,643	—	—	—	3,643	3,072
Church running - electric	1,881	—	—	—	1,881	1,592
Church running - gas	5,273	—	—	—	5,273	3,350
Church running - water	72	—	—	—	72	190
Upkeep of services	1,905	—	—	—	1,905	142
Childrens Sunday expenses	138	—	—	—	138	78
Upkeep of churchyard	1,807	—	—	—	1,807	—
Christmas Activities	634	—	—	—	634	443
Printing & Copying & Stationery	548	—	—	—	548	1,058
Church office - telephone	745	—	—	—	745	759
Administration	438	—	—	—	438	1,467
Church major repairs - structure	—	—	—	—	—	4,914
Hall + major repairs - structure	199,898	—	—	—	199,898	—
Hall + interior and exterior decorating	—	—	—	—	—	6,102
85 Cheverton property upkeep	2,057	—	—	—	2,057	1,487
Total	317,290	—	—	—	317,290	142,080

### Governance costs

Governance costs	650	—	—	—	650	500
examination/audit fee	—	—	—	—	—	—
Total	650	—	—	—	650	500

### Depreciation - Plant and Machinery Depreciation

Plant & Machinery Depreciation	5,331	—	—	—	5,331	5,531
Total	5,331	—	—	—	5,331	5,531

### Depreciation - Fixtures and Fittings Depreciation

Fixtures & Fittings Depreciation	5,099	—	—	—	5,099	5,099
Total	5,099	—	—	—	5,099	5,099
<b>EXPENDITURE TOTAL</b>	<b>334,204</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>334,204</b>	<b>158,991</b>
<b>GRAND TOTAL</b>	<b>(161,094)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>(161,094)</b>	<b>65,462</b>