

St Andrew's Whitehall Park
End of Year Financial Statements
Year ending 31st December 2024

Whitehall Park N19 3TN
Registered Charity Number 1152160

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. 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 M Ray (Warden)	- ex officio
Ms J King (Warden)	- ex officio
Ms F Alty (Licensed Lay Minister & Synod Rep)	-ex officio
Ms S Liang (PCC Secretary)	
Ms J Ryan (Vice/Lay Chair & Treasurer)	
Ms S Hallam	
Mr Jonathan Lee	
Dr Amy Pollard	

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, treasurer and the Licensed Lay Minister. The committee meets in advance of PCC meetings to prepare the agenda.

Revd S Clarke (Vicar & Chair)
Ms J King (Warden)
Ms M Ray (Warden)
Ms F Alty (Licensed Lay Minister)
Ms J Ryan (Treasurer)

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 2024 was 46.

ACHIEVEMENT AND PERFORMANCE

Six meetings of the St Andrew's PCC were held on 18 January, 21 March, 02 June, 11 July, 26 September and 21 November.

Standing Committee Meetings were held on a bi-monthly basis and took place after Morning Prayer on a Tuesday, in the form of a staff meeting.

Common Fund contribution for 2024 was £60,000. We are committed to increasing our Common Fund contribution in the future as it is essential for the support the mission and ministry of the church and wider diocese.

Vision and Values

Our values, vision and mission statement:

Values

Worship & Prayer | Discipleship & Community | Mission & Service

St Andrew's Vision:

Loving God with our whole lives

Building a community of confident disciples

Celebrating life on earth as it is in heaven

Summary of achievements

Loving God with our whole lives- Our Sunday worship is marked by a regular pattern of worship, teaching, prayer and Holy Communion. We use the lectionary readings for the key seasons of Advent, Christmas, Easter and Pentecost. During other parts of the year we have shaped teaching series that speak into our vision and values. This year we did a series entitled 'Generous God', exploring a series of parables in Luke's Gospel. A series resourced by the London Institute of Contemporary Christianity called Frontline Sundays, encouraged us to think of Sundays as a place by which we are equipped for mission and ministry the other 6 days of the week. In the Autumn term we used the 'Practicing the Way' material on Sundays. This looked at what it means to follow Jesus as a disciple, build into our life core practices or habits and centre our lives around a rhythm or rule of life.

Prayer remains at the heart of our community. We meet together each week for Morning Prayer and monthly either as a church or with the wider Stepney Churches through "Stepney @ Prayer"

Building Community- Our midweek Lifegroup continued to meet on a fortnightly basis. We've sought to gather as many on a Thursday as possible by offering courses which seek to feed people's life in God and encourage them on the spiritual journey. During Lent we used the Church of England's national Lent material 'Watch & Pray'. We offered daily reflections and liturgy through the Watch & Pray booklets and weekly Lent Spaces that met on a Monday afternoon and Thursday evening. These were prayer and study spaces using the weekly themes of Watch & Pray. Throughout the rest of the year, we've used the themes from our Sunday Series to go deeper in prayer, study and discussion. In the Summer Term we used the Frontline Small Group Course and in the Autumn we hosted the first part of the Practicing the Way Course.

Mission & Service- Much of our midweek, monthly and termly outreach continued in the same way as the previous year. Weekly through Cheeky Cherubs. Monthly through Brunch & Bounce. Termly through seasonal events. We also saw an increase in need in our local community with schools increasing their orders of Meal Boxes. In November we took part in the 'Big Quiz- a national Quiz Night in aid of Tearfund.

Children and Families- This year we appointed a new part-time kids and youth pastor, Malin Ray. Malin has brought much energy, passion and vision to our team and the ministry among young people and families. She has led kids church and the volunteer team, managed our safer recruitment and hall hire. Alongside this Malin successfully launched Messy Church and in collaboration with churches in North London we launched a Youth Minster to gather young people together for worship, discipleship, community & mission.

Other key discussions and developments through the PCC:

- We continued to work on and through our new Church Development Plan- a highlight being a creative project called footprints towards Jesus, where we encouraged conversation around lunch in how each of us connected with Jesus.
- Responsibility for the ongoing upkeep of the fabric continued with help from Cloudesley on improving our vision for accessibility to the church building. 3 grants were applied for. High level roofing works were agreed with a substantial grant from Cloudesley. Alongside this, two special grants rounds were successfully applied for. A sustainability grant to install heat pumps and an accessibility grant to improve access, decoration and seating in the hall for after the service and midweek activities.
- Safeguarding remained central to the life of St Andrew's, as a standing agenda item at each PCC. In particular Marion (PSO) and Malin (Children's Champion) continued to improve and develop our safer recruitment procedures and Marion kept the PCC up to date with best practice and procedures. We renewed our agreed services and events and Risk Assessments.

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 St Peter's Asset Management Group (formerly Upper Holloway Team PCC) manages the lettings of the former St Peter's church hall and two flats within the former St Peter's church building on behalf of the Archway Group Ministry. All additional funds are disbursed periodically and equally to the 3 churches in the Group to be used at the discretion of the PCC of each church.

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

A handwritten signature in dark ink, appearing to read 'S Clarke', written over a horizontal line.

Rev S Clarke (Chair) - Trustee

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 2024 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 3L



Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources						
Incoming resources from generated funds						
Voluntary income	39,157	—	11,677	—	50,834	46,342
Activities for generating funds	17,387	1,774	—	—	19,161	12,089
Investment income	30,133	9,042	—	—	39,174	35,507
Incoming resources from charitable activities	876	5	—	—	881	447
Other incoming resources	37,980	5,166	11,415	—	54,561	149,739
Local Giving	—	—	1,534	—	1,534	824
Total income	125,532	15,987	24,625	—	166,145	244,947
Resources used						
Cost of generating funds						
Cost of generating voluntary income	149	—	926	—	1,076	427
Investment management costs	194	—	—	—	194	149
Charitable activities	107,124	8,880	17,427	—	133,431	245,064
Children & Families Activities	1,709	—	253	—	1,962	2,056
Governance costs	1,000	—	—	—	1,000	650
Depreciation						
Plant and Machinery Depreciation	—	5,531	—	—	5,531	11,789
Fixtures and Fittings Depreciation	—	6,258	—	—	6,258	—
Total expenditure	110,177	20,668	18,606	—	149,451	260,134
Net income / (expenditure) resources before transfer	15,355	(4,681)	6,019	—	16,693	(15,187)
Transfers						
Gross transfers between funds - in	—	14,363	10	—	14,373	—
Gross transfers between funds - out	(14,373)	—	—	—	(14,373)	—
Other recognised gains / losses						
Net movement in funds	982	9,682	6,029	—	16,693	(15,187)
Total funds brought forward	1,187,612	0	8,744	—	1,196,357	1,211,544
Total funds carried forward	1,188,594	9,682	14,774	—	1,213,050	1,196,357

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	(60,112)	(54,581)
6440	Fixtures & Fittings - Cost	37,797	37,797
6441	Fixtures & Fittings Depreciation	(30,972)	(24,714)
	Total Fixed assets	1,157,336	1,169,124
Current assets			
6501	Barclays Current Account	50	17,114
6502	Barclays Saver Account	28,369	10,105
6503	Barclays Current Account 2	29,687	—
Z05	Accounts Receivable	2,104	—
	Total Current assets	60,209	27,219
Liabilities			
6699	Agency collections	(306)	(13)
Z04	Accounts Payable	4,801	—
	Total Liabilities	4,495	(13)
	Net Asset surplus(deficit)	1,213,050	1,196,357
Reserves			
	Excess / (deficit) to date	16,693	(15,187)
Z01	Starting balances	1,196,357	1,211,544
Z03	Gains and losses own use	—	—
	Total Reserves	1,213,050	1,196,357
	Represented by funds		
	Unrestricted	1,188,594	1,187,612
	Designated	9,682	0
	Restricted	14,774	8,744
	Endowment	—	—
	Total	1,213,050	1,196,357

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
Appeals - Charity fundraising							
Restricted	(10)	1,534	1,534	10	—	—	—
Sub-total for Appeals	(10)	1,534	1,534	10	—	—	—
CHEV - Cheverton sinking fu							
Designated	—	5,128	1,657	4,435	—	—	7,906
Sub-total for CHEV	—	5,128	1,657	4,435	—	—	7,906
CHURCH - church maintenance s							
Designated	—	1,166	5,443	9,834	—	—	5,557
Sub-total for CHURCH	—	1,166	5,443	9,834	—	—	5,557
CYworker - 2023 Gift Day - chil							
Restricted	7,558	9,085	7,525	—	—	—	9,118
Sub-total for CYworker	7,558	9,085	7,525	—	—	—	9,118
Cloudesley - Cloudesley							
Restricted	—	10,815	5,400	—	—	—	5,415
Sub-total for Cloudesley	—	10,815	5,400	—	—	—	5,415
Ed - Education							
Restricted	—	1,467	1,467	—	—	—	—
Sub-total for Ed	—	1,467	1,467	—	—	—	—
FabFund - Fabric & Heating Fun							
Restricted	—	1,000	480	—	—	—	520
Sub-total for FabFund	—	1,000	480	—	—	—	520
Flowers - Flowers - state purp							
Restricted	3	—	3	—	—	—	—
Sub-total for Flowers	3	—	3	—	—	—	—
Gifts - Internal gifts							
Restricted	—	—	—	—	—	—	—
Sub-total for Gifts	—	—	—	—	—	—	—
MHF - Mission Hall Fund							
Restricted	1,126	600	1,661	—	—	—	65
Sub-total for MHF	1,126	600	1,661	—	—	—	65
Meals - St Andrews Meals							
Restricted	68	125	537	—	—	—	(344)
Sub-total for Meals	68	125	537	—	—	—	(344)
Tithe - Charity donations							
Designated	0	9,693	1,686	—	—	—	8,007
Sub-total for Tithe	0	9,693	1,686	—	—	—	8,007
bldg - Church Building							
Designated	—	—	94	94	—	—	—
Sub-total for bldg	—	—	94	94	—	—	—
General - General fund							
Unrestricted	1,187,612	125,532	110,177	(14,373)	—	—	1,188,594
Sub-total for General	1,187,612	125,532	110,177	(14,373)	—	—	1,188,594
ZReval - Revaluation reserves							
Designated	—	—	11,789	—	—	—	(11,789)
Sub-total for ZReval	—	—	11,789	—	—	—	(11,789)
Grand total	1,196,357	166,145	149,451	—	—	—	1,213,050

Analysis of income and expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u> <u>This year</u>	<u>Last year</u>
INCOME AND ENDOWMENTS						
Incoming resources from generated funds - Voluntary income						
Gift Aid - Bank	5,281	—	—	—	5,281	8,500
Parish Giving Scheme	16,623	—	—	—	16,623	7,814
Other planned giving	705	—	—	—	705	7,200
Loose plate collections	936	—	10	—	946	1,091
Envelopes - Gift Aid	462	—	—	—	462	465
Digital donations - Sundays	1,384	—	—	—	1,384	1,883
St Andrews Gift Day	—	—	9,075	—	9,075	10,558
One-off Gift Aid gifts	6,125	—	2,467	—	8,592	4,035
One-off gifts w/o Gift Aid	35	—	—	—	35	1,259
Cash donations mid-week	369	—	—	—	369	371
Card donations mid-week	1,219	—	—	—	1,219	862
Donations during fetes - card	305	—	—	—	305	268
Donations during fetes - cash	394	—	—	—	394	122
St Andrews Meals	—	—	125	—	125	160
Tax recoverable on Gift Aid	1,250	—	—	—	1,250	—
Gift Aid - PGS	4,068	—	—	—	4,068	1,753
Total	39,157	—	11,677	—	50,834	46,342
Incoming resources from generated funds - Activities for generating funds						
Church hall lettings - regular	8,856	984	—	—	9,841	6,134
Church hall lettings - individual	8,530	790	—	—	9,320	5,854
Hall Letting Deposits	—	—	—	—	—	100
Total	17,387	1,774	—	—	19,161	12,089
Incoming resources from generated funds - Investment income						
Bank and building society interest	251	24	—	—	274	107
85 Cheverton Rent	29,882	9,018	—	—	38,900	35,400
Total	30,133	9,042	—	—	39,174	35,507
Incoming resources from charitable activities						
Fees for weddings and funerals	876	5	—	—	881	447
Total	876	5	—	—	881	447
Other incoming resources						
Grants	—	—	600	—	600	3,278
Insurance claims	1,850	1,166	—	—	3,016	—
Non-recurring one-off grants	130	—	10,815	—	10,945	104,961
St Peters	36,000	4,000	—	—	40,000	41,500
Total	37,980	5,166	11,415	—	54,561	149,739
Other incoming resources - Local Giving						
Gifts	—	—	—	—	—	370
Donations for appeals	—	—	1,534	—	1,534	454
Total	—	—	1,534	—	1,534	824
INCOME TOTAL	125,532	15,987	24,625	—	166,145	244,947

EXPENDITURE

Cost of generating funds - Cost of generating voluntary income

Costs of fetes & other events	149	—	926	—	1,076	427
Total	149	—	926	—	1,076	427

Cost of generating funds - Investment management costs

Investment management costs	194	—	—	—	194	149
Total	194	—	—	—	194	149

Charitable activities

Youth Club	96	—	—	—	96	35
Giving to missionary societies	—	150	—	—	150	1,800
Giving to Compassion	—	1,536	—	—	1,536	1,376
Giving - relief and development agencies	—	—	—	—	—	4,766
Giving - gifts	129	—	—	—	129	435
Giving - donations for appeals	0	—	1,088	—	1,088	714
Home mission	36	—	465	—	501	(477)
Hand in Hand	—	—	—	—	—	670
St Andrews Meals	—	—	537	—	537	92
Common Fund	60,000	—	—	—	60,000	60,000
LDF Fees	352	—	—	—	352	300
Children & Family Pastor	—	—	7,525	—	7,525	15,305
Working expenses of incumbent	254	—	—	—	254	121
Water rates - vicarage	—	—	—	—	—	434
Vicar's telephone	353	—	—	—	353	481
Parish training and mission	125	—	—	—	125	17
Education	—	—	1,867	—	1,867	202
Church running - insurance	5,232	—	—	—	5,232	4,504
Copyright & Music costs	544	—	—	—	544	480
Church maintenance sundries	1,276	—	—	—	1,276	1,062
Cleaning	5,292	—	—	—	5,292	4,582
Church maintenance repairs & inspections	2,746	5,443	480	—	8,669	6,615
Church running - electric	7,108	—	—	—	7,108	8,234
Church running - gas	12,240	—	—	—	12,240	11,292
Church running - water	225	—	—	—	225	208
Upkeep of services	461	—	3	—	464	735
Childrens Sunday expenses	230	—	—	—	230	228
Food & Beverage	464	94	63	—	621	562
Upkeep of churchyard	254	—	—	—	254	300
Christmas Activities	258	—	—	—	258	702
Visiting speakers / locums	7	—	—	—	7	—
Printing & Copying & Stationery	329	—	—	—	329	3,473
Church office - telephone	750	—	—	—	750	565
Administration	652	—	—	—	652	1,004
Hall running - commission	1,197	—	—	—	1,197	—
bank charges	34	—	—	—	34	—
Church major repairs - structure	—	—	5,400	—	5,400	106,161
Church major repairs - installation	—	—	—	—	—	589
85 Cheverton property upkeep	1,355	1,657	—	—	3,011	3,235
85 Cheverton letting & mgmt fees	5,127	—	—	—	5,127	—
85 Cheverton major repairs	—	—	—	—	—	4,260
Total	107,124	8,880	17,427	—	133,431	245,064

Charitable activities - Children & Families Activities

Brunch & Bounce	1,252	—	—	—	1,252	885
Cheeky Cherubs	305	—	—	—	305	149
Children & Families fetes	153	—	253	—	405	1,022
Total	1,709	—	253	—	1,962	2,056

Governance costs

Governance costs examination/audit fee	1,000	—	—	—	1,000	650
Total	1,000	—	—	—	1,000	650

Depreciation - Plant and Machinery Depreciation

Plant & Machinery Depreciation	—	5,531	—	—	5,531	11,789
Total	—	5,531	—	—	5,531	11,789

Depreciation - Fixtures and Fittings Depreciation

Fixtures & Fittings Depreciation	—	6,258	—	—	6,258	—
Total	—	6,258	—	—	6,258	—
EXPENDITURE TOTAL	110,177	20,668	18,606	—	149,451	260,134
GRAND TOTAL	15,355	(4,681)	6,019	—	16,693	(15,187)