

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1170281

Details

Other names	ST ANDREW'S FROGNAL URC CHARITY, ST ANDREW'S HAMPSTEAD UNITED REFORMED CHURCH CHARITY, ST ANDREW'S HAMPSTEAD URC CHARITY
Status	Registered
Legal form	Other
Registered	2016-11-21
Register	View on the Charity Commission register

Contact

Address	St. Andrews Church Frognal Lane London NW3 7DY
Phone	02074355725
Website	www.standrewsfrognal.co.uk

Activities

Objects: THE OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE SCHEME OF UNION OF THE UNITED REFORMED CHURCH.

Activities: Sunday morning worship.Thursday morning prayer and Bible study.

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Camden

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£121,885	£134,409	-	-
2023-12-31	£144,509	£143,491	-	-
2022-12-31	£103,456	£100,300	-	-
2021-12-31	£140,720	£84,710	-	-
2020-12-31	£85,190	£106,217	-	-

Trustees

Name	Role	Appointed
ANDREW DAVID GLENNIE		2016-09-11
CATHERINE ANNE NOBLE		2016-04-24
CHRISTIAN MARIA SAWYER		2016-04-24
DAVID EDMUND NOBLE		2016-04-24
DOREEN MORGANS		2016-04-24
JOHN RICHARD MEADOWS		2016-04-24
SUSAN MARGARET NOBLE		2016-04-24
TREVITT JAMES STEGGLES		2016-04-24
VICTORIA CLAIRE FERGUSON		2016-04-24

Accounts

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 DECEMBER 2024

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on a receipts and payments basis.

ADMINISTRATIVE INFORMATION

St Andrew's Frognal is a local church of the United Reformed Church (URC) in Great Britain, a member of 'Churches Together in Camden' and a member of the URC's Thames North Synod. It is situated on the junction of Finchley Road and Frognal Lane in Hampstead, London, postcode NW3 7DY.

It was separately registered as a charity on 21 November 2016, charity no. 1170281. Its trustees are the elders: Victoria Ferguson, Andrew Glennie, John Meadows, Doreen Morgans, Anne Noble, David Noble, Susan Noble, Christy Sawyer; and its treasurer: Trevitt Steggles. The church building, the manse at 42 Armitage Rd, London NW11 8RD and the Garden Flat, Orchard Mead House, 733 Finchley Rd, London NW11 8DJ, together with a 20% share in the manse of Trinity, Camden URC at 34 Willes Road, London NW5 3DS, are vested in URC Thames North Trust as trustees and held for the benefit of St Andrew's Frognal URC in accordance with the trusts applicable to URC properties.

The church maintains bank accounts with HSBC Bank for general use and holds 4 savings accounts: three with COIF (Charities Official Investment Fund) administered by CCLA (Charity Commission and Local Authority), and the other with the Churches Mutual Credit Union.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church's activities are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the URC determined by the General Assembly of the URC and supplemented by the rules of St Andrew's Frognal URC. The Elders' Meeting, assisted by its Finance and Fabric Committee, is responsible for the financial administration of the church, and the care and maintenance of the church premises together with the manse and flat. Elders' meetings are normally held monthly. The Church Meeting (of all who wish to attend) gives general guidance on the life and work of the church; only church members have voting rights.

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OBJECTIVES AND ACTIVITIES

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- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers;
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Specifically it offers Sunday morning worship, both at the church and on-line through Zoom, various Bible Study sessions, and other occasional services and events including weddings, funerals and christenings. It also provides the main premises for the Wengelawit Eritrean Lutheran Church in London.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

While the minister's post is currently vacant, services were conducted in some form every Sunday, by visiting ministers or by church elders who are trained lay preachers. Since re-opening of the church in 2021, following the Covid pandemic when services were held using Zoom, simultaneous broadcasts of the services via Zoom have continued, helping to bring the church to a wider congregation.

The Finance and Fabric Committee have liaised regularly after services and by telephone and email to ensure timely and effective church maintenance.

Elders and others have continued to make a wide variety of contributions: in the choir, providing ministry, providing pastoral care, catering, flowers, managing hall lettings, property management etc. Thanks are due to all who make the church a welcoming feature of the community and a safe environment, particularly to those who took the necessary actions at relevant times to grapple with new technology during and following Covid.

FINANCIAL REVIEW

In 2024 a deficit of £12,500 was recorded. However, this would have been a small surplus of about £4,000 had the money from an insurance assessment and some outstanding rent been received sooner.

The reserves at year end stood at £493,000 of which £492,000 was in unrestricted funds.

The policy on reserves is that unrestricted funds should exceed 12 months of income from hall lettings (currently about £50,000 in a normal year) this being the largest single source of income, but at risk if the hall were to become unusable for any reason (as it was in 2020).

The church pays a contribution to the URC's Ministry and Mission fund, this operating like a tax with different rates on different sources of income. In 2024 the contribution was £48,000. Because it works 2 years in arrears (eg 2022 contribution based on 2020 income) it can cause significant fluctuations in annual surpluses or deficits. However, an underlying position close to break-even is expected to be achievable over the next few years, probably with small losses. The continuing use of one-off legacy receipts from 2019 to fund various initiatives in line with the church's mission is under regular consideration by the trustees. Special charity collections in church have continued. About £1,000 was donated in 2024 to a variety of causes.

This report was approved by the Trustees on 27/04/25 and is signed on its behalf by the Church Secretary.



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ST ANDREW'S FROGNAL UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.24
RECEIPTS AND PAYMENTS ACCOUNT

Page 1

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
RECEIPTS						
Ordinary collections		299			299	252
Freewill offering		9,195			9,195	8,731
Other donations/events		0			0	0
Gift Aid tax repayments		2,013		131	2,144	2,031
Interest		12,433		0	12,433	11,691
Lettings		50,898			50,898	42,517
Property rents		38,669			38,669	53,259
Charity special collections		0		630	630	525
Other		0			0	0
Legacies		0			0	0
Investment growth (unrealised)		7,617		0	7,617	25,502
Total receipts		121,124		761	121,885	144,509
PAYMENTS						
Ministry & Mission Fund		48,264			48,264	43,559
Ministerial expenses		0			0	0
Manse expenses		1,187			1,187	1,063
Pulpit supply		1,950			1,950	1,790
Church music		0		5,645	5,645	4,773
Church water,gas,elec'y,tels		11,224			11,224	6,373
Church insurance		13,595			13,595	12,528
Printing, stationery, IT		1,188			1,188	995
Cleaning services and materials		10,970			10,970	11,273
Copyrights		239			239	223
Children's church		0		0	0	0
Charities		0		961	961	2,768
Subscriptions etc		0			0	0
Fabric		38,598		0	38,598	57,175
Events/catering/flowers		72			72	74
Bank charges and miscellaneous		227			227	207
Training		0		289	289	688
Total payments		127,514		6,895	134,409	143,491
NET RECEIPTS / (PAYMENTS)		-6,390		-6,134	-12,524	1,018
TRANSFERS between funds		-200		200		
CASH FUNDS b/fwd 1 January		498,948		6,989	505,938	504,919
CASH FUNDS c/fwd 31 December		492,359		1,055	493,413	505,938

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
HSBC current account		19,942			19,942	94,698
HSBC business account		42,979			42,979	2,187
CCLA ethical fund		258,177			258,177	251,281
CCLA deposit fund		122,684			122,684	111,969
Churches Mutual Credit Union		14,192		1,055	15,247	15,208
Builder's imprest		2,000			2,000	2,000
COIF (URC) investment acct		32,647			32,647	31,926
Total monetary assets	4	492,620		1,055	493,675	509,271

Other assets

Gift Aid recoverable						
Rental debtors				0		0

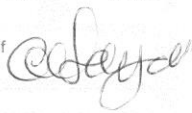
Assets used for church purposes

Buildings	5	Church buildings, manse and flat
Church contents	5	Furnishings and equipment

Liabilities

Cheques not cleared at 31.12	262		262	3,333
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APPROVED by the Church Meeting held on 27/04/25
by CHRISTIAN MALLA (name) SACHAR

and signed on its behalf
(signature) 

The notes on pages 2 and 3 form part of this financial statement

Financial statements for the year ending 31.12.24

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational/legacy fund	498,948	120,924	127,514		492,359

Totals for unrestricted funds	498,948	120,924	127,514		492,359
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Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	6,039		5,645		394
B How training fund	950		289		661
Charities fund	0	961	961		0
Totals for restricted funds	6,989	961	6,895		1,055

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
3 MONIES PAID TO OUTSIDE CAUSES					
Christian Aid				499	316
British legion				20	80
British Red Cross Morocco appeal				0	1,000
British Red Cross Libya appeal				0	1,000
Marie Curie hospice				37	70
Camden cold weather shelter				350	0
URC Commitment for life				55	303
Total				961	2,947

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the CMCU account. Interest and investment gains have been allocated to the now combined congregational/legacy funds.

5 ASSETS USED FOR CHURCH PURPOSES

The Trustees of the church and manse buildings are the URC Thames North Synod Trust who hold them upon trust for purposes connected with St Andrew's Frognal URC. For insurance purposes the church buildings are insured for £23m and the contents for £172,000.

The manse house and garden are insured for £700,000, reflecting rebuild not sale price (which was £1.43m).

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH

Page 3

Financial statements for the year ending 31.12.24

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.24

T J Steggles



7.3.25

(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements for St Andrew's Frognal URC for the year ending 31.12.24 as set out on pages 1 and 2.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 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 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, no matter has come to my attention which

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

Signed by the Independent Examiner:

date: 26.9.2025

Name and address of the Independent Examiner: CHURCH FIELDS, WOODHURST, MANOR CLOSE
PENNY, HP10 8HZ

Relevant professional qualification or body:

FCMA (CIMA)

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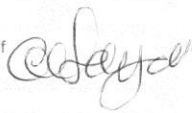
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FINANCIAL REVIEW

In 2023 a small surplus of just over £1,000 was recorded. This was aided by a recovery of about £25,000 in the value of investments, but impacted by a number of one-off projects including energy-saving measures such as hall roof insulation.

The reserves at year end stood at £506,000 of which £499,000 was in unrestricted funds.

The policy on reserves is that unrestricted funds should exceed 12 months of income from hall lettings (currently about £50,000 in a normal year) this being the largest single source of income, but at risk if the hall were to become unusable for any reason (as it was in 2020).

The church pays a contribution to the URC's Ministry and Mission fund, this operating like a tax with different rates on different sources of income. In 2023 the contribution was £43,500. Because it works 2 years in arrears (eg 2022 contribution based on 2020 income) it can cause significant fluctuations in annual profit or loss. However, an underlying position close to break-even is expected to be achievable over the next few years, probably with small losses. The continuing use of one-off legacy receipts from 2019 to fund various initiatives in line with the church's mission is under regular consideration by the trustees.

Special charity collections in church have continued. Just over £3,000 was donated in 2023 to a variety of causes.

This report was approved by the Trustees on and is signed on its behalf by the Church Secretary.

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ST ANDREW'S FROGNAL UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.23
RECEIPTS AND PAYMENTS ACCOUNT

Page 1

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
RECEIPTS						
Ordinary collections		252			252	264
Freewill offering		8,731			8,731	6,931
Other donations/events		0			0	0
Gift Aid tax repayments		1,788		243	2,031	3,395
Interest		11,691		0	11,691	8,259
Lettings		42,517			42,517	47,259
Property rents		53,259			53,259	55,868
Charity special collections		0		525	525	1,005
Other		0			0	0
Legacies		0			0	15,000
Investment growth (unrealised)		25,502		0	25,502	-34,525
Total receipts		143,741		768	144,509	103,456
PAYMENTS						
Ministry & Mission Fund		43,559			43,559	28,920
Ministerial expenses		0			0	0
Manse expenses		1,063			1,063	988
Pulpit supply		1,790			1,790	1,920
Church music		0		4,773	4,773	4,037
Church water,gas,elec'y,tels		6,373			6,373	8,937
Church insurance		12,528			12,528	10,735
Printing, stationery, IT		995			995	835
Cleaning services and materials		11,273			11,273	10,047
Copyrights		223			223	210
Children's church		0		0	0	0
Charities		0		2,768	2,768	2,947
Subscriptions etc		0			0	0
Fabric		57,175		0	57,175	30,023
Events/catering/flowers		74			74	197
Bank charges and miscellaneous		207			207	268
Training		0		688	688	236
Total payments		135,262		8,229	143,491	100,300
NET RECEIPTS / (PAYMENTS)		8,479		-7,461	1,018	3,156
TRANSFERS between funds		-2,000		2,000		
CASH FUNDS b/fwd 1 January		492,469		12,450	504,919	501,762
CASH FUNDS c/fwd 31 December		498,948		6,989	505,938	504,919

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
HSBC current account		94,698			94,698	127,515
HSBC business account		2,187			2,187	2,153
CCLA ethical fund		251,281			251,281	228,466
CCLA deposit fund		111,969			111,969	101,204
Churches Mutual Credit Union		8,219		6,989	15,208	15,194
Builder's imprest		2,000			2,000	2,000
COIF (URC) investment acct		31,926			31,926	29,238
Total monetary assets	4	502,282		6,989	509,271	505,770
Other assets						
Gift Aid recoverable					0	0
Rental debtors						
Assets used for church purposes						
Buildings	5			Church buildings, manse and flat		
Church contents	5			Furnishings and equipment		
Liabilities						
Cheques not cleared at 31.12		3,333			3,333	871

APPROVED by the Church Meeting held on 14/4/24 and signed on its behalf
by CHRISTY SAOYER (name) [Signature] (signature)

The notes on pages 2 and 3 form part of this financial statement

Financial statements for the year ending 31.12.23

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational/legacy fund	492,468	141,741	135,262		498,948

Totals for unrestricted funds

492,468	141,741	135,262		498,948
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Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	10,812		4,773		6,039
B How training fund	1,638		688		950
Charities fund	0	2,768	2,768		0
Totals for restricted funds	12,450	2,768	8,229		6,989

3 MONIES PAID TO OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Christian Aid				316	1,146
Trussell Trust				0	64
British legion				80	61
British Red Cross Morocco appeal				1,000	0
British Red Cross Libya appeal				1,000	0
Marie Curie hospice				70	76
Christian Solidarity Worldwide				0	123
DEC Pakistan Appeal				0	1,000
Crisis UK				0	147
URC Commitment for life				303	330
Total				2,768	2,947

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the CMCU account. Interest and investment gains have been allocated to the now combined congregational/legacy funds.

5 ASSETS USED FOR CHURCH PURPOSES

The Trustees of the church and manse buildings are the URC Thames North Synod Trust who hold them upon trust for purposes connected with St Andrew's Frognal URC. For insurance purposes the church buildings are insured for £22.4m and the contents for £172,000.

The manse house and garden are insured for £700,000, reflecting rebuild not sale price (which was £1.43m).

Financial statements for the year ending 31.12.23

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.23

T J Steggles



10.3.24

(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements for St Andrew's Frognal URC for the year ending 31.12.23 as set out on pages 1 and 2.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 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 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, no matter has come to my attention which

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

Signed by the Independent Examiner:



date: 01/03/2024

Name and address of the Independent Examiner: CHRIS FILMER, WOODHURST, NETHER CLOSE, FROGNAL, H10 8HE

Relevant professional qualification or body:

FCMA

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.23
RECEIPTS AND PAYMENTS ACCOUNT

Page 1

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
RECEIPTS						
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Other donations/events		0			0	0
Gift Aid tax repayments		1,788		243	2,031	3,395
Interest		11,691		0	11,691	8,259
Lettings		42,517			42,517	47,259
Property rents		53,259			53,259	55,868
Charity special collections		0		525	525	1,005
Other		0			0	0
Legacies		0			0	15,000
Investment growth (unrealised)		25,502		0	25,502	-34,525
Total receipts		143,741		768	144,509	103,456
PAYMENTS						
Ministry & Mission Fund		43,559			43,559	28,920
Ministerial expenses		0			0	0
Manse expenses		1,063			1,063	988
Pulpit supply		1,790			1,790	1,920
Church music		0		4,773	4,773	4,037
Church water,gas,elec'y,tels		6,373			6,373	8,937
Church insurance		12,528			12,528	10,735
Printing, stationery, IT		995			995	835
Cleaning services and materials		11,273			11,273	10,047
Copyrights		223			223	210
Children's church		0		0	0	0
Charities		0		2,768	2,768	2,947
Subscriptions etc		0			0	0
Fabric		57,175		0	57,175	30,023
Events/catering/flowers		74			74	197
Bank charges and miscellaneous		207			207	268
Training		0		688	688	236
Total payments		135,262		8,229	143,491	100,300
NET RECEIPTS / (PAYMENTS)		8,479		-7,461	1,018	3,156
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CCLA deposit fund		111,969			111,969	101,204
Churches Mutual Credit Union		8,219		6,989	15,208	15,194
Builder's imprest		2,000			2,000	2,000
COIF (URC) investment acct		31,926			31,926	29,238
Total monetary assets	4	502,282		6,989	509,271	505,770
Other assets						
Gift Aid recoverable					0	0
Rental debtors						
Assets used for church purposes						
Buildings	5			Church buildings, manse and flat		
Church contents	5			Furnishings and equipment		
Liabilities						
Cheques not cleared at 31.12		3,333			3,333	871

APPROVED by the Church Meeting held on 14/4/24 and signed on its behalf
by CHRISTY SAOYER (name) [Signature] (signature)

The notes on pages 2 and 3 form part of this financial statement

Financial statements for the year ending 31.12.23

NOTES

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The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

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Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational/legacy fund	492,468	141,741	135,262		498,948

Totals for unrestricted funds

492,468	141,741	135,262		498,948
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Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	10,812		4,773		6,039
B How training fund	1,638		688		950
Charities fund	0	2,768	2,768		0
Totals for restricted funds	12,450	2,768	8,229		6,989

3 MONIES PAID TO OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
Christian Aid				316	1,146
Trussell Trust				0	64
British legion				80	61
British Red Cross Morocco appeal				1,000	0
British Red Cross Libya appeal				1,000	0
Marie Curie hospice				70	76
Christian Solidarity Worldwide				0	123
DEC Pakistan Appeal				0	1,000
Crisis UK				0	147
URC Commitment for life				303	330
Total				2,768	2,947

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the CMCU account. Interest and investment gains have been allocated to the now combined congregational/legacy funds.

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Financial statements for the year ending 31.12.23

TREASURER'S STATEMENT

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T J Steggles



10.3.24

(date)

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Basis of Independent Examiner's report

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Signed by the Independent Examiner:



date: 01/03/2024

Name and address of the Independent Examiner: CHRIS FILMER, WOODHURST, NETHER CLOSE, FROGNAL, H10 8HE

Relevant professional qualification or body:

FCMA

Accounts

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 DECEMBER 2022

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on a receipts and payments basis.

ADMINISTRATIVE INFORMATION

St Andrew's Frognal is a local church of the United Reformed Church (URC) in Great Britain, a member of 'Churches Together in Camden' and a member of the URC's Thames North Synod. It is situated on the junction of Finchley Road and Frognal Lane in Hampstead, London, postcode NW3 7DY.

It was separately registered as a charity on 21 November 2016, charity no. 1170281. Its trustees are the elders: Victoria Ferguson, Andrew Glennie, John Meadows, Doreen Morgans, Anne Noble, David Noble, Susan Noble, Christy Sawyer; and its treasurer: Trevitt Steggles. The church building, the manse at 42 Armitage Rd, London NW11 8RD and the Garden Flat, Orchard Mead House, 733 Finchley Rd, London NW11 8DJ, together with a 20% share in the manse of Trinity, Camden URC at 34 Willes Road, London NW5 3DS, are vested in URC Thames North Trust as trustees and held for the benefit of St Andrew's Frognal URC in accordance with the trusts applicable to URC properties.

The church maintains bank accounts with HSBC Bank for general use and holds 4 savings accounts: three with COIF (Charities Official Investment Fund) administered by CCLA (Charity Commission and Local Authority), and the other with the Churches Mutual Credit Union.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church's activities are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the URC determined by the General Assembly of the URC and supplemented by the rules of St Andrew's Frognal URC. The Elders' Meeting, assisted by its Finance and Fabric Committee, is responsible for the financial administration of the church, and the care and maintenance of the church premises together with the manse and flat. Elders' meetings are normally held monthly. The Church Meeting (of all who wish to attend) gives general guidance on the life and work of the church; only church members have voting rights.

New elders are elected by members of the church at a church meeting. Their term of office is not limited. The offices of Secretary and Treasurer are voted on at the AGM.

OBJECTIVES AND ACTIVITIES

As a local congregation of the URC, St Andrew's seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. It provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Specifically it offers Sunday morning worship, both at the church and on-line through Zoom, various Bible Study sessions, and other occasional services and events including weddings, funerals and christenings. It also provides the main premises for the Wengelawit Eritrean Lutheran Church in London.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

While the minister's post is currently vacant, services were conducted in some form every Sunday, by visiting ministers or by church elders who are trained lay preachers. During church closures, compliant with government guidelines, services were transmitted via Zoom either from the church or from preachers' homes. Since re-opening of the church in 2021 simultaneous broadcasts of the services via Zoom have continued, helping to bring the church to a wider congregation.

The Finance and Fabric Committee were unable to meet in person, owing to continuing concerns about Covid, but were able to correspond by telephone and email, so necessary maintenance of the church was not hindered.

Elders and others have continued to make a wide variety of contributions: in the choir, in the Children's Church, providing ministry, providing pastoral care, catering, flowers, managing hall lettings, property management etc. Thanks are due to all who make the church a welcoming feature of the community and particularly to those who took the necessary actions at relevant times to make the church Covid-safe and to grapple with new technology.

FINANCIAL REVIEW

In 2022 a small surplus of just over £3,000 was recorded. This was despite a fall of £35,000 in the value of investments due to world economic circumstances..

The reserves at year end stood at £505,000 of which £492,000 was in unrestricted funds. The policy on reserves is that unrestricted funds should exceed 12 months of income from hall lettings (currently about £50,000 in a normal year) this being the largest single source of income, but at risk if the hall were to become unusable for any reason (as it was in 2020).

The church pays a contribution to the URC's Ministry and Mission fund, this operating like a tax with different rates on different sources of income. In 2022 the contribution was £29,000. Because it works 2 years in arrears (eg 2020 contribution based on 2018 income) it can cause significant fluctuations in annual profit or loss. However, an underlying position close to break-even is expected to be achievable over the next few years, probably with small surpluses in absolute terms but deficits in real terms. The use of one-off legacy receipts from 2019 to fund various initiatives in line with the church's mission continues to be under consideration by the trustees despite various current uncertainties.

Special charity collections in church have continued and nearly £3,000 was donated to a variety of causes.

This report was approved by the Trustees on 23.4.27 and is signed on its behalf by the Church Secretary.

Andrew Glennie

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.22
RECEIPTS AND PAYMENTS ACCOUNT

Page 1

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
RECEIPTS						
Ordinary collections		264			264	742
Freewill offering		6,931			6,931	11,254
Other donations/events		0			0	250
Gift Aid tax repayments		3,071		324	3,395	1,833
Interest		8,045		214	8,259	6,957
Lettings		47,259			47,259	29,266
Property rents		55,868			55,868	52,659
Charity special collections		0		1,005	1,005	1,414
Other		0			0	0
Legacies		15,000			15,000	3,000
Investment growth (unrealised)		-33,602		-923	-34,525	33,346
Total receipts		102,836		620	103,456	140,720
PAYMENTS						
Ministry & Mission Fund		28,920			28,920	36,840
Ministerial expenses		0			0	0
Manse expenses		988			988	858
Pulpit supply		1,920			1,920	1,800
Church music		4,037			4,037	2,055
Church water, gas, elec'y, tels		8,937			8,937	7,172
Church insurance		10,735			10,735	9,750
Printing, stationery, IT		835			835	1,365
Cleaning services and materials		10,047			10,047	9,224
Copyrights		210			210	202
Children's church		0		0	0	0
Charities		1,160		1,787	2,947	1,297
Subscriptions etc		0			0	0
Fabric		30,023		0	30,023	20,652
Events/catering/flowers		197			197	143
Bank charges and miscellaneous		268			268	-7,135
Training		0		236	236	488
Total payments		98,277		2,023	100,300	84,710
NET RECEIPTS / (PAYMENTS)		4,559		-1,403	3,156	56,010
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January		487,889		13,853	501,742	445,572
CASH FUNDS c/fwd 31 December		492,449		12,450	504,899	501,742

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
HSBC current account		127,515			127,515	98,794
HSBC business account		2,153			2,153	2,149
CCLA ethical fund		228,466			228,466	252,755
CCLA deposit fund		101,204			101,204	100,226
Churches Mutual Credit Union		2,744		12,450	15,194	15,178
Builder's imprest		2,000			2,000	0
COIF (URC) investment acct		29,239			29,239	33,086
Total monetary assets	4	493,320		12,450	505,770	502,188
Other assets						
Gift Aid recoverable					0	0
Rental debtors						
Assets used for church purposes						
Buildings	5		Church buildings, manse and flat			
Church contents	5		Furnishings and equipment			
Liabilities						
Cheques not cleared at 31.12		871			871	606

APPROVED by the Church Meeting held on 23rd April 2023 and signed on its behalf
 by ANDREW GLENNIE (name) Andrew Glennie (signature)

The notes on pages 2 and 3 form part of this financial statement

Financial statements for the year ending 31.12.22

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational fund	113,613	107,446	97,277		123,782
Legacy fund	374,276	-4,610	1,000		368,666

Totals for unrestricted funds 487,889 102,836 98,277 492,448

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

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Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	11,418	-606	0		10,812
B How training fund	1,977	-103	236		1,638
Charities fund	458	1,329	1,787		0
Totals for restricted funds	13,853	620	2,023		12,450

3 MONIES PAID TO OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
Christian Aid				1,146	796
Trussell Trust				64	256
British legion				61	60
London Refugee Response Fund				0	185
Marie Curie hospice				76	0
Christian Solidarity Worldwide				123	0
DEC Pakistan Appeal				1,000	1,000
Crisis UK				147	147
URC Commitment for life				330	0
Total				2,947	1,297

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the CMCU account. In practice interest and investment gains or losses are pro rata'd across all funds.

5 ASSETS USED FOR CHURCH PURPOSES

The Trustees of the church and manse buildings are the URC Thames North Synod Trust who hold them upon trust for purposes connected with St Andrew's Frognal URC. For insurance purposes the church buildings are insured for £18.8m and the contents for £144,000.

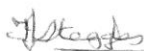
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Financial statements for the year ending 31.12.22

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.22

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10.3.23

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The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 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 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, no matter has come to my attention which

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

Signed by the Independent Examiner:



date: 5/10/23

Name and address of the Independent Examiner:

CHRIS FILKA

Relevant professional qualification or body:

WOODHURST, MANOR CUSH, W&NW
HA10 8HZ
FCMA

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.22
RECEIPTS AND PAYMENTS ACCOUNT

Page 1

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
RECEIPTS						
Ordinary collections		264			264	742
Freewill offering		6,931			6,931	11,254
Other donations/events		0			0	250
Gift Aid tax repayments		3,071		324	3,395	1,833
Interest		8,045		214	8,259	6,957
Lettings		47,259			47,259	29,266
Property rents		55,868			55,868	52,659
Charity special collections		0		1,005	1,005	1,414
Other		0			0	0
Legacies		15,000			15,000	3,000
Investment growth (unrealised)		-33,602		-923	-34,525	33,346
Total receipts		102,836		620	103,456	140,720
PAYMENTS						
Ministry & Mission Fund		28,920			28,920	36,840
Ministerial expenses		0			0	0
Manse expenses		988			988	858
Pulpit supply		1,920			1,920	1,800
Church music		4,037			4,037	2,055
Church water,gas,elec'y,tels		8,937			8,937	7,172
Church insurance		10,735			10,735	9,750
Printing, stationery, IT		835			835	1,365
Cleaning services and materials		10,047			10,047	9,224
Copyrights		210			210	202
Children's church		0		0	0	0
Charities		1,160		1,787	2,947	1,297
Subscriptions etc		0			0	0
Fabric		30,023		0	30,023	20,652
Events/catering/flowers		197			197	143
Bank charges and miscellaneous		268			268	-7,135
Training		0		236	236	488
Total payments		98,277		2,023	100,300	84,710
NET RECEIPTS / (PAYMENTS)		4,559		-1,403	3,156	56,010
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January		487,889		13,853	501,742	445,572
CASH FUNDS c/fwd 31 December		492,449		12,450	504,899	501,742

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
HSBC current account		127,515			127,515	98,794
HSBC business account		2,153			2,153	2,149
CCLA ethical fund		228,466			228,466	252,755
CCLA deposit fund		101,204			101,204	100,226
Churches Mutual Credit Union		2,744		12,450	15,194	15,178
Builder's imprest		2,000			2,000	0
COIF (URC) investment acct		29,239			29,239	33,086
Total monetary assets	4	493,320		12,450	505,770	502,188

Other assets

Gift Aid recoverable					0	0
Rental debtors						

Assets used for church purposes

Buildings	5	Church buildings, manse and flat
Church contents	5	Furnishings and equipment

Liabilities

Cheques not cleared at 31.12		871		871	606
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APPROVED by the Church Meeting held on 23rd April 2023 and signed on its behalf
 by ANDREW GLENNIE (name) Andrew Glennie (signature)

The notes on pages 2 and 3 form part of this financial statement

Financial statements for the year ending 31.12.22

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational fund	113,613	107,446	97,277		123,782
Legacy fund	374,276	-4,610	1,000		368,666

Totals for unrestricted funds 487,889 102,836 98,277 492,448

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	11,418	-606	0		10,812
B How training fund	1,977	-103	236		1,638
Charities fund	458	1,329	1,787		0
Totals for restricted funds	13,853	620	2,023		12,450

3 MONIES PAID TO OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
Christian Aid				1,146	796
Trussell Trust				64	256
British legion				61	60
London Refugee Response Fund				0	185
Marie Curie hospice				76	0
Christian Solidarity Worldwide				123	0
DEC Pakistan Appeal				1,000	1,000
Crisis UK				147	147
URC Commitment for life				330	0
Total				2,947	1,297

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the CMCU account. In practice interest and investment gains or losses are pro rata'd across all funds.

5 ASSETS USED FOR CHURCH PURPOSES

The Trustees of the church and manse buildings are the URC Thames North Synod Trust who hold them upon trust for purposes connected with St Andrew's Frognal URC. For insurance purposes the church buildings are insured for £18.8m and the contents for £144,000.

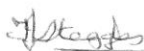
The manse house and garden are insured for £700,000, reflecting rebuild not sale price (which was £1.43m).

Financial statements for the year ending 31.12.22

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.22

T J Steggle



10.3.23

(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements for St Andrew's Frognal URC for the year ending 31.12.22 as set out on pages 1 and 2.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 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 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, no matter has come to my attention which

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

Signed by the Independent Examiner:



date: 5/10/23

Name and address of the Independent Examiner:

CHRIS FILKA

Relevant professional qualification or body:

WOODHURST, MANOR CUSH, W&NW
HA10 8HZ
FCMA

Accounts

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 DECEMBER 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on a receipts and payments basis.

ADMINISTRATIVE INFORMATION

St Andrew's Frognal is a local church of the United Reformed Church (URC) in Great Britain, a member of 'Churches Together in Camden' and a member of the URC's Thames North Synod. It is situated on the junction of Finchley Road and Frognal Lane in Hampstead, London, postcode NW3 7DY.

It was separately registered as a charity on 21 November 2016, charity no. 1170281. Its trustees are the elders: Victoria Ferguson, Andrew Glennie, John Meadows, Doreen Morgans, Anne Noble, David Noble, Susan Noble, Christy Sawyer; and its treasurer: Trevitt Steggles. The church building, the manse at 42 Armitage Rd, London NW11 8RD and the Garden Flat, Orchard Mead House, 733 Finchley Rd, London NW11 8DJ, together with a 20% share in the manse of Trinity, Camden URC at 34 Willes Road, London NW5 3DS, are vested in URC Thames North Trust as trustees and held for the benefit of St Andrew's Frognal URC in accordance with the trusts applicable to URC properties.

The church maintains bank accounts with HSBC Bank for general use and holds 4 savings accounts: three with COIF (Charities Official Investment Fund) administered by CCLA (Charity Commission and Local Authority), and the other with the Churches Mutual Credit Union.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church's activities are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the URC determined by the General Assembly of the URC and supplemented by the rules of St Andrew's Frognal URC. The Elders' Meeting, assisted by its Finance and Fabric Committee, is responsible for the financial administration of the church, and the care and maintenance of the church premises together with the manse and flat. Elders' meetings are normally held monthly. The Church Meeting (of all who wish to attend) gives general guidance on the life and work of the church; only church members have voting rights.

New elders are elected by members of the church at a church meeting. Their term of office is not limited. The offices of Secretary and Treasurer are voted on at the AGM.

OBJECTIVES AND ACTIVITIES

As a local congregation of the URC, St Andrew's seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. It provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Specifically it offers Sunday morning worship, both at the church and on-line through Zoom, various Bible Study sessions, and other occasional services and events including weddings, funerals and christenings. It also provides the main premises for the Wengelawit Eritrean Lutheran Church in London.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

While the minister's post is currently vacant, services were conducted in some form every Sunday, by visiting ministers or by church elders who are trained lay preachers. During church closures, compliant with government guidelines, services were transmitted via Zoom either from the church or from preachers' homes. Since re-opening of the church simultaneous broadcasts of the services via Zoom have continued, helping to bring the church to a wider congregation.

The Finance and Fabric Committee were unable to meet in person, owing to continuing concerns about Covid, but were able to correspond by telephone and email, so necessary maintenance of the church was not hindered.

Elders and others have continued to make a wide variety of contributions: in the choir, in the Children's Church, providing ministry, providing pastoral care, catering, flowers, managing hall lettings, property management etc. Thanks are due to all who make the church a welcoming feature of the community and particularly to those who took the necessary actions at relevant times to make the church Covid-safe and to grapple with new technology.

FINANCIAL REVIEW

In 2021 a surplus of £56,000 was recorded. This was aided by an unexpected growth of £35,000 in the value of investments, which of course remain at risk of any economic downturn.

The reserves at year end stood at £502,000 of which £488,000 was in unrestricted funds. The policy on reserves is that unrestricted funds should exceed 12 months of income from hall lettings (currently about £50,000 in a normal year) this being the largest single source of income, but at risk if the hall were to become unusable for any reason (as it was in 2020).

The church pays a contribution to the URC's Ministry and Mission fund, this operating like a tax with different rates on different sources of income. In 2021 the contribution was £37,000. Because it works 2 years in arrears (eg 2020 contribution based on 2018 income) it can cause significant fluctuations in annual profit or loss. However, an underlying position close to break-even is expected to be achievable over the next few years. The use of one-off legacy receipts from 2019 to fund various initiatives in line with the church's mission continues to be under consideration by the trustees despite obvious current uncertainties. Special charity collections in church were resumed part-way through the year enabling £1,300 to be donated to a variety of causes.

This report was approved by the Trustees on 8.5.22 and is signed on its behalf by the Church Secretary.

Andrew Glennie

Church Secretary

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH

Page 1

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.21

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
RECEIPTS						
Ordinary collections		551			742	551
Freewill offering		7,322			11,254	7,322
Other donations/events		0			250	0
Gift Aid tax repayments		3,180			1,833	3,180
Interest		6,758		199	6,957	7,405
Lettings		25,694			29,266	25,694
Property rents		27,431			52,659	27,431
Charity special collections		0		1,414	1,414	311
Other		50			0	50
Legacies		359			3,000	359
Investment growth (unrealised)		32,393		953	33,346	12,887
Total receipts		138,154		2,566	140,720	85,190
PAYMENTS						
Ministry & Mission Fund		36,840			36,840	41,304
Ministerial expenses		0			0	461
Manse expenses		858			858	469
Pulpit supply		1,800			1,800	2,133
Church music		2,055			2,055	1,523
Church water, gas, elec'y, tels		7,172			7,172	8,812
Church insurance		9,750			9,750	9,865
Printing, stationery, photocopies		1,365			1,365	1,204
Cleaning services and materials		9,224			9,224	8,676
Copyrights		202			202	196
Children's church		0		0	0	0
Charity special collections		0		1,297	1,297	0
Subscriptions etc		0			0	0
Fabric		20,652		0	20,652	30,589
Events/catering/flowers		143			143	207
Bank charges		-7,135			-7,135	314
Training		0		488	488	463
Total payments		82,925		1,785	84,710	106,217
NET RECEIPTS / (PAYMENTS)		55,229		781	56,010	-21,027
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January		432,500		13,072	445,572	466,599
CASH FUNDS c/fwd 31 December		487,729		13,853	501,582	445,572

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
HSBC current account		98,794			98,794	91,793
HSBC business account		2,149			2,149	2,149
CCLA ethical fund		252,755			252,755	217,425
CCLA deposit fund		100,226			100,226	100,214
Churches Mutual Credit Union		1,325		13,853	15,178	15,178
COIF (URC) investment acct		33,086			33,086	28,976
Total monetary assets	4	488,335		13,853	502,188	455,735
Other assets						
Gift Aid recoverable						
Rental debtors					0	0
Assets used for church purposes						
Buildings	5	Church buildings, manse and flat				
Church contents	5	Furnishings and equipment				
Liabilities						
Cheques not cleared at 31.12		606			606	10,163

APPROVED by the Church Meeting held on 24.4.22 and signed on its behalf
 by Andrew Glenzie (name) Andrew Glenzie (signature)

The notes on pages 2 and 3 form part of this financial statement

Financial statements for the year ending 31.12.21

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational fund	81,287	103,361	71,195		113,453
Legacy fund	351,213	34,793	11,730		374,276
Totals for unrestricted funds	432,500	138,154	83		487,729

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	10,470	948	0		11,418
B How training fund	2,261	204	488		1,977
Charities fund	341	1,414	1,297		458
Totals for restricted funds	13,072	2,566	1,785		13,853

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2021 Total £	Last Year 2020 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Christian Aid			0	796	0
Trussell Trust			0	256	0
British legion			0	60	0
London Refugee Response Fund			0	185	0
			0		0
Totals raised for outside causes			0	1,297	0

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the CMCU account. In practice interest and investment gains or losses are pro rata'd across all funds.

5 ASSETS USED FOR CHURCH PURPOSES

The Trustees of the church and manse buildings are the URC Thames North Synod Trust who hold them upon trust for purposes connected with St Andrew's Frognal URC. For insurance purposes the church buildings are insured for £18.8m and the contents for £144,000.

The manse house and garden are insured for £700,000, reflecting rebuild not sale price (which was £1.43m).

Financial statements for the year ending 31.12.21

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.21

T J Steggles



5.4.2022

(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements for St Andrew's Frognal URC for the year ending 31.12.21 as set out on pages 1 and 2.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 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 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, no matter has come to my attention which

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

Signed by the Independent Examiner:



date: 3/10/22

Name and address of the Independent Examiner:

CHRIS FILBR FCMA

WOODHURST

Relevant professional qualification or body:

CMA FMCA

MANOR CLOSE

F&N

HP10 8HZ

Financial statements for the year ending 31.12.21

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.21

T J Steggles



5.4.2022

(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements for St Andrew's Frognal URC for the year ending 31.12.21 as set out on pages 1 and 2.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 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 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

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(2) require, in my opinion, attention to be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



date: 3/10/22

Name and address of the Independent Examiner:

CHRIS FILBR FCMA

WOODHURST

Relevant professional qualification or body:

CMA FMCA

MANOR CLOSE

F&N

HP10 8HE

Accounts

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 DECEMBER 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on a receipts and payments basis.

ADMINISTRATIVE INFORMATION

St Andrew's Frogna1 is a local church of the United Reformed Church (URC) in Great Britain, a member of 'Churches Together in Camden' and a member of the URC's Thames North Synod. It is situated on the junction of Finchley Road and Frogna1 Lane in Hampstead, London, postcode NW3 7DY.

It was separately registered as a charity on 21 November 2016, charity no. 1170281. Its trustees are its elders: Victoria Ferguson, Andrew Glennie, Irene Huang, Revd Donald Macarthur, Jean Marsham, John Meadows, Doreen Morgans, Anne Noble, David Noble, Susan Noble, Christy Sawyer and Sheila Sohan; and its treasurer: Trevitt Steggles.

The church building, the manse at 42 Armitage Rd, London NW11 8RD and the Garden Flat, Orchard Mead House, 733 Finchley Rd, London NW11 8DJ are vested in URC Thames North Trust as trustees and held for the benefit of St Andrew's Frogna1 URC in accordance with the trusts applicable to URC properties.

The church maintains bank accounts with HSBC Bank for general use and holds 4 savings accounts: three with COIF (Charities Official Investment Fund) administered by CCLA (Charity Commission and Local Authority), and the other with the Churches Mutual Credit Union.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The church's activities are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the URC determined by the General Assembly of the URC and supplemented by the rules of St Andrew's Frogna1 URC. The Elders' Meeting, assisted by its Finance and Fabric Committee, is responsible for the financial administration of the church, and the care and maintenance of the church premises together with the manse and flat. Elders' meetings are normally held monthly. The Church Meeting (of all who wish to attend) gives general guidance on the life and work of the church; only church members have voting rights.

New elders are elected by members of the church at a church meeting. Their term of office is not limited. The offices of Secretary and Treasurer are voted on at the AGM.

OBJECTIVES AND ACTIVITIES

As a local congregation of the URC, St Andrew's seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. It provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Specifically it offers Sunday morning worship and a Thursday morning Bible Study, and other occasional services and events including weddings, funerals and christenings. It also provides the main premises for the Wengelawit Eritrean Lutheran Church in London.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

While the minister's post is currently vacant, services were conducted in some form every Sunday, by visiting ministers or by church elders who are trained lay preachers. During partial lockdown, following Covid risk assessments, some services were held in church and transmitted on Zoom as "hybrid church", and during full church closures, compliant with government guidelines, services have been transmitted via Zoom either from the church or from preachers' homes, with this continuing into 2021. The number of virtual attendees gradually increased so that they matched or exceeded normal congregations. Solo singers sang hymns from their homes, and the professionalism of the broadcasts improved as familiarisation with the technology increased.

The Finance and Fabric Committee were unable to meet in person but were able to correspond by telephone and email, so necessary maintenance of the church was not hindered. While the church was still open elders and others continued to make a wide variety of contributions: in the choir, in the Children's Church, providing ministry, providing pastoral care, catering, flowers, managing hall lettings, property management etc. Thanks are due to all who make the church a welcoming feature of the community and particularly to those who took the necessary actions at relevant times to make the church Covid-safe and to grapple with new technology.

FINANCIAL REVIEW

In 2020 a loss of £21,000 was recorded. This included £10,000 as planned use of legacy funds to refurbish and modernise the toilets.

The reserves at year end stood at £446,000 of which £433,000 was in unrestricted funds. The policy on reserves is that unrestricted funds should exceed 12 months of income from hall lettings (currently about £50,000 in a normal year) this being the largest single source of income, but at risk if the hall were to become unusable for any reason.

The church pays a contribution to the URC's Ministry and Mission fund, this operating like a tax with different rates on different sources of income. In 2020 the contribution was £41,000. Because it works 2 years in arrears (eg 2020 contribution based on 2018 income) it can cause significant fluctuations in annual profit or loss. However, an underlying position close to break-even is expected to be achievable over the next few years. The use of one-off legacy receipts from 2019 to fund various initiatives in line with the church's mission continues to be under consideration by the trustees despite obvious current uncertainties.

Because of the pandemic, special charity collections in church were not possible, but members were encouraged to make their own private contributions directly to the charities that St Andrews normally supports.

This report was approved by the Trustees at a Zoom meeting on 25/04/21 and is signed on its behalf by the Church Secretary.



Financial statements for the year ending 31.12.20

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Congregational fund	107,919	68,922	95,554		81,287
Legacy fund	346,005	15,408	10,200		351,213
Totals for unrestricted funds	453,924	84,330	105,754		432,500

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Organ and choir fund	10,034	436	0		10,470
B How training fund	2,611	113	463		2,261
Charities fund	30	311	0		341
Totals for restricted funds	12,675	860	463		13,072

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2019 Total £	Last Year Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Crisis UK			0	560	560
URC Commitment for life			0	67	67
British legion			0	38	38
Christian solidarity worldwide			0	637	637
Marie Curie hospice			0	163	163
Totals raised for outside causes			0	1,465	1,465

4 MONETARY ASSETS

Restricted funds are not held in separate accounts, but for convenience are shown under the CMCU account. In practice interest and investment gains or losses are pro rata'd across all funds.

5 ASSETS USED FOR CHURCH PURPOSES

The Trustees of the church and manse buildings are the URC Thames North Synod Trust who hold them upon trust for purposes connected with St Andrew's Frognal URC. For insurance purposes the church buildings are insured for £14.2m and the contents for £132,000.

The manse house and garden are insured for £700,000, reflecting rebuild not sale price (which was £1.43m).

ST ANDREW'S FROGNAL UNITED REFORMED CHURCH

Page 1

FINANCIAL STATEMENTS FOR THE YEAR ENDING 31.12.20

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2020 Total £	Last Year 2019 Total £
RECEIPTS						
Ordinary collections		551			551	3,979
Freewill offering		7,322			7,322	9,191
Gift day		0			0	550
Other donations/events		0			0	295
Gift Aid tax repayments		3,180			3,180	3,703
Interest		7,205		200	7,405	897
Lettings		25,694			25,694	48,548
Property rents		27,431			27,431	35,179
Charity special collections		0		311	311	1,495
Other		50			50	0
Legacies		359			359	260,738
Investment growth (unrealised)		12,538		349	12,887	4,131
Total receipts		84,330		860	85,190	368,705
PAYMENTS						
Ministry & Mission Fund		41,304			41,304	38,784
Ministerial expenses		461			461	970
Manse expenses		469			469	2,411
Pulpit supply		2,133			2,133	1,070
Church music		1,523			1,523	3,733
Church water, gas, elec'y, tels		8,812			8,812	1,627
Church insurance		9,865			9,865	9,468
Printing, stationery, photocopier		1,204			1,204	564
Cleaning services and materials		8,676			8,676	8,230
Copyrights		196			196	191
Children's church		0		0	0	0
Charity special collections		0			0	1,465
Subscriptions etc		0			0	0
Fabric		30,589		0	30,589	33,793
Events/catering		64			64	500
Flowers		143			143	39
Other miscellaneous		314			314	617
Training				463	463	1,059
Total payments		105,754		463	106,217	104,521
NET RECEIPTS / (PAYMENTS)		-21,424		397	-21,027	264,184
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January		453,924		12,675	466,599	94,270
CASH FUNDS c/fwd 31 December		432,500		13,072	445,572	202,415

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
HSBC current account		91,793			91,793	125,298
HSBC business account		2,149			2,149	2,147
CCLA ethical fund		217,425			217,425	200,000
CCLA deposit fund		100,214			100,214	100,000
Churches Mutual Credit Union		2,106		13,072	15,178	15,103
COIF (URC) investment acct		28,976			28,976	27,234
Total monetary assets	4	442,663		13,072	455,735	469,781
Other assets						
Gift Aid recoverable					0	0
Rental debtors						
Assets used for church purposes						
Buildings	5	Church buildings, manse and flat				
Church contents	5	Furnishings and equipment				
Liabilities						
Cheques not cleared at 31.12		10,163			10,163	3,182

APPROVED by the Church Meeting held on 25/04/21 and signed on its behalf
 by *cm smyer* (name) *[Signature]* (signature)

The notes on pages 2 and 3 form part of this financial statement

Financial statements for the year ending 31.12.20

TREASURER'S STATEMENT

I have prepared the financial statements for the year ending 31.12.20

T J Steggles



9.3.21

(date)

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements for St Andrew's Frognal URC for the year ending 31.12.20 as set out on pages 1 and 2.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of section 144(2) of the Charities Act 2011 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 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, no matter has come to my attention which

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

Signed by the Independent Examiner:



date: 21/9/21

Name and address of the Independent Examiner: CHRIS FILLER, WOODHURST, MAJOR CLOSE, PCMA, HP10 8HT

Relevant professional qualification or body:

PCMA

Financial statements for the year ending 31.12.20

TREASURER'S STATEMENT

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T J Steggles



9.3.21

(date)

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date: 21/9/21

Name and address of the Independent Examiner: CHRIS FILLER, WOODHURST, MAJOR CLOSE, PCMA, HP10 8HT

Relevant professional qualification or body:

PCMA