
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.

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. 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

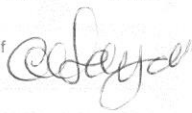
Assets used for church purposes

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

3 MONIES PAID TO OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
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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