

ST JOHN'S UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1179741

Details

| | |
|-------------|---|
| Other names | ST JOHN'S UNITED REFORMED CHURCH NORTHWOOD CHARITY, ST JOHN'S URC NORTHWOOD CHARITY |
| Status | Registered |
| Legal form | Other |
| Registered | 2018-08-30 |
| Register | View on the Charity Commission register |

Contact

| | |
|---------|--|
| Address | St. Johns United Reformed Church Hallowell Road Northwood HA6 1DN |
| Phone | 01923829166 |
| Email | stjohnsnorthwood@btconnect.com |
| Website | www.stjohnsnorthwood.org |

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: Local United Reformed Church in Northwood Middlesex. Worship services and pastoral care for members. Facilities available for hire by local community organisations

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire
- Hillingdon

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £265,768 | £206,927 | - | - |
| 2023-12-31 | £266,431 | £306,229 | - | - |
| 2022-12-31 | £159,157 | £164,989 | - | - |
| 2021-12-31 | £105,131 | £129,160 | - | - |
| 2020-12-31 | £107,273 | £121,914 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------|-------|------------|
| Dr JOHN PHILIP WISE | Chair | 2018-04-29 |
| ALISON ALEXANDRA ENSOR | | 2018-04-29 |
| IAIN STEEL BSC | | 2018-04-29 |
| LILIAN MAY EVANS | | 2018-04-29 |
| LORNA MAXWELL TODD | | 2018-04-29 |
| Rev JAMES THOMSON FIELDS | | 2018-04-29 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1179741

Accounts

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Charity Registration Number: 1179741

Trustees' Report and Unaudited Accounts

Year Ended 31 December 2024

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Legal and Administrative Information

Trustees:

Alison Ensor
Lilian Evans
The Revd. James Fields
Iain Steel
Alistair Todd
Lorna Todd
Sheila Wheeler
Dr John Wise

Charity Number:

1179741

Principal Address:

St John's URC
Hallowell Road
Northwood
HA6 1 DN

Bank:

Barclays Bank
Leicester
LE87 2BB

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Trustees Annual Report Year Ended 31 December 2024

Objectives and Activities

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.

The charity offers regular Church services which are open to all. These services are held at St John's United Reformed Church in Northwood and occasionally at St Martin's United Reformed Church in South Oxhey. Church members are encouraged to undertake further study to enhance understanding of the Christian faith.

The Church buildings at both St John's and St Martin's are available for hire by the community and the Board of Trustees are responsible for maintaining the fabric of these buildings.

Achievements and Performance

During 2024 the St. John's elders held five meetings. Elders attended all meetings in person. At these meetings reports were received on arrangements for worship, property maintenance, finance, and pastoral care of the congregation.

During the year St John's:

- Confirmed that the church would continue to be known as St John's United Reformed Church, Northwood, following the amalgamation of St John's URC with Eastcote Northwood Hills URC.
- Evolved arrangements for Sunday worship when a minister or lay preacher could not attend.
- Concluded arrangements with Thames North Trust for the drawdown of interest from St John's funds held in Trust.
- Continued to work with Seabrook Architects to prepare for the remodeling of the side chapel. Progress included securing planning permission and the appointment of a specialist Quantity Surveyor and engineering consultants for the project.
- Installed new sound speakers in the Well and Upper Room and completed repairs to the Tara guttering and footpath leading to the Church car park.
- Introduced arrangements for the payment of Performing Rights fees for concerts and recitals held at St John's.
- Completed redecoration and repairs to the Manse at St Martin's URC, prior to the commencement of a new tenancy in the property.
- Continued to support the work of Community Learning Partnership, based at St Martin's South Oxhey.

Financial review

Income from offerings rose slightly from £16,678 in 2023 to £17,058 in 2024. The trustees are grateful for those who continue to give to the church. Income from property lettings showed a further increase from £106,818 to £111,081. St John's and St Martin's continued to make contributions to the central URC's Ministry & Mission fund and in 2024 this totaled £27,489 for the 2 churches. These contributions were made from the churches' own funds for the first 7 months of the year. Further contributions for the last 5 months were made

ST JOHN'S UNITED REFORMED CHURCH CHARITY

from the proceeds of the sale of the Northwood Hills URC building. These proceeds are held in trust for the church by the Thames North Trust of the United Reformed Church.

Church building costs increased by just under £20,000 compared with 2023.

There was a surplus of £56,570 on unrestricted funds and a deficit of £2,729 on restricted funds giving an overall surplus of £53,841 with total reserves increasing to £82,200

Reserves policy

The trustees review the charity's unrestricted reserves on an annual basis and aim to maintain 6 months of unrestricted fund expenditure. As at 31 December 2024 the unrestricted reserves amounted to £82,200.

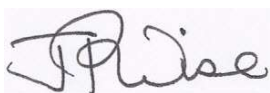
Structure, governance and management

The elders of St John's United Reformed Church serve as trustees of the charity and they oversee the activities of the church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of St John's Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 April 2018. The trustees are responsible for the financial administration of the Church and the care and maintenance of Church premises and the manses. The trustees meet 5 or 6 times a year.

Conclusion

The Trustees approved this Report on 2 September 2025

Signed on behalf of the Trustees

A handwritten signature in black ink, appearing to read 'J Wise', is written over a light purple rectangular background.

Dr John Wise
Chair

ST JOHN'S UNITED REFORMED CHURCH CHARITY

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ST JOHN'S UNITED REFORMED CHURCH**

I report to the trustees on my examination of the financial statements of St John's United Reformed Church ("the Trust") for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Name: John Samson Chartered Accountant (South Africa)

Date: 8 September 2025

ST JOHN'S UNITED REFORMED CHURCH
Income and Expenditure
For the year ended 31 December 2024

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2024 Total Funds £ | 2023 Total Funds £ |
|---|-------|----------------------------|--------------------------|--------------------------|--------------------------|
| Income | | | | | |
| Offerings | | 17,058 | | 17,058 | 16,678 |
| Grants Received | | 0 | | 0 | 0 |
| Donations | | 3,067 | | 3,067 | 14,799 |
| Gift Aid reclaimed | | 4,172 | | 4,172 | 3,756 |
| Legacies | | 8,500 | | 8,500 | 2,000 |
| Property Lettings | 3 | 111,081 | | 111,081 | 106,818 |
| Synod Contribution to property costs | | 16,342 | | 16,342 | 33,946 |
| Investment Income | | 42,443 | 5 | 42,448 | 21,863 |
| Insurance Claim | | 52 | | 52 | 1,622 |
| Synod drawdown | | 46,450 | | 46,450 | 64,950 |
| Other | | 11,598 | | 11,598 | 0 |
| TOTAL INCOME | | 260,763 | 5 | 265,768 | 266,431 |
| Expenses | | | | | |
| Contributions to Central URC Funds | | 27,489 | | 27,489 | 74,174 |
| Ministry & Worship | | 13,469 | | 13,469 | 11,517 |
| Programme Costs | | 0 | 909 | 909 | 6,472 |
| Church Administration | 4 | 30,291 | | 30,291 | 22,800 |
| Church running costs | 5 | 37,956 | | 37,956 | 37,872 |
| Church building costs | | 66,067 | | 66,067 | 46,216 |
| Manse building costs | | 17,351 | | 17,351 | 59,241 |
| Insurance | | 6,996 | | 6,996 | 11,754 |
| Synod Loan repayment | | 0 | | 0 | 20,000 |
| Other | | 4,574 | 1,825 | 6,399 | 16,185 |
| TOTAL EXPENSES | | 204,193 | 2,734 | 206,927 | 306,231 |
| Surplus / (Deficit) for the year | | 56,570 | -2,729 | 53,841 | -39,798 |
| Fund balances as at 1 January 2024 | | 25,630 | 2,729 | 28,359 | 68,157 |
| Fund balances as at 31 December 2024 | | 82,200 | 0 | 82,200 | 28,359 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Assets Liabilities

For the year ending 31 December 2024

| | Unrestricted Funds | Restricted Funds | 2024 Total Funds | 2023 Total Funds |
|-----------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| MONETARY ASSETS | | | | |
| Bank current account | 74,756 | | 74,756 | 21,135 |
| Deposit Accounts | 7,444 | | 7,444 | 7,223 |
| Total monetary assets | <u>82,200</u> | | <u>82,200</u> | <u>28,358</u> |
| OTHER ASSETS | | | | |
| Gift Aid recoverable | 4,236 | 0 | 4,236 | 4,172 |
| Investments at market value | 61,800 | 0 | 61,800 | 60,434 |
| | <u>66,036</u> | <u>0</u> | <u>66,036</u> | <u>64,606</u> |

Approved by the Trustees on 2 September 2025
And signed on their behalf



Dr John Wise
Church secretary

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2024

1 Accounting policies

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), 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. 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 discretion. 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. The following were restricted funds:

| Fund name | Balance b/fwd | Receipts in the year | Payments in the year | Transfers between funds | Balance C/Fwd |
|-------------------------------|--------------------------|---------------------------------|---------------------------------|--|--------------------------|
| St John's Friends | 909 | - | 909 | - | 0 |
| Benevolent Fund | 1,801 | 5 | 1,806 | - | 0 |
| Community Enhancement Fund | 19 | - | 19 | - | 0 |
| Total | 2,729 | 5 | 2,734 | - | 2,734 |

3 Property Income

| | Unrestricted Funds £ | Restricted Funds £ | 2024 Total Funds £ | 2023 Total Funds £ |
|-----------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Playgroup Rents | 22,566 | - | 22,566 | 21,522 |
| Halls & other rental Income | 88,515 | - | 88,515 | 85,296 |
| Total | 111,081 | - | 111,081 | 106,818 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2024

4 Administration Costs

| | Unrestricted Funds £ | Restricted Funds £ | 2024 Total Funds £ | 2023 Total Funds £ |
|--------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Wages | 24,947 | - | 24,947 | 19,298 |
| Telephone | 1,367 | - | 1,367 | 1,152 |
| Stationery & Photocopier | 3,977 | - | 3,977 | 2,349 |
| Equipment Purchases | 0 | - | | 0 |
| Total | 30,291 | - | 30,291 | 22,799 |

5 Running Costs

| | Unrestricted Funds £ | Restricted Funds £ | 2024 Total Funds £ | 2023 Total Funds £ |
|--------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Utilities | 26,952 | - | 26,952 | 11,743 |
| Cleaning | 11,004 | - | 11,004 | 10,416 |
| Caretaker | 0 | - | 0 | 166 |
| Total | 37,956 | - | 37,956 | 22,325 |

6 Other Costs

| | Unrestricted Funds £ | Restricted Funds £ | 2024 Total Funds £ | 2023 Total Funds £ |
|--------------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Eastcote & Northwood Hills URC | - | | - | 3,225 |
| Legal Fees | - | | - | 1,597 |
| OMT Lunch | - | | - | 1,991 |
| Coffee Machine | - | | - | 7,878 |
| Loan Interest | - | | - | 711 |
| Donations | 4,574 | | 4,574 | 782 |
| | 4,574 | 0 | 4,574 | 16,184 |

7 Funds held by Thames North Trust

The halls at St John's were sold on 30 August 2023 for £1,064,550. The proceeds of the sale are held in trust by the Thames North Trust of the United Reformed Church and can be drawn on by the church to cover various expenses. During 2023 St John's completed the amalgamation with Northwood Hills URC, the merging of the accounts and assets of the two churches, and the sale of Northwood Hills URC on 14 December 2023 for £2,702,119. The proceeds of this sale are also held by Thames North Trust and have been used since August 2024 to pay the St John's contribution to the M & M Fund of the United Reformed Church. As at 31 December 2024 the total value of funds held in trust for St John's by Thames North Trust amounted to £8,203,799

ST JOHN'S UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1179741

Accounts

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Charity Registration Number: 1179741

Trustees' Report and Unaudited Accounts

Year Ended 31 December 2023

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Legal and Administrative Information

Trustees:

Ian Buchanan (resigned 14 May 2023)
Alison Ensor
Lilian Evans
The Revd James Fields
Iain Steel
Alistair Todd
Lorna Todd
Sheila Wheeler
Dr John Wise

Charity Number:

1179741

Principal Address:

St John's URC
Hallowell Road
Northwood
HA6 1 DN

Bank:

Barclays Bank
Leicester
LE87 2BB

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Trustees Annual Report Year Ended 31 December 2023

Objectives and Activities

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.

The charity offers regular Church services which are open to all. These services are held at St John's United Reformed Church in Northwood and occasionally at St Martin's United Reformed Church in South Oxhey. Church members are encouraged to undertake further study to enhance understanding of the Christian faith.

The Church buildings at both St John's and St Martin's are available for hire by the community and the Board of Trustees are responsible for maintaining the fabric of these buildings.

Achievements and Performance

During 2023 the St. John's elders held five meetings. Elders attended all meetings in person. At these meetings reports were received on arrangements for worship, property maintenance, finance, and pastoral care of the congregation.

During the year St John's:

- Completed the amalgamation of St John's URC with Eastcote Northwood Hills URC, following the closure of the latter congregation
- Completed the sale of the St John's Church Halls to Iron Aid Foundation
- Completed the sale of the Joel Street site following the amalgamation with Eastcote Northwood Hills URC
- Initiated discussions with Seabrook Architects to draw up plans for the remodelling of the side chapel
- Completed the replacement of windows in the manse and repairs to the church roof
- Repaid a £20,000 loan from Thames North Synod
- Continued to support the work of Community Learning Partnership, based at St Martin's South Oxhey
- Contributed to meetings of the Metropolitan North Local Area Group of URC congregations

Financial review

Income from offerings rose slightly from £15,329 in 2022 to £16,678 in 2023, following the amalgamation with Eastcote Northwood Hills URC. The trustees are grateful for those who continue to give to the church. However income from property lettings showed a significant increase from £72,959 to £106,818, due to income from properties formerly owned by Eastcote Northwood Hills URC. St John's and St Martin's continued to make contributions to the central URC's Ministry & Mission fund and in 2023 this totaled £74,174 for the 2 churches, including maintaining the commitment for April to December from Eastcote Northwood Hills URC, compared with £32,523 in 2022.

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Church running costs and repairs and maintenance costs both increased significantly compared with 2022.

There was a deficit of £33,401 on unrestricted funds and a deficit of £6,397 on restricted funds giving an overall deficit of £39,798 with total reserves decreasing from £68,157 to £28,359. This was partly also due to the repayment of the Synod loan taken in the previous year.

Reserves policy

The trustees review the charity's unrestricted reserves on an annual basis and aim to maintain 6 months of unrestricted fund expenditure. As at 31 December 2023 the unrestricted reserves amounted to £25,629.

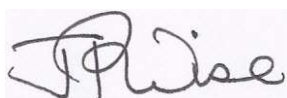
Structure, governance and management

The elders of St John's United Reformed Church serve as trustees of the charity and they oversee the activities of the church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of St John's Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 April 2018. The trustees are responsible for the financial administration of the Church and the care and maintenance of Church premises and the manses. The trustees meet 5 or 6 times a year.

Conclusion

The Trustees approved this Report on 22 September 2024

Signed on behalf of the Trustees



Dr John Wise
Chair

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ST JOHN'S UNITED REFORMED CHURCH**

I report to the trustees on my examination of the financial statements of St John's United Reformed Church ("the Trust") for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



John Samson

Date: 25 September 2024

ST JOHN'S UNITED REFORMED CHURCH
Income and Expenditure
For the year ended 31 December 2023

| | Note | Unrestricted Funds £ | Restricted Funds £ | 2023 Total Funds £ | 2022 Total Funds £ |
|---|------|----------------------------|--------------------------|-----------------------------|--------------------------|
| Income | | | | | |
| Offerings | | 16,678 | | 16,678 | 15,329 |
| Grants Received | | - | | 0 | |
| Donations | | 14,799 | | 14,799 | 6,479 |
| Gift Aid reclaimed | | 3,756 | | 3,756 | 5,077 |
| Legacies | | 2,000 | | 2,000 | 10,500 |
| Property Lettings | 3 | 106,818 | | 106,818 | 72,959 |
| Synod Contribution to property costs | | 33,946 | | 33,946 | 7,533 |
| Investment Income | | 21,787 | 75 | 21,863 | 2,475 |
| Insurance Claim | | 1,622 | | 1,622 | 18,200 |
| Synod Loan receipts | | | | 0 | 20,000 |
| Synod drawdown | | 64,950 | | 64,950 | |
| Other | | <u>0</u> | | <u>0</u> | <u>605</u> |
| TOTAL INCOME | | <u>266,355</u> | <u>75</u> | <u>266,431</u> | <u>159,157</u> |
| Expenses | | | | | |
| Contributions to Central URC Funds | | 74,174 | | 74,174 | 32,523 |
| Ministry & Worship | | 11,517 | | 11,517 | 9,784 |
| Programme Costs | | | 6,472 | 6,472 | 9,132 |
| Church Administration | 4 | 22,800 | | 22,800 | 19,811 |
| Church running costs | 5 | 37,872 | | 37,872 | 26,287 |
| Church building costs | | 46,216 | | 46,216 | 38,645 |
| Manse building costs | | 59,241 | | 59,241 | 16,435 |
| Insurance | | 11,754 | | 11,754 | 9,867 |
| Synod Loan repayment | | 20,000 | | 20,000 | |
| Other | 6 | <u>16,185</u> | | <u>16,185</u> | <u>2,505</u> |
| TOTAL EXPENSES | | <u>299,757</u> | <u>6,472</u> | <u>306,229</u> | <u>164,989</u> |
| Deficit for the year | | -33,401 | -6,397 | -39,798 | (5,832) |
| Fund balances as at 1 January 2023 | | 59,031 | 9,126 | 68,157 | 73,989 |
| Fund balances as at 31 December 2023 | | <u>25,630</u> | <u>2,729</u> | <u>28,359</u> | <u>68,157</u> |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Assets Liabilities

For the year ended 31 December 2023

| | Unrestricted Funds | Restricted Funds | 2023 Total Funds | 2022 Total Funds |
|--------------------------------|-----------------------|---------------------|------------------------|------------------------|
| MONETARY ASSETS | | | | |
| Bank Current Account | 20,208 | 928 | 21,136 | 32,740 |
| Deposit Accounts | 5,422 | 1,801 | 7,223 | 35,417 |
| Total monetary assets | <u>25,630</u> | <u>2,730</u> | <u>28,359</u> | <u>68,157</u> |
| OTHER ASSETS | | | | |
| Gift Aid recoverable | 4,172 | 0 | 4,172 | 3,756 |
| Investments at market value | 60,434 | 0 | 60,434 | 71,706 |
| | <u>64,606</u> | <u>0</u> | <u>64,606</u> | <u>75,462</u> |
| LIABILITIES | | | | |
| Synod Loan | 0 | 0 | 0 | 20,000 |

Approved by the Trustees on 22 October 2024
and signed on their behalf



Dr John Wise
Church Secretary

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2023

1 Accounting Policies

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), 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. 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 discretion. 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. The following were restricted funds:

| Fund name | Balance b/fwd | Receipts in the year | Payments in the year | Transfers between funds | Balance C/Fwd |
|----------------------------------|--------------------------|-------------------------------------|---------------------------------|--|--------------------------|
| | £ | £ | £ | £ | £ |
| St John's Friends | 909 | - | - | - | 909 |
| Benevolent Fund | 1,726 | 75 | | | 1,801 |
| Community Enhancement Fund | <u>6,491</u> | | <u>6,472</u> | | <u>19</u> |
| Total | <u>9,126</u> | <u>75</u> | <u>6,472</u> | <u>0</u> | <u>2,729</u> |

| Property 3 Income | Unrestricted Funds | Restricted Funds | 2023 Total Funds | 2022 Total Funds |
|--------------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| | £ | £ | £ | £ |
| Playgroup Rents | 21,522 | - | 21,522 | 21000 |
| Halls & other rental Income | <u>85,296</u> | <u>-</u> | <u>85,296</u> | <u>51959</u> |
| | <u>106,818</u> | <u>-</u> | <u>106,818</u> | <u>72959</u> |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

4 Administration Costs For the year ended 31 December 2023

| | Unrestricted Funds | Restricted Funds | 2023 Total Funds | 2022 Total Funds |
|-----------------------------|-------------------------------|-----------------------------|-----------------------------|---------------------------------|
| | £ | £ | £ | £ |
| Wages | 19,298 | | 19,298 | 16603 |
| Telephone | 1,152 | - | 1,152 | 2250 |
| Stationery & Photocopier | 2,349 | | 2,349 | 277 |
| Equipment Purchases | | | | 681 |
| | <u>22,800</u> | <u>-</u> | <u>22,800</u> | <u>19,130</u> |

5 Running Costs

| | Unrestricted Funds | Restricted Funds | 2023 Total Funds | 2022 Total Funds |
|-----------|-------------------------------|-----------------------------|-----------------------------|---------------------------------|
| | £ | £ | £ | £ |
| Utilities | 26,865 | | 26,865 | 15,120 |
| Cleaning | 10,416 | | 10,416 | 10,887 |
| Caretaker | 166 | | 166 | 280 |
| Other | 425 | | 425 | |
| | <u>37,872</u> | <u>0</u> | <u>37,872</u> | <u>26,287</u> |

6 Other Costs

| | Unrestricted Funds | Restricted Funds | 2023 Total Funds | 2022 Total Funds |
|-------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| | £ | £ | £ | £ |
| Eastcote & Northwood | | | | |
| Hills URC | 3,226 | | 3,226 | |
| Legal Fees | 1,597 | | 1,597 | |
| OMT Lunch | 1,991 | | 1,991 | |
| Coffee Machine | 7,878 | | 7,878 | |
| Loan Interest | 711 | | 711 | |
| Donations | 782 | | 782 | |
| | <u>16,186</u> | <u></u> | <u>16,186</u> | <u>0</u> |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1179741

Accounts

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Charity Registration Number: 1179741

Trustees' Report and Unaudited Accounts

Year Ended 31 December 2022

ST JOHN'S UNITED REFORMED CHURCH CHARITY

**Statement of Financial Activities
For the year ended 31 December 2022**

Legal and Administrative Information

Trustees:

Ian Buchanan
Alison Ensor
Lilian Evans
The Revd James Fields
Iain Steel
Alistair Todd
Lorna Todd
Dorothy Walton (died July 2022)
Sheila Wheeler
Dr John Wise

Charity Number: 1179741

Principal Address: St John's URC
Hallowell Road
Northwood
HA6 1 DN

Bank: Barclays Bank
54 High Street
Ruislip
Middlesex
HA4 7AT

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Statement of Financial Activities For the year ended 31 December 2022

Trustees Annual Report Year Ended 31 December 2022

Objectives and Activities

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.

The charity offers regular Church services which are open to all. These services are held at St John's United Reformed Church in Northwood and occasionally at St Martin's United Reformed Church in South Oxhey. Church members are invited to join House Groups to further study and understand the Christian faith.

The Church buildings at both St John's and St Martin's are available for hire by the community and the Board of Trustees are responsible for maintaining the fabric of these buildings.

Achievements and Performance

During 2022 the St. John's elders held five meetings. Most members attended in person, with a minority of elders attending on-line. At these meetings reports were received on arrangements for worship, property maintenance, finance, and pastoral care of the congregation.

During the year St John's:

- Worked with the congregation at Eastcote/Northwood Hills URC, to arrange, prepare and deliver weekly joint services.
- Initiated discussions with Eastcote/Northwood Hills URC on the future relationship between the two congregations
- Continued to support the work of Community Learning Partnership, based at St Martin's South Oxhey
- Successfully completed the project to upgrade the lighting in the sanctuary
- Agreed the sale of the Church Halls to Iron Aid Foundation and commenced work in the sanctuary and Well kitchen to relocate storage and facilities in preparation for the sale of the Halls
- Secured a second and final compensation from Congregational Insurance for loss of income during 2021
- Undertook repairs to the exterior of Tara and the clearance of drains in the church garden to prevent further flooding of the Halls
- Contributed to meetings of the Metropolitan North Local Area Group of URC congregations

Financial review

Income from offerings fell further in 2022, dropping from £19,423 in 2021 to £15,329 in 2022. This was due in part to a continuing slow recovery in church attendance from Covid restrictions. The trustees are grateful for those who continue to give to the church. However income from property lettings showed an increase from £53,263 to £72,959. A successful

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Statement of Financial Activities For the year ended 31 December 2022

insurance claim for loss of income in 2021 due to the Covid closure resulted in a final compensation payment of £18,000.

St John's and St Martin's continued to make contributions to the central URC's Ministry & Mission fund and in 2022 this totalled £32,523, for the 2 churches, down from £47,166 in 2021, reflecting significantly reduced income in 2020. Church running costs and repairs and maintenance costs both increased significantly compared with 2021.

There was an overall surplus of £3,196 on unrestricted funds and a deficit of £9,028 on restricted funds for the year with total reserves decreasing from £73,989 to £68,157.

Reserves policy

The trustees review the charity's unrestricted reserves on an annual basis and aim to maintain 6 months of unrestricted fund expenditure. As at 31 December 2022 the unrestricted reserves amounted to £59,031

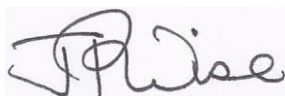
Structure, governance and management

The elders of St John's United Reformed Church serve as trustees of the charity and they oversee the activities of the church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of St John's Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 April 2018. The trustees are responsible for the financial administration of the Church and the care and maintenance of Church premises and the manses. The trustees meet 6 times a year.

Conclusion

The Trustees approved this Report on 19 October 2023

Signed on behalf of the Trustees



Dr John Wise
Chair

ST JOHN'S UNITED REFORMED CHURCH CHARITY

**Statement of Financial Activities
For the year ended 31 December 2022**

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ST JOHN'S UNITED REFORMED CHURCH**

I report to the trustees on my examination of the financial statements of St John's United Reformed Church ("the Trust") for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Name: John Samson
Chartered Accountant (South Africa)
Date: 19 October 2023

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2022

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2022 Total Funds £ | 2021 Total Funds £ |
|--|-------|----------------------------|--------------------------|--------------------------|--------------------------|
| Income | | | | | |
| Offerings | | 15,329 | - | 15,329 | 19,423 |
| Grants Received | | - | - | - | 8,000 |
| Donations | | 6,479 | - | 6,479 | 379 |
| Gift Aid reclaimed | | 5,077 | - | 5,077 | 5,110 |
| Legacies | | 10,500 | - | 10,500 | - |
| Property lettings | 3 | 72,959 | - | 72,959 | 53,263 |
| Synod contributions to property costs | | 7,533 | - | 7,533 | 4,817 |
| Investment income | | 2,458 | 17 | 2,475 | 2,139 |
| Insurance claim | | 18,200 | - | 18,200 | 12,000 |
| Synod loan receipts | | 20,000 | - | 20,000 | - |
| Other | | 505 | 100 | 605 | - |
| TOTAL INCOME | | 159,040 | 117 | 159,157 | 105,131 |
| Expenses | | | | | |
| Contributions to Central URC Funds | | 32,523 | - | 32,523 | 47,166 |
| Ministry & Worship | | 9,784 | - | 9,784 | 7,629 |
| Programme costs | | - | 9,132 | 9,132 | 9,572 |
| Church administration | 4 | 19,811 | - | 19,811 | 15,935 |
| Church running costs | 5 | 26,287 | - | 26,287 | 19,031 |
| Church building costs | | 38,645 | - | 38,645 | 13,447 |
| Manse building costs | | 16,435 | - | 16,435 | 6,507 |
| Insurance | | 9,867 | - | 9,867 | 9,495 |
| Other | | 2,492 | 13 | 2,505 | 378 |
| TOTAL EXPENSES | | 155,844 | 9,145 | 164,989 | 129,160 |
| Deficit for the year | | 3,196 | (9,028) | (5,832) | (24,029) |
| Fund balances at 1 January | | 55,835 | 18,154 | 73,989 | 98,018 |
| Fund balances 31 December | | 59,031 | 9,126 | 68,157 | 73,989 |

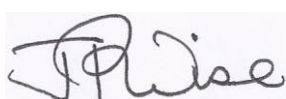
ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2022

| MONETARY ASSETS | Unrestricted Funds £ | Restricted Funds £ | 2022 Total Funds £ | 2021 Total Funds £ |
|------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Bank Current account | 25,340 | 7,400 | 32,740 | 38,048 |
| Deposit accounts | 33,691 | 1,726 | 35,417 | 35,941 |
| Total monetary assets | 59,031 | 9,126 | 68,157 | 73,989 |
| | | | | |
| OTHER ASSETS | Unrestricted Funds £ | Restricted Funds £ | 2022 Total Funds £ | 2021 Total Funds £ |
| Gift Aid recoverable | 3,756 | - | 3756 | 5,077 |
| Investments at market value | 71,706 | - | 71,706 | 81,024 |
| | | | | |
| LIABILITIES | Unrestricted Funds £ | Restricted Funds £ | 2022 Total Funds £ | 2021 Total Funds £ |
| Synod Loan | 20,000 | | 20,000 | - |

Approved by the trustees on 19 October 2023 and signed on their behalf by:



Dr John Wise
Church Secretary

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2022

1. Accounting policies

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), 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.

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. The following were restricted funds:

| Restricted funds: Fund name | Balance b/fwd | Receipts in the year | Payments in the year | Transfers between funds | Balance c/fwd |
|--|--------------------------|-------------------------------------|-------------------------------------|--|--------------------------|
| | £ | £ | £ | £ | £ |
| St John's Friends | 909 | - | - | - | 909 |
| Benevolent Fund | 1,709 | 17 | - | - | 1,726 |
| Community Enhancement Fund | 15,536 | 100 | 9,145 | - | 6,491 |
| Total | 18,154 | 117 | 9,145 | - | 9,126 |

3. Property Income

| | Unrestricted Funds | Restricted Funds | 2022 Total Funds | 2021 Total Funds |
|-----------------------------|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
| | £ | £ | £ | £ |
| Playgroup rents | 21,000 | - | 21,000 | 21,000 |
| Halls & other rental income | 51,959 | - | 51,959 | 32,263 |
| | 72,959 | - | 72,959 | 53,263 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2022

4. Administration Costs

| | Unrestricted Funds £ | Restricted Funds £ | 2022 Total Funds £ | 2021 Total Funds £ |
|--------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Wages | 16,603 | - | 16,603 | 12,902 |
| Telephone | 2,250 | - | 2,250 | 1,350 |
| Stationery & photocopier | 277 | - | 277 | 664 |
| Purchase of equipment | 681 | - | 681 | 681 |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| | 19,811 | - | 19,811 | 15,935 |

5. Church running costs

| | Unrestricted Funds £ | Restricted Funds £ | 2022 Total Funds £ | 2021 Total Funds £ |
|-----------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Utilities | 15,120 | - | 15,120 | 12,161 |
| Cleaning | 10,887 | - | 10,887 | 6,551 |
| Caretaker | 280 | - | 280 | 319 |
| | <hr/> | <hr/> | <hr/> | <hr/> |
| | 26,287 | - | 26,287 | 19,031 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1179741

Accounts

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Charity Registration Number: 1179741

Trustees' Report and Unaudited Accounts

Year Ended 31 December 2021

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Legal and Administrative Information

Trustees:

Ian Buchanan
Leslie Chrol-Frołowicz (Resigned Nov 2021)
Alison Ensor
Lilian Evans
The Revd James Fields
Iain Steel
Alistair Todd
Lorna Todd
Dorothy Walton
Sheila Wheeler
Dr John Wise

Charity Number: 1179741

Principal Address: St John's URC
Hallowell Road
Northwood
HA6 1 DN

Bank: Barclays Bank
54 High Street
Ruislip
Middlesex
HA4 7AT

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Trustees Annual Report Year Ended 31 December 2021

Objectives and Activities

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.

The charity offers regular Church services which are open to all. These services are held at St John's United Reformed Church in Northwood and occasionally at St Martin's United Reformed Church in South Oxhey. Church members are invited to join House Groups to further study and understand the Christian faith.

The Church buildings and halls at both St John's and St Martin's are available for hire by the community and the Board of Trustees are responsible for maintaining the fabric of these buildings.

Achievements and Performance

For the first five months of 2021 St John's remained closed for worship due to the COVID-19 pandemic. During that time on-line Zoom services were shared with the congregation at Eastcote Northwood Hills URC. In-person worship resumed at St John's on 23 May 2021.

Between May and December 2021 the St. John's elders held six meetings, initially on-line and subsequently face to face. At these meetings reports were received on arrangements for worship, property maintenance, finance, and pastoral care of the congregation.

During the year St John's:

- Worked with the congregation at Eastcote/Northwood Hills URC, initially to prepare and stream joint on line Zoom Sunday services and share pastoral responsibilities for both congregations, and subsequently to arrange, prepare and deliver weekly joint services.
- Maintained regular House Group meetings in person and on-line and continued on-line monthly prayer meetings
- Continued to support the work of Community Learning Partnership, based at St Martin's South Oxhey
- Successfully relocated all community activities and lettings into the Sanctuary following severe flooding of the church halls in October 2021
- Secured the consent of Thames North Trust for the sale of the Church Halls, following the decision of Iron Aid Foundation not to proceed with the refurbishment of the Halls and the dissolution of the CIO set up to oversee that work
- Secured grant funding from Thames North Synod to finance significant improvements to lighting in the sanctuary
- Secured initial compensation from Congregational Insurance for loss of income during 2020
- Contributed to meetings of the Metropolitan North Local Area Group of URC congregations

Financial review

Income from offerings fell slightly further in 2021, dropping from £19,802 in 2020 to £19,423 in 2021. This was due in part to the church being closed due to Covid restrictions.

ST JOHN'S UNITED REFORMED CHURCH CHARITY

The trustees are grateful for those who continue to give to the church. Similarly, the income from lettings showed a further decline from £59,264 to £53,263. The church received the final instalment of the grant from the central URC's Legacy Fund which amounted to £8,000. This is to help cover the costs of a Community Enhancer who has been working in the Northwood and South Oxhey areas to develop appropriate community projects. A successful insurance claim for loss of income in 2020 due to the Covid closure resulted in an initial compensation payment of £12,000.

St John's and St Martin's continued to make contributions to the central URC's Ministry & Mission fund and in 2021 this totalled £47,166, for the 2 churches, up from £41,345 in 2020. A slow recovery from the Covid restrictions was reflected in lower Church running costs and a slight increase in repairs and maintenance costs.

There was an overall deficit of £22,457 on unrestricted funds and a deficit of £1,572 on restricted funds for the year with total reserves decreasing by £24,029 to £73,989.

Reserves policy

The trustees review the charity's unrestricted reserves on an annual basis and aim to maintain 6 months of unrestricted fund expenditure. As at 31 December 2021 the unrestricted reserves amounted to £55,835.

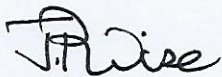
Structure, governance and management

The elders of St John's United Reformed Church serve as trustees of the charity and they oversee the activities of the church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of St John's Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 April 2018. The trustees are responsible for the financial administration of the Church and the care and maintenance of Church premises and the manses. The trustees meet 6 times a year.

Conclusion

The Trustees approved this Report on 14 November 2022

Signed on behalf of the Trustees



Dr John Wise
Chair
14 November 2022

ST JOHN'S UNITED REFORMED CHURCH CHARITY

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ST JOHN'S UNITED REFORMED CHURCH**

I report to the trustees on my examination of the financial statements of St John's United Reformed Church ("the Trust") for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Name: John Samson
Chartered Accountant (South Africa)
Date: 14 November 2022

ST JOHN'S UNITED REFORMED CHURCH CHARITY

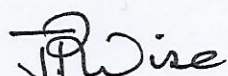
Statement of Financial Activities
For the year ended 31 December 2021

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|--|-------|----------------------------|--------------------------|--------------------------|--------------------------|
| Income | | | | | |
| Offerings | | 19,423 | - | 19,423 | 19,802 |
| Grants Received | | - | 8,000 | 8,000 | 16,000 |
| Fundraising | | - | - | - | 292 |
| Donations | | 379 | - | 379 | 706 |
| Gift Aid reclaimed | | 5,110 | - | 5,110 | 5,821 |
| Legacies | | - | - | - | - |
| Property lettings | 3 | 53,263 | - | 53,263 | 59,264 |
| Synod contributions to property costs | | 4,817 | - | 4,817 | 3,166 |
| Investment income | | 2,139 | - | 2,139 | 2,169 |
| Insurance claim | | 12,000 | - | 12,000 | 53 |
| TOTAL INCOME | | 97,131 | 8,000 | 105,131 | 107,273 |
| Expenses | | | | | |
| Contributions to Central URC Funds | | 47,166 | - | 47,166 | 41,345 |
| Ministry & Worship | | 7,629 | - | 7,629 | 5,461 |
| Programme costs | | - | 9,572 | 9,572 | 10,720 |
| Church administration | 4 | 15,935 | - | 15,935 | 17,797 |
| Church running costs | 5 | 19,031 | - | 19,031 | 23,073 |
| Church building costs | | 13,447 | - | 13,447 | 11,394 |
| Manse building costs | | 6,507 | - | 6,507 | 1,300 |
| Insurance | | 9,495 | - | 9,495 | 9,157 |
| Support for outside causes | | - | - | - | 356 |
| Other | | 378 | - | 378 | 1,311 |
| TOTAL EXPENSES | | 119,588 | 9,572 | 129,160 | 121,914 |
| Deficit for the year | | (22,457) | (1,572) | (24,029) | (14,641) |
| Fund balances at 1 January | | 78,292 | 19,726 | 98,018 | 112,659 |
| Fund balances 31 December | | 55,835 | 18,154 | 73,989 | 98,018 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY
Notes to the financials
For the year ended 31 December 2021

| MONETARY ASSETS | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Bank Current account | 21,603 | 16,445 | 38,048 | 49,168 |
| Deposit accounts | 34,232 | 1,709 | 35,941 | 48,850 |
| Total monetary assets | 55,835 | 18,154 | 73,989 | 98,018 |
| | | | | |
| OTHER ASSETS | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
| Gift Aid recoverable | 5,077 | - | 5,077 | 5,110 |
| Investments at market value | 81,024 | - | 81,024 | 72,009 |
| | | | | |
| LIABILITIES | Unrestricted Funds £ | Restricted Funds £ | 2020 Total Funds £ | 2019 Total Funds £ |
| Significant creditors | - | - | - | - |

Approved by the trustees on 14 November 2022 and signed on their behalf by:



Dr John Wise
Church Secretary

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2021

1. Accounting policies

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), 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.

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. The following were restricted funds:

| Restricted funds: Fund name | Balance b/fwd £ | Receipts in the year £ | Payments in the year £ | Transfers between funds £ | Balance c/fwd £ |
|--------------------------------|-----------------------|---------------------------------|---------------------------------|------------------------------------|-----------------------|
| St John's Friends | 909 | - | - | - | 909 |
| Benevolent Fund | 1,709 | - | - | - | 1,709 |
| Community Enhancement Fund | 17,108 | 8,000 | 9,381 | - | 15,727 |
| Total | 19,726 | 8,000 | 9,381 | - | 18,345 |

3. Property Income

| | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|-----------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Playgroup rents | 21,000 | - | 21,000 | 21,000 |
| Halls & other rental income | 32,263 | - | 32,263 | 38,264 |
| | 53,263 | - | 53,263 | 59,264 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2021

4. Administration Costs

| | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|--------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Wages | 12,902 | - | 12,902 | 12,876 |
| Telephone | 1,350 | - | 1,350 | 1,196 |
| Stationery & photocopier | 664 | - | 664 | 733 |
| Purchase of equipment | 681 | - | 681 | 2,591 |
| Other | 338 | - | 338 | 401 |
| | <hr/> 15,935 | - | <hr/> 15,935 | <hr/> 17,797 |

5. Church running costs

| | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|-----------|----------------------------|--------------------------|--------------------------|--------------------------|
| Utilities | 12,161 | - | 12,161 | 14,766 |
| Cleaning | 6,551 | - | 6,551 | 7,493 |
| Caretaker | 319 | - | 319 | 814 |
| | <hr/> 19,031 | - | <hr/> 19,031 | <hr/> 23,073 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1179741

Accounts

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Charity Registration Number: 1179741

Trustees' Report and Unaudited Accounts

Year Ended 31 December 2021

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Legal and Administrative Information

Trustees:

Ian Buchanan
Leslie Chrol-Frołowicz (Resigned Nov 2021)
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Lilian Evans
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Alistair Todd
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Dorothy Walton
Sheila Wheeler
Dr John Wise

Charity Number: 1179741

Principal Address: St John's URC
Hallowell Road
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Bank: Barclays Bank
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Middlesex
HA4 7AT

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Trustees Annual Report Year Ended 31 December 2021

Objectives and Activities

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The Church buildings and halls at both St John's and St Martin's are available for hire by the community and the Board of Trustees are responsible for maintaining the fabric of these buildings.

Achievements and Performance

For the first five months of 2021 St John's remained closed for worship due to the COVID-19 pandemic. During that time on-line Zoom services were shared with the congregation at Eastcote Northwood Hills URC. In-person worship resumed at St John's on 23 May 2021.

Between May and December 2021 the St. John's elders held six meetings, initially on-line and subsequently face to face. At these meetings reports were received on arrangements for worship, property maintenance, finance, and pastoral care of the congregation.

During the year St John's:

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- Maintained regular House Group meetings in person and on-line and continued on-line monthly prayer meetings
- Continued to support the work of Community Learning Partnership, based at St Martin's South Oxhey
- Successfully relocated all community activities and lettings into the Sanctuary following severe flooding of the church halls in October 2021
- Secured the consent of Thames North Trust for the sale of the Church Halls, following the decision of Iron Aid Foundation not to proceed with the refurbishment of the Halls and the dissolution of the CIO set up to oversee that work
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Financial review

Income from offerings fell slightly further in 2021, dropping from £19,802 in 2020 to £19,423 in 2021. This was due in part to the church being closed due to Covid restrictions.

ST JOHN'S UNITED REFORMED CHURCH CHARITY

The trustees are grateful for those who continue to give to the church. Similarly, the income from lettings showed a further decline from £59,264 to £53,263. The church received the final instalment of the grant from the central URC's Legacy Fund which amounted to £8,000. This is to help cover the costs of a Community Enhancer who has been working in the Northwood and South Oxhey areas to develop appropriate community projects. A successful insurance claim for loss of income in 2020 due to the Covid closure resulted in an initial compensation payment of £12,000.

St John's and St Martin's continued to make contributions to the central URC's Ministry & Mission fund and in 2021 this totalled £47,166, for the 2 churches, up from £41,345 in 2020. A slow recovery from the Covid restrictions was reflected in lower Church running costs and a slight increase in repairs and maintenance costs.

There was an overall deficit of £22,457 on unrestricted funds and a deficit of £1,572 on restricted funds for the year with total reserves decreasing by £24,029 to £73,989.

Reserves policy

The trustees review the charity's unrestricted reserves on an annual basis and aim to maintain 6 months of unrestricted fund expenditure. As at 31 December 2021 the unrestricted reserves amounted to £55,835.

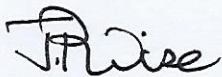
Structure, governance and management

The elders of St John's United Reformed Church serve as trustees of the charity and they oversee the activities of the church in accordance with the provisions of The Structure of the United Reformed Church determined by General Assembly of the United Reformed Church and supplemented by the rules of St John's Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 29 April 2018. The trustees are responsible for the financial administration of the Church and the care and maintenance of Church premises and the manses. The trustees meet 6 times a year.

Conclusion

The Trustees approved this Report on 14 November 2022

Signed on behalf of the Trustees



Dr John Wise
Chair
14 November 2022

ST JOHN'S UNITED REFORMED CHURCH CHARITY

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF ST JOHN'S UNITED REFORMED CHURCH**

I report to the trustees on my examination of the financial statements of St John's United Reformed Church ("the Trust") for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").


I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Name: John Samson

Chartered Accountant (South Africa)

Date: 14 November 2022

ST JOHN'S UNITED REFORMED CHURCH CHARITY

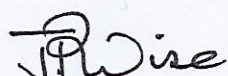
Statement of Financial Activities
For the year ended 31 December 2021

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|--|-------|----------------------------|--------------------------|--------------------------|--------------------------|
| Income | | | | | |
| Offerings | | 19,423 | - | 19,423 | 19,802 |
| Grants Received | | - | 8,000 | 8,000 | 16,000 |
| Fundraising | | - | - | - | 292 |
| Donations | | 379 | - | 379 | 706 |
| Gift Aid reclaimed | | 5,110 | - | 5,110 | 5,821 |
| Legacies | | - | - | - | - |
| Property lettings | 3 | 53,263 | - | 53,263 | 59,264 |
| Synod contributions to property costs | | 4,817 | - | 4,817 | 3,166 |
| Investment income | | 2,139 | - | 2,139 | 2,169 |
| Insurance claim | | 12,000 | - | 12,000 | 53 |
| TOTAL INCOME | | 97,131 | 8,000 | 105,131 | 107,273 |
| Expenses | | | | | |
| Contributions to Central URC Funds | | 47,166 | - | 47,166 | 41,345 |
| Ministry & Worship | | 7,629 | - | 7,629 | 5,461 |
| Programme costs | | - | 9,572 | 9,572 | 10,720 |
| Church administration | 4 | 15,935 | - | 15,935 | 17,797 |
| Church running costs | 5 | 19,031 | - | 19,031 | 23,073 |
| Church building costs | | 13,447 | - | 13,447 | 11,394 |
| Manse building costs | | 6,507 | - | 6,507 | 1,300 |
| Insurance | | 9,495 | - | 9,495 | 9,157 |
| Support for outside causes | | - | - | - | 356 |
| Other | | 378 | - | 378 | 1,311 |
| TOTAL EXPENSES | | 119,588 | 9,572 | 129,160 | 121,914 |
| Deficit for the year | | (22,457) | (1,572) | (24,029) | (14,641) |
| Fund balances at 1 January | | 78,292 | 19,726 | 98,018 | 112,659 |
| Fund balances 31 December | | 55,835 | 18,154 | 73,989 | 98,018 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY
Notes to the financials
For the year ended 31 December 2021

| MONETARY ASSETS | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Bank Current account | 21,603 | 16,445 | 38,048 | 49,168 |
| Deposit accounts | 34,232 | 1,709 | 35,941 | 48,850 |
| Total monetary assets | 55,835 | 18,154 | 73,989 | 98,018 |
| OTHER ASSETS | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
| Gift Aid recoverable | 5,077 | - | 5,077 | 5,110 |
| Investments at market value | 81,024 | - | 81,024 | 72,009 |
| LIABILITIES | Unrestricted Funds £ | Restricted Funds £ | 2020 Total Funds £ | 2019 Total Funds £ |
| Significant creditors | - | - | - | - |

Approved by the trustees on 14 November 2022 and signed on their behalf by:



Dr John Wise
Church Secretary

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2021

1. Accounting policies

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), 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.

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. The following were restricted funds:

| Restricted funds: Fund name | Balance b/fwd £ | Receipts in the year £ | Payments in the year £ | Transfers between funds £ | Balance c/fwd £ |
|--------------------------------|-----------------------|---------------------------------|---------------------------------|------------------------------------|-----------------------|
| St John's Friends | 909 | - | - | - | 909 |
| Benevolent Fund | 1,709 | - | - | - | 1,709 |
| Community Enhancement Fund | 17,108 | 8,000 | 9,381 | - | 15,727 |
| Total | 19,726 | 8,000 | 9,381 | - | 18,345 |

3. Property Income

| | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|-----------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Playgroup rents | 21,000 | - | 21,000 | 21,000 |
| Halls & other rental income | 32,263 | - | 32,263 | 38,264 |
| | 53,263 | - | 53,263 | 59,264 |

ST JOHN'S UNITED REFORMED CHURCH CHARITY

Notes to the financials

For the year ended 31 December 2021

4. Administration Costs

| | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|--------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Wages | 12,902 | - | 12,902 | 12,876 |
| Telephone | 1,350 | - | 1,350 | 1,196 |
| Stationery & photocopier | 664 | - | 664 | 733 |
| Purchase of equipment | 681 | - | 681 | 2,591 |
| Other | 338 | - | 338 | 401 |
| | <hr/> | | <hr/> | <hr/> |
| | 15,935 | - | 15,935 | 17,797 |

5. Church running costs

| | Unrestricted Funds £ | Restricted Funds £ | 2021 Total Funds £ | 2020 Total Funds £ |
|-----------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Utilities | 12,161 | - | 12,161 | 14,766 |
| Cleaning | 6,551 | - | 6,551 | 7,493 |
| Caretaker | 319 | - | 319 | 814 |
| | <hr/> | | <hr/> | <hr/> |
| | 19,031 | - | 19,031 | 23,073 |