

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

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.

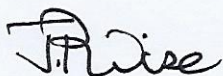
Structure, governance and management

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

**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").

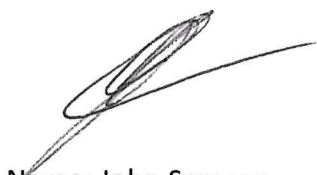
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

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

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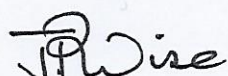
**Statement of Financial Activities
For the year ended 31 December 2021**

	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:	Balance	Receipts	Payments	Transfers	Balance
Fund name	b/fwd	in the	in the	between	c/fwd
	£	year	year	funds	£
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	Restricted	2021 Total	2020 Total
	Funds	Funds	Funds	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