

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

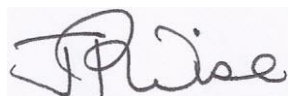
Structure, governance and management

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

A handwritten signature in black ink, appearing to read 'J Wise', is shown on a light blue rectangular background.

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/> 19,811 | - | <hr/> 19,811 | <hr/> 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/> 26,287 | - | <hr/> 26,287 | <hr/> 19,031 |