

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.

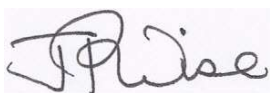
Structure, governance and management

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 on a light purple rectangular background.

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.



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

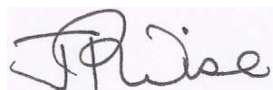
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Assets Liabilities

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	82,200		82,200	28,358
OTHER ASSETS				
Gift Aid recoverable	4,236	0	4,236	4,172
Investments at market value	61,800	0	61,800	60,434
	66,036	0	66,036	64,606

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

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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	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