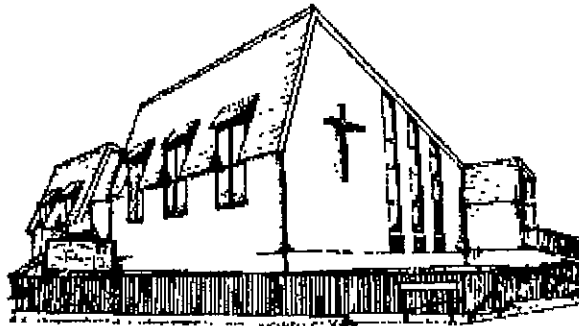


UNION CHURCH & COMMUNITY CENTRE, CROUCH END
(Baptist /United Reformed)



ANNUAL REPORT AND ACCOUNTS
2015

Presented to the Annual Meeting of the Church
on Sunday 24th April 2016

Union Church is a group of Christians who worship and work together to reflect the love of God by serving the community and supporting the Church worldwide.

Union Church and Community Centre is a Local Ecumenical Partnership.

Union Church and Community Centre, Crouch End
Weston Park, Crouch End, London N8 9TA

Registered Charity 1150944

ANNUAL REPORT OF THE TRUSTEES

The Deacons as charity Trustees present their report together with the financial statements for the year ended 31st December 2015. The report and accounts are presented to the Annual Meeting of the Church on 24th April 2016.

INTRODUCTION

On 2nd May 1974, the members of Park Chapel United Reformed Church and members of Ferme Park Baptist Church, believing that it was God's will that they should do so, resolved that the work and witness of the two churches should be, and should continue to be, integrated so that the members of the two churches should live, work and worship as one community: Union Church.

In 2003, the name was changed to 'Union Church and Community Centre, Crouch End (Baptist/United Reformed)' to better reflect the community involvement of the church.

AIM AND PURPOSES

The purpose of the Church and Community Centre, Crouch End is to advance the Christian faith in Hornsey, and the wider community, in accordance with the principles and practices of the Baptist and United Reformed Church denominations.

As Trustees, we have the responsibility of working with the Minister and congregation in promoting the work of the Church and Centre; the Mission of the Church, pastoral, evangelistic, social and ecumenical; and for the safe operation and maintenance of our properties.

ACTIVITIES

We are committed to encouraging as many people as possible to worship in the church, and to enable wide use of the Centre for social groups and lettings. We maintain an overview of worship and church group activities and aim to see that services are welcoming and include contributions from the diversity of congregation attendants.

The Church and Community Centre hire out their buildings on a regular basis to the following groups:

1. 10th Crouch End Brownies
2. AA (Friday Group)
3. AA (Sunday Group)
4. Al Anon Family Group
5. Church of God World Fellowship
6. Family Constellations Workshop
7. FineArt4Kids
8. Helen O'Grady Drama Academy
9. Hornsey Historical Society
10. Jay Ehrlich (Baby Massage and Baby Yoga)
11. John Clifford House Residents (for monthly Coffee Mornings)
12. Kumon (Hornsey) Study Centre
13. Little Tree Montessori Nursery School
14. Natasha Knight Fitness
15. NCT Courses
16. NCT Haringey Sales
17. North London Community Choir
18. North London Symphony Orchestra
19. OverEaters Anonymous
20. Sewing Club (a private group)
21. Songworks Community Singing Group
22. Union Church's Art & Craft Club
23. Weight Watchers

In addition to the above listed regular clients, the Large Hall of the Community Centre was constantly booked for children's parties on Saturdays.

In 2015, Union Church's premises played host to: an International Students' Seminar; Youth Music Centre's annual awards event; Diabetes UK Haringey Support Group; Thames Water public consultations; Piano and Violin recitals; Community Mediation; a Film Production Company and a Therapeutic Massage Course.

When planning its activities for the year, the Deacons considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of the community through:

- Worship and prayer; learning about the Gospel, developing our knowledge and trust in Jesus, and serving the community.
- Provision of pastoral care for members, friends, centre users and people living in the immediate vicinity of the church.
- Missionary and outreach work.

- Lent Course – This year Reverend Carole Elphick led a Lent Course which attracted a small but regular group of members. It was much appreciated by those who came.

To facilitate this work, it is important that we maintain the fabric of the Church and Community Centre. Following the advice of the Church Meeting, we are also and committed to ensuring that, as a minimum, we distribute a sum equivalent to 5% of the annual freewill offerings to charities.

OBLIGATIONS OF MINISTRY

In April 2015, Union Church was led by the Diaconate as our minister, Reverend Keith Roberts, was sadly not fit to work. His permitted sick leave expired during May 2015 at which point he was no longer on the church's payroll. In reality, he had not been working since July 2014.

In June 2015, Reverend Andrew Prasad, the Moderator of Thames North Province (URC) offered Union Church the services of its transitional ministers. These services are offered to churches that are deemed to be in trouble by the Synod management. It had been noted that our church had been unfortunate in having two ministers in succession with whom there had been difficulties.

As a result of this, numbers of attendants was down, the direction in which the church was moving was unclear and the leadership of the church was severely challenged.

A transitional minister seeks to help restore the spirituality and purpose of a church and hopefully lead it forward to a place where it can look for a permanent minister. Our members were delighted with this offer and readily accepted it. In September, Reverend Carole Elphick was introduced to us and we were delighted with both her friendly approach and the manner in which she slowly came to know us before helping us to look into the future.

She is with half time and so leads worship twice a month. The church secretary has a list of worthy ministers who are called on to fill the other pulpit vacancies. If this fails, Spurgeon's College are exceedingly helpful in finding students who are willing to come over to North London and practise their developing talents.

In January 2016, Carole suggested that we needed to create and develop spirituality amongst the church members and adherents. The Deacons agreed wholeheartedly with this and it was decided to hold a Lent Course. This proved to be successful and was much appreciated by those who attended.

The Deacons are immensely grateful to Margaret Hervie our Administrator, Peter Kenyon our Treasurer and Luke Griffiths our Buildings Manager/Caretaker/Cleaner – for the devoted and expert way in which they perform their individual duties. They have helped so much to keep the church on an even keel in the last year. Without them, the Deacons would never have managed to run the Church and Community Centre.

The church is also immensely grateful to the URC Synod, particularly Reverend Andrew Prasad (Moderator) and Mrs Fredwyn Hosier (Pastoral Consultant) for all the positive support they have offered our church over the last year.

The London Baptist Association (LBA) were not as active on our behalf mainly because they knew the URC were offering us support, but also because the Regional Minister resigned during the year and will not be replaced until the end of April 2016.

ACHIEVEMENTS AND PERFORMANCE

During the year (2015), attendance on Sunday mornings slowly increased, then decreased.

AVERAGE MONTHLY ATTENDANCES

July 2015 to April 2016

2015
July = 19
August = 17
September = 17
October = 18
November = 15
December = 18
2016
January = 17
February = 13
March = 18 (including 33 for Easter)
April = 13

By March 31st 2015, our attendees comprised 26 members and 10 adherents. Sadly, they rarely all attend on the same day! We had welcomed two new members on 24th May 2015: Rhema Gayle and Kemi Ojelade. This was considered to be a considerable achievement for a church without a minister. They soon proved that they would be faithful and true members of Union Church.

We celebrated the 41st Anniversary on the same day. Most members and adherents were present plus the four children currently associated with the church. It was a very happy occasion.

We were very happy also that we were able to provide our Christmas Day Lunch and Party. Hornsey Parochial Charities donated £700 (seven hundred pounds) towards this, for which we were truly grateful. Dunns Bakery (Crouch End) donated Christmas puddings, mince pies and bread whilst Peter Kenyon (our Treasurer) was excellent in asking other local shops to donate items. Generous donations were received from Freemans Butchers and the Clock Tower Store which provided fruit baskets. We were blessed with over 20 (twenty) volunteers, of excellent quality, and more than 100 (one hundred) guests sat down to a sumptuous lunch cooked by Robert Gregory, Ivy Taylor and Rhema Gayle.

Worship and Prayer

The activities supported by the Church continued through 2015. The Sunday morning worship of the congregation continued with the marking of Christian and personal anniversaries.

RESERVES POLICY

In February 2011, the Deacons resolved to retain their Restricted Funds solely for the purposes that they were created and to maintain Reserves equivalent to six months' income with a portion of Reserves to be held in cash and the majority invested in the COIF Charities Investment Fund.

The Deacons recognise the importance of holding adequate unrestricted funds to ensure the smooth operation of the Church and the Centre, and to enable them to meet emergency situations that may arise from time to time. At 31st December 2015, the Church held reserves of £ 234,763.00 equivalent to 21 months' income and up from £ 232,123.00 in 2014 as a result of savings relating to the refurbishment of the Church's properties.

GENERAL

In January 2016, Eddie Wedderburn, who had been a member of Union Church for nearly 35 years, passed away after a short illness. He had been a Deacon for many of his years of membership. We will miss him dreadfully. He always had a greeting for everyone and was the most assiduous pastoral Deacon that Union Church ever had. Never one to keep his opinions to himself, Eddie will be sorely missed both at church and Deacons' meetings. At his funeral, people from the many organisations and societies he was involved with all paid tribute to his hard work and perseverance in pursuing what he thought to be right and proper. As a

Windrush generation immigrant, Eddie had much to contend with at times, but he put his trust in the Lord and followed the path he considered to be true. He was a trailblazer in Haringey Race Relations Council. For this and his work with Tottenham College of Further Education, he was deservedly awarded an MBE. His beloved wife Winifred, children Jacqueline and Dewight and grandson Aaron were all tremendously proud of their workaholic husband and father. Union Church has done its best to support them as they come to terms with their loss. We are much the poorer for this loss.

STRUCTURE, GOVERNANCE AND MANAGEMENT

On 25th April 2010, the Annual General Meeting of the Church and Congregation and Joint Council adopted a new constitution provided for it by Churches Together North Thames, our sponsoring body, in order to meet the requirement of the Charity Commission, that the Church become a separate, registered charity and the application process initiated. In October 2012, it was found that the registration was not complete and the process was re-started. The charity registration was completed on 25th February 2013.

The Trustees elected in April 2010 were appointed to serve for a three-year term with a restriction that, having served continually for a period of 6 (six) years, they should take a sabbatical break. New elections are planned for April 2016.

The Minister served as Chair of the Trustees until he became inactive in September 2014. From that time, Kate Salinger was appointed for each Diaconate and Church meeting.

In the calendar year 2015, the Deacons met on 11 (eleven) occasions during the year with an average level of attendance of 80%. Having the Deacons and Management Committee meetings held jointly has proved to be a success as there are now 8 regular attendees. Also, Peter Kenyon and Luke Griffiths are present during the week and can help particularly with the management issues that arise on a daily basis.

STAFFING

Particular thanks are also due to our staff:

Peter Kenyon (Treasurer); Margaret Hervie (Administrator);
Luke Griffiths (Caretaker); Paulette Wolfe (321 Carer/Toddler Club Supervisor);
Ann Chambers (321 Carer/Toddler Club Worker); Janice Twiselton (Organist).

ADMINISTRATIVE INFORMATION

Union Church and Community Centre, Crouch End is affiliated to the Baptist Union of Great Britain and Ireland, and the London Baptist Association. The Church is a member of the United Reformed Church of England, Wales and Scotland, within the District of Central and North London of the Thames North Synod.

The Deacons serving as Charity Trustees from 1st April 2014 until the date this report was approved were:

Elected Deacons:

Kate Salinger	Elected 29 th April 2010
Olive Greaves	- ditto -
Patrick Maher	- ditto -
Ruby Marsh-Goodey	- ditto -
Eddie Wedderburn MBE	- ditto - (Eddie sadly went to be with the Lord in January 2016)

Co-opted to Management Committee:

Peter Kenyon (Treasurer)	October 2014
Luke Griffiths (Caretaker)	July 2014

CONCLUSION

2015 was another difficult year for Union Church. Hopefully, with the advent of Carole Elphick we have weathered the storm. With God's grace, prayerful hearts, a willingness to serve and new leadership we will embrace the future stronger and more determined in God's love.

Approved by the Trustees on *Kate Salinger* 2016 and signed on their behalf by Kate Salinger (Secretary) on *24.04.2016* 2016

UNION CHURCH AND COMMUNITY CENTRE, CROUCH END
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2015

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2015 Total £	Last Year 2014 Total £	Year 2013 Total £
RECEIPTS							
10 Offerings		5,749			5,749	4,767	7,633
11 Fund Raising and Donations		1,325			1,325	1,646	1,152
12 Monies Raised for Outside Causes	3			1,739	1,739	223	750
Legacies Received		1,000			1,000	-736	44,460
14 Property - Lettings		65,398			65,398	75,174	20,792
14 Property - Church/Hall Users	4	34,214			34,214	27,470	41,868
Investment Income		7,814			7,814	7,419	8,417
15 Bank Interest		196			196	147	168
Sundry Income		3,447			3,447	187	17
15 Mothers' & Toddlers' Club	12		7,149		7,149	7,226	6,444
Total Receipts		119,143	7,149	1,739	128,031	123,523	131,701
PAYMENTS							
50 Ministry/Group expenses		16,239			16,239	34,437	33,275
51 Mothers and Toddlers			6,880		6,880	6,880	5,467
51 Church Running Costs	5	60,672			60,672	55,475	35,707
52 Programme Activity Costs	6	1,235	637		1,873	2,367	2,302
53 Support of Outside Causes	7	322		2,350	2,390	1,018	2,213
54 Maintenance of Church Buildings	8	17,542			17,542	11,507	25,247
55 Maintenance of Investment Property	9	5,042			5,042	3,785	11,947
57 Sundry Expenditure		1,206			1,206	2,613	778
Total Payments		102,258	7,517	2,350	111,843	118,081	116,935
NET RECEIPTS / (PAYMENTS)		17,167	-368	-611	16,188	5,442	14,766
TRANSFERS between funds	2	0			0	0	0
Change in investment values		0	647	1,796	2,444	9,047	19,790
CASH FUNDS b/fwd 1 January		57,339	54,715	145,570	257,624	243,135	208,579
CASH FUNDS c/fwd 31 December		74,506	54,994	146,755	276,255	257,643	243,135

STATEMENT OF ASSETS AND LIABILITIES

Monetary Assets							
Cash		132			132	53	0
Bank Current Account		39,347	2,097	-83	41,361	25,467	20,206
Deposit Accounts		35,028			35,028	34,832	34,685
Synod/Baptist Trust Deposits			52,897	146,838	199,735	197,291	188,244
Total monetary assets	10	74,506	54,994	146,755	276,255	257,643	243,135
Other assets							
Gift Aid Recoverable		832			832	3,001	1,800
Other Monies due to Church					0	1,883	1,338
Insurance prepaid		1,898			1,898	1,709	1,400
Assets used for church purposes							
Buildings under statutory trusts	11						
Church Contents	11						
Liabilities							
Independent Examination		600			600		
Opus Energy		483			483		
Scottish & Southern Electricity							

APPROVED by the Trustees on

and signed on their behalf

by CA Salinas

(name) 24.06.2016

(signature)

CA Salinas

The notes on pages 2 and 3 form part of this financial statement

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities.

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.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Irene Spackman	52,249	647			52,897
Mothers & Toddlers	3,418	7,149	7,517		3,050
Totals for designated funds	55,668	7,796	7,517	0	55,947

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Bequest from Marjorie Smith	145,042	1,796		146,838
Pakistan Appeal	200			200
Special Appeals	328	1,739	2,068	
Totals for restricted funds	145,571	3,535	2,350	146,756

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2015 Total £	Last Year 2014 Total £
Christian Aid		38		38	0
Coffee Mornings - Vinebranch		207		207	223
Save the Children		134		134	0
Macmillan Cancer Care		145		145	0
Other Causes		1,215		1,215	0
Totals raised for outside causes	0	1,739	0	1,739	223

4 PROPERTY INCOME

Montessori Nursery	18,000			18,000	24,000
Flat, 143 Ferme Park Road	21,398			21,398	23,734
53 Rokesley Avenue	26,000			26,000	27,440
Hire of Halls	31,061			31,061	23,991
Parties	3,154			3,154	3,479
Total property income	99,612	0	0	99,612	102,644

5 CHURCH RUNNING COSTS

Gas and Electricity	4,367			4,367	4,683
Water Rates	0			0	0
Telephone	1,134			1,134	1,161
Waste Disposal	1,697			1,697	1,282
Salaries	37,348			37,348	31,950
Travel & Subsistence	4			4	0
Insurance	3,796			3,796	4,661
Accounts Examination	600			600	1,200
Bank Charges	25			25	0
Window Cleaning	508			508	169
Fire & Security Maintenance	2,119			2,119	2,351
Gardening	72			72	0
Hand Dryer Maintenance	756			756	688
Agents' Commission	468			468	0
Cleaners	200			200	0
Stationery & Office Supplies	3,270			3,270	3,009
Church Flowers	40			40	0
Organ & Piano Repairs	88			88	709
Encounter Magazine	0			0	0
Copyrights & Licences	285			285	588
Members' Funerals	0			0	0
Professional Services	3,872			3,872	3,024
Promotional Events	23			23	0
Total church running costs	60,672	0	0	60,672	55,475

NOTES - continued

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2015 Total £	Last Year 2014 Total £
6 PROGRAMME ACTIVITY COSTS					
3-2-1 Club		637		637	924
Sunday Club	0			0	500
Christmas Lunch	915			915	531
Outings	124			124	347
Tradecraft Supplies	0			0	0
Expenditure on Organised Events	196			196	0
Total Programme Activity Costs	1,235	637	0	1,676	2,302
7 SUPPORT OF OUTSIDE CAUSES					
Disaster Emergency Committee			532	532	0
Shanti Foundation			993	993	0
Vinebranch			475	475	223
Macmillan Cancer Support			130	130	0
Save the Children			220	220	0
Discretionary Fund Payments	40			40	288
Total Support of Outside Causes	40	0	2,350	2,390	511
8 MAINTENANCE OF CHURCH BUILDINGS					
Grounds & Buildings	9,009			9,009	7,565
Building Supplies	195			195	428
Locks & Keys	327			327	58
Plumbing, Drains & Flood Repairs	5,236			5,236	2,673
Electrician Services	675			675	5,111
Lighting Supplies	129			129	799
Glazing Repairs	322			322	0
Health & Safety	0			0	0
Gas Services	0			0	173
CCTV Security	1,649			1,649	0
Total Maintenance of Church Buildings	17,542	0	0	17,542	16,807
9 MAINTENANCE OF INVESTMENT PROPERTIES					
Agents Commission	936			936	0
Sundry Repairs	1,996			1,996	2,413
Utilities					
- Nursery, 143 Ferme Park Road	1,487			1,487	1,234
- Flat, 143 Ferme Park Road	0			0	0
- 53 Rokesley Avenue	0			0	-104
Council Tax, 53 Rokesley Avenue	0			0	242
Premises Insurance, 53 Rokesley	623			623	0
Total Maintenance of Investment Prop's	5,042	0	0	5,042	3,785

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The church building on the corner of Ferme Park Road and Western Park London N8 9TA together with the investment properties are vested in The London Baptist Property Board Ltd and are held for the benefit of the church. The church buildings are insured for £ 1,387,927 and the investment properties £891,427.

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The URC Thames North Trust holds as trustee 11,904.46 units in COIF Income units being the proceeds from a legacy of the late Marjorie Smith The church enjoys the income arising from these investments which are held in **Restricted Funds**.

The London Baptist Property Board Ltd hold as trustee 4,288.44 income units in COIF Charities Investment Fund being the proceeds from a legacy of the late Irene Spackman. The church receives the income regularly and the capital is available on application.

The market value of both investments are included in the cash balances of the church and any changes in market values are reflected in the Receipts and Payments Account.

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2015 from the accounting records of the church.

(name) PETER KENYON

(signature)

A. Koya
(date) 24 APRIL
2016

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Union Church and Community Centre, Crouch End for the year ended on 31 December 2015 and set out on pages 1 to 3.

Respective responsibilities

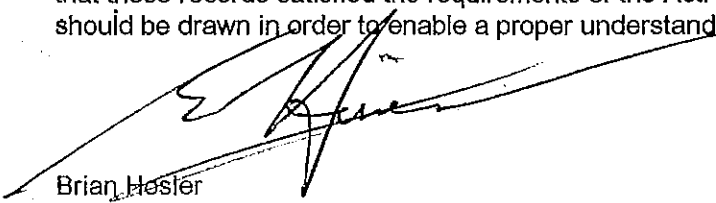
The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144 of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Brian Hester
Chartered Accountant
109 Derwent Road
London N13 4QA
29 April 2016