

**St Jude-on-the-Hill
Hampstead Garden Suburb**

**Annual Report and Financial
Statements**

**of the Parochial Church Council
for the year ended 31st December 2019**

Charity No: 1133988

Address:

Central Square
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London
NW11 7AH

Incumbent:

Revd. Alan Walker
The Vicarage
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Bank:

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The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Annual Report of the PCC for the year ending 31 December 2019

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Diocese of London within the Church of England.

Governing documents

The Parochial Church Council (PCC) is a body corporate governed by two pieces of Church of England legislation, called Measures. These are:

- the Parochial Church Councils (Powers) Measure 1956 as amended. This defines the principal function, or purpose, of the PCC as “promoting in the parish the whole mission of the Church”; and
- the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC is also a charity registered with the Charity Commission (Charity No: 1133988).

PCC membership

The Incumbent (our vicar), the Churchwardens, the Lay-Reader and the representatives on the Deanery Synod are ex officio members of the PCC. Others are elected or co-opted by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules.

During the year the following served as members of the PCC:

Incumbent	The Reverend Alan Walker (Chairman)
Churchwardens	Posts vacant
Licensed Reader	Mr. Robert Chandler
Representatives on the Deanery Synod	Mrs Elinor Delaney Mr Tom Lyon (resigned 5 February 2019)
Elected Members	Mrs Sara Gibbins (Treasurer) (resigned 12 November 2019) Mrs Jenny Eden Mrs Jessica Farmer Mr Tom Lyon (resigned 5 February 2019) Mrs. Frances Price Mrs Jennifer Radice Mr David White

The PCC has a number of sub-committees that meet between full meetings. The Standing Committee has the power to transact the routine business of the PCC between meetings, subject to any directions given by the Council. It refers major decisions to the full PCC.

In addition, sub-groups have been formed:

- The Heritage Project Steering Group (restoration/renovation), chaired by David White. Includes representatives of the Hampstead Garden Suburb Trust and a number of professional advisers.
- The Spire. Under the joint editorship of Elinor and Michael Delaney and Jennifer Radice, to publish a church magazine, The Spire.
- Guyana. Under the leadership of Elinor Delaney to support the Guyana Diocesan Association.

Members of these groups are drawn from the PCC and the larger congregation.

The full PCC held 6 meetings during the year (2018: 6 meetings) with an average attendance of 84% (2018: 60%), in addition to the APCM on 28 April 2019.

Appointments and Retirements

The following appointments were made.

- Sara Gibbins was re-elected as Vice-Chair of the PCC and as Hon.Treasurer.
- Elinor Delaney was re-appointed Hon.Secretary for the year.
- Frances Price was appointed as Children’s Champion.
- Jennifer Radice was appointed as Church Safeguarding Officer.
- Elinor Delaney was re-appointed as Deanery Synod representative, leaving one vacancy.
- David White was elected as a member of the Standing Committee.

The PCC would like to express their thanks to all who served on the PCC.

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Objectives and Activities

Aim and purpose

With the incumbent, the Reverend Alan Walker, the PCC has the responsibility of promoting the mission of the Church within the parish of Hampstead Garden Suburb. It also has responsibility for the maintenance of the church, church grounds, Vicarage Rooms and other ancillary buildings.

Objectives and activities

Our mission is to celebrate and communicate the Christian faith in the Anglican tradition.

Public Benefit

When planning our activities, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

At St Jude's, we welcome all parishioners and visitors to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. We offer baptism, confirmation, marriage and funeral services. We provide pastoral care for people living in the Parish.

Our magnificent Grade I Listed building is generally considered to be Lutyens's finest church. It is the only 20th Century church in London to feature in Simon Jenkins' highly acclaimed book, "England's Thousand Best Churches". We maintain our beautiful building and open it to the public to enjoy on Open House weekend and on New Year's Eve for the annual New Year celebrations. The Vicar is pleased to welcome other visitors by arrangement and hosts visits from local schools and colleges as part of their study of religion or architecture. The executive summary of a report on the Church commissioned and paid for by Historic England in 2015 opens with the sentence: "St Jude's Church is a building of national significance and is decorated with one of the most important and extensive schemes of early 20th century wall paintings in the country."

St Jude's has a long-standing strong music tradition with organ scholars from The Henrietta Barnett School using our marvellous Father Willis organ for lessons and practice. Many organ scholars who have trained at St Jude's have gone on to organ scholarships at eminent universities and many former choristers have become professional singers. In 2014, the PCC launched a choral scholarship programme offering four scholarships to train young singers between the ages of 16 and 20 in each of the main choral parts (one each of soprano, alto, tenor and bass). Under this scheme, the choral scholars are introduced to a wide range of church music which helps those of them who wish to apply for choral scholarships at various universities. In 2016, we decided to allow the scholarships to be shared by two part-time scholars, with a view to attending alternating weeks (and together for all festival services), to enable scholars to be able to balance the commitment required to the scholarship programme with their academic studies and other music commitments. This has also enabled the scholarship programme to benefit more young people. We are supported with these scholarships by the Ouseley Church Music Trust which has provided grant funding that will meet one third of our costs over three years.

We also support the Proms at St Jude's (which raises money for Toynbee Hall and The North London Hospice through an annual musical and cultural festival) through the energy and vigour of our members and that of the wider community (of all faiths and none). The church is regularly let to recording and television companies due to its excellent acoustics and beauty. The Church Rooms are also used for activities run by external organisations within our community. The money raised from lettings of the Church and Church Rooms helps us to meet the costs of running the church, including the high costs of maintaining this wonderful building.

We celebrate the diversity of faiths within our community and have a strong relationship with the local Jewish community. The Central Square Minyan worships weekly in the Church Rooms and contributes to our Harvest collections of goods made for Homeless Action in Barnet.

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Achievement and Performance

Electoral Roll

The number on the Electoral Roll was 123 at the time of the APCM in April 2019. The 6 yearly review of the Electoral Roll was made in advance of the APCM in 2019. The new Roll showed a reduction of nine accounted for as follows: 1 death, 29 members did not re-apply, 23 new names added.

Church Attendance

The average Church attendance on Sundays, including children, was 58 (2018:60 people). Numbers attending at specific festivals were:

- Easter Day attendance 180 (2018: 144)
- Christmas Eve/Christmas Day attendance 279 (2018: 365)

Vicar's Report

Worship

The pattern of worship remained as in recent years:

- Sunday 8am Eucharist (traditional language)
- Sunday 10.30am Parish Eucharist
- Thursday 9am Eucharist (traditional language).

On Ash Wednesday there was Eucharist with Ashing at 9am and a joint service at Golders Green at 7pm.

A Lent Group met weekly during the season using the Pilgrim course.

Holy Week was observed with a Palm Procession on Palm Sunday; celebrations of the Liturgy of the Last Supper on Maundy Thursday at 8pm; the Liturgy of Good Friday at 10.30am; and the Easter Liturgy at 8pm on Easter Eve.

In 2019 there were four baptisms (2018: two); seven funerals (2018: four); two weddings (2018: two).

Holy Communion was taken regularly to housebound members of the community.

Visitors

Groups from Annemount, Brookland, and The Henrietta Barnett Schools, University College London/Bartlett School of Architecture.

Various other groups made informal visits the church.

The Church was also open all day on Saturday 21st and Sunday 22nd September 2019 for London Open House Day.

The Church was open on New Year's Eve in 2019 as part of the Residents Association annual fireworks party. Around 500 people attended.

Other

The Vicar chaired a public meeting of councillors and MP on behalf of the RA on 25 April.

The Vicar arranged and chaired the annual Michael Rowley Memorial Lecture at the Friends Meeting House on behalf of the Hampstead Garden Suburb Residents Association on 2 June.

The Vicar represented the Suburb at the Lutyens Centenary dinner at RIBA on 2 October.

The Vicar attended the Evelyn Underhill symposium at Hampstead Parish Church on 14 December.

The Vicar attended a joint Advent study group at the Free Church.

The Vicar attended two meetings of the West Barnet Deanery Synod and meetings of the West Barnet Deanery Chapter.

The Vicar attended meetings of the local branch of Inter-Faith Matters, of Churches Together in Golders Green, of the Hampstead Garden Suburb Fellowship, of the Hampstead Garden Suburb Archives Trust and of Hampstead Garden Suburb Heritage.

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The Vicar continued to serve on the Events Committee of the Hampstead Garden Suburb Residents Association.

The Vicar continued to serve as a Governor of INFORM now based at King's College, London.

Reader's Report

St Jude's has one Reader, Bob Chandler, who has permission to officiate at the Church. He reads the gospel, preaches, and administers the chalice. In addition, he co-ordinates teams of chalice administrators and intercessors. Nine people, including Bob himself, are licensed to administer the chalice, of whom six do so regularly at the parish Eucharist, two occasionally at the parish Eucharist, and one at the early Eucharist. There are now three people, including Bob himself, who lead the intercessions. Further volunteers for this area of ministry will be required if the pressure on existing personnel is to be relieved and provision made for the future.

Readers and Sidesmen

At the present time we have 13 readers and 15 sidesmen.

The role of the readers (not to be confused with 'Readers' - see report above - who are lay people, called by God, trained and licensed by the Church to preach, teach, lead worship and assist in pastoral, evangelistic and liturgical work) is to read the first two lessons (Old Testament and New Testament) each Sunday. Two readers read each week, meaning that each reader reads approximately once every two months.

Sidesmen are responsible for setting up the church before the Sunday Eucharist (for example by preparing and putting up the hymn boards) and welcoming the congregation, handing out hymn books and service sheets as well as showing visitors where to sit. Five of the sidesmen also act as 'starred sidesmen' as we have no Church Wardens at the moment. This means they have additional responsibilities for the smooth running of the service, including organising volunteers to take the collection and to carry up the elements in preparation for the Eucharist.

Again two sidesmen are on duty each week so each person is on duty approximately once every two months.

Several people act as both readers and sidesmen.

Jenny Eden organises the rotas of the readers and sidesmen and is always happy to welcome new volunteers. The sidesmen are formally appointed by the PCC at the APCM in April each year.

Junior Church

Although we started in September with 7 children on roll since early November we now only have 4 children. This made casting, rehearsing & producing the annual Nativity play extremely difficult. However by cutting out some roles in the play 'Come to the Stable' (written by Linda) & with the last minute help of adults for the speaking roles & visiting grandchildren for the angels, the play was performed on Christmas Eve.

Our thanks go to the Pettit, Price and Vel/Farmer families for their help, to Nic Chalmers for providing us with choir members to sing and our Organ Scholar for playing the piano as well as Philip Ayers for supplying the lighting for the production.

With so few children we have decided to run one class each week. The teaching material we use is from the Roots programme which provides a variety of activities, pictures etc to support the weekly theme and can be downloaded from the internet.

As usual the Junior members did a presentation in Church on Mothering Sunday and at Harvest. They also made a wreath of poppies for Remembrance Sunday.

Two members of Junior Church were admitted to Holy Communion on the Feast of Christ the King.

Safeguarding Policy

The PCC reviewed the Safeguarding Policy for 2018/19 and re-endorsed the wider Diocesan policy that encompasses Vulnerable Adults as well as Children. We are committed to ensuring that our church and its community is a safe and welcoming place for all members of the community.

The Safeguarding Officer consults with the Safeguarding Team, where necessary and promptly reports any dialogue to the PCC, within the bounds of confidentiality. No incidents were reported in 2019.

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The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Church Rooms have a suitable Safeguarding Policy and that all agencies who hire the church are furnished with and agree to the church Safeguarding Policy.

Both the Safeguarding Officer (Jennifer Radice) and the Children's Champion (Frances Price) attended a Safeguarding training course in 2019.

An accident book is maintained to record any accidents occurring on the premises. The First Aid equipment was reviewed and replenished twice during 2019.

Church Magazine

The Spire, St Jude's church magazine was renamed 10 years ago and has been published under the new name and in a new format since then. Two editions were published in 2019. The preference would be to publish three editions if additional help could be recruited.

The magazine has an emphasis on news and articles directly relevant to the church and congregation, with the aim of reinforcing our sense of community and communicating the Christian faith both within the parish congregation and the wider community, a key element in our mission statement. The costs of producing the magazine are in part by advertising revenue and from a £1 suggested donation. However, there is a net cost to St Jude's of £140 (one edition) in 2019 (2018: £367 two editions). The PCC accepts this is a cost that it should continue to meet as the magazine is seen as an important element of our activities and provides a valuable archive. The circulation is in the region of 80 copies each edition.

Communication and Publicity

Jennifer Radice, publicity officer, has an e-mail group called St Jude's General Mailing through which she notifies parishioners of forthcoming events and other matters of interest. Following a complete renewal of the contact list in response to the new GDPR data protection legislation, 60 parishioners and former parishioners are on this list. Four others who do not have computers receive a hard copy of each message. She also organises the printing and distribution of posters and leaflets in the Suburb to publicise important events at St Jude's, such as special services, the Autumn Market and the Christmas Fair.

Flower arrangers

Tribute is paid to Jan White who administered the Flower Arrangers rota and budget for many years prior to her death this year. Anthea Davidson has now taken on the role of co-ordinator and prepares the rota and advises members of the budget. The flower budget is currently £10 per week but members are frequently happy to donate flowers. Donations are also given by members of the congregation for Easter flowers, in memory of deceased family members and friends. There are some problems with access for flower arranging, due to the busy church letting diary. Members do their best to work around this. The parish remain very grateful for the contribution that the Flower Arrangers make to worship.

Coffee rota

In spite of an ever-decreasing number of people willing to help with Sunday coffee and refreshments, the Coffee rota is alive and kicking. Despite the limited numbers it only requires a member to come one day every three months and the service is much appreciated by the congregation. Fortunately, swaps are arranged when people cannot make their specified date and we rarely need to call for assistance.

The rota members generously offer not only their time but bring milk and biscuits for service with a smile. Even cake or bubbly are available when the occasion warrants it. Coffee after Sunday Eucharist continues to be a social time, a chance to catch up with news about each other's family, make new friends or gossip about happenings in the neighbourhood, always friendly and joyful.

Deanery Synod Report

The Vicar and Elinor Delaney represented St Jude's on the West Barnet Deanery Synod in 2019. A further lay representative is being sought.

The Synod met twice during 2019.

5 February 2019.

5 May 2019

Stewardship

There were 37 regular contributors to the Stewardship Scheme at St-Jude-on-the Hill for the calendar year 2018. As in previous years we are losing members through death or moving away. Gift Aid enabled us to claim tax on contributions from approximately 75% of members.

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The London Diocese's Parish Giving Scheme has continued to assist in ensuring that the Gift-Aided giving is efficient. We now wish to expand this to cover all the regular donors who are currently paying directly to the TSB Stewardship account.

Church Rooms

The Church Rooms are now let to the Central Square Minyan, and under the lease, we have reserved the right to use the Church Rooms for the Palm Sunday procession each year that the Minyan are in occupation. The Minyan has undertaken extensive works on the Church Rooms including underpinning the building and extending the upper level to include inside the building what was previously the balcony and the Church Rooms are now a marvellous community facility.

Church Fabric

Maintaining the fabric of the building has continued to provide the PCC with some challenges. We completed and commissioned the new boiler installation and the Church was warm again. We have had the room thermostats repaired in the church so that we can control the temperature in the church and avoid overheating the interior. The new boilers are much more efficient than the huge single boiler they replaced. The old boiler was scrapped and we were unable to get any further money back from the insurers who had underwritten the repairs earlier in the year. The costs, totalling just under £50,000 were met from the restoration fund, donations from members of the congregation and a grant of £15,000 from Hampstead Garden Suburb Trust for which the PCC is most grateful. A drain survey was carried out inconclusively during the year and a new survey was carried out at the beginning of 2020. A section of the stone lintel fell off the central bay fronting onto the car park and we now have a series of safety barriers with sandbags cordoning off that area of the car park. The saga of the weathervane continues whilst MRDA architects and the Diocese negotiate with the insurers on how best to reinstate it. We are hoping for some scaffolding so that we can carry out the necessary repairs to the brickwork whilst the scaffolding is in place. A large cherry picker, which might be the alternative means of access, does not really allow for such repairs and it is inordinately expensive to hire.

The PCC has continued with its regular programme of maintenance which includes:

- Maintaining the sound system
- Cleaning the gutters
- Replacing faulty lamp bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Testing the lightning conductor
- Unblocking the basement toilets
- Servicing the boiler
- Servicing the fire extinguishers
- Servicing the intruder alarm

The Restoration of the Church

A detailed report on why the PCC will not be applying afresh for a heritage grant to underpin the restoration of the church was provided to parishioners with the last issue of the parish magazine. In essence, the principal reasons for not applying are as follows:

- There is now just one pot for all grants and churches have to compete with museums and public bodies.
- Whilst a grant from the lottery fund unlocks other grant moneys, an analysis of the budget shows that their grant would have been recycled to meet their needs. Thus, if we don't apply, our fund raising target drops dramatically and we have none of the burdens imposed by such a grant.
- There are areas of special interest around the country and Barnet isn't one of them.
- Grants over £250,000 now require a business plan with the round 1 application which means more upfront costs for St Jude's with no guarantee of success.
- There is now a twenty year review period once a project is completed which could well mean it would be 2048 before that process was complete.
- The National Lottery Heritage Fund "NLHF" requires a detailed assessment of the organisation behind the bid as part of any application and reading the guidance notes, it would seem that this is aimed at assessing museums and local authorities with established bureaucratic procedures and structures in place rather than a parish church with a parish council. There is a whole section on "inclusion" which brings with it a raft of administrative burdens and targets that have to be met as part of a successful bid.

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- Despite giving specific and detailed feedback on the time allowed to raise the matched funds between a successful round 1 bid and a round 2 application, the NLHF have not changed the rules and churches only really have 18 months to raise the money.
- The PCC had thought of applying under the Heritage Enterprise Scheme but the rules have been changed and Churches cannot qualify.

Going forward, we will review the fund raising strategy and work out how best to raise the funds to meet the costs of the repairs that are essential and those works that we would do in any event when the opportunity arises. By that we mean that when the floor is lifted and relaid, the services would be rationalised and the central heating pipes etc replaced. In the meantime, we are working with MRDA to establish what needs to be done to repair the rainwater drains.

Guyana Diocesan Association

The church continues to have links with the Guyana Diocesan Association, as our main overseas outreach. The collection in Junior Church, the Nativity Play and one parish lunch per year are donated to the GDA for dispersal in Guyana, with a proportion going to our twinned parish of St John the Evangelist, Jawalla, Upper Mazaruni, Guyana. Robert Chandler our Lay-Reader, corresponds with the Revd Winston Williams in Jawalla and sends each copy of The Spire to him. Letters from Jawalla are published in The Spire and other related news from Guyana is also regularly reported to the congregation and friends of the church via The Spire, the church magazine.

Church Lettings

The church continues to be regularly let for rehearsals, recordings, filming and concerts including the annual Proms at St Jude's.

There were 44 bookings during 2019 ranging from one day to twelve days (2018: 38). The annual fee income of £51,782 (2018: £60,428) was down from the previous year, mainly due to the number of reduced hire days. There were 95 hire days in 2019 (2018: 109 days). As there are many different hirers, the risk of a major downturn in our lettings is reduced. Income for January and February 2020 has got off to an encouraging start with revenue at £8,968 (2019: £7,569); From January 2020, the daily hire charge has been increased from £550 to £650. So far, this has not had any material impact on bookings. It is possible that our income may be a risk in future years if the Heathrow flight paths change or flights increase or if we undertake major work to the building. It is also possible that the Brexit effect played a part in the reduced hire days last year.

As always, key to the success of our bookings are the wonderful booking team volunteers who open the church, meet and greet the hirers and help them with any problems they may have. It cannot be stressed enough how important a lovely welcome from a volunteer is to the whole hiring process and often messages received after a hire specially mention how the warm welcome and helpful attitude have enhanced their time in the church. The time our volunteers give is therefore of great significance to the income the church receives. Many hirers comment on this. Please consider if you might be able to help in this way and have a chat with Susie or one of the members of the booking team.

The PCC would like to thank all those who form part of the booking team: Elinor Delaney, Sara Gibbins, Anthea Davidson, the Vicar, Kathy Cunnold, John Wheeler, Helen Roose, Pam Yap and Jennifer Radice.

Music at St Jude's

Music has always been at the heart of the liturgy at St Jude's. We have a magnificent Father Willis organ and, as our church is situated next door to The Henrietta Barnett School, we established a formal musical educational link with the school in 2004 with the provision of organ scholarships. This scheme has been a great success with many of the holders of the organ scholarship pursuing organ playing and music as a career. Our scholars have gone on to hold music scholarships at Merton and Hertford College, Oxford, Gonville and Caius College, Cambridge.

Our current organ scholar has recently received a distinction for grade 8 Organ with the ABRSM and is now studying for the Associate Diploma from The Royal College of Organists. Anna Stepler (organ scholar 2008-2010) is now studying organ for a Doctor of Musical Arts degree at Cornell University, New York.

In addition to the organ scholarships, we now offer up to eight part-time choral scholarships with up to two voices for each part to allow scholars to balance their commitments to this programme with their other academic and musical commitment.

We are very pleased that in 2017 the Ouseley Church Music Trust awarded the church a grant to cover one third of its costs from the choral and organ scholarships over the following three years. The cost of tuition for the organ scholarships is further shared with The Henrietta Barnett School and the parents.

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The presence of this core of choral scholars within our choir further encourages and supports additional young people to sing with us. We believe in opportunities for all and, whilst we have just a small number of choral scholarship positions, this programme enables us to enhance the sight-reading capabilities and performance standard of all singers in our choir.

The choral scholars' role includes supporting the junior singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services.

We have already had successes with the new choral scholarships: Three of our former choral scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's College, Cambridge. Our current choral scholars intend to make applications for Oxbridge choral scholarships in Autumn 2019. We look forward to reporting on their successes.

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Financial Review

Financial review for the year-ended 31st December 2019

Summary

In 2019 St Jude-on-the-Hill generated an overall net surplus of £18,191, made up of a net surplus on restricted funds of £22,920 and a net deficit on unrestricted funds of £4,729.

The PCC was advised in November 2018 that the Hampstead Garden Suburb Trust (with whom it shares income from the Church Rooms and who, to date, has granted back the full amount of their share of that income (£16,000) to the PCC for use against day-to-day fabric and grounds maintenance costs) would no longer make a regular contribution towards these day-to-day costs but would require the PCC to apply each year for grants related to discrete smaller projects related to the historic building and its surroundings. They also determined to retain their share of the rent increase determined in November (£2,000). This has had a significant impact on our ability to pay for our day-to-day fabric and ground maintenance costs. A grant of £15,000 was applied for and received during the year in relation to the boiler repair work. This, together with the generous donations from members of the congregation and wider community towards the cost of this work represents the majority of the income and all the surplus on restricted funds. The maintenance and repairs undertaken in 2019 have been funded from general unrestricted funds.

The PCC recruited a part-time parish administrator in July 2019 on a six-month fixed term contract to support the PCC manage the administrative burden that is being carried by a small number of individuals within our community, with a view to enabling us to attract volunteers to the role of Church Warden and other vacant positions. The six-month fixed term contract has now ended, and the PCC is reviewing whether to recruit again to this position. The intention is that the administrator would also support our endeavours to maximise our income from church lettings and, through the lifting of administrative tasks from the PCC, enable the PCC to input more of its energies into fundraising and grant applications as well as mission planning. The cost in 2019 was £4,408.

As our reserves were significantly impacted by the boiler replacement at the end of 2018/start of 2019 and the PCC is proceeding with caution to ensure that it maintains its reserve levels in accordance with its reserves policy as well as manage the costs of essential repairs. The PCC has increased our daily lettings rates for church lettings. The continuance of the position of Parish Administrator is being reviewed. The common fund pledge for 2020 has been reduced by £10,000 from the 50% level that we had hoped to pledge.

Income

Voluntary Income £59,191 (2018: £57,678)

Income from voluntary income is marginally higher than in 2018, although unrestricted voluntary income is lower.

The Restricted voluntary income arises mainly from the £15,000 grant from the Hampstead Garden Suburb Trust and donations of £8,350 from members of the congregation and community to help fund the costs of the boiler repairs at the end of 2018/start of 2019. As had been advised to donors at the time of donation, the excess donations received have been transferred to the restricted renovations fund to help fund the future costs of restoring the church.

Planned giving: The PCC now uses the Parish Giving Scheme promoted by the Diocese for a significant part of its stewardship. This greatly reduces the administration of regular stewardship payments that have transferred to this scheme. The collection of Gift Aid is done automatically every month by PGS and an annual increase can be applied if agreed by the stewardship member. The automatic collection of Gift Aid by PSG means that the accounts only reflect the Gift Aid recovered directly by the PCC. The difficulties of obtaining login details for the new stewardship recorder mean that the PCC has not been able to submit a Gift Aid of GASDS claim since 2016. The PCC has now urgently requested that stewardship donors transfer to the PGS to mitigate the ongoing issue that this causes. Gift Aid for 2019 has not been accrued on the grounds of prudence, until the issue with claiming the Gift Aid has been resolved.

Collections are slightly higher than in 2018 (2019: £6,521; 2018: £5,687) and GASDS, the HMRC scheme that enables the church to reclaim 25% of small donations (£20 and under) made via the loose plate collections, has again increased (2019: £1,477; 2018: £1,329). GASDS has been accrued in the accounts for 2019 pending submission of a claim.

Donations are significantly higher than in 2018 (2018: £9,937; 2018: £3,660). Restricted donations (£8,530) included £8,350 for the Central Heating Appeal (2018: £2,300) and £180 to the Centenary Fund.

Grants: The PCC received significant grants in the year. The largest of these was from the Hampstead Garden Suburb Trust and amounted to £15,000 (2018: £16,000). This was for the repair work on the boiler and, as this work had been completed, the amount was transferred to the restricted renovations fund for future restoration work.

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Income from activities for generating funds £75,118 (2018: £84,126)

The income from church lettings reached a record-level in 2018 and fell back to the levels of previous years in 2019 (2019: £51,782; 2018: £60,918; 2017: £49,538; 2016: £51,109; 2015: £45,989; 2014: £36,324). Letting of the Church Rooms generated £21,705 (2018: £21,182) after 50% sharing with the Hampstead Garden Suburb Trust.

Fundraising generated revenue of £1,592 (2018: £1,950), £1,381 from the Autumn Market, £152 from catering on Open House weekend and £59 from the sale of Christmas cards

All fundraising was for unrestricted purposes in 2019.

Income from the church magazine reflected donations. These have been recorded as £39 from the one edition published in 2019, although it is not always possible to identify donations made for the magazine from other small donations (2018: £76).

Investment Income £473 (2018: £330)

This generated slightly higher than 2018, due to higher interest rates.

Income from charitable activities £2,926 (2018: £1,433)

This was higher than 2018. This is mainly due to higher fee income of £2,257 (2018: £797), of which £1,087 (2018: £439) was passed to the Diocese (see below). Net fees retained were £1,170 (2018: £358). Income from social and catering (donations for coffees at the end of the church services) was also higher than 2018 (2019: £669; 2018: £636).

Other income £nil (2018: £2,730)

There was no other income in 2019. In 2018 income was received from the sale of 100 chairs (£2,600) and contributions (£130) towards a first aid course run at St Jude's to which members of the wider community (including the Free Church and The Proms at St Jude's were invited). There was no other income in 2019.

Expenditure

Cost of generating voluntary income £6,829 (2018: £6,999)

£6,181 relates to the cost of church lettings (2018: £6,999). This reflects a fee payable to the Church Bookings Manager and other sundry costs. Since 2012, bonuses have been payable under the terms of the contract due to the significant levels of Church lettings achieved (2019: £51,782; 2018: £60,868; 2017: £49,538; 2016: £51,109; 2015: £45,989; 2014: £36,324; 2013: £39,053; 2012: £34,515; 2011: £24,442). The bonus is 10% of letting income over £25,000 calculated annually (1 April to 31 March). A bonus has been accrued for the current Bookings Manager based on the Lettings over the nine-month period to 31 December 2019. The final amount due will be calculated and paid shortly after 31 March 2019. The bonus recognised in the accounts for 2019 is £2,611 (2018: £3,542; 2017: £2,417; 2016: £2,618; 2015: £1,132; 2014: £1,181; 2013: £1,314; 2012: £1,087) in addition to the monthly fee of £200. Sundry other costs are incurred, such as recharged organ tuning (£579); cleaning (£522); and the Premises Licence (£70).

Overall fundraising costs, which include the costs of advertising (2019: £175; 2018: £94) and putting on the fundraising events (2019: £114; 2018: £90), were higher this year (2019: £289; 2018: £184).

Charitable Activities £112,169 (2018: £162,114)

Mission and charitable giving is lower than in 2018 due to a reduction in the amount paid out for the organ and choral scholarship programmes. The total costs of these scholarships were £255 (2018: £320) and £1,940 (2018: £3,205) respectively, of which £410 was funded from the Ouseley Church Music Trust grant.

Donations to Guyana (2019: £251; 2018: £326) reflect collections made by Junior Church in aid of the GDA. In 2019, no retiring collection was taken at the Nativity play and the first collection of 2020 will instead be donated to the GDA.

The congregation donated one collection during Lent to the Diocese's Lent Appeal in aid of Modern Slavery prevention and support.

Donations were also made:

- to Christian Aid in respect of monies collected at Lent Lunches (2019: £305; 2018: £195);
- to West Barnet Deanery Synod to help support Church Schools within the deanery (2019: £121; 2018: £101);
- and

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Annual Report of the PCC for the year ending 31 December 2019

- at the vicar's discretion from his discretionary fund (2019: £200; 2018: £200).

Ministry

We were disappointed that for the second year, we have been unable to further increase our contribution to the Common Fund by way of an end of year top-up payment. The total contribution for 2019 was £41,400 (2018: £40,300). In addition, statutory fees of £1,087 (2018: £439) were paid to the Diocese in respect of funeral services held at the church and Crematorium.

Incumbent's expenses and costs of locum are higher than in 2018. The increase in Vicar's expenses mainly relate to an increase in his landline and mobile phone charges.

Costs of services were in higher than in 2018. This is mainly due to a review of the Director of Music's contract and an agreement to increase his annual fee from £6,000pa to £7,200pa (last increase was in 2014). The PCC also pays for a substitute director of music on 5.6 Sundays per annum.

Choir costs include the cost of professional choristers to support the choir at key events and the RSCM annual subscription.

Sanctuary costs include general consumables. Flower costs are much lower than 2018 and reflect the amounts reclaimed.

Social and catering costs reflect the cost of purchasing refreshments for the regular post-Eucharist refreshments.

Administration costs are in much higher than in 2018 due to the appointment of a Parish Administrator on a six-month fixed term contract from July 2019. In addition to the costs of employment (£4,408), £1,661 was incurred setting up the Administrator's office with suitable office equipment.

Administrative costs now include broadband within the church, the new email addresses used by members of the PCC and the new hosted website that has taken over from the blog previously run by the Vicar. In 2019, support costs were also incurred in relation to the new Administrator.

Expenditure on the church magazine was lower than in 2018 as there was only one edition published (2018: two).

Advertising included the £200 contribution to the Open House weekend, as well as a quarterly advert in Suburb News.

In 2019, a reprint was made of the church guide books, costing £425 for 500 copies.

Church running costs are significantly higher than in 2018 (2019: £25,013; 2018: £19,067). Andy Miller continues to review and renegotiate our energy contracts on a regular basis to ensure we always obtain the best possible deal as these costs are significant (2019: £12,860; 2018: £6,584; 2017: £10,464; 2016: £10,186; 2015: £11,145; 2014: £10,715; 2013: £11,211; 2012: £11,578). The lower cost of energy in 2018, reflects the impact of the boiler failure in the Spring and that, combined with the hot summer and the subsequent failure of the boiler, meant our energy costs were considerably lower from the end of March onward. In 2019, the costs returned to normal levels, although they also included the costs of temporary heaters in winter 2018-19. In addition, because the church had not been heated for some considerable time, we ran the new boilers on constant for a few months to warm the fabric of the building and remove the excess moisture.

Upkeep of the Church Grounds (2019: £3,401; 2018: £3,401). The costs of our grounds maintenance remain constant as the contract with Harington Gardeners has not changed.

Church maintenance costs were exceptionally high in 2018, when they included the cost of replacing the boiler £49,889 and flood damage (£9,203). The costs on 2019 were £5,774. Details of the work undertaken are given on page 7.

Cleaning costs are higher than in 2019 as a new regular cleaner has been attending weekly. Costs also include small amounts for consumables (2019: £37; 2018: £61).

Organ and piano maintenance was lower than in 2018 due to essential repairs work under taken in 2018. In 2019 the costs included the annual maintenance agreement (2019 and 2018: £636) and the regular tuning (2019: £1,499; 2018: £1,368).

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Costs of running the Church Rooms remain low. They now reflect just insurance costs (2019: £921; 2018: £891) (recharged to the Minyan) and ground rent (£5).

Costs of running the vicarage rooms have increased slightly due to increased council tax charges. Council tax is the highest cost (2019: £4,543; 2018: £3,696). Energy costs also continue to increase (2019: £ 867; 2018: £827). The PCC is concerned about the high costs of running these rooms and continues to explore ways to reduce their net cost.

Other Expenditure £230 (2017: £230)

Other expenditure reflects the cost of the annual independent examination.

Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds excluding the balance attributable to the Fixed Assets (if possible) equal to approximately three months' unrestricted payments, to smooth cash flow fluctuations and to cover emergency situations that may arise from time to time.

At the end of 2019 unrestricted liquid reserves amounted to £33,643 (2018: £38,372), which was approximately equivalent to three and a half-month's unrestricted payments. This has been reduced from the approximate six-month level at the end of 2014 by the PCC as part of a decision to move forward specific projects with the surplus reserves that had been generated in 2014. The continuance of the work in connection with grant applications and ongoing urgent maintenance needs is likely to further reduce PCC reserves. It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments.

It is our policy to invest funds not required for day-to-day expenses with the CBF Church of England Deposit Fund.

Legacies Policy

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether related to buildings, equipment or people. As circumstances change over the years, it may not be possible to fulfil specific donor requests, so church members are encouraged to leave legacies for the general purposes of the parish. The PCC will discuss with executors the most appropriate use of any legacy in the light of current projects and the donor's known interest in the church (e.g. children, music, buildings).

Risk Management

1. Financial Risk

Large unpredictable risks, which can be insured, are shared with the Ecclesiastical Insurance Group.

Predictable, large but uninsurable risks identified include:

- Failure to make the minimum contribution required to the London Diocese. The PCC has continued to increase the level of its contributions to the Common Fund and the Diocese is pleased with the efforts that the PCC has made to achieve this.
- Failure to maintain the structure of the church building and grounds to an adequate standard. St. Jude's is a Grade I listed building and general day-to-day maintenance requirements of both church and grounds are difficult to predict and expensive to complete. The church is on the "at risk" register and the additional reserves currently held, together with the recurring grants from the Hampstead Garden Suburb Trust, will help to address this. The challenges of obtaining this grant funding have significantly delayed our ability to start the much needed restoration work and the deterioration of the building continues at a significant pace. We are reaching out to the Diocese for support.
- The risk of fraud. All cheques and online payments require 2 signatories. The bank account is regularly reconciled and action has been promptly taken where third party cheque/bank fraud has been identified.
- Cash levels might not be sufficient to meet expenses as they fall due. The PCC has made significant efforts to improve its financial stability and arrangements with the Central Square Minyan and the Hampstead Garden Suburb Trust had allowed it to reduce its dependence of Church lettings (which can be unpredictable). Despite the unpredictability of Church lettings, the tireless efforts of the Church Lettings Bookings Manager and her team have significantly increased the contribution of Church Lettings to the PCC's funds. However, the impact of recent urgent repairs and a change in the policy for making grants by the Hampstead Garden Suburb Trust in respect of the Church Rooms rental have impacted cash balances and will affect cash flow going forward. Accordingly, cash levels require monitoring to ensure that every day expenses can be met. The treasurer has been, and following her replacement will be, a key attendee at all meetings of the PCC and regular reports are presented on church finances to the PCC, with the treasurer's report being a standing item on the agenda.

Minor, low impact financial risks are absorbed within normal expenditure.

2. Reputation Risk

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The PCC is committed to positive, constructive dialogue with all parties having an interest in its decisions and activities.

Both the church and church rooms have been made available and are used regularly for a diverse range of events and activities, to raise the profile of the church beyond its worshipping members and to make a positive commitment to the broader community.

3. Compliance

The PCC is conscious to ensure that it meets all its compliance requirements. To this end it regularly reviews and responds to information from Diocese, conscientiously completes its annual returns to Diocese and Charity Commission and ensures policies for safeguarding all the vulnerable members of our community as well as Health and Safety Regulations and Data Protection requirements are regularly reviewed and monitored.

4. Operational Risk

Failure to fill vacant positions in a timely manner may impact our ability to cover current operational requirements. In 2019, the PCC recruited a part-time Parish Administrator to support the volunteer members of the PCC to ensure they are able to meet and comply with day-to-day duties and responsibilities. This will help ensure the energies of the PCC and wider volunteers are focussed effectively and, it is hoped, will encourage and enable further volunteers to take on crucial responsibilities, including that of acting as Church Wardens and Treasurer (both currently vacant). The appointment was for a fixed term initially so that it could be reviewed and adjusted as necessary. That fixed term has now ended and the PCC is considering whether to make a further replacement.

5. Dwindling congregation

The PCC is conscious that its future depends on growing and strengthening its membership. Strategies are being developed and followed to strengthen existing membership and to increase the congregation.

Trustee expenses

The Vicar is reimbursed for all expenses reasonably incurred in the performance of his duties.

No trustee received any payment of expenses, other than reimbursement of proper expenses of the church.

Approved by the PCC on 25 March 2020 and signed on their behalf by

Revd. Alan Walker (PCC Chairman)

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Independent Examiner's Report to the members/trustees of St Jude-on-the-Hill, Hampstead Garden
Suburb, Parochial Church Council

I report on the accounts for the year ending 31st December 2019 which are set out on pages 16 to 25 of St Jude-on-the-Hill's Annual Report and Financial Statements.

Respective Responsibilities of the Trustees and the Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state 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 given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting records in accordance with s. 130 of the 2011 Act; or to prepare accounts which accord with these accounting records have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Dated this 25th day of March, 2019

Mr J Graham
51 Sunningfield Road
Hendon
London
NW4 4RA

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Statement of Financial Activities for the year ending 31 December 2019

			<u>2019</u>			<u>2018</u>
	Notes:	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
INCOMING RESOURCES						
From generated funds						
Voluntary income	2a	34,881	0	24,310	59,191	57,678
Activities for generating funds	2b	75,118	0	0	75,118	84,126
Investment income	2c	473	0	0	473	330
From charitable activities	2d	2,926	0	0	2,926	1,433
Other	2e	0	0	0	0	2,730
TOTAL INCOME	2	<u>113,398</u>	<u>0</u>	<u>24,310</u>	<u>137,708</u>	<u>146,297</u>
RESOURCES USED						
Cost of generating funds						
Cost of generating voluntary income	3a	6,829	0	0	6,829	6,999
Fundraising, trading cost of goods sold and other costs	3a	289	0	0	289	184
Charitable activities	3b	110,779	0	1,390	112,169	162,114
Other	3c	230	0	0	230	230
TOTAL EXPENDITURE	3	<u>118,127</u>	<u>0</u>	<u>1,390</u>	<u>119,517</u>	<u>169,527</u>
NET INCOME/EXPENDITURE BEFORE TRANSFERS		(4,729)	0	22,920	18,191	(23,230)
Net transfers between funds	5	0	0	0	0	0
NET INCOME/EXPENDITURE BEFORE OTHER RECOGNISED GAINS/(LOSSES)		(4,729)	0	22,920	18,191	(23,230)
Other recognised gains/(losses)						
Unrealised investment gain	7	0	319	0	319	(25)
NET MOVEMENT IN FUNDS		(4,729)	319	22,920	18,510	(23,255)
RECONCILIATION OF FUNDS						
Total funds brought forward		38,372	268,373	12,805	319,550	342,805
Total funds carried forward		<u>33,643</u>	<u>268,692</u>	<u>35,725</u>	<u>338,060</u>	<u>319,550</u>

The notes on pages 18 – 25 form part of these accounts.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Balance Sheet as at 31 December 2019

	Notes:	31 December 2019 £	31 December 2018 £
FIXED ASSETS			
Tangible	6	250,000	250,000
Investment	7	2,032	1,713
		<hr/> 252,032	<hr/> 251,713
CURRENT ASSETS			
Debtors and prepayments	8	14,266	20,688
Cash at bank and in hand		94,189	115,109
		<hr/> 108,455	<hr/> 135,797
CREDITORS – AMOUNTS FALLING DUE WITHIN ONE YEAR	9	22,427	18,071
PROVISION FOR LIABILITIES AND CHARGES FALLING DUE WITHIN ONE YEAR	10	0	49,889
NET CURRENT ASSETS		<hr/> 86,028	<hr/> 67,837
TOTAL NET ASSETS		<hr/> <hr/> 338,060	<hr/> <hr/> 319,550
 PARISH FUNDS			
RESTRICTED FUNDS			
Central Heating	11	0	(329)
Starmer	11	5,000	5,000
Sanctuary	11	2,135	2,135
Ouseley Church Music Trust Grant	11	1,707	2,117
Vicar's discretionary	11	1,791	1,991
Centenary	11	1,961	1,781
Lutyens	11	60	60
Restoration project	11	23,071	50
TOTAL RESTRICTED FUNDS		<hr/> 35,725	<hr/> 12,805
DESIGNATED FUNDS			
Property reserve	11	250,000	250,000
Restoration project	11	12,649	12,649
Central Heating Fund	11	4,011	4,011
Investment revaluation reserve	11	2,032	1,713
TOTAL DESIGNATED FUNDS		<hr/> 283,692	<hr/> 268,373
UNRESTRICTED FUNDS			
General	11	33,643	38,372
TOTAL UNRESTRICTED FUNDS		<hr/> 33,643	<hr/> 38,372
TOTAL FUNDS		<hr/> <hr/> 338,060	<hr/> <hr/> 319,550

The notes on pages 18 – 25 form part of these accounts.

Approved by the PCC on 25 March 2020 and signed on their behalf by

Rev. Alan Walker (PCC Chairman)

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

1. Basis of preparation and accounting policies

Basis of Preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2015 (FRSSE). They have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value, and the Church Rooms, which are shown at a prudent estimate of their current market value.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

Accounting Policies

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for the general purposes of the PCC. Funds that the PCC chooses (but is not obliged) to designate are regarded as unrestricted.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Income

Voluntary Income and Capital Sources

Receipts are recognised gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled.

Other Income

Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due.

Income from Investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued.

Gains and Losses on Investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are recognised on revaluation on 31st December.

Tax refunds

Tax refunds are recognised when the incoming resource to which it relates is received.

Donated goods and services

Where the value of any donated goods received by the PCC are capable of being measured reliably, then such donated goods are accounted for when they are donated. As it is not practical to reliably measure the contribution of volunteers, no recognition is made of these donated services in the accounts.

Expenditure

Expenses are recognised when incurred; the Common Fund recognised when due. Refunds, when received, are treated as reductions in costs incurred, not as income. At the year-end, any amounts intended for the common fund but unpaid at 31st December would be provided for as an operational (though not a legal) liability and would be shown as a creditor in the balance sheet.

Fixed Assets

Consecrated and beneficed property of any kind is excluded from the accounts by Section 10(2) (a) and (c) of the Charities Act 2011. All expenditure incurred during the year, on consecrated or beneficed buildings is written off in the year incurred.

The church rooms are included in the accounts at a prudent estimate of their current market value. The PCC currently hold these rooms on a long lease with an original term 999 years. This valuation therefore represents an estimate of the amount that could be raised on assignment of the lease to a third party, allowing for any associated charge or deduction attributable to the freeholder, the Hampstead Garden Suburb Trust.

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb

Notes to the Accounts

Other fixtures, fittings and office equipment

Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Items with a purchase price greater than £1,000 are included in the accounts at cost less depreciation. Depreciation is charged on a straight-line basis over two years, none charged in the year of purchase.

Investments

Investments are valued at market value at 31st December.

Net Current Assets

Amounts owing to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provisions for amounts that may prove uncollectable. Current account balances are reported net of any cheques issued but not yet presented. Deposits held on behalf of organisations are subsequently deducted. Cash balances are as reported in cashbooks, subject to independent examination. Stocks of consumables are written-off at the time of purchase.

2. Income

		<u>2019</u>			<u>2018</u>
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
2a Income from voluntary income					
Planned giving					
Stewardship	23,148	0	0	23,148	23,716
Tax refund	3,108	0	0	3,108	1,691
	<hr/> 26,256	<hr/> 0	<hr/> 0	<hr/> 26,256	<hr/> 25,407
Collections	5,741	0	780	6,521	5,687
GASDS	1,477	0	0	1,477	1,329
Donations	1,407	0	8,530	9,937	3,660
Legacies	0	0	0	0	5,000
Grants	0	0	15,000	15,000	16,595
Total	<hr/> 34,881	<hr/> 0	<hr/> 24,310	<hr/> 59,191	<hr/> 57,678
2b Income from activities for generating funds					
Church lettings	51,782	0	0	51,782	60,918
Church Rooms lettings	21,705	0	0	21,705	21,182
Fundraising	1,592	0	0	1,592	1,950
Church magazine	39	0	0	39	76
Total	<hr/> 75,118	<hr/> 0	<hr/> 0	<hr/> 75,118	<hr/> 84,126
2c Income from investment income					
Interest	414	0	0	414	272
Dividends	59	0	0	59	58
Total	<hr/> 473	<hr/> 0	<hr/> 0	<hr/> 473	<hr/> 330
2d Income from charitable activities					
Fees	2,257	0	0	2,257	797
Social and catering	669	0	0	669	636
Total	<hr/> 2,926	<hr/> 0	<hr/> 0	<hr/> 2,926	<hr/> 1,433
2e Other income					
Sale of 100 chairs	0	0	0	0	2,600
First aid course	0	0	0	0	130
Total	<hr/> 0	<hr/> 0	<hr/> 0	<hr/> 0	<hr/> 2,730
Total Income – 2019	<hr/> 113,398	<hr/> 0	<hr/> 24,310	<hr/> 137,708	<hr/> 146,297
Total income – 2018	<hr/> 128,044	<hr/> 0	<hr/> 18,253	<hr/> 146,297	

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

3. Expenditure

			2019		2018
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
<u>3a Cost of generating funds</u>					
Cost of generating voluntary income					
Costs of church lettings	6,181	0	0	6,181	6,999
Costs of applying for grants	648	0	0	648	0
	6,829	0	0	6,829	6,999
Fundraising, trading cost of goods sold and other costs					
Fundraising	289	0	0	289	184
	289	0	0	289	184
Total cost of generating funds	7,118	0	0	7,118	7,183
2018	7,183	0	0	7,183	
<u>3b Expenditure on charitable activities</u>					
Mission and charitable giving					
Choral Scholarship	1,615	0	325	1,940	3,205
Organ Scholarship	170	0	85	255	320
Lent Appeal – Modern Slavery	0	0	224	224	0
Christian Aid	0	0	305	305	195
Donation at Vicar's discretion	0	0	200	200	200
Guyana	0	0	251	251	326
West Barnet Deanery Synod Church Schools	121	0	0	121	101
	1,906	0	1,390	3,296	4,347
Ministry					
Common Fund	41,400	0	0	41,400	40,300
Statutory fees payable to the Diocese	1,087	0	0	1,087	439
	42,487	0	0	42,487	40,739
Incumbent's expenses					
Expenses	2,882	0	0	2,882	2,372
Training	0	0	0	0	150
Vicarage water	380	0	0	380	362
	3,262	0	0	3,262	2,884
Costs of locum					
Visiting clergy	390	0	0	390	260
Costs of services					
Sanctuary	920	0	0	920	951
Flowers	98	0	0	98	227
Junior Church	0	0	0	0	102
Materials for lent courses	76	0	0	76	0
Organist Fees	8,080	0	0	8,080	6,775
Choir	325	0	0	325	683
	9,499	0	0	9,499	8,738
Social and catering	30	0	0	30	143

The Parish Church of St Jude-on-the-Hill, Hampstead Garden Suburb
Notes to the Accounts

		<u>2019</u>			<u>2018</u>
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	Total Funds £
Administration costs					
Parish Administrator	4,408	0	0	4,408	0
Office equipment (not capitalised)	1,661	0	0	1,661	0
Telephone call charges	65	0	0	65	0
Stationery and consumables	426	0	0	426	428
Training (first aid)	0	0	0	0	420
Accounting software & support	75	0	0	75	65
Advertising	380	0	0	380	543
Church guide books	425	0	0	425	0
Internet, Email and Broadband	1,297	0	0	1,297	893
Expenditure on church magazine	179	0	0	179	443
Bank charges	402	0	0	402	390
	9,318	0	0	9,318	3,182
Church running costs					
Insurance	12,860	0	0	12,860	12,483
Energy and water	12,153	0	0	12,153	6,584
	25,013	0	0	25,013	19,067
Upkeep of church grounds					
Grounds maintenance	3,401	0	0	3,401	3,401
Church maintenance					
Church maintenance	5,774	0	0	5,774	69,848
Cleaning	1,237	0	0	1,237	852
Organ/piano maintenance	2,135	0	0	2,135	3,234
	9,146	0	0	9,146	73,934
Costs of running Church Rooms					
Insurance	912	0	0	912	891
Ground rent	5	0	0	5	5
	917	0	0	917	896
Costs of running Vicarage Rooms					
Council tax	4,543	0	0	4,543	3,696
Energy	867	0	0	867	827
	5,410	0	0	5,410	4,523
Total charitable activities	110,779	0	1,390	112,169	162,114
2018	120,631	0	41,483	162,114	
3c Other expenditure					
Costs of independent examination	230	0	0	230	230
Total	230	0	0	230	230
2018	230	0	0	230	
Total Expenditure	118,127	0	1,390	119,517	169,527
2018	128,044	0	41,483	169,527	

Volunteer time

It is not practical to place a monetary value on the contribution that volunteers make to the running of the church however virtually all of the PCC's activities are undertaken by unpaid volunteers and therefore their contribution is very significant to the smooth running of the church and its ability to continue as a going concern. The PCC would like to thank all the members of its community who so generously give of their time.

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Staff costs

During the year the PCC employed a Parish Administrator on a six-month fixed term contract, from July 2019 to January 2020:

	<u>2019</u>	<u>2018</u>
	£	£
Wages and salaries	4,369	0
Social Security costs	0	0
Employer's contribution to NEST defined contribution scheme	39	0
	<u>4,408</u>	<u>0</u>

There are no employees who received employee benefits (excluding employer pension costs) of more than £60,000 and there were no employees whose total employee benefits (excluding employer pension costs) were greater than £10,000.

Payments made to PCC members and related party transactions

The Vicar received the following expenses:

	<u>2019</u>	<u>2018</u>
	£	£
Computer	246	185
Post	148	142
Social and Catering	252	109
Stationery	140	117
Telephone	627	588
Telephone – mobile	772	567
Travel	194	145
Cost of vicarage redecoration	500	500
Other	3	19
	<u>2,882</u>	<u>2,372</u>

In addition, water and sewerage costs for the Vicarage of £380 (2018: £362) were paid in the year.

During the year some PCC members met expenses of the Church from their own account in order to ensure swift and efficient service delivery. These expenses were approved in advance and were reimbursed by the PCC.

The members of the PCC are drawn from the local community and it is therefore inevitable that transactions will take place with organisations with which a member of the PCC has a connection. All transactions involving such organisations are at arm's length and in accordance with the PCC's normal procedures. Details of any transactions occurring during the period are shown in the notes to the accounts.

David White is a trustee of the Hampstead Garden Suburb Trust, from which the PCC receives regular grants. David was appointed as trustee after the current arrangement in relation to the Church Rooms lettings income and grants was entered into with the Trust. Grants of £15,000 were received from the Trust during 2019 (2018: £16,000). David withdraws from any discussions within Trust meetings which concern the awarding of grants to St Jude's and receives no financial benefit from his position as trustee of the Trust.

The Vicar is a member of the Residents Association Committee, from which a small donation is usually received in relation to the opening of the church to the Residents for the annual fireworks party, although no donation was received in 2019 (2017 and 2018: £150). The PCC also places quarterly adverts in the Residents Association newspaper "The Suburb News" (In 2019 £180 was spent on such adverts (2018: £225)). The Vicar receives no financial benefit from his membership of this committee.

The Vicar is the President Proms at St Jude's, which is a separate charity which operates an annual music and cultural festival using church facilities. Other members of the PCC play an active part in the organisation of this festival. During 2019 £8,220 (2018: £8,370) was received from the Proms in connection with the hire of the Church for this purpose. None of the members of the PCC receive any financial benefit from their involvement with the Proms at St Jude's.

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4. PCC members insurance

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out his duties as a PCC member. The insurance provides cover up to £100,000 during any period of insurance. This is part of the normal cover provided by the insurance company, Ecclesiastical, and the cost is included within church insurance.

5. Transfers between funds

£15,000 received from the Hampstead Garden Suburb trust in 2019 was transferred to the Restricted Renovations fund during 2019, as were the excess donations (amounting to £8,021) received in relation to the boiler repair works at the end of 2018/start of 2019. No transfers between funds were made in 2018.

6. Tangible Fixed Assets

	<u>Property</u>	<u>Fixtures, Fittings and Equipment</u>	<u>Total</u>
	£	£	£
Cost/Valuation:			
At 1 January and 31 December 2019	250,000	1,224	251,224
Depreciation:			
At 1 January and 31 December 2019	0	1,224	1,224
Net Book Value:			
At 31 December 2019 and 2018	250,000	0	250,000

7. Investment

	<u>2019</u>	<u>2018</u>
	£	£
Valuation:		
At 31 January	1,713	1,738
Gain (loss) taken to revaluation reserve	319	(25)
At 31 December	2,032	1,713

This investment is held with CBF Church of England Investment Fund and forms the Spalding Trust which was created to maintain the external Calvary.

8. Debtors

	<u>2019</u>	<u>2018</u>
	£	£
Gift Aid recoverable	844	844
GASDS recoverable	4,545	3,069
Accrued income	1,896	9,983
Prepayments (insurance)	6,981	6,792
	14,266	20,688

Accrued income reflects church lettings income for lettings that have taken place but for which payment has not yet been received and reimbursement of the insurance for the Church Rooms in 2019, due from the Central Square Minyan. All accrued income had been received before the accounts were approved by the PCC.

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Notes to the Accounts

9. Creditors: amounts falling due within one year

	2019	2018
	£	£
Accruals	18,416	9,993
Deferred income	4,011	8,078
	<u>22,427</u>	<u>18,071</u>

Deferred income relates to rental income from the Central Square Minyan for the period from 1 January to 24 March, which is received in advance in December, net of any amounts due as a result of the rent increase in November 2018.

10. Provisions for Liabilities and charges due within one year

	2019	2018
	£	£
Provisions	0	49,889
	<u>0</u>	<u>49,889</u>

The provision in 2018 relates to the costs of a new central heating boiler, which was being replaced during December 2018 and January 2019.

11. Funds

	As at 1 January 2019 £	Incoming resources £	Resources expended £	Gains, losses and transfers £	As at 31 December 2019 £
<u>Restricted Funds</u>					
Central Heating	(329)	8,350	0	(8,021)	0
Starmer	5,000	0	0	0	5,000
Vicar's discretionary	1,991	0	(200)	0	1,791
Sanctuary	2,135	0	0	0	2,135
Ouseley Church Music	2,117	0	(410)	0	1,707
Trust Grant					
Centenary	1,781	180	0	0	1,961
Restoration fund	50	0	0	23,021	23,071
HGS Trust Grant re	0	15,000	0	(15,000)	0
Specific project					
Christian Aid	0	305	(305)	0	0
Lent appeal – Modern					
Slavery	0	224	(224)	0	0
Guyana	0	251	(251)	0	0
Lutyens trust	60	0	0	0	60
Total Restricted Funds	12,805	24,310	(1,390)	0	35,725
<u>Designated Funds</u>					
Property reserve	250,000	0	0	0	250,000
Central Heating	4,011	0	0	0	4,011
Restoration fund	12,649	0	0	0	12,649
Investment revaluation	1,713	0	0	319	2,032
Total Designated Funds	268,373	0	0	319	268,692
<u>Unrestricted Funds</u>					
General	38,372	113,398	(118,127)	0	33,643
Total Unrestricted Funds	38,372	113,398	(118,127)	0	33,643
Total Funds	319,550	137,708	(119,517)	319	338,060
2018	342,805	146,542	(169,772)	(25)	

The Starmer fund represented a £5,000 legacy that was received during 2018 which has been reserved as requested for works associated with the restoration of the Walter P. Starmer Murals.

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The Vicar's discretionary fund for use at the discretion of the Vicar.

The Sanctuary fund reflects the balance of a legacy made to fund works connected with the Sanctuary.

The Ouseley Church Music fund reflects the as grant made by the Ouseley Church Music Trust to support the Choral and Organ Scholarship programmes.

The Centenary Fund was established following an appeal towards the costs of repair and improvement projects connected with the roof, mural conservation, disability compliance, window restoration, organ work, floodlighting, upgrading or renewing internal lighting and restoring the marble.

The Restoration fund was established in 2015 to meet the wider costs of restoring the church. Excess donations received in relation to the replacement of the boiler at the end of 2018/start of 2019 were transferred into this fund during the year from the restricted Central Heating Fund. The £15,000 grant made by the Hampstead Garden Suburb Trust towards the work after its completion was also transferred to the Restoration Fund.

The Ouseley Church Music Trust Fund was created in 2017 following a generous donation towards the cost of the choral and organ scholarships over three years.

12. Analysis of net assets between funds

	<u>2019</u>			
	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets				
Tangible fixed assets	0	250,000	0	250,000
Investments	0	2,032	0	2,032
Current assets				
Debtors	14,170	0	96	14,266
Cash at bank and in hand	40,913	16,660	36,616	94,189
Current liabilities				
Creditors and deferred income	21,439	0	988	22,427
Provisions for liabilities and charges	0	0	0	0
Total	33,643	268,692	35,725	338,060
2018	38,372	268,373	12,805	319,550