



**ANNUAL REPORT  
AND ACCOUNTS**

**for the year ended**

**31 December 2021**

## **TRINITY CHURCH, NORTH FINCHLEY (BAPTIST/UNITED REFORMED CHURCH)**

### **Registered Address**

15 Nether Street  
London  
N12 7NN

**Charity Registration Number** 1164151

### **Trustees**

The Revd Paul Martin  
Miss Lynn Harvey (Secretary)  
Mr Ian Anderson (Treasurer)  
Mrs Sandra Anakwa                      Mr Ibrahim Rahimi  
Mrs Ann Doyle                              Mrs Pamela Sharpe  
Mr David James                              Mr John Stewart  
Ms Ezzatt Khoobiari                      Mrs Susan Stewart  
Mr Ratna Pradhan (to Jun 21)

### **Property Trustees**

URC Thames North Synod Trust  
St Paul's United Reformed Church  
Newton Road  
Bayswater  
London W2 5LS  
  
London Baptist Property Board  
Unit C2, 15 Dock Street,  
London E1 8JN

### **Bankers**

National Westminster Bank plc  
North Finchley (B) Branch  
786 High Road N12 9QT

### **Independent Examiner**

Behnaz Rayati ACCA  
Expert Accounting & Finance Ltd  
71-75 Uxbridge Road  
Aurora House  
London W5 5SL

## **Annual Report for 2021**

The trustees present their Annual Report and financial statements for 2021.

### **Charitable Object**

The Charity is governed by an Approved Governing Document which states that the principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist and United Reformed Church denominations to include the celebration of public worship, the teaching of the Christian faith, mission, evangelism, pastoral work, the provision of facilities with a Christian ethos for the local community and the support of other charities in the UK and overseas.

The Church is a Single Congregation Local Ecumenical Partnership. It occupies premises which are held by the URC Thames North Synod Trust, and are the subject of a Church Sharing Agreement, enabling the premises to be used by the Local Ecumenical Partnership.

### **Organisational Structure and Decision making processes**

Members of the Church are accepted in accordance with the Constitution. The members Meeting normally takes place six times each year and has responsibility for agreeing the overall policy of the church.

In accordance with the Constitution, the members appoint up to ten Trustees, who are known as elders. In addition to this the minister (who is also appointed by the church members) also serves as a trustee. The trustees are responsible for the day to day running of the church's work and witness, and the financial and legal aspects of the charity. All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

The constitution gives the trustees the power to co-opt up to four additional trustees, but they have not enacted this power during the period of this report.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance, or may be raised by members in Church meeting for further consideration by the Trustees. Though the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

### **Objectives and Activities**

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally.

Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 11 am. There is a programme of activities for children during the Sunday services. The church seeks to be a friendly and welcoming community and anybody is free to attend any of these services.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with DBS checks and are trained in safeguarding procedures.

The church sees a major part of its mission as providing facilities for local community groups in its premises through the week. The church has been successful in attracting a wide range of groups into the church premises, offering a wide provision of services and activities to the wider community.

The church has read the Charity Commission guidance on public benefit, and is satisfied that the activities outlined above clearly demonstrates that the charity is providing a benefit to the public.

### **Review of the year**

2021 saw the world still in the grip of the Covid virus. Much time, thought and energy was given to finding ways to continue church life and the use of our buildings in a way that followed Government guidelines whilst providing a safe environment for everyone. We constantly reviewed regulations and guidance at Elders and Church meetings.

We resumed worship in the church after Easter in April, continuing to wear masks and using hand sanitiser throughout the year. We erred on the side of caution bearing in mind the number of vulnerable people within our community.

### ***Worship and Spiritual***

When we returned to church our worship became what is known as a "hybrid service" – taking place in the church and available live online on Zoom.

Our minister led several weekly Bible studies and bi monthly prayer meetings on Zoom.

Over the Christmas period we were delighted to share worship with St Margaret's URC – a Carol service and Christmas day in their church, and the Christmas Eve Midnight Communion at Trinity.

We are pleased that the close link forged with them when they shared our premises and worship has continued.

### ***Pastoral and Social***

Gatherings in person have been limited – once worship restarted in person we were still observing social distancing and encouraged to leave quickly. Those on Zoom fared better as they were able to get into 'break out groups' after service and share news.

The minister and Elders kept in contact with the congregation via a weekly newsletter, emails, letters and phone calls. Encouragement and teaching continued through the prayer meetings and Bible studies.

During August we ran our usual Games afternoon on a weekly basis. As our premises were unavailable due to building work we were able to use St Margaret's URC and work alongside them again.

### ***Junior Church and Creche.***

Junior church leaders kept in touch with families throughout the year but especially at Easter and Christmas. However attendance at Sunday services by children was sporadic.

### ***Ecumenical and Denominational***

We maintained links with our two denominations (United Reformed Church and Baptist) through the URC Thames North synod and London Baptists. The minister and Church secretary also attended the URC North London Local Area Group meetings

We took part in a Lent study, and Pentecost United service on Zoom organised by Churches Together in Finchley. Members also attended the Churches Together in Finchley event for One World Week at St Mary-at-Finchley Church.

### ***Mission and Evangelism***

We consider provision of space to local groups and charities as part of our mission – giving bona fide charities a lower rental. Sadly several groups such as Stroke club and Parkinson dance fell in the vulnerable category and have been unable to return.

We supported Water Aid's 'Jars of Change' Lent appeal. Money was donated in lieu of Harvest gifts to Homeless Action in Barnet and presents to children of refugees and asylum seekers through New Citizen's Gateway (formerly Barnet Refugee Service).

We supported Pathway a local Christian organisation working with children.

### ***Refurbishment Project***

The refurbishment of the church sanctuary was undertaken during the year. The worship area was out of action from 25 July onwards. Our first service back in the church was 12 December, in time for our Christmas services. The church was fully re-decorated and re-carpeted, with a new lighting scheme installed. Changes were made to the vestibule, with a new accessible WC and a new store cupboard. A new fire escape door was made through the eastern transept, and a slope constructed to make the access through to the Concourse fully accessible. A new audio visual system was installed, including the capacity to livestream the services.

### ***Financial Review***

The Church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation and from income from hiring the church premises. No wider public appeal was made for funds during the year.

The year proved to be extremely challenging financially for the church with the church closed during periods of lockdown and reduced income from hiring the church premises. The church continued to receive support from the government's Covid Job Retention Scheme.

The financial results for the year, together with a summary of the accounting policies adopted are set out in the accompanying financial statements.

The accounts show that there was a deficit for the year of £5,245.65. However, this was only possible by drawing down £40,500 from funds held on behalf of the church by the URC Thames North Synod Trust.

The Refurbishment Project was also paid for from the funds held by the URC Thames North Synod Trust. Funds held by the Trust on behalf of Trinity Church at 31 December 2021 amounted to £391,608.52, compared to £764,091.32 at 31 December 2020.

The Trustees are satisfied that they have sufficient reserves at the end of the financial year, together with ongoing income anticipated, to enable the church to function effectively in the coming year.

The Trustees have made an assessment of the major risks facing the church, and are satisfied that there are policies in place to minimise these risks.

Lynn Harvey (Secretary)

Ian Anderson (Treasurer)

Paul Martin (Minister)



**Section A Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Trinity Church North Finchley

**On accounts for the year  
ended**

31<sup>st</sup> December 2021

**Charity no  
(if any)**

1164151

**Set out on pages**

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(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021 DD / MM / YYYY.

**Responsibilities and  
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below \*) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**

*Behnaz*

**Date:**

6<sup>th</sup> Oct 2022

**Name:**

Behnaz Reyati

**Relevant professional  
qualification(s) or body  
(if any):**

ACCA

**Address:**

Expert Accounting & Finance Ltd

Aurora House 71 – 75 Uxbridge Road

London W5 5SL

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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TRINITY CHURCH NORTH FINCHLEY

STATEMENT OF FINANCIAL ACTIVITIES - YEAR ENDED 31ST DECEMBER 2021

	Note	Unrestricted	Designated	Restricted	Endowment	Total 2021	Total 2020
						£	£
<b>INCOMING RESOURCES</b>							
Envelope Gift Aid Offerings	1	5,979.00				5,979.00	1,454.80
Gift Aid Offerings	1	11,227.73				11,227.73	10,735.73
Gift Aid Tax Repayments		-				-	-
Funds Raised for Specific Causes	2	275.01				275.01	480.70
Church Premises & Lettings Income		51,831.82				51,831.82	59,110.46
Property Renting Income	3	2,964.46				2,964.46	3,181.92
Investment Income	10	30.13	3.39		1,321.30	1,354.82	1,437.24
Special Items	13	-				-	-
		<u>72,308.15</u>	<u>3.39</u>	<u>-</u>	<u>1,321.30</u>	<u>73,632.84</u>	<u>76,400.85</u>
<b>OTHER RECEIPTS</b>							
Drawdown of Funds	14	40,500.00				40,500.00	50,000.00
HMRC -JRS Grants	13	6,339.44				6,339.44	14,045.37
URC Thames -refund fees-Major Items	15	11,849.20				11,849.20	-
<b>Total Incoming Resources</b>		<u>130,996.79</u>	<u>3.39</u>	<u>-</u>	<u>1,321.30</u>	<u>132,321.48</u>	<u>140,446.22</u>
<b>RESOURCES EXPENDED</b>							
Church Personnel Costs	4	36,128.58				36,128.58	34,553.74
Ministry Works	5	4,606.69				4,606.69	5,093.72
Support of Specific Causes	2	12,446.68				12,446.68	12,060.37
Maintenance of Church Buildings	7	9,740.37				9,740.37	8,385.75
Church Utilities Expenditure	6	12,620.38				12,620.38	18,234.17
Administrative Costs	8	42,691.66				42,691.66	50,616.61
Addington Manse Maintenance	9	4,347.56				4,347.56	4,101.64
Property Renting Expenditure	3	0.00				0.00	(673.42)
Major Church Items	7	14,731.71				14,731.71	14,573.69
Other Expenditure	11	253.50				253.50	455.00
<b>Total Resources Expended</b>		<u>137,567.13</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>137,567.13</u>	<u>147,401.27</u>
<b>NET INCOME / (EXPENDITURE)</b>		<u>(6,570.34)</u>	<u>3.39</u>	<u>0.00</u>	<u>1,321.30</u>	<u>(5,245.65)</u>	<u>(6,955.05)</u>
<b>TRANSFERS Between Funds</b>							
Funds B/Fwd at 1 January 2021		17,612.45	34,450.25	94.83	118,502.58	170,690.24	177,645.29
<b>Funds C/Fwd at 31 December 2021</b>		<u>11,042.11</u>	<u>34,453.64</u>	<u>94.83</u>	<u>119,823.88</u>	<u>165,444.59</u>	<u>170,690.24</u>
<b>REPRESENTED BY:</b>							
Petty Cash		24.72				24.72	24.72
Bank Current Account		11,017.39	6,000.00	94.83		17,112.22	23,712.69
Long Term Maintenance Fund			28,453.64			28,453.64	28,450.25
Baptist Union Corp Endowment Fund					99,257.51	99,257.51	97,936.21
London Baptist Property Board Endowment Fund					20,596.50	20,596.50	20,566.37
<b>TOTAL FUNDS</b>		<u>11,042.11</u>	<u>34,453.64</u>	<u>94.83</u>	<u>119,854.01</u>	<u>165,444.59</u>	<u>170,690.24</u>

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TRINITY CHURCH NORTH FINCHLEY

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

<b>4 Church Personnel Costs</b>						
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<b>2021</b>	<b>2020</b>
<b>Church Minister</b>						
Stipend	18,780.83				18,780.83	19,287.87
Income Tax & NIC	5,258.24				5,258.24	4,800.40
Ministers expenses	390.58				390.58	-
Baptist Pension Contribution	10,328.13				10,328.13	8,966.27
	<b>34,757.78</b>				<b>34,757.78</b>	<b>33,054.54</b>
<b>Weekly Sheet Assistant</b>						
Salary and Gift Token	1,337.60				1,337.60	1,459.20
Income Tax & NIC	33.20				33.20	40.00
<b>Sub Total</b>	<b>1,370.80</b>				<b>1,370.80</b>	<b>1,499.20</b>
<b>Total Church Personnel Costs</b>	<b>36,128.58</b>				<b>36,128.58</b>	<b>34,553.74</b>
<b>5 Ministry Works</b>						
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<b>2021</b>	<b>2020</b>
Ministry Expenses	3,264.03				3,264.03	3,787.13
Redemptorist(Weekly Sheet)	-				-	113.95
Other Expenditure	1,342.66				1,342.66	1,192.64
<b>Total Ministry Activities Expenses</b>	<b>4,606.69</b>				<b>4,606.69</b>	<b>5,093.72</b>
<b>6 Church Utilities &amp; Insurance Expenditure</b>						
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<b>2021</b>	<b>2020</b>
<b>Utilities</b>						
Electricity	3,070.17				3,070.17	5,493.39
Electricity-refund	(3,093.11)				(3,093.11)	6,207.93
Gas	6,657.09				6,657.09	698.54
Telephone	697.24				697.24	1,410.10
Water	1,084.93				1,084.93	278.12
<b>Total Utilities</b>	<b>8,416.32</b>				<b>8,416.32</b>	<b>14,088.08</b>
<b>Insurance Expenditure</b>						
Building Insurance	4,204.06				4,204.06	4,146.09
<b>Total Insurance Expenditure</b>	<b>4,204.06</b>				<b>4,204.06</b>	<b>4,146.09</b>
<b>Total Church Utilities &amp; Insurance Expenditure</b>	<b>12,620.38</b>				<b>12,620.38</b>	<b>18,234.17</b>

TRINITY CHURCH NORTH FINCHLEY

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

<b>9 Addington Manse Maintenance Cost</b>						
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>2021</u>	<u>2020</u>
Council Tax	2,420.99				2,420.99	2,298.55
Utilities						
Telephone	774.65				774.65	776.79
Water	414.26				414.26	346.44
Utilities Total	1,188.91				1,188.91	1,123.23
Building Insurance	737.66				737.66	679.86
<b>Total</b>	<b>4,347.56</b>				<b>4,347.56</b>	<b>4,101.64</b>
<b>10 Investment Income</b>						
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>2021</u>	<u>2020</u>
(a)Interest from Baptist Union Corporation Endowment Fund				1,321.30	1,321.30	1,304.53
(b)Interest from London Baptist Property Board Endowment Fund	30.13				30.13	58.11
(c)Interest from Trinity Church Long-Term Maintenance Fund(COIF)		3.39			3.39	74.60
<b>Total Investment Income</b>	<b>30.13</b>	<b>3.39</b>		<b>1,321.30</b>	<b>1,354.82</b>	<b>1,437.24</b>
<b>11 Other Income and Expenditure</b>						
	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>2021</u>	<u>2020</u>
Sundry Expenditure	53.50				53.50	255.00
Bank Fee	200.00				200.00	200.00
<b>Total Other Expenditure</b>	<b>253.50</b>				<b>253.50</b>	<b>455.00</b>
<b>12 Assets held in trust on behalf of Trinity Church</b>						
<b>Held by URC Thames North Trust</b>						
i) The total held by URC North Trust as at 31.12.2021 is £391,608.52.						
ii) <u>Trinity Church, Nether Street, London N12</u> The value of the buildings based on the insured amount from insurance company's policy amounts to £8,365,116.00.						
<u>Held by London Baptist Property Board Limited</u>						
iii) 2 Addington Drive, London N12: the value of the building based on the insured amount from Insurance company policy amounts to £350,691.00.						
<b>13 Special Items of Receipts</b>						
<u>Description</u>	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>2021</u>	<u>2020</u>
Legacy	-				-	-
HMRC -JRS Grant	6,339.44				6,339.44	14,045.37
<b>Total Special Items Receipts</b>	<b>6,339.44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,339.44</b>	<b>14,045.37</b>
<b>14 Transfer from the Trustees</b>						
Release of funds from URC Thames North Trust	40,500.00				40,500.00	50,000.00
	40,500.00	-	-	-	40,500.00	50,000.00
<b>15 Refund from Trustees-Major Items</b>						
Fullers Furniture	1,062.00				1,062.00	-
Architects fees	10,787.20				10,787.20	-
	11,849.20				11,849.20	-