

2020
Report and Accounts

for the
Parochial Church Council
of
St Andrew's Church, Totteridge

Aim and Purposes

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the Vicar, the Reverend Tim Seago, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. To this end, the PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults). The PCC is also specifically responsible for the maintenance of the Parish Hall and Churchyard.

Structure, Governance & Management

The Parochial Church Council is a corporate body established by the Church of England.

The PCC operates under the Parochial Church Council Powers Measure.

The PCC is a Registered Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. At St Andrew's the membership of the PCC consists of our Vicar, two Churchwardens, two Readers and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services and /or members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The full PCC met four times during the year with an average level of attendance of 70%. Given its wide responsibilities, the PCC is grateful to particular PCC members who take special interest in particular aspects of parish life.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become an integral part of our parish community in Totteridge. The PCC maintains an overview of worship and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, we have considered the Commission's guidance on public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out and grow in their faith as part of our parish community through:

- ◆ Worship and prayer; Going Deeper into God - learning about the gospel; developing knowledge & trust in Jesus.
- ◆ Missionary and outreach work – Making New Disciples - our 'Mission Action Plan'
- ◆ Provision of pastoral care - Transforming Communities - for people living in the parish and beyond.

To facilitate these objectives, it is important that we maintain in good order the fabric of the Church of St Andrew, the Parish Hall, and the churchyard grounds in which they are situated.

Covid -19 Pandemic

Whilst the objectives outlined previously did not change, the conditions under which the church was operating experienced an unforeseeable ground-shift, with the UK going into its first national lockdown to limit the spread of the potentially deadly corona virus. Accordingly, and possibly for the first time in its history, St Andrew's Church closed to public worship and prayer on the 23rd of March 2020 - a devastating blow to what is inherently a public religious institution in the community entirely dependent on physical participation. This left us with serious questions about how the church could possibly survive in these circumstances.

However, thanks be to God and to new technology offering online streaming capability, God's church found a way. The very next weekend, on the 29th of March, the 5th Sunday of Lent, our first virtual parish communion was held online from the St Andrew's Vicarage via the Zoom platform. To our surprise and joy, 52 adults and six children were able to join us online to witness the Vicar and his wife conduct a service of holy communion. With huge sighs of relief, it began to appear that the church community would be able to establish a means to carry on, a way

which would be accessible to all parishioners stuck at home, as long as they had internet access, a Smart phone, or were prepared to dial in on a land line and listen in.



Parish Mission Statistics

As time went by, neighbours, families and friends rallied round to support each other. Sons and daughters more familiar with the internet age went to help mums and dads and grandparents, and gradually more and more folk were able to join in with internet worship. Such that, by Easter Day 2020, with the church closed and firmly under lockdown, we were able to attract an estimated 150 worshippers, adults and children, to our Easter Sunday online service.

Maintaining accurate statistics has become a bit more challenging, and after the initial excitement of doing church in a new way, our numbers declined through the 60's and 50's in April & May until, in early June, we hit the dizzy heights of 81 for the Trinity Sunday family service, with 58 adults and 23 children logging in. The Summer saw us maintaining a pretty regular 40-50+.



Worship and Prayer

On the 2nd August, and following risk-assessments by the Vicar and Churchwardens, the church reopened under government guidelines for a 9am Communion, with the maximum safe capacity of St Andrew's set at a congregation of 30. The 10:30 online virtual service remained in operation alongside.

Hymn books, Bibles, orders of service, all had to be put away to prevent cross-contamination from the virus. The central aisle was blocked and a new one-way system was put into operation within the church to ensure that safe 2m social distancing could be maintained throughout as much as possible. Stations for face-masks, hand sanitiser, gloves and wipes were set up. The congregation needed to book seats in advance and leave their contact details as we needed to maintain a track & trace system in the event of any viral outbreak.



Whatever the circumstances, the Vicar and the PCC has always been keen to offer a range of services each week and over the course of the year that our community find both beneficial and spiritually fulfilling. With usual services of Holy Communion ruled out along with the occasional offices of weddings, and baptisms, we have lost the opportunity for many major missionary opportunities. Regular online services continued to be provided for people, particular those new to the faith or church, or who may be unfamiliar with traditional liturgy, to engage in a more modern, contemplative and relaxed style

Our Reader Emeritus, Marion Archibald, continues to support worship by offering prayers two or three times each month, she serves on the PCC and remains a mainstay of the Pastoral Visiting team. Both she and our Reader, Margaret Peart, make a vital contribution to both worship and pastoral ministry efforts. The Vicar was particularly grateful to Margaret who helped out during a period of his indisposition in September, on top of her more regular commitments to lead virtual and live Services of the Word.

Our online 10:30 Family Service on the 1st Sunday each month continued to be our most popular, but our 3rd Sunday All-Age Eucharist also remained an important element of our monthly offerings for younger church members, despite the enforced absence of the marvellous Anne Kruse. We send our much-valued church member, children's worship leader, and parish safeguarding officer, Anne and her husband Peter, our very best wishes and prayers as they deal with health issues.

Our window-on-the-world is the St. Andrew's parish church website - 3,851 visited the site last year – Current figures as of April 2021 stand at 4,602 visits with an average stay on-site of 6 minutes. Together with the 'A Church near You' link via the Church of England search engine (4,267 visits), these both continue to be a vital resource for enquirers about St Andrew's. It has been very time-consuming yet crucially important to maintain up-to-date church service information on these sites during the changing circumstances of the times, as well as via posters out in the community. The St Andrew's Church Facebook page now has 99 followers up from 52 last year. Our Twitter page has 11 followers. The WhatsApp family group (25 participants) is a well-targeted tool to help keep our families advised about forthcoming 1st Sunday family and 3rd Sunday all-age services.

Missionary & Outreach Work

On Saturday 29th February, 2020, Revd Tim organised a screening of the Martin Sheen film, 'The Way' as an opener to the 2020 Lent Course to follow. As we watched the movie, directed by Sheen's own son, Emilio Estevez, we learned about the lives, loves, and deaths that had affected the group of fellow pilgrims who had embarked on the Camino, 'the Way', to Santiago de Compostela in Galicia on the north-western tip of Spain.



Photo: St James by Guido Reni and the sign of 'The Way'

This is the site said to be the burial place of one of the apostles, namely, St. James, son of Zebedee, a.k.a. St James the Greater, and whose emblem has become the scallop shell, the sign of the pilgrim. The compostela is a certificate of accomplishment given to pilgrims on completing the Way. To earn the compostela one needs to walk a minimum of 100 km or cycle at least 200 km. As we walked with the travellers, we examined particular scenes from the film which shed light on the various reasons, both spiritual and material, they had decided to undertake the journey.

Our E-News has become even more of a vital communication link for the congregation and is now sent to approx. 324 members of the church's GDPR compliant database.

In mid-April, Mr & Mrs Vicar, faced with extended time to be spent at the Vicarage in Greenway, decided to venture into the 'Ministry of Egg Production', to which end, accommodation having been arranged, 6 feathered young recruits were enlisted and stationed in the vicarage garden. Our first egg arrived with much excitement on the 11th May. By June, each new squaddie had mastered the art of a daily ovoid offering, since when the Vicarage team have been able to gift these to parishioners and spread a little cheer via the doorstep or even over the garden fence! These have been very warmly received and even reduced some long-suffering parishioners to tears. Production was largely maintained even over the wet, dark and less convivial winter months and, as has been noted, egg-size continues to increase.

In an effort to provide social engagement and even entertainment during the lockdown period, the vicar and various church members helped organise special evenings in which the sharing of favourite lockdown poems, pieces of music, books and films could take place. To this end, online zoom meetings were held on the 9th & 27th May, with a fundraising Quiz night on Friday 10th July, and a Book night on the 5th August.

Funerals have been permitted throughout 2020, albeit in constrained circumstances. Amongst the 13 held during 2020, either in church or elsewhere, we said goodbye to Carol Decio, Irene Jones, Mona Rumble,

Maureen Harris, Ann Render, Harold Perry, Daphne Jefferies, Cathleen Render, Jean Abbott and David Thompson. All are much missed by the wider community and St. Andrew's church family as we give thanks for their lives. Their departure, together with the ever-changing demographic in the parish and beyond, sharpens the challenge for us to continue to help make St. Andrew's an attractive worship venue for new generations of church membership, and even with the shadow of the pandemic still lurking in the background.

Before Covid struck, St Andrew's was looking forward to six potential weddings at the end of 2019 – most of which were either cancelled or postponed. There was however, one wedding which did take place in 2020 – a bright light on an otherwise gloomy matrimonial situation for the church and countless couples up and down the land.

Gareth Evans & Susie Maton were resolute in their determination to bring their marriage before God in church, in spite of the reduced guest numbers permitted, they were married in a small but perfectly formed celebration on Saturday 19th September.



The last edition of our combined Weekly Notices & Readings sheet was published by the parish office on Sunday 8th March, the 2nd Sunday of Lent. Fears of cross-contamination spreading virus across the community necessitated this action, together with the last monthly edition of the Parish Magazine. The decision was quickly made to shift production of these to online versions, with much information being made available via the church website. The parish magazine went digital, with both church members and advertisers being most supportive of the eventual decision - after a test period – of the need to make this a subscription-only publication. Current circulation now stands at 63 online subscribers, each paying £20 per annum for ten editions.

A Word from our Parish Administrator

Along with so many people, I have spent the majority of the past year 'working from home', alongside my teenager, who was schooling from home. It has certainly been a huge change, with ups and downs, but something I can say for sure is that I have learned a lot (including that schoolteachers must have the patience of saints)! Switching all things church to the virtual world had to happen quickly, so it was action stations at the beginning, learning new systems, new technology, and there was lots of trial and error. Tim and Lindy worked so hard, and were so dedicated to keeping church life going. I have missed the lovely people of St. Andrew's who would pop in for various reasons during the week, and who I really enjoyed chatting and catching up with. I very much look forward to returning when we can, and seeing everyone again!

Sarah Newlyn

Attendance

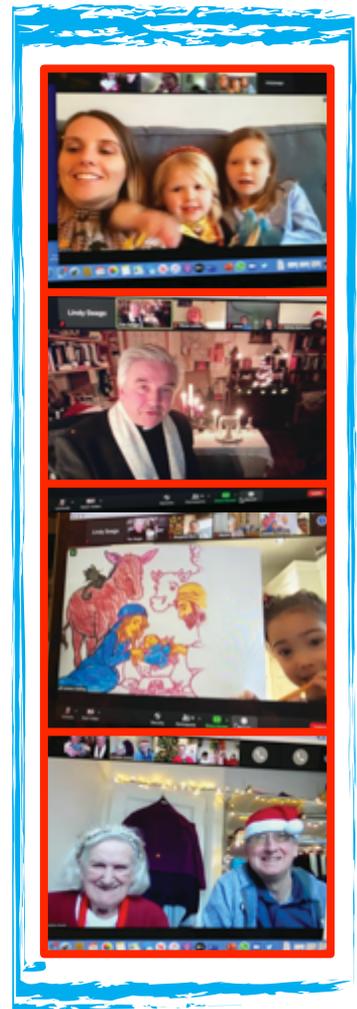
The St Andrew's Parish Church Electoral Roll (E.R.), the official membership list for our parish, is up slightly from 110 for the 2019/20 APCM, to 117 for 2020/21. This was as predicted, the E.R. rising again as we caught up with those who still wanted to remain on the roll following the GDPR revision. Of these 117, 52 are resident outside of the parish, which represents 44% of the total.

Figures for Easter Day 2020 online attendance amounted to an estimated 150 adults and children.

The Christmas season saw 35 attend the Christingle Service. Our Community Christmas Carols service attracted a further 68 adults and children. The Crib Service attracted 66 (43 adults & 23 children) and Midnight Mass 25 adults. The Christmas Day congregation was 37 adults and 12 children. Combined attendance for the season was therefore 486.

Our 'usual' Sunday attendance (USA) for 2020 is difficult to assess as this has been such an unusual year. Given that we have had a constrained congregation on the Sundays we have been open, and an online element at other times as well, any assessment is unlikely to be helpful.

I hope the figures given above will give an indication of how we've been doing over a highly challenging year.



Deanery Synod

At its best, Barnet Deanery is a vital part of the body of Christ - the church (1 Cor. 12.12-13). It is a forum and support structure that reflects the needs and diversity of all the priests, people and parishes of our area - from the rural swathes of Hertfordshire to the busy towns and residencies of New & East Barnet, Potters Bar & Borehamwood. In supporting and encouraging one another, with prayer, with pastoral care, with the sharing of ideas; in chapter, at synod, wherever and whenever we gather, we support the health and wholeness of every part of this interconnected and interdependent body. Three members of our PCC, Tim Harris, Alex Wishart and Dixie Locke, acted as representatives for the deanery synod which meets 3 times a year – alongside most other church functions, it too was forced to meet online. Elected representatives here in turn elect the lay representatives who sit on the Diocesan Synod and provides the PCC with an important link between the parish and the wider structures of the church. Meetings are informative, thought-provoking and relevant to the spiritual and practical needs of our area and diocese.

The Church Building

We want our church to be open to our community in as many ways as possible. We felt fortunate to be able to leave the church open virtually every day of the year from 8:30 am to dusk for private worship; a much-appreciated part of our ministry to the area, and not just for members of the Christian faith – we know we can function as an ecumenical space for contemplation and prayer.



Church closure has been a cruel blow to this ministry and we are grateful that we can now reopen the building for constrained public worship, private prayer, and foodbank donations.

The renewed church heating system continues to be a vital contribution to the general feelings of warmth that our house of God generates! Our wonderful new church lighting system was installed and ready to be used for Advent & Christmas services in 2019. As for so much of 2020 the church has had to be closed, we still look forward to learning how to use this better. Similarly, our new audio-visual and public address system was to have been completed early in 2020 but was sadly and, of necessity, left incomplete. We hope and pray that all the improvements already built in, or planned for the church, will get the opportunity to come into their own during 2021.



The Parish Hall

The lockdown has also meant that the parish hall has remained closed as government rules decree. Having initially been able to run for the 'perform' children's group subject to covid safety protocols, the hall had to shut completely as per the church for much of 2020.

This has inevitably had an impact on church income. After lockdown, the Brownies returned, the NCT had gone online and stayed that way, the Karate Club never returned, but we have two new regular hirers, a Pilates Group and an Indian Dance Group.

Pastoral Care

The Pastoral Visiting Group has continued to be impacted by the Covid pandemic, which has meant that we have been unable to visit in the usual way. As ministering to those in need is a top priority of our faith this has been a devastating blow to what has always been a central pillar of our work in the Totteridge community and beyond. Nevertheless, every cloud has a silver lining. What it has meant is that, through the telephone, we have been able to be in touch with many more people than would otherwise be the case, especially during the long cold winter days, and enjoying the opportunity to get to know one another a little better. We have also been humbled to witness the kindness and community spirit among so many members of our congregation and in the community at large.

Confidential Prayer Group

The Confidential Prayer Group for the Sick, the Bereaved and those in particular need exists for the benefit of those whose needs for prayer support are too personal or sensitive to be included in public worship, and given the number of requests we receive, it fulfills an important need. There are four of us in the group, and it is a real privilege to be able to come alongside people in this way, especially during this strange and difficult time. We usually meet on the first Thursday of the month, but when there is urgent need we are in more frequent touch with each other. During the pandemic, of course, when we have been unable to meet as a group face to face, we have used the Skype platform for our prayers. Most important of all, the group is confidential, so please do not hesitate to get in touch with me if you or someone you know would like to be included in our prayers.

Marion Archibald: 020 8445 4408 or m.archibald1@sky.com

Social Committee

We started the year with our very successful annual quiz, and we raised £1,228.50 thanks to the generosity of our splendid quizmaster Tim Harris. We thought we were on course for a good year! Unfortunately in March the pandemic struck and the Social Committee's plans came to a halt. A disappointed committee had to just sit and do nothing for the rest of the year.

We look forward to the day in 2021 when we can begin to organise the event to welcome everyone back. Until then keep safe and well!

Dixie Lock

Stewardship Report

Our regular giving has kept up fairly well this year, despite the obvious reduction in open plate collections and the lack of the weekly envelope subscriptions. Many of the last group have given cheques or a new standing order. The "Give a little" link on the church website has been useful in picking up donations from 'outsiders', but the Parish Giving Scheme has been reduced by the loss of four regular donors and no new ones. We still need to encourage our newer members of the congregation to commit themselves to a regular donation if we are to maintain our income.

Richard Peart

St Andrew's School

2020 – the year of Covid!

After a very disrupted spring and summer, St Andrew's School welcomed back staff and pupils in September 2020. We fully expected that it would take time for children to get used to working as one of 30 in a class after a summer of, predominately, learning at home. We noticed a range of emotions from the children as they learned to mix and socialise with their friends and teachers again. One Year 1 student was moved to comment, "I've just really liked playing in the sunshine with my friends again."

They were, it has to be said, very open and honest about the abilities of their parents or guardians as temporary teachers during the spring and summer terms. However, the school cannot sufficiently express how highly we appreciated everything they did for their children during what must have been a very strange and challenging time.



The school quickly adopted the technology to allow pupils to interact with their friends in other classes

Once settled back, the school managed to achieve above 96% attendance for all classes for most of the autumn term. As well as suitably bubbled and socially distanced classes, the children experienced such activities as a mini beast hunt, the making of papier mache planets, joining in for the last part of Joe Wicks' 24 hour PE challenge (for charity) and, in December, being entertained by a socially distanced pantomime which, very creatively, combined a fully casted filmed performance with a live actor actually in the school, ensuring that the children engaged with all the usual interactive elements. Our huge thanks to the PTA for subsidising the costs and also to parents Sandra, Vicki, Clare and Alice who cooked up fresh batches of delicious popcorn for the children to enjoy as part of their panto treat.

Despite the restrictions, we were amazed at the very generous donations for Harvest this year. It took Jules, our caretaker, several trips in his car to transport them all up to the church, where they filled the inner foyer.

Year 1 and Year 2 were unable to perform their joint nativity this year, but instead recorded different performances which were filmed for parents. The children found it strange without an audience, but enjoyed performing.

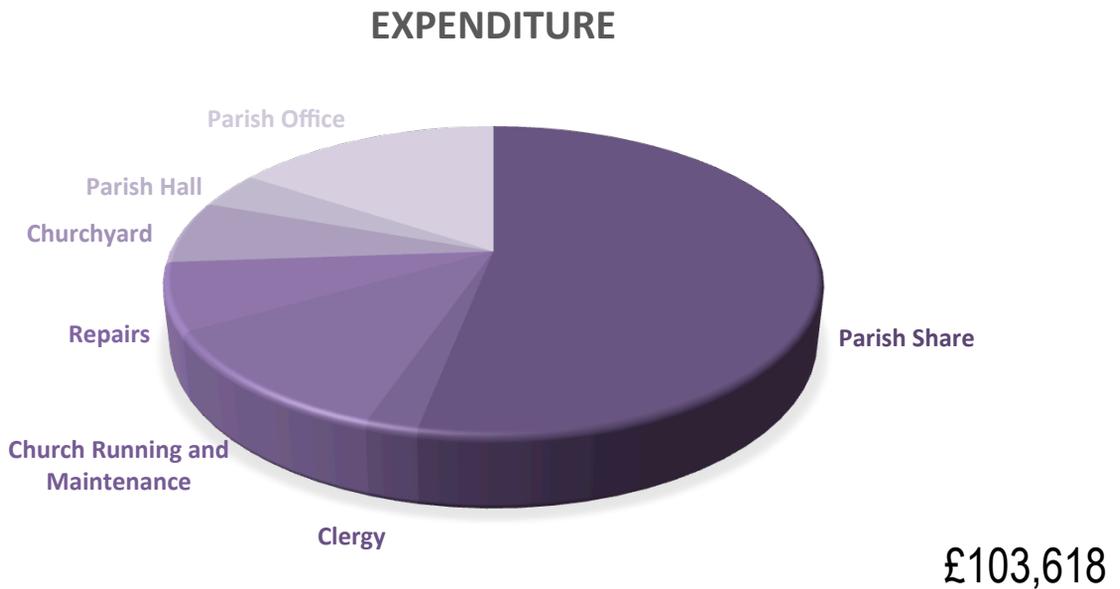
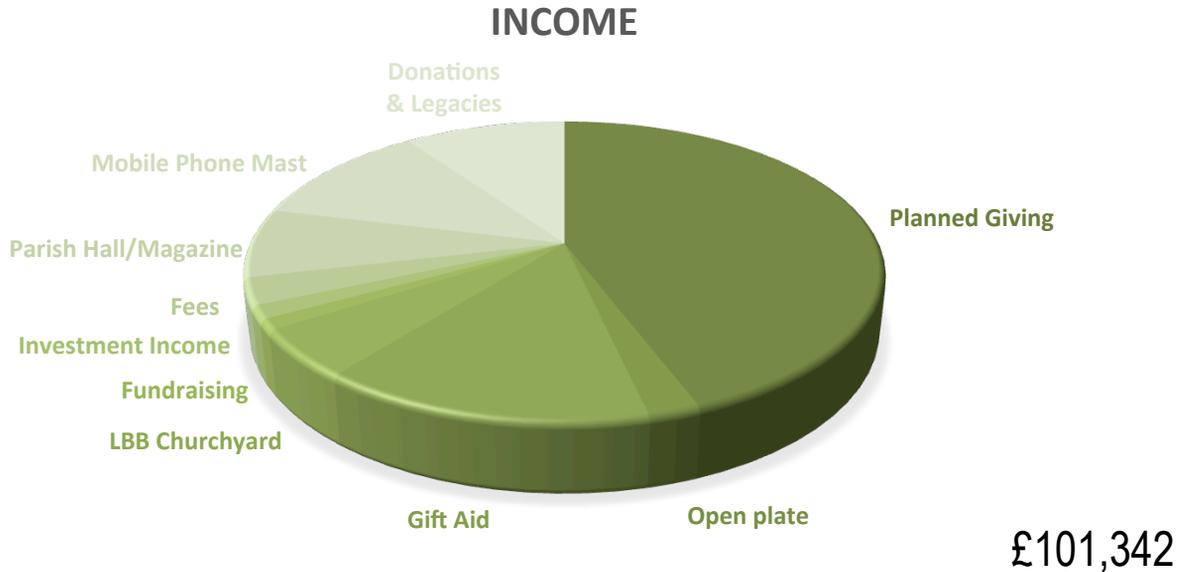


In October Caroline Stock, the Mayor of Barnet, visited the school as six children were invited to plant 2000 snowdrop bulbs in memory of the children who perished in The Holocaust. A very special day.

And, in November, the school also had a visit from two of Her Majesty's Inspectors (HMI). This wasn't an official inspection by OFSTED but the inspectors spent the day with senior staff discussing the positives and challenges resulting from lockdown and the re-opening in September.

FINANCIAL REVIEW

The breakdown of our 2020 unrestricted income and expenditure are shown below.



As expected, the coronavirus situation affected our finances for the year. The main financial impact was the drop in open plate collections and Parish Hall income, down by 67% and 40%, respectively. However, planned giving and tax recovered through Gift Aid increased slightly, and donations nearly doubled. We also received two legacies. The Shared Access mobile phone installation is a major source of guaranteed income.

The main items of non-recurring expenditure were for repairs to the fabric of the Church arising from the 2019 Quinquennial Report, and in the churchyard to restore fences and to deal with a large tree which was blown down in the lower churchyard.

Our expenditure again significantly exceeded income, and it should also be recognised that the coronavirus situation reduced expenditure (for example on cleaning and the organist) as well as reducing income.

Our reserves were at the point that PCC decided that we could no longer afford to run a large annual deficit and so it was agreed that we would pay only 70% of the £78,602 requested 2020 Parish Share. This still left us with a slight deficit which will have to be funded, as in previous years, from our reserves.

Reserves Policy

Certain sources of income, notably legacies and donations, are not, by their nature, predictable and so reserves are necessary to allow the PCC to continue its work should these sources fall significantly. It is the policy of the PCC that, generally and in most years, fixed overheads are intended to be met out of ordinary income. Extraordinary income is to be used to accumulate reserves and to fund special projects as determined from time to time expressly by the PCC.

It is the Trustees' intention to review both the reserves policy and levels of unrestricted reserves on an annual basis.

Independent Examiner's Report

to the members/trustees of St Andrew's Church, Totteridge, Parochial Church Council

I report on the accounts for the year ended 31st December 2020 which are set out on pages 14 & 15.

Respective responsibilities of the Trustees and 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 Statement

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 explanations 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 matters have come to my attention

(1) which give 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.



Pat Greene
6 West Hill Way
Totteridge
London, N20 8QP

Date: 20 April 2021

Statement of Financial Activities

for the year ending 31 December 2020

	Note	Unrestricted funds £	Restricted funds £	Endowment fund £	Total 2020 £	Total 2019 £
INCOMING RESOURCES						
Voluntary income	2(a)	76,735	330	-	77,065	75,288
Activities for generating funds	2(b)	2,160	54,361	-	56,521	151,492
Income from investments	2(c)	1,454	272	1,332	3,058	3,313
Church activities	2(d)	20,993	-	-	20,993	24,537
TOTAL INCOMING RESOURCES		101,342	54,963	1,332	157,637	254,630
RESOURCES EXPENDED						
Church activities	3(a)	103,618	81,961	-	185,579	247,650
Cost of generating voluntary income	3(b)	-	-	-	-	-
Governance costs	3(c)	-	-	-	-	-
TOTAL RESOURCES EXPENDED		103,618	81,961	-	185,579	247,650
NET INCOMING (OUTGOING) RESOURCES BEFORE TRANSFERS		(2,276)	(26,998)	1,332	(27,942)	6,980
GROSS TRANSFERS BETWEEN FUNDS	5	-	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		(2,276)	(26,998)	1,332	(27,942)	6,980
OTHER RECOGNISED GAINS						
Gains on investment assets	7(a)	3,213	-	3,066	6,279	14,572
NET MOVEMENT IN FUNDS		937	(26,998)	4,398	(21,663)	21,552
Balances b/fwd 1 January 2020		79,466	83,393	50,414	213,273	191,721
Balances c/fwd 31 December 2020		80,403	56,395	54,812	191,610	213,273

Balance Sheet

at 31 December 2020

		Unrestricted funds	Restricted funds	Endowment fund	Total 2020	Total 2019
	Note	£	£	£	£	£
FIXED ASSETS						
Tangible	6	21,485	-	-	21,485	23,634
CURRENT ASSETS						
Stock						
Investments	7(a)	36,208	-	47,472	83,680	92,401
Debtors and prepayments	7(b)	10,026	3,094	-	13,120	11,769
Short term deposits		2,500	46,159	-	48,659	73,554
Cash at bank and in hand		18,841	25,702	7,340	51,883	28,771
		67,575	74,955	54,812	197,342	206,495
Creditors - amounts falling due within one year	8	(8,657)	(18,560)	-	(27,217)	(16,856)
NET CURRENT ASSETS/(LIABILITIES)		58,918	56,395	54,812	170,125	189,639
TOTAL ASSETS LESS CURRENT LIABILITIES		80,403	56,395	54,812	191,610	213,273
TOTAL NET ASSETS		80,403	56,395	54,812	191,610	213,273

Approved by the Parochial Church Council on 03 March 2021 and signed on its behalf by:



The Revd Tim Seago (PCC Chairman)



Alex Wishart (Treasurer)

The notes on pages 16 to 20 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2020

1. ACCOUNTING POLICIES

Basis of financial statements

The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice Accounting and Reporting by Charities (SORP 2005).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements 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 affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting

Endowment funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted funds are income funds which are to be spent on the PCC's general purposes.

Incoming resources

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are reliably quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due.

All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

The PCC estimates that the Parish Hall cost about £50,000 to construct; the building has been fully depreciated. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

A new Church heating system, compliant with the Diocesan heating standards, was installed at the end of 2016 at a cost of £32,230. This is being depreciated over 15 years.

Investments are valued at market value at 31 December.

2. ACCOUNTING POLICIES

	Unrestricted funds	Restricted funds	Endowment fund	Total 2020	Total 2019
	£	£	£	£	£
2. INCOMING RESOURCES					
2(a) Voluntary income					
Planned giving: Gift Aid donations	43,224	330	-	43,554	40,770
Other	1,558	-	-	1,558	1,992
Collections: (open plate)	2,272	-	-	2,272	6,830
Tax Recoverable:	14,511	-	-	14,511	13,268
Grants: Barnet Council (churchyard)	5,246	-	-	5,246	4,105
Donations, appeals, etc.	5,424	-	-	5,424	2,823
Legacies	4,500	-	-	4,500	5,500
	76,735	330	-	77,065	75,288
2(b) Activities for generating funds					
Parish Magazine (advertising and sales)	1,018	-	-	1,018	612
Fund raising	1,142	52,511	-	53,653	121,492
Tax recoverable	-	1,850	-	1,850	29,388
	2,160	54,361	-	56,521	151,492
2(c) Income from investments					
Dividends on CBF Investment Fund	1,436	-	1,332	2,768	2,692
Bank and CBF Deposit Fund Interest	18	272	-	290	621
	1,454	272	1,332	3,058	3,313
2(d) Income from church activities					
Fees for weddings and funerals	2,932	-	-	2,932	2,946
Parish Hall lettings - local community use	5,587	-	-	5,587	9,628
NetOne Mobile Phone Mast	11,550	-	-	11,550	11,550
Miscellaneous	924	-	-	924	413
	20,993	-	-	20,993	24,537
Total incoming resources	101,342	54,963	1,332	157,637	254,630

3. RESOURCES EXPENDED

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total 2020 £	Total 2019 £
3 RESOURCES EXPENDED					
3(a) Church activities					
Missionary and charitable giving	-	-	-	-	-
Ministry: Diocesan parish share	55,022	-	-	55,022	63,007
Other ministry costs	2,267	-	-	2,267	3,360
Church Running and maintenance	11,905	-	-	11,905	8,722
Major repairs - structural renewal	7,353	81,794	-	89,147	145,489
Sunday School	-	28	-	28	37
Churchyard upkeep	6,855	139	-	6,994	5,246
Parish Hall running costs	3,934	-	-	3,934	4,636
Parish Office, including printing, stationery and magazine	16,282	-	-	16,282	17,153
	103,618	81,961	-	185,579	247,650
3(b) Generation of voluntary income					
Stewardship costs	-	-	-	-	-
Costs of appeals	-	-	-	-	-
3(c) Governance costs					
PCC members induction training	-	-	-	-	-
Independent examiner's remuneration	-	-	-	-	-
Total resources expended	103,618	81,961	-	185,579	247,650

4 (a). STAFF COSTS

The PCC uses the services of gardeners, organists, a cleaner and an office administrator, all self-employed and part-time. Total remuneration paid to them in 2020 was £18,115.

4 (b). PAYMENTS TO PCC MEMBERS

No payments or expenses were paid to any PCC member, persons closely connected to them or related parties.

5. ANALYSIS OF TRANSFERS BETWEEN FUNDS

Nil

6. FIXED ASSETS

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total 2020 £	Total 2019 £
Cost					
Balance carried forward	32,230	-	-	32,230	32,230
Depreciation					
Balance brought forward	8,596	-	-	8,596	6,447
Charge for the year	2,149	-	-	2,149	2,149
Balance at 31 December 2020	10,745	-	-	10,745	8,596
Net book value at 31 December 2020	21,485	-	-	21,485	23,634

7. CURRENT ASSETS

	Unrestricted funds	Restricted funds	Endowment fund	Total 2020	Total 2019
	£	£	£	£	£
7(a) Investments					
Market value at 1 January 2020	47,995	-	44,406	92,401	77,829
Disposal	(15,000)	-	-	(15,000)	0
Purchases at cost	-	-	-	-	-
Net gains	3,213	-	3,066	6,279	14,572
Market value 31 December 2020	36,208	-	47,472	83,680	92,401
7(b) Debtors (unrestricted funds)					
Tax recoverable	3,171	-	-	3,171	2,654
Prepayments and accrued interest	-	-	-	-	0
Other debtors	6,855	3,094	-	9,949	9,115
	10,026	3,094	-	13,120	11,769

8. LIABILITIES

	Unrestricted funds	Restricted funds	Endowment fund	Total 2020	Total 2019
	£	£	£	£	£
Amounts falling due in one year					
Accruals for utility and other costs	900	-	-	900	900
Other creditors	736	18,560	-	19,296	948
Parish Share	7,021	-	-	7,021	15,008
	8,657	18,560	-	27,217	16,856
Amounts falling due after one year	-	-	-	-	-
Other creditors	-	-	-	-	-

9. FUNDS

	Collins	Fabric	Emond	Heart of Totteridge	Total
	£	£	£	£	£
Fund movements					
Balance at 1 January 2020	25,000	1,992	5,000	51,401	83,393
Incoming resources	139	250	28	54,546	54,963
Resources expended	(139)	(2,000)	(28)	(79,794)	(81,961)
Investment gains	-	-	-	-	-
Transfer	-	-	-	-	0
Balance at 31 December 2020	25,000	242	5,000	26,153	56,395

10. QUINQUENNIAL INSPECTION

The quinquennial inspection was carried out in 2019. Nineteen high priority items relating to the tower, roof, pointing and windows were attended to in summer 2020.

11. INSURANCE

The church buildings and contents are insured with a loss limit of £5,800,000 through a Diocesan group scheme. The parish hall and contents are insured with a loss limit of £2,900,000.

12. INVESTMENT POLICY

The 1770.91 Income shares in the CCLA CBF Church of England Investment Fund are held as a long term investment. The unit price can rise or fall depending on stock market conditions, and the investment policy of the manager of the funds.

13. CHURCHYARD

The London Borough of Barnet made a payment of £5,246 for maintenance of the upper churchyard and war memorial.

14. CHARITABLE SUPPORT

Due to Covid there were no dedicated collections and events organised by support groups in 2020.

15. OTHER COMMITMENTS

None

Administrative Information

St Andrew's Church is situated in the heart of Totteridge Village, Totteridge. It is part of Barnet Deanery in the Diocese of St. Albans within the Church of England. The correspondence address is The Parish Office, St. Andrew's Church, Totteridge Village, London N20 8PR.

Registered charity number 1128816.

PCC members who have served for the period from the date of the last APCM on 28th October 2020 to the date of this report are

Ex Officio members

The Reverend Timothy Seago (Chair)	Vicar
Mrs Margaret Peart	Reader
Mrs Marion Archibald	Reader Emeritus
Mrs Dixie Locke	Warden
Mr Anthony Konadu-Boateng	Warden
Mrs Liz Harris	Electoral Roll Officer (Designate)
Mrs Anne Reid	Secretary
Mr Richard Peart	Stewardship Secretary

Elected members

Mr John Abbott
Mrs Alison Cornelius
Mr Richard Cornelius (co-opted)
Ms Caro Haines
Mrs Liz Harris
Mr Tim Harris
Mr Russell Proctor
Mr Alex Wishart (Treasurer)
Mrs Maureen Yates (co-opted)

Deanery Synod Representatives

Mr Tim Harris
Mrs Dixie Locke
Mr Alex Wishart



The St. Andrew's Mission Statement and Action Plan

was formally adopted by the PCC in March 2015 and the APCM in April 2015.

Our agreed vision remains...

***We aim to be a vibrant, welcoming, Christian church
at the heart of the community,
sharing God's love with everyone***

At the end of 2019, much of our 2015-20 Mission Action Plan (MAP) had been achieved and it was meant to be our task in 2020 to reassess where St Andrew's church members should place their priorities in furthering the mission left to us by Christ, both in and beyond our parish, for the future.

The MAP and its re-evaluation will be an important point of focus for the St Andrew's church family throughout the year to come and beyond, to re-vitalise further efforts to combat the debilitating effects of Covid 19.



We remember and give thanks for:
doctors, nurses, health and care workers worldwide,
that you would fill them with your Spirit,
especially when exhausted,
that they may always know your presence
in all their work.

Surround the frightened with your tenderness,
give strength to those in pain,
hold the weak in your arms of love
and give hope and patience to those who are recovering.

We ask this through the same
Jesus Christ, our Lord.

Amen.

ST ANDREW'S PARISH CHURCH

Totteridge Village
London N20 8PR

VICAR

The Revd. Tim Seago, BTh (Hons) Oxon.
St Andrew's Vicarage
78 Greenway
London N20 8EJ

BANKERS

Barclays Bank plc

INDEPENDENT EXAMINER

Pat Greene
6 West Hill Way
Totteridge
London N20 8QP

Registered Charity No. 1128816