ST JUDE - ON - THE - HILL

Annual Report

2025



St Jude ON-THE-HILL

Photography by Michael Eleftheriades

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2025

Charity No: 1133988

Address:
Central Square
Hampstead Garden Suburb
London NW11 7AH

Vicar:
The Reverend Emily Kolltveit
The Vicarage
1 Central Square
Hampstead Garden Suburb NW11 7AH

Bank:
Lloyds, Golders Green Branch
8 Golders Green Road
London, NW11 8LJ

Independent Examiner:
Mr. R Ashdown

Structure, Management and Governance

Background

St Jude-on-the-Hill is situated in Hampstead Garden Suburb, London. It is part of the Edmonton Area 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 Vicar of St Jude on the Hill, the Churchwardens, the Lay Reader and the representative 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:

Vicar	The Reverend Emily Kolltveit, appointed 8th March 2025
Churchwardens	Mrs Antonia Clayden
	Ms Jessica Farmer
Honorary Treasurer	Mr Steven Morris, appointed 31st January 2024
Honorary Secretary	Ms Bernadette Rae, appointed 2nd April 2025
Representative, Deanery Synod	Ms Bernadette Rae, appointed 2nd April 2025
Elected Members	Mr David White
	Mrs Frances Price
	Mrs Susan Gregson
	Mr Brian Roberts
	Revd Eli Delaney
Co-opted	Ms Claire Williams 2025
Electoral Roll Officer	Ms Emily McCleave appointed 2nd April 2025
Safeguarding Officer	Ms Emily McCleave appointed 2nd July 2025
Children's Champion	Mrs Sara Gibbins

The Standing Committee meets 8 times a year and 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 continue to meet:

- The Fabric Committee, chaired by David White
- The Heritage and Fundraising Committee, chaired by Claire Williams

Members of these groups are drawn from the PCC, the wider congregation and local community.

The full PCC held 8 meetings during the year (2023: 8 meetings). The APCM was held in person at St Jude's on 11th of May 2025.

Appointments and Retirements.
As follows:

- Matthew Beaven retired 11th May 2025
  Mr Nico Beedle retired 11th May 2025

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

On 8 March 2025, Revd Emily Kolltveit, was licensed as Vicar of St Jude's.

Our mission statement is:
Whoever you are, wherever you are from, whatever you believe, you are welcome here.

Aim and Purpose
To promote the mission of God's church within the parish of Hampstead Garden Suburb and beyond. To maintain the fabric of the church building, church grounds and Church Rooms. To serve our community with open hearts, open minds and open doors.

Objectives and Activities
Our mission is to celebrate and communicate the Christian faith in the Anglican tradition, to challenge injustice and to serve all God's people.

Public Benefit
At St Jude's, we welcome all people to participate in our worship and provide opportunities for those wishing to find out more about the Christian faith to do so. The Eucharist is central to our worship life. 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 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, in normal times it is open to the public. The PCC 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. Since St Jude's launched this scheme, the scholarships have been increased to 8 to allow the scholars for each part to share the roles and

to enable them 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. St Jude's has successfully applied for a further grant from the Ouseley Trust which will cover the costs of two of the scholars in 2026 & 2027.

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, now The Inspire Centre is used for various community activities. The money raised from lettings of the Church, Grounds and Inspire Centre 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 local community groups.

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.

Achievement and Performance

Electoral Roll

The number on the Roll at the AGM in May 2024 was 125. In 2025 we had to remove everyone from the Electoral Roll and rebuild it, resulting in a drop-off of legacy registrants. May 2025 – 110

Church Attendance

We have seen an increased number of children and diversity in attendance at all our church services throughout 2025. Weekly worship has an average of nine services a with an average of 76 attending the Parish Eucharist.

The Vicar's Report

2025 - 2026

PSALM 100:3
"KNOW THAT THE LORD, HE IS GOD! IT IS HE WHO MADE US, AND WE ARE HIS; WE ARE HIS PEOPLE, AND THE SHEEP OF HIS PASTURE."



Since becoming vicar of St Jude-on-the-Hill in March 2025, I've been focusing on building deep, sustaining relationships with partners and allies. We've celebrated strengthened community ties, and cultivated trust through open dialogue, collaborative action, and mutual support. Together, we've laid a solid foundation for lasting friendships that will help to build a future for this amazing community and building.

2025 has been all about building deep and sustaining relationships with partners and allies.







DAVID BENJAMIN-BLOWER, POET & THEOLOGIAN
BROUGHT THE STORY OF JONAH AND THE WHALE TO ST JUDE'S

WORSHIP LIFE

Glorify HIM

Our worship life at St Jude's remains rooted in the high church choral tradition, with liturgical ceremony, majestic music, and a sense of reverence that guides us. Rich choral repertoire, organ-led hymns, and ceremonial processions shape our shared moments of awe, contemplation, and identity. We honour the architecture of tradition—anthems, readings, vestments, bells and incense —while keeping worship meaningful, relaxed and relevant in a modern context.

At the same time, we have boldly integrated new styles of worship to reach people where they are, without compromising integrity.

Taizé, a contemplative practice from the Taizé Community in France, invites quiet reflection through simple chant, instrumental textures, and extended silence. Taizé is explained as a space where words yield to meditative melody, and where communal stillness fosters unity. The introduction of regular Taizé services and other forms of prayer, including a well-established Christian Meditation group has been extremely valuable.



ROMANS 12:1: OFFERING ONE'S BODY AS A LIVING SACRIFICE, WHICH IS TRUE AND PROPER WORSHIP.

TRAINING & VOCATIONS



Training and vocations continue to be a central pillar of our life with choral and organ scholars and trainee artists. This year we continued to support two discerning candidates, each exploring their call, gifts, and service within our parish. Revd Eli was priested in 2025 and has fulfilled the requirements of her curacy, stepping into a new phase of ministry. She will continue to serve and grow alongside our community as she lives out her ministry at St Jude's and will remain with us in the long term. We remain grateful for her leadership and for the ongoing support that fosters vocation discernment among lay and ordained members, inviting more faithful volunteers to respond to God's call.

1 THESSALONIANS 5:11: "THEREFORE ENCOURAGE ONE ANOTHER AND BUILD EACH OTHER UP, JUST AS IN FACT YOU ARE DOING".





ADO Work

I continue to serve Edmonton as an Assistant Area Director of Ordinands, supporting the discernment journeys of aspiring clergy within our area. To date, I have supported four candidates, guiding their spiritual, and practical formation. My approach combines regular oversight meetings, reflective supervision, and opportunities for parish-based ministry to grow their gifts in real Christian service. I'm committed to fostering a robust discernment period that nurtures prayer, study, and mission, while offering honest, compassionate feedback that helps candidates grow in confidence and clarity. I am grateful for the churches, mentors, and colleagues who walk this path with us.

Children & Young People











HGS Kids Gardening Club nurtures curiosity and teamwork through hands-on gardening projects that celebrate biodiversity. In our Children's garden they learn about pollinators and habitat stewardship, tying these lessons to Creation care. Volunteers support safe, inclusive, and joy-filled learning experiences while modeling ecological respect and spiritual care for the world God has entrusted to us.

We are building a consistent, welcoming life for children and young people at St Jude-on-the-Hill. Our initiatives foster faith, creativity, and community through programs like Kids Gardening Club and Joyful Noise Sunday Club, plus regular events designed to build new relationships. Our calendar in 2025 included an amazing Santa's Grotto, a massive Easter egg hunt, and a New Year's Eve kids disco, all crafted to be inclusive, safe, and joyful. We value family involvement, volunteer support, and partnerships with schools, ensuring activities fit all ages and backgrounds. Together, these offerings nurture curiosity, friendship, and a lifelong sense of belonging in our parish family.

PSALM 100:1-5: A CALL TO MAKE A JOYFUL NOISE, SERVE THE LORD WITH GLADNESS, AND ENTER HIS GATES WITH THANKSGIVING.

EVENTS & SOCIAL LIFE

Our social life at St Jude-on-the-Hill is vibrant, inclusive, and rooted in warm hospitality. We curate a calendar that brings people together across generations, strengthening friendships and building community beyond Sunday worship.

Our New Year's Eve party invited old friends and newcomers to celebrate with music and dance as we welcomed 2026 together. The newly introduced Kids' Disco offered a lively, family-friendly space where children and parents were entertained, danced, and enjoyed light refreshments in a safe, supervised setting.

Live Music and Designer Markets showcased local talents and international artists. A barn dance brought lively dancing, inviting neighbors and parishioners to share in a joyful, participatory experience.

Each event is guided by hospitality and accessibility, ensuring all feel welcome, valued, and engaged. We actively encourage volunteer roles—from planning committees to setup and welcoming teams—so our social life reflects the generosity and warmth of our parish family.

Through these activities, we deepen relationships, celebrate gifts, raise funds and strengthen bonds that support mission, faith, and fellowship within the St Jude's community.



PARTIES & DANCES



LIVE MUSIC



DESIGNER MARKETS

Psalm 149:3: "Let them praise his name with dancing and make music to him with timbrel and harp".

MUSICIANS IN RESIDENCE

2025 brought the great gift of our new musicians in residence, Chloé Dumoulin and Gabriel Francis-Dehqani. After securing an agreement with the London Diocesan Fund and Archdeacon to welcome lodgers at the vicarage, both musicians have contributed richly to our worship and performance life with their remarkable talent and dedication to their art.





COLOSSIANS 3:16

LET THE WORD OF CHRIST DWELL IN YOU RICHLY.... AND WITH GRATITUDE IN YOUR HEARTS SING PSALMS, HYMNS, AND SPIRITUAL SONGS TO GOD.

NIGHT SHELTER

3. Matthew 19:21, NLT
"Jesus told him, 'If you want to be perfect, go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me.'"





RABBI MARC- LEAD RABBI- HGS SYNAGOGUE

In 2025, we joined forces with Homeless Action Barnet to provide a winter night shelter for 18 guests over November and December. Homeless Action Barnet, a local charity, coordinates practical support and advocacy for people experiencing homelessness, and their partnership enriched our efforts. We were overwhelmed with offers of help, and the dinners were restaurant quality, prepared by HGS Synagogue, HGS Hort Soc, The Kids Gardening Club, and many generous individuals. The shelter was a wonderful success, receiving excellent feedback from HAB. Our collaborative work highlighted community resilience, compassion, and the power of organised local action.

Our ecumenical relationships grew, with shared services with The Free Church and a Taizé prayer service, hosted as our annual Churches Together event for Golders Green and District. Rabbi Marc and I also established a shared article for Suburb News, Letters of Faith, which has been well received. St Jude's also hosted the Major Churches Network November Conference, where David White delivered a short talk on the restoration of our wall paintings.





Licensed Reader's Report

Nico Beedle is training on the St Edmund's Course to become our Licensed Lay Reader and serves as part of the ministry team.

Readers and Welcoming Team

At the start of the year there were 17 Readers and 18 members of the Welcoming Team.
During the year, due to domestic commitments and frailty, 5 Readers stepped down and 3 joined the rota; 2 members of the Welcoming Team stepped down and 3 joined the rota. This report refers to the readers of the Old and New Testament readings in the weekly Parish Eucharist.

Reading is organised by a rota which is an accessible and dynamic document on Google sheets and everyone able to make changes and note substitutions. It can be accessed easily via a link in the weekly on-line newsletter. The Welcoming Team wear name badges to assist worshippers in identifying people to whom they may address enquiries.

The Welcoming Team undertakes a number of tasks to ensure the smooth running of services as well as giving a warm welcome to parishioners and newcomers

Several members of the Welcoming Team are also Readers. The Welcomers are approved at the APCM and the Readers are approved by the PCC.

DEANERY SYNOD

The Deanery Synod representative for 2025/26 was Bernadette Rae. The Deanery Synod met twice, in June and November 2025.

The June 2025 meeting noted the out-going school governor and a candidate to be interviewed. A presentation was made from a representative from Age UK Barnet. They were looking to offer their day activities / meal in more locations. It was noted that the topics at the recent Diocesan Synod where LLF and the assisted dying bill, and there is information about this on the Church of England website. The November meeting confirmed the appointment of a new school governor. A presentation was made by three speakers on climate justice and eco-church. The aim is to have achieved net zero by 2033. Initiatives in individual parishes were discussed. It was noted that the Diocesan Synod meeting discussed the deficit in the Common Fund from churches across London, and the aim to break even in 2030.

At the time of this report, we are awaiting a date for the next meeting.

Safeguarding Policy

Elinor Delaney and Frances Price are appointed by the Diocese as the Data Collectors. All necessary DBS checks have been carried out or renewed and the parish uses the Diocesan Safeguarding dashboard.

The PCC reviewed the Safeguarding Policy 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.

The PCC and the Safeguarding Officer have taken steps to ensure that the lessees of the Inspire Centre (formerly 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.

An accident book is maintained to record any accidents occurring on the premises.

Ms Emily McCleave has taken over as Safeguarding Officer.

Heritage and Fundraising

A Heritage and Fundraising sub-committee of the PCC has been approved with a mandate to promote the extensive heritage of St Jude's and its short and long term needs in relation to restoration of the fabric. This sub-committee is distinct from the Fabric Sub-committee. Both groups work side by side, with the Fabric subcommittee focused on the practical needs and management of the church building, Inspire Centre and church grounds; the Heritage and Fundraising sub-committee is focused on the future financial support generation required by St. Jude's to maintain it as a safe and welcoming centre, at the heart of Hampstead Garden Suburb. As noted in the Fabric Committee Report, our bid for funding from the Commonwealth Heritage Forum was successful and the conservation work started in March 2026. As we set out in Note 11 to the accounts, St Jude's is very grateful for the support of the Vinehill Trust and the Commonwealth Heritage Forum in granting these funds. In 2025, St Jude's signed a Memorandum of Understanding with the Courtauld Institute of Art whereby that Institute would adopt the Lady Chapel as a fieldwork station for their post-graduate MA course in the conservation of wall paintings. This is a multi-year project and the first stage was completed this spring when the students and tutors investigated the condition of the wall paintings in Lady Chapel to determine the methodology to adopt in restoring those paintings. In addition to these substantial grants, we have been fortunate enough to have several individual grants from local residents and parishioners to support our Choral Music at St. Jude's, a new lighting fundraising initiative, support for our work with the Homeless Shelter as well as ongoing frequent donations to the restoration fund from visitors to the church. A small grant from the Ouseley Trust was received which will support two choral scholars for 2026 and 2027.

The years of 2025 and 2026 are being earmarked as a time of discernment and planning for the larger fabric management projects such as full replacement of the floor, heating system, plumbing, and lighting.

Church Lettings

The church continues to be regularly hired for rehearsals, recordings, and concerts. There were 31 bookings during 2025 ranging from one day to thirteen days (2024: 51 bookings). The annual fee income of £70,407 (2024: £103,652) was down from the previous year. There were 79 hire days in 2025 (2024: 118 days). The average daily hire rate increased from £877 to £891. 2025 bookings were down due to a two week church closure (roof repairs), cessation of our arrangement with Z Coach and Tours (HBS coach parking) and a general lack of demand. As there are many different hirers, the risk of a major downturn in our lettings is reduced.

Hire fee income for the first quarter of 2026 has been reasonable, despite 36 days lost due to the mural restoration works. The church now has a Steinway Concert D Piano that is available for hire. This will bring in additional income there will be a review in September to see if this is covering the piano's hire costs.

Key to the success of our bookings is the work done by our site manager, Are Kolltveit, who lets in the hirers, welcomes them and ensures the building is clean and ready for their use. Sometimes he runs the pop-up café and this has been enjoyed by hirers.

Due to Are living on site our booking team volunteers have not been called on as frequently as in the past but they are always willing to help if necessary. We are grateful to everyone who kindly assists.

Learning at St Jude's: monthly Bible studies & Advent, Lent courses

It has been a great joy for all of us - around twelve people, not always the same, to join together once a month in term-time after the 10.30 service, and discover radical new things about the biblical text, dispelling some of those nagging questions and discovering wonderful new insights! We have reflected on the Christmas stories, what they tell us about who Jesus is, and how we might handle the reality that the details in the two stories, one in Matthew (the kings) and one in Luke (the shepherds) do not entirely agree with each other! The compilers of

the New Testament canon were not bothered by this - which tells us that their meaning is far deeper than a literal surface reading. Likewise the four accounts of the resurrection: each present Mary Magdalene centre stage, yet the details in each gospel are somewhat different! A close look at these stories again reveal new depths of understanding! We have also considered Paul and his letters - and those written in his name though obviously written later by another hand! And we have just finished an exploration of the beginning of the Bible, those creation stories in Genesis, and the so-called 'Fall' chapter 3! Was that apple real? And did eating it really cut us off from God??

Through the penitential seasons of Advent and Easter, we have joined together to share our insights on an Advent or Lent book. Leading up to Christmas 2025 we studied Bishop Guli Francis-Dehqani's very personal book, 'Listening to the Music of the Soul' which took us on a wonderful spiritual journey climaxing with an inspiring visit from Bishop Guli who preached on the fourth Sunday of Advent, which is always a reflection regarding Mary mother of Jesus. Bishop Guli very kindly also met with the group afterwards to hear our thoughts and answer our questions!

The year 2025 celebrated the 1700th anniversary of the Council of Nicea in 325, the Council which drew up the Nicean Creed we say together each Sunday as a response to the sermon! Therefore in Lent we studied Rowan Williams book of his lectures for Cathedral's Lent talks of 2005, Tokens of Trust, thinking about what it means when we say together 'We believe ...'! This year we journey with Professor David Ford accompanied by his book 'Meeting God in John' (John's gospel that is)

It can be truly helpful to have some study guide through penitential seasons even if you can't make all the study groups! Everyone is most welcome to join a group however many sessions you are able - or not able, to make! Nor is any prerequisite understanding required! We have so much to gain by coming to share and to listen!

Communication and Publicity

The parish Newsletter is distributed weekly to a growing database, now with 1,145 members. We have an up-to-date website along with active social media accounts. Access has also been acquired to various local WhatsApp groups which increases the publicity footprint. The Church noticeboards are changed regularly. Special thanks to Steven Rowe for helping to grow our online profile. Steven Rowe supports our publicity.

Flower Arrangers

The members of the Flower Rota have continued to provide arrangements every week as required. We have almost returned to pre-covid ways. We hope the congregation appreciates our different styles. We are always looking for new volunteers for what is a very pleasurable task. The PCC is very grateful for the work put in by Yuki Yagioka and her fellow volunteers. A new initiative has been to move towards sustainable methods that are more environmentally friendly.

Hospitality

We continue to serve fresh ground coffee and refreshments after the Sunday Eucharist and many events and services. This is an important part of our 'welcome.' We also have a coffee van open in the Summer months helping to raise funds for the parish and proving a much needed service for the wider community and visitors.

Churchwarden's Report

The church has had a very successful year with all the key vacancies on the PCC filled including appointing a new safeguarding officer, and we as Churchwardens were readmitted by the Archdeacon in a service in July and have undergone relevant church warden training.

Apart from the PCC the church has a standing committee to set the PCC agenda and take urgent decisions. The PCC have met regularly and have set up two sub-committees with written terms of reference, which are the

Heritage Sub-Committee and the Fabric -Sub Committee. (We continue with the part time administrator to ease the administrative load.) We welcome the new safeguarding lead Emily McCleave and the energy she has put into this important role.

We are pleased to report that during the year the church has expanded the number and range of community events, all of which have been very well attended. The church has housed large concerts and events in the main part of the church including the New Years Eve community party, the Designer Fair, the Autumn Market in October and a Pop up café for the Henrietta Barnet school examinations, and we have hosted folk concerts in the smaller Lady Chapel. We continue with the mobile coffee trailer from which we have been providing coffee and cakes for events and to those visiting the church and surroundings.

One of the biggest achievements has been to come to an arrangement so that we can have the majority of use of the church rooms. These are now branded as the Inspire Centre and from this base we have hosted events and classes such as yoga lessons, the bridge club, a memory café and Joyful Noise which has proved very popular with local young children. We were also delighted to be able to offer the space for Night Shelter before Christmas.

We are excited about the upcoming works funded by the Vinehill Trust and the Commonwealth Heritage Forum to repair and clean the side aisle murals and we are grateful to David White and Brian Roberts, to name but two persons involved, for all of their hard work leading on this project. We especially welcome the two interns who will be working on this project throughout the forthcoming year.

In other news, our children's garden has really taken off and has been spotlighted on Gardener's world, The Pop Scholar has completed his writing and launching his song and video with assistance from industry contacts from Reverend Emily. The church has a packed lent calendar planned, complete with lent lessons and we look forward to an exciting Easter period with the return of Pedro the Donkey for Palm Sunday.

All of these events have increased the footfall within the church and involved the wider community with St Judes. The church has been supported by a band of willing volunteers who have staffed these events selling food and drink and welcoming visitors. We would like to thank them for all of their hard work over the year and thank the PCC and the Reverend Emily for making this all happen.

Stewardship Report

We would like to thank all those who continue to donate to St Jude's, by regular direct debit giving or through the weekly congregational cash collection. Your financial support allows us to continue our growth in faith, in supporting our community and in maintaining our amazing building.

St Jude's uses the Parish Giving Scheme, whereby all Gift Aid is recovered by the administrators of the scheme and passed over to the church, which greatly reduces the administrative burden of stewardship. There were 40 regular contributors to the Parish Giving Scheme during the calendar year ending 2025 who donated £28,126 on which £6,733 of Gift Aid was recovered, thereby giving a total of £35,859 for donations during the year.

Gift Aid totalling £706 plus interest was recovered for the year ending December 2020 on donations which were made directly into the church bank accounts.

Gift Aid totalling £3,630 was received under the Small Donations scheme (amounts donated in the weekly cash collection) for tax years ending April 23 and April 24 on donations totalling £6,565 and £7955 respectively

Church Fabric

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

- Maintaining the sound system

- Cleaning the gutters
- Replacing faulty lamp fittings and bulbs as required.
- Upkeep of the grounds
- Servicing the blowers and humidifiers for the organ
- Tuning the organ
- Servicing the boiler and maintaining the central heating
- Servicing the intruder alarm
- Maintaining and certifying Gas and Electrical Safety checks
- Tuning the Steinway concert grand piano

Extensive repairs to the eastern end of the roof have been completed this year totalling £44.8k including fees. The roof is in a much better state than before and to date, there have been no serious leaks. The nesting platform for the peregrine falcons has been installed in the topmost Northeastern opening of the brick tower under the spire and two video cameras have been installed in and on the nesting platform. The cameras will provide a live feed and if you check the front page of St Jude's website, you will find a link to the falcon watch.

St Jude's has invested in two industrial scaffolding towers which will each give a safe working height of around 5.7 metres and combined will give a safe working platform height of around 7.9 metres. The investment has been made with the restoration of the murals in mind and to help with various repairs to the lighting at the higher levels. They will not allow for access to the ceilings above the nave as the height is too great for safe access. The towers are for use inside the church and will be hired out to users who have the appropriate training for their use. Three members of the parish have been trained in their use, erection and inspection. The towers will be put to good use by whichever contractor is appointed to work on the wall paintings and by the Courtauld Institute in the future. (See below).

Paine & Stewart, specialists in restoring wall paintings, have reported extensively on the condition of the wall paintings and this summer, after a faculty had been granted, carried out a test renovation of "The Weary Traveller" with a view to establishing the methodology to adopt in restoring the wall paintings in St Judes. St Jude's is very grateful to the Hampstead Garden Suburb Trust and the Hampstead Garden Suburb Residents Association for their generous grants towards the cost of establishing the methodology to be adopted in restoring the wall paintings.

As a result of the restoration of the Weary Traveller, St Jude's has now lodged a further application for a faculty to restore the wall paintings in the side aisles below the lintel and between the chapels and the Western end of the church together with the Stations of the Cross along the side aisles and the spandrels and wooden beams above those aisles. St Jude's has been awarded a grant of £300,000 which will be received in stages in 2026 to cover the cost of those works. The funding is conditional on which ever contractor is appointed training two interns on the art of conserving and restoring wall paintings. The contractors have indicated their willingness to fulfil this obligation and the interns, whose visas to come to the United Kingdom have been granted, will be residing in one of the flats in the vicarage. The interns will be seconded to the project by the funder. Following recommendations from Paine & Stewart, a tender document has been drawn up and bids invited from three ICON registered contractors. Following a review of the tenders received, the PCC accepted Nick Cox Architects' recommendation and Cliveden Conservation were appointed as the conservators. Their team started work at the beginning of March 2026.

Margaret Davies of MRDA architects has resigned as St Jude's Quinquennial Inspecting Architect and after a round of interviews, St Jude's has appointed Kathryn Harris of Nick Cox Architects as Margaret's replacement. St Jude's is very grateful for all the advice and support Margaret has given St Jude's over the past 20 years.

The faculty to investigate and establish the methodology for restoring the wall paintings in the Lady Chapel has finally been granted which will enable the Courtauld Institute of Art to start using the Lady Chapel as a fieldwork station for their post-graduate MA course in the conservation and restoration of wall paintings. To facilitate the first stage of this exercise, the entire chapel has been scaffolded to allow the tutors and students to investigate all of the wall paintings in the Lady Chapel. The cost of the scaffolding and the protection of the

floor is being met by the Archbishops' Council with support from the Heritage Lottery Fund. St Jude's is very grateful for such financial support.

St Jude's has hired a Steinway concert grand piano under a long-term agreement to help with supporting hirers of the building and to support the mounting of concerts in the church.

Music at St Jude's 2025-26

Music continues to play a central role in the liturgy at St Jude-on-the-Hill. 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.

St Jude's has two current organ students: Phoebe Huang has been the organ scholar since 2024 and is beginning to accompany hymns in the Sunday Sung Eucharist. Pheobe passed grade 6 organ with distinction in the Summer Term 2025. Phoebe currently holds the Henrietta Barnett School Organ Scholarship and receives regular tuition from the Director of Music. A new student, Misha has begun learning the organ in recent weeks. Our most recent former organ scholar, Jennifer Jin is currently organ scholar at Trinity Hall, Cambridge and has just passed and received her Associate diploma from The Royal College of Organists. Jennifer's predecessor, Jocasta Bird is completing her studies as organ scholar of University College, Oxford. She returns regularly to play at St Jude's. Anna Steppler (organ scholar 2008-2010) completed her Doctorate in organ playing in the 18th Century at Cornell University, New York, before becoming a Junior Research Fellow at Peterhouse College, Cambridge in Organ Studies. Anna was appointed Organist of Merton College, Oxford from September 2025.

In addition to the organ scholarships, we now offer eight choral scholarships (two voices per vocal part) as of September 2024 which allows scholars to balance their commitments to this programme with their other academic and musical commitment. 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 less-experienced singers in the choir as well as performing regularly as soloists in our weekly sung Sunday Eucharist and at our festival services. With 8 permanent choral scholars, who sing alongside volunteer young people, and 20 adult members, the choir now consistently sings more challenging repertoire and looks forward to a successful sequence of Holy Week and Easter Services.

The expansion of the choral scholarship scheme has enhanced the musical life at St Jude's, and now includes positions of responsibility which have enabled an expansion of our choir's activities and music making. Leo Sellis was appointed senior choral scholar of St Jude's for the 2025-26 academic year and takes an active role in supporting the Director of Music and the Vicar with musical planning, choir organisation and supporting the choir's development. Most recently, this has included planning and advertising for the recruitment of future St Jude's choral scholars and adult volunteers.

The choral scholarship scheme at St Jude's has seen much success in recent years, with some 34 scholars receiving offers of choral awards from prestigious collegiate choirs: our former scholars now hold choral scholarships at Merton College, Oxford, Trinity College, Cambridge and Queen's, Jesus and Gonville and Caius College, Cambridge. Our current choral scholars for 2025-26 have collectively received three offers from Oxbridge colleges.

We are delighted to continue to offer a monthly service of choral evensong, in addition to weekly Sunday morning services and special services during Advent and Lent. This service takes place on the first Sunday of the month in term time. The service is proving very popular with the choir and congregation and is a welcome addition to our liturgical offering. In July 2025 following choral evensong, a particular highlight was the choral scholars' self-directed concert including choral and solo performances.

In September 2025 we welcomed our first St Jude's Musician in Residence, Gabriel Frances-Dehqani. Gabriel, alongside his pianist partner, Chloé Dumoulin have established the Inspire Concert series which takes place after Evensong on the first Sunday of every month. These concerts have been very well received and attendance of Evensong and the concert keeps growing.

The success of this series is also due to the church acquiring (initially on a one-year lease) a Steinway Model D Grand Piano. The instrument is fabulous and is beginning to be used in concerts and recordings in the church.

We look forward to similar projects in the coming years as the musical life at St Jude-on-the-Hill continues to go from strength to strength.

Pop Scholar

As part of our music life at St Jude's, we introduced a new pop scholarship to support and mentor a budding artist pursuing a career in popular music. The scholarship provides hands-on experience and skill development through access to a team of professional mentors. Our inaugural pop scholar, local singer-songwriter Robert Vel, recorded a single and filmed a music video, released on March 1, 2025.

Financial review for the year-ended 31st December 2025

Summary
In 2025, St. Jude's finished the year with an overall net deficit of £3,720, lowering net overall reserves from £154,228 to £150,508. There was a decrease of £8,795 on the unrestricted general fund, lowering the unrestricted reserve to £60,584, a decrease of £24,018 on designated funds, primarily related to repair works to the roof, lowering designated reserves to £6,364, and an increase of £29,093 on restricted funds, boosted from one-off grants received, raising restricted reserves to £83,560.

Income
Overall income for the year was £298,110 (2024 £249,095), with £233,460 into the unrestricted general fund, £8,182 into designated funds (from VAT reclaims on the roof works) and £56,468 into restricted funds.

Voluntary income: was up from £79,198 in 2024 to £131,120 in 2025. Donations, including loose plate collections were £65,373 (2024 £58,220), a breakdown of donations is included in note 3a to the accounts. Gift Aid received was £10,147 (2024 15,478). The 2024 figure included additional gift aid received from two prior year's donations. £9,353 (2024 £0) VAT was recovered through the Listed Places of Worship Grant Scheme, £8,182 for the roof repairs and £1,171 for other repairs. One-off grants totalling £46,247 (2024 £5,500) were received. We are grateful to:

- The Archbishops Council for a grant of £22,387 for the cost of scaffolding to support the Courtauld Institute of Art restoration work in the Lady Chapel in 2026
- Druces / H C Beer Charitable Trust for a grant of £13,000 towards church restoration work
- The HGS Trust for a grant of £5,000 towards the Murals Restoration project
- The Ouseley Church Music Trust for a grant of £3,360 to fund two choral scholars in academic years 2025/26 and 2026/27
- Druces / H C Beet Charitable Trust for a grant of £2,500 to support the Night Shelter

Fundraising income: was £159,662 in 2025 (2024 £165,794). While this is lower than last year, the 2024 figure includes £24,970 of overpaid rent for the church rooms which was repaid, so a truer comparative figure for 2024 would be £140,842. The net income from major fundraising initiatives is:

- Events: income £36,788, expenditure £14,742, net income £22,046
- Church Lettings: income £80,061, expenditure £15,730, net income £64,331
- Coffee Van: income £11,602, expenditure £6,581, net income £5,021
- Inspire Centre (Church rooms) lettings: income £30,959, expenditure £20,244, net income £10,715

Expenditure
Overall expenditure was £301,732 (2024 £246,868), with £229,535 from the unrestricted general fund, £44,822 from designated funds and £27,375 from restricted funds.

Giving to 3rd Parties: Increased from £6,678 in 2024 to £8,712. This includes the cost of our choral, organ and pop scholars 2025 £8,427 (2024 £4,778). The number of choral scholars has increased from 6 to 8, our pop scholar completed a recording and video in 2025.

Giving to the Diocese: The common fund contribution to the diocese increased from £40,000 to £50,000 in 2025. This will increase further to £60,000 in 2026. Statutory fees, for weddings and funerals amounted to £1,288 (2024 £1,121).

Cost of Parish Services & Mission: increased from £21,631 in 2024 to £32,599. The increase reflects continued additional activity including a new Joyful Noise Sunday club for kids, a night shelter project and the lease of a Steinway Model D piano which has increased St. Jude's musical offering and is available to hire for lettings. £1,438 (2024 £1,130) was contributed to the kids gardening club which was fully funded from restricted donations.

Costs of Administration: have reduced from £12,399 in 2024 to £10,882 in 2025. Since May 2024 St. Jude's has no longer directly employed a parish administrator, with activities being undertaken by the site manager, PCC members and a part time self-employed administrator.

Vicarage Cost: In 2025, £8,516 has been spent on restoring the guest rooms in the Vicarage so, with the agreement of the diocese, they can be put back into use. We now have two musicians in residence and will be hosting two trainee conservators from the Commonwealth Heritage Forum who will be assisting on the mural's restoration project in 2026. In 2024 £2,514 was spent on new carpets for the vicarage.

Church Buildings and Grounds Running Costs: overall running costs in 2025 were £65,279 (2024 £66,100). Notable changes from 2024 are:

- Gas costs reduced from £17,304 to £11,092 and we are now on a more favourable contract through Parish Giving.
- Site Management costs have increased from £9,141 to £16,218 as the site manager was employed throughout 2025 but only for part of 2024.
- There has been one maintenance project, the installation of a Peregrine Falcon nesting box, with cameras, at a cost of £6,461, to help control the problem of pigeons entering the church.

Cost of Major Works: £64,969 was spent on major works projects in 2025 (2024 £0):

- Roof repairs: £44,822, with £8,182 VAT reclaimed under the Listed Places of Worship Grant Scheme leaving a net cost of £36,640.
- Murals restoration: preparatory work including the restoration of a test panel in preparation for a major project starting in 2026 £13,526.
- £4,107 on a new portable scaffold, with two towers and some additional components to enable us to reach the ceiling of the Lady Chapel, the upper levels of the church and to assist with the restoration of the murals generally.
- £1,514 on other preparatory work for restoration projects starting in 2026.

Inspire Centre (Church Rooms): From the start of 2025 St Judes regained control of the Inspire Centre (Church Rooms). St Judes is now responsible for the running costs of the building and receives all income from lettings. In 2025 the running costs were £20,244 with utility bills, £18,098, accounting for most of this cost. Total costs in 2024 were £66,703, primarily from legal costs and the return of overpaid rent. 50% of rent received was paid to the HGS Trust as ground rent which is now down from £6,389 in 2024 to an annual £5 charge.

Reserves Policy

It has been 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 2025 unrestricted liquid reserves (after allowing for future liabilities) of £60,584 were sufficient to cover three months of unrestricted payments totalling £58,000. It is not intended to reduce the reserve significantly below the level equivalent to approximately three months' unrestricted payments and the PCC works hard to maximise its income despite the challenges.

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 designated towards the donor's known interest (e.g. mission, children, music, buildings). No legacies were received in 2025.

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.
  Church finances have been impacted in the past from the cost of major repairs to the fabric of the building. This continues to be true, with major repairs made to the roof in 2025. However, the PCC is steadily increasing its contribution to the Common Fund. In 2023 £12,000 was contributed, 2024 £40,000, 2025 £50,000 and in 2026 this will increase to £60,000. The PCC keeps the matter under constant review and hopes, going forward, to be in a position to increase further the level of contribution.

- Failure to maintain the structure of the church building and grounds to an adequate standard.
  St. Judes is a Grade 1 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 "Historic England at Risk" register. The reserves currently held, together with seeking grants where possible, are helping to address the issues. A Heritage and Fundraising sub-committee of the PCC has been approved in 2025 with a mandate to promote the extensive heritage of St Jude's and its short and long term needs in relation to restoration of the fabric.

- The risk of fraud.
  All cheques and online payments require two signatories. The bank accounts are regularly reconciled and action has been promptly taken where third-party cheques/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. However, both income and expenditure can be unpredictable. Church lettings and fundraising events are particularly volatile, while

unplanned repairs tend to be unexpected and expensive. Forecast expenditure for the year is monitored closely with financial management reports regularly updated and reviewed by the PCC as circumstances change.

- High inflation and short / medium term cost increases might mean that expenditure requirements exceed the level that can be borne from PCC funds. High utility costs are an ongoing concern as the church is a large, cavernous structure which is expensive to heat. Use of heating is carefully monitored to avoid waste and the Parish moved to a more favourable gas and electricity supply contract in 2025.

- Failure to recover Gift Aid on cash collections and donations to St Judes.
  The PCC have appointed a Stewardship Officer, Antonia Clayden, who is continuing to make good progress in recovering historic Gift Aid. A new, part time, administrator is being taken on in 2026 to help bring Gift Aid fully up-to-date and facilitate quarterly Gift Aid claims. The PCC encourages donors to use the Parish Giving scheme which facilitates the recovery of gift aid automatically.

- Changes to Government VAT policies.
  St Judes currently reclaims VAT on repairs and major works through the Listed Places of Worship Grant Scheme. The limit for claims was reduced to £25,000 per year in 2025 and the scheme ends completely after March 2026. We are aware a new scheme has been set up for England but we do not know how it will work. This could result in a significant increase in the cost of repairs and planned major works and the PCC is monitoring this closely.

2. Reputational Risk

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

The church has been made available and is 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 the Diocese, conscientiously completes its annual returns to the 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. Presently there are no vacant roles, and there is a reliable process for filling vacancies from within the congregation as they arise.

5. Dwindling Congregation

The PCC is pleased to note that average attendance has continued to increase throughout 2025.

Trustee Expenses

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

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Prior year Total Funds
Incoming resources						
Incoming resources from generated funds	-					
Voluntary income	3a	66,608	8,182	56,330	131,120	79,198
Activities for generating funds	3b	159,662		138	159,800	165,794
Investment income	3c	1,257			1,257	1,457
Incoming resources from charitable activities	3d	5,933			5,933	2,646
Other incoming resources	3e					
Total income		233,460	8,182	56,468	298,110	249,095
Resources used						
Cost of generating funds	-					
Cost of generating voluntary income	4a	540			540	865
Cost of fundraising activities	4b	37,053			37,053	27,207
Charitable activities	4c	190,292	44,822	27,375	262,489	217,146
Governance costs	4d	1,650			1,650	1,650
Total expenditure		229,535	44,822	27,375	301,732	246,868
Other recognised gains / losses						
Gains/losses on investment assets	7		-98		-98	54
Gains on revaluation, fixed assets, charity's own use						
Total gains / losses			-98		-98	54
Net income / (expenditure) resources before transfer		3,925	-36,738	29,093	-3,720	2,281
Transfers :						
Gross transfers between funds - in			12,720		12,720	4,959
Gross transfers between funds - out		-12,720			-12,720	-4,959
Total transfers		-12,720	12,720			
Net movement in funds		-8,795	-24,018	29,093	-3,720	2,281
Reconciliation of funds						
Total funds brought forward		69,379	30,382	54,467	154,228	151,947
Total funds carried forward		60,584	6,364	83,560	150,508	154,228

Balance Sheet
As at 31st December 2025

	Note	As at 31 December 2025 £	As at 31 December 2024 £
Fixed assets			
Leasehold Land And Buildings	6	0	0
Investments	7	2,353	2,451
		2,353	2,451
Current assets			
Debtors	8	13,431	5,182
Cash At Bank And In Hand		159,194	172,132
		172,625	177,314
Liabilities			
Creditors: Amounts Falling Due In One Year	9	24,470	25,537
		24,470	25,537
Net current assets less current liabilities		148,155	151,777
Total assets less current liabilities		150,508	154,228
Liabilities			
Creditors: Amounts Falling Due After More Than One Year		0	0
Total net assets less liabilities		**150,508**	**154,228**
Represented by			
Unrestricted Funds		60,584	69,379
Designated Funds	10	6,364	30,382
Restricted Funds	11	83,560	54,467
Total Funds		**150,508**	**154,228**

Approved by the PCC at its meeting on 18 March 2026 and signed on its behalf by:

The Reverend Emily Kolltveit, Vicar

Steve Morris, Treasurer

The following notes to the accounts form part of the Financial Statements

Notes to the Financial Statements

Note 1: Basis of Preparation

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of Parochial Church Councils (PCCs), and with the Regulations 'true and fair view' provisions, together with FRS 102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice: Accounting and Reporting by Charities [SORP (FRS 102].

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair 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.

The PCC is a public benefit entity within the meaning of FRS 102.

1.2 Going Concern: There are no material uncertainties relating to events or conditions that cast significant doubt on the PCC's ability to continue as a going concern.
1.3 Change in Accounting Policy: The accounts present a true and fair view, and the accounting policies are as outlined in this Note. There have been no changes to accounting policy in this period.
1.4 Changes to Accounting Estimates: There have been no changes to accounting estimates in this period.
1.5 Material Prior Year Errors: No material errors have been identified in the reporting period.

Note 2: Accounting Policies

2.1 Income

Recognition of Income: Voluntary Income and Capital Sources. Receipts are recognized gross in the month in which they are received. No account is taken of pledged income until the pledge is fulfilled. Rental income from the letting of church premises and from the Church Rooms is recognised when the rental is due. Dividends are accounted for when due and payable. Interest entitlements are accounted for as they are accrued. Gift Aid is accounted for when received.

Offsetting: There has been no offsetting of assets and liabilities in the SOFA or Balance Sheet, unless required or permitted by the FRS 102 SORP.

Tax reclaims on donations and gifts: Gift Aid received is included in income when there is a valid declaration from the donor. Any Gift Aid recovered on a donation is considered to be part of that gift and is credited to the same fund as the initial donation unless the donor has specified otherwise.

Donated goods and services: Where the values 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.
Legacies: Legacies are included in the SOFA when receipt is probable, that is, when there has been a grant of probate, the executors have established, that there are sufficient assets in the estate, and that any conditions attached to the legacy are either within the control of the PCC or they can be met.

Investment Gains and Losses: This includes any realised and unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to fair (market) value at the end of the year.

2.2 Expenditure and Liabilities

Liability recognition: Liabilities are recognized where it is more likely than not that there is a legal or constructive obligation committing the PCC to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Redundancy costs: The PCC has made no redundancy payments during the reporting period.

Deferred income: £2,500 rent for the Inspire Centre covering the period January to March 2026 was received in 2025. This has been recorded as deferred income and is included within the creditors figure in the balance sheet (see Note 9). No other material items of deferred income have been included in the financial statements.

Creditors: The PCC has creditors which are measured at settlement amounts less any trade discounts.

2.3 Assets

Tangible Fixed Assets for use by the PCC: Consecrated and beneficed property is excluded from the accounts by sections 10(2)(a) and (c) of the Charities Act 2011. Other fixed assets are capitalized if they can be used for more than one year and cost more than £10,000. Depreciation is charged on a straight-line basis over two to ten years for equipment and over 50 years for buildings, with none charged in the year of purchase.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church inventory, which can be inspected.

Financial Assets: Fixed asset investments in quoted shares and pooled investment funds are valued initially at cost and subsequently at fair (market) value at the year end.

Debtors: Debtors, including trade debtors and Gift Aid recoverable are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the PCC. Subsequently they are measured at the cash or other consideration expected to be received.

Cash at bank: Cash at bank includes on demand deposits and short-term fixed interest deposits.

2.4 Funds

Unrestricted 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.

Designated Funds are those set aside by the PCC for a designated purpose. This designation may be reversed so these are regarded as unrestricted funds.

Restricted funds are funds which 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.

Analysis of income and expenditure
01 January 2025 to 31 December 2025

Note 3: Income

		Unrestricted	Designated	Restricted	Total This year	Total Last year
	Incoming Resources from Generated Funds					
3a	**Voluntary Income**					
	Donations					
	0101 - Parish Giving - Regular Donations	21,451			21,451	25,589
	0110 - Gift Aid - Envelopes	440			440	535
	0301 - Loose plate collections - Cash	8,353		571	8,924	9,227
	0310 - Loose plate collections - Contactless	3,259		643	3,902	
	0501 - One-off Gift Aid gifts	1,479		2,079	3,558	
	0505 - Parish Giving - One Off Donations	4,492			4,492	
	0550 - Other Donations - No Gift Aid	15,816		6,790	22,606	22,869
	Total Donations	55,290		10,083	65,373	58,220
	0601 - Tax recoverable on Gift Aid	10,147			10,147	15,478
	0661 - VAT Refunded	1,171	8,182		9,353	
	08A1 - Non-recurring one-off grants			46,247	46,247	5,500
	Total Voluntary Income	66,608	8,182	56,330	131,120	79,198
3b	**Income from Fundraising Activity**					
	0911 - Fundraising events	36,650		138	36,788	29,688
	0912 - Coffee Van	11,602			11,602	2,035
	0951 - Church lettings	80,061			80,061	95,485
	1220 - Bookstall sales - fund raising	390			390	282
	1240 - Inspire Centre (Church Rooms) lettings	30,959			30,959	38,304
	Total Income from Fundraising Activity	159,662		138	159,800	165,794
3c	**Income from Investments**					
	1001 - Dividends	68			68	68
	1020 - Bank and building society interest	1,189			1,189	1,389
	Total Income from Investments	1,257			1,257	1,457
	Total Incoming Resources from Generated Funds	227,527	8,182	56,468	292,177	246,449
3d	**Incoming resources from charitable activities**					
	1101 - Fees for weddings and funerals	2,163			2,163	2,232
	1102 - Weddings and funerals other income	3,525			3,525	
	1210 - Bookstall sales to promote objectives					16
	1270 - Social and Catering - objectives	245			245	398
	Total Incoming Resources from Charitable Activities	5,933			5,933	2,646
3e	**Other incoming resources**					
	1310 - Insurance claims					
	1399 - Exceptional items					
	Total Other incoming resources					
	Total Incoming Resources	**233,460**	**8,182**	**56,468**	**298,110**	**249,095**

Analysis of income and expenditure
01 January 2025 to 31 December 2025

Note 4: Expenditure

		Unrestricted	Designated	Restricted	Total This year	Total Last year
4a	**Cost of Voluntary Income**					
	1720 - Costs of stewardship	540			540	865
	Total Cost of Voluntary Income	540			540	865
4b	**Cost of Generating Funds**					
	1701 - Costs of church lettings	15,730			15,730	12,246
	1730 - Costs of events	14,742			14,742	8,473
	1732 - Coffee Van expenditure	6,581			6,581	6,488
	Total Cost of Generating Funds	37,053			37,053	27,207
4c	**Charitable Activities**					
	Giving to 3rd Parties					
	1850 - Choral Scholarship	5,680		560	6,240	4,440
	1855 - Organ scholarship	187			187	163
	1856 - Pop Scholarship			2,000	2,000	175
	1870 - Other giving	200		85	285	1,900
	Total Giving to 3rd Parties	6,067		2,645	8,712	6,678
	Giving to the Diocese					
	1900 - Common Fund - regular payment	50,000			50,000	40,000
	2000 - Statutory fees	1,288			1,288	1,121
	Total Giving to the Diocese	51,288			51,288	41,121
	Cost of Parish Services & Mission					
	2170 - Junior Church costs	1,589			1,589	
	2175 - Kids Gardening Club			1,438	1,438	1,130
	2178 - Night Shelter			854	854	
	2180 - Parish training and mission	1,278		457	1,735	501
	2190 - Cost of flowers	221			221	115
	2195 - Sanctuary costs	1,067			1,067	2,352
	2196 - Services other costs	2,125			2,125	991
	2197 - Weddings and Funerals Other Costs	2,894			2,894	
	2210 - Organist	10,765			10,765	9,884
	2220 - Organ	1,095			1,095	640
	2225 - Piano	2,630			2,630	1,343
	2228 - Music Other	292		1,234	1,526	837
	2230 - Choir costs	1,090			1,090	999
	2320 - Advertising - church activities	972			972	1,721
	2360 - Social & Catering - regular	2,598			2,598	1,118
	Total Cost of Parish Services & Mission	28,616		3,983	32,599	21,631
	Cost of Administration					
	2100 - Visiting clergy / Sequestration costs					429
	2102 - Vicar's expenses	2,147			2,147	1,511
	2310 - Administration	5,099			5,099	3,213
	2311 - Parish Administrator Pay					4,192
	2314 - Office equipment - not capitalised					186
	2315 - Church email, internet and broadband cha	2,083			2,083	1,985
	2325 - Organisation subscriptions	250			250	100
	2330 - Bank charges	1,303			1,303	783
	Total Cost of Administration	10,882			10,882	12,399
	Vicarage Costs					
	2130 - Vicarage decoration					2,514
	2825 - Vicarage Guest Rooms repairs	8,516			8,516	
	Total Vicarage Costs	8,516			8,516	2,514

	Unrestricted	Designated	Restricted	Total This year	Total Last year
Church Building and Grounds running costs					
2401 - Church running - electric	5,068			5,068	5,883
2410 - Church running - gas	11,092			11,092	17,304
2420 - Church running - water	260			260	248
2430 - Cleaning	50			50	
2440 - Grounds maintenance	447			447	1,092
2450 - Church running - Building insurance	14,628			14,628	14,089
2455 - Church running - boiler insurance	78			78	78
2705 - Site Management	16,218			16,218	9,141
2710 - Church maintenance - audio	816			816	1,615
2720 - Church maiintenance - fabric	1,154			1,154	8,065
2725 - Church Maintenance - Other repairs	9,007			9,007	2,126
2730 - Church maintenance - projects	6,461			6,461	6,459
Total Church Building and Grounds running costs	65,279			65,279	66,100
Cost of Major Works					
2790 - Church major repairs - structure		44,822	5,841	50,663	
2795 - Church major repairs - installation			14,306	14,306	
Total Cost of Church Buildings & Grounds		44,822	20,147	64,969	
Cost of Inspire Centre (Church Rooms)					
2910 - Church Rooms running - ground rent	5			5	6,389
2940 - Church Rooms running - insurance	896			896	960
2950 - Church Rooms running - utilities & other	17,498		600	18,098	
2980 - Church Rooms running - professional fees	1,245			1,245	34,384
2985 - Church rooms - refund of overpaid rent					24,970
Total Cost of Inspire Centre (Church Rooms)	19,644		600	20,244	66,703
Total Cost of Charitable Activities	190,292	44,822	27,375	262,489	217,146
4d Governance Costs					
2601 - Governance costs examination/audit fee	1,650			1,650	1,650
Total Governance Costs	1,650			1,650	1,650
Total Expenditure	**229,535**	**44,822**	**27,375**	**301,732**	**246,868**

4e Staff Costs

During 2025 the PCC employed a part time Site Manager. There were no other employees. The site manager is paid an agreed amount for site management work which is included in the figure shown under Site Management costs. He is also paid for other work including cleaning for lettings and running the coffee van. These additional costs are included within the costs of the specific activities eg coffee van expenditure. All these costs are consolidated within the Wages and Salaries information below. In 2024 the site manager was only employed for part of the year and an administrator was also employed for part of the year.

	2025	2024
	£	£
Wages and salaries	22,808	16,374
Employer's contribution to NEST defined contribution scheme	497	202
	23,305	16.576

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.

Note 5: Related Party Transactions

During the year some PCC members and parishioners met the expenses of the Church from their own accounts 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.

Proms at St Jude's (Registered Charity Number 1094719) is a separate charity which operates an annual music and cultural festival using church facilities, for which it paid a lettings fee, including cleaning and other costs, of £16,624 in 2025 (2024 £12,087). Members of the PCC play an active part in the organisation of this festival.

A member of the PCC who performs the duties of bookings manager is paid a £200 monthly fee plus a 10% bonus for generating church lettings income over £25,000. In 2025 this amounted to a total payment to the bookings manager of £8,550 (2024 £9,445). This amount includes a payment of £1,208 (prior year £1,108) from the booking for Proms at St. Jude's of which the bookings manager is a trustee. The bookings manager bonus is paid in April for the period from April previous year to March current year. In addition to the payment made to the booking manager in 2025, £4,453 has been accrued, covering the booking manager bonus for April to December 2025 to align the payment liability with the bookings income for future payments, bringing the total cost in 2025 to £13,003.

In November 2023 Reverend Emily Kolltveit's husband Are Kolltveit was appointed as part time site manager following an open and advertised recruitment process in which interviews were conducted by the Churchwardens. He was paid a total of £23,305 in 2025 (2024 £12,837).

In accordance with normal commercial practice the PCC has insurance to protect PCC members from claims arising from wrongful acts occurring whilst carrying out their duties as PCC members. 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 buildings insurance.

Note 6: Tangible Fixed Assets: Leasehold Land & Buildings

The Tangible Fixed Assets comprise the Church Rooms and the Car Park.

The land on which the Church Rooms are built is held on a 999 year lease granted on 24 June 1907 by Suburb Leaseholds Limited. The Lease is held by the London Diocesan Fund as Custodian Trustee for the PCC. The Church Rooms were built between 1965 and 1968 at a total cost of £15,500.

2025		**2024**	
Actual cost	£		
Balance 1 .1 2025	15,500	Balance 1.1. 2024	15,500
Additions	0		0
Disposals	(0)		(0)
Balance at 31.12.2025	15,500	Balance 31.12.2024	15,500

Depreciation	£		
Balance 1 .1 2025	15,500	Balance 1.1. 2024	15,500

Additions	0		0
Disposals	(0)		(0)
Balance at 31.12.2025	15,500	Balance 31.12.2024	15,500
Net Book Value	**0**		**0**

Note 7: Investment Assets

Valuation:	**2025**	**2024**
At 1 January	2,451	2,397
Gain (loss) on revaluation	-98	54
At 31 December	2,353	2,451

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

Note 8: Debtors

	2025	**2024**
Sequestration costs to be reclaimed		2,681
Events – Christmas and New Year	5,401	2,501
Inspire Centre Lettings	4,590	
Night Shelter Grant	2,500	
Church Lettings	940	
	13,431	5,182

Note 9: Creditors falling due within one year

	2025	**2024**
Church Rooms Legal Fees		15,773
Church Utilities & Running Costs	5,372	4,841
Bookings Manager Fee Apr – Dec	4,453	
Inspire Centre Deferred Income	2,500	
Inspire Centre Utilities & Other Costs	2,788	
Church Maintenance Projects	1,692	
Independent Examiner	1,650	1,650
Events – Christman & New Year	1,619	1,379
Statutory Fees	1,288	1,121
Vicarage Guest Rooms Repairs	864	
Sundry	792	393
Pop Scholar Production Costs	500	
Churches Together	457	
Night Shelter	395	
Christmas Services	100	380
	24,470	25,537

Note 10: Designated Funds

Fund movement summary 01 January 2025 to 31 December 2025
Designated Funds

Fund	Fund Balances 01 January 2025	Incoming Resources	Outgoing resources	Transfers	Gains and Losses	Fund Balances 31 December 2025
Central Heating fund	4,011					4,011
Spalding Fund	2,451				-98	2,353
Renovation Project - Roof repairs	23,920	8,182	44,822	12,720		
Totals	30,382	8,182	44,822	12,720	-98	6,364

The Central Heating Fund represents funds set aside by the PCC for future central heating works.

The Spalding Fund was created in 1930 for the upkeep and preservation of the Calvary. It is invested in the CBF Church of England Investment Fund.

The Renovation Project Designated Fund was money set aside by the PCC from a legacy for roofing works. This work has been completed in 2025. The cost of the works exceeded the balance of the fund and a further £12,720 was transferred to the designated fund from the general fund to cover the balance. The £8,182 incoming resources was from VAT reclaimed under the Listed Places of Worship Grant Scheme.

Note 11: Restricted Funds

Fund movement summary 01 January 2025 to 31 December 2025
Resticted Funds

Fund	Fund Balances 01 January 2025	Incoming Resources	Outgoing resources	Transfers	Gains and Losses	Fund Balances 31 December 2025
Cancer Care	2,000	1,000				3,000
Guyana	937					937
Kids Gardening Club	183	2,343	1,438			1,088
Music & Choir	510	1,160	1,234			436
Music Choral Scholars		3,360	560			2,800
Night Shelter		3,700	1,454			2,246
Renovation project	40,159	16,925	9,021			48,063
Sanctuary fund	2,135					2,135
Spark Fund Pop Scholarship	2,325		2,000			325
Starmer fund	4,546	27,387	11,126			20,807
Churches Together		593	457			136
Vicar's Discretionery fund	1,672		85			1,587
Totals	54,467	56,468	27,375			83,560

The Cancer Fund has been established from a specific donation received in 2024 to be put towards causes related to cancer. A further £1,000 was received in 2025.

The Guyana Fund: Some years ago, St. Judes was twinned with Jawalla in Guyana and regular collections were made towards the Guyana Diocesan Association, the last being in 2022. That charity has now been wound up and the Parish no longer has a link to Guyana. The fund represents the balance of donations remaining.

The Kids Gardening Club Fund was established in 2024 as part of the Britain's Biggest Living Garden project, to support the Kids Gardening Club which has been cultivating an area of the Church grounds. This is fully funded through donations from parents and local organisations.

The Music & Choir Fund was established to receive donations specifically towards church music and the choir. £1,160 of donations have been received in 2025 from members of the congregation. The main item of expenditure has been £1,234 for English Church Music Volumes 1 & 2 for the choir.

A separate Choral Scholars fund has been created in 2025 to manage grants specifically in support of the scholars. We are grateful to The Ouseley Church Music Trust for a grant of £3,360 to fund two choral scholars in academic years 2025/26 and 2026/27. £560 of this grant has been used in 2025 to fund two scholars for the first term of the academic year.

The Night Shelter fund has been created in 2025 from donations received to support the night shelter project, working alongside Homeless in Barnet to provide shelter and food during the winter months for homeless people. We are grateful to Druces / H C Beer Charitable Trust for their pledge of £2,500 towards the night shelter.

The Renovation Fund was established in 2015 to meet the wider costs of restoring the church. We are grateful to Druces / H C Beer Charitable Trust for a grant of £13,000 in 2025 towards the church renovation as well as to the Mayor of Barnet and many members of the congregation and community for a further £3,925 of donations. A mobile scaffold has been purchased for £4,107, providing access to the higher murals, £4,914 has been spent on a survey and other preparation work for restoration.

The Sanctuary Fund is the balance of a legacy made to fund works connected with the Sanctuary.
The Spark Pop Scholar Fund was established in 2024 from a grant from the Spark Fund, to support our pop scholar. A song has been recorded and a video produced during 2025.

The Starmer Fund was created from a £5,000 legacy received in 2018 for works associated with the restoration of the Walter P. Starmer Murals. Two significant projects got underway during 2025. Dealing firstly with the Lady Chapel, St Jude's PCC agreed with The Courtauld Institute of Art that it could use the Lady Chapel as a fieldwork station for its post-graduate MA course in the conservation of wall paintings. The first phase of their work commenced in January 2026 with a detailed investigation into the condition of all the paintings in the Lady Chapel. The whole chapel has been scaffolded to allow access to all areas and St Jude's PCC is very grateful to the Archbishops' Council for covering the cost utilising funding provided by the National Lottery Heritage Fund.

Secondly, St Jude's PCC is very grateful to The Vinehill Trust and The Commonwealth Heritage Forum for their award of a grant of £300,000 towards the cost of restoring the murals in the side aisles together with the spandrels and decorated beams above the side aisles between the two chapels and the western end of the Church. The works will start in March 2026 and the grant money will be paid over in quarterly tranches as the works progress. Two interns have been seconded to the project by the Commonwealth Heritage Forum under the Queen Elizabeth II Platinum Jubilee Commonwealth Heritage Skills Training Programme. St Jude's PCC cleaned and renovated a test panel in August 2025 to establish the methodology to be adopted in restoring the wall paintings in the side aisles. The works will run through to the end of January 2027.

The Churches Together fund has been created in 2025 to manage funds for the local Churches Together group. In 2025 five local churches have each contributed £100, which has funded the Christmas community event at Golders Green station

The Vicar's Discretionary Fund is a Fund to be spent at the discretion of the Vicar.

Note 12: Contingent Liabilities

There are no Contingent Liabilities (2024: Nil)

Note 13: Capital Commitments

Contracted by the PCC Nil (2024: Nil)
Authorised by the PCC but not contracted: Nil (2024: Nil)

Note 14: Post Balance Sheet Events

St Jude's PCC entered into negotiations with Cliveden Conservation in late 2025 for the contract to restore the murals in the side aisles together with the spandrels and decorated beams above the side aisles between the two chapels and the western end of the Church. The value of the contract including contingencies is circa £270,000 and the contract was signed in late February 2026 with the works starting in early March 2026. The works are expected to take 11 months and will be funded by drawdowns from the Commonwealth Heritage Forum against invoices from Cliveden Conservation. St Jude's PCC is very grateful for the financial support it has and will be receiving from The Vinehill Trust and The Commonwealth Heritage Forum.

Note 15: Prior Year Comparative Statement of Financial Activities

Statement of Financial Activities

For the period from 01 January 2024 to 31 December 2024

	Notes	Unrestricted funds	Designated funds	Restricted funds	Total funds
Incoming resources					
Incoming resources from generated funds	-				
Voluntary income	3a	61,554		17,644	79,198
Activities for generating funds	3b	165,794			165,794
Investment income	3c	1,457			1,457
Incoming resources from charitable activities	3d	2,646			2,646
Other incoming resources	3e				
Total income		231,451		17,644	249,095
Resources used					
Cost of generating funds	-				
Cost of generating voluntary income	4a	865			865
Cost of fundraising activities	4b	27,207			27,207
Charitable activities	4c	210,666		6,480	217,146
Governance costs	4d	1,650			1,650
Total expenditure		240,388		6,480	246,868
Other recognised gains / losses					
Gains/losses on investment assets	7		54		54
Gains on revaluation, fixed assets, charity's own use					
Total gains / losses			54		54
Net income / (expenditure) resources before transfer		-8,937	54	11,164	2,281
Transfers :					
Gross transfers between funds - in				4,959	4,959
Gross transfers between funds - out				-4,959	-4,959
Total transfers					
Net movement in funds		-8,937	54	11,164	2,281
Reconciliation of funds					
Total funds brought forward		78,316	30,328	43,303	151,947
Total funds carried forward		69,379	30,382	54,467	154,228

The Parish Parochial Church Council of St Jude-on-the Hill

Independent examiner's report to the members of the Parochial Church Council of the Ecclesiastical Parish of St Jude-on-the-Hill (registered charity 1133988)

I report to the PCC on my examination of the accounts of the PCC of St Jude-on-the-Hill the year ended 31 December 2025.

Responsibilities and basis of report

As the members of the PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The PCC are satisfied that an audit is not required for this year under section 144(2) of the Act and have chosen instead to have an independent examination.

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not comply with those records; or
3. the accounts do 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 to enable a proper understanding of the accounts to be reached.

Robert Ashdown ACA
Chartered Accountant
75 Brookville Road, London, SW6 7BH

18 March 2026