THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES, ENFIELD HIGHWAY

England & Wales · Charity number 1132582

Details

Other names	ST JAMES PCC, ENFIELD HIGHWAY
Status	Registered
Legal form	Previously excepted
Registered	2009-11-07
Register	View on the Charity Commission register

Contact

Address	39 Ascot Gardens Enfield EN3 5RS
Phone	02088041456
Email	saintjameschurch@btinternet.com
Website	stjameschurch.cc

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: St James Church is a Christian community which exists to worship & give glory to God. We seek to share the faith & speak of Christ to our community in a welcoming way that is also grounded in reality,encouraging,loving & valuable.We believe that all have a part to play in our common life,seek through friendship, fellowship, care & prayer to minister the light and love of Christ in every situation.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Enfield

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£172,158	£133,190	-	-
2024-12-31	£149,941	£100,504	-	-
2023-12-31	£133,401	£94,949	-	-
2022-12-31	£128,034	£112,333	-	-
2021-12-31	£116,979	£81,848	-	-

Trustees

Name	Role	Appointed
REV IAN GALLAGHER	Chair	2014-04-27
DEREK WOODWARD		
Dorah Allen Sabiiti		2023-04-23
Gwenllian Mair Tucker		2022-06-12
Helen Hawkes		2024-04-21
Jill Perry		2024-04-21
Kai Mason Leighton		2024-04-21
Keith Harvey		2022-06-12
MARIAN SHIRLEY ANN JACOBS		2018-04-29
Monica Pernella Robinson		2023-04-23
Richard William Griffiths		2022-06-12
Sanday Patrick Nyerende		2025-05-11
Sarah Jane Field		2022-06-12

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES, ENFIELD HIGH

England & Wales - Charity number 1132582

Accounts

2025 Report and Accounts for the Parochial Church Council of the Ecclesiastical Parish of St James with St Barnabas, Enfield Highway and Brimsdown

Aims and purposes. St James's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ian Gallagher, in promoting within the ecclesiastical parish, which encompasses the localities of Enfield Highway and Brimsdown in the north-east of the London Borough of Enfield, the whole mission of the Church—pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of two buildings:

- The parish church building in Hertford Road, Enfield EN3 5AX, and
- St Barnabas Church Hall, 165 Addison Road, Enfield EN3 5LE.

Objectives and Activities. The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St James's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups and schools within our parish. Our services and worship put faith into practice through prayer, scripture, teaching, preaching, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and particularly the supplementary guidance on charities for the advancement of religion. We strive to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, evangelistic and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Parish Church of St James and of St Barnabas Church Hall.

Achievements and Performance. This year, we developed a new Mission Strategy based on the Five Marks of Mission and the Diocese of London 2030 Vision.
The five marks are

1. Tell – To proclaim the Good News of the Kingdom,
2. Teach – To teach, baptise and nurture new followers, moving to confirmation
3. Tend – To respond to human need by loving others
4. Transform – To seek to transform society, to challenge violence of every kind, and to pursue peace and reconciliation.
5. Treasure – To strive to safeguard the integrity of creation and sustain and renew the life of the earth.

We set three ambitions

A. Confident disciples
B. Compassionate communities
C. Creative growth

We had sessions with the Parochial Church Council/Trustees and two successful Mission Sundays involving all of our church congregation, and we will continue to build on the commitment achieved from them. We examined what we had achieved and identified new activities.

From this several new groups have commenced including the relaunch of Mother's Union, Friends of the Churchyard, Sunset Champions and a History Group, in addition to existing groups. Additional ideas are being formulated such as the launch of a Hygiene Bank.

We have defined four priority areas - Growing younger, safer church, more racially just and property resources. We have established where we are, where we want to be and what we need to get there.

Work is in its infancy but we have now established a plan and framework to build on in 2026 and beyond, as we continue to work and pray together to develop these fresh ideas, together rebuilding God's Kingdom in our patch of Enfield.

Also in 2025, our Over 50's Fellowship Group continued to hold a full programme of activities during the year and they continue to go from strength to strength, providing ongoing fellowship and support. Our Junior Church, relaunched last year, now meet weekly in term time. We were able to welcome many schools into church for Christmas programmes, in addition to school classes to enrich children's engagement with their schools' religious education curriculum. We provide representatives on the Governing Bodies at both St James Primary School and Bishop Stopford's Secondary School. Our free Saturday coffee morning in church, providing fellowship throughout the year, also continued. Throughout 2025 we continued to offer a monthly programme of community events both at the parish church and at the vicarage, including free Family Fun Days for local children and their families during school holidays and various food based events, including a Soup Evening, a Garden Party, a Barbecue and a Harvest Supper.

Worship, Prayer and Nurture. We limit the use of written or printed material. We have a particularly good audio-visual system that enables orders of service to be on LED screens throughout the church. In addition to the work of our Ministry Team, things were made possible by many volunteers, including those who manage the audio-visual, the Sidespeople (particularly in their role as deputies of the churchwardens) those on our tea and coffee rota and the cleaning team. Important Christmas and New Year's Eve services were held, plus a full programme of services every day in Holy Week between Palm Sunday and Easter. Many services continued to be live streamed to enable those not yet ready or able to return to continue their worship online. We have a period of fellowship at the end of services with refreshments. Our two Bible Study groups and some regular weekday services, such as morning prayer and compline, were held online via Zoom throughout the year, and also continued in part in person.

We enjoy our worship and fellowship together in our wonderful church building, we are greatly blessed and grateful for all that has been made possible.

All are welcome to attend our regular services, whether in church or online and we have been blessed by the presence of people around the world via our Zoom and Facebook links.

At present there are 126 parishioners on the Church Electoral Roll: a decrease of 17 on 2024.

The average weekly Sunday attendance, counted during October, was 81, among them 69 adults and 10 children in church, plus an average of 2 adults and no children joining us live online, whether interactively on Zoom or via our live stream on the parish's Facebook page. Our midweek communion service had an average attendance in October of 6 adults. In addition, the live-streamed and online prayer services had an average weekly attendance in October of 8 adults and no children.

As well as our regular services, we enable our community to celebrate and thank God for the gift of life, in marriage, public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We were able to hold 2 baptisms and 13 funerals in our church and our clergy presided at 3 additional funerals at the Enfield Crematorium during the year.

Learning about God, the church, and the Christian faith takes place in several ways, and new ways for this important work are regularly considered.

Maintaining the Church Fabric and Facilities. We ensured the important maintenance activities, like fire extinguishers, smoke alarms, lightning conductors, drain clearance and organ tuning were undertaken during the year. We have a new control system installed for our heating system, enabling more effective and less time-consuming management, contributing to a more effective use of gas and reducing costs.

We have several items to complete to ensure we can continue to maintain our magnificent building and we have commenced work on the replacement of the church roofs. We are also investigating the introduction of solar panels, with the new roofs, to help towards Net Zero and to reduce ongoing costs.

Also, full implementation of all recommendations is still to be completed following a professionally undertaken and comprehensive fire safety assessment.

Deanery Synod. In addition to our clergy, two members of the PCC sit on the synod for Enfield Deanery. This provides the PCC with an important link between the parish and the wider structures of the church. Matters raised and discussed at the deanery synod are shared and considered with the PCC.

St Barnabas Hall. The PCC feels it is important to provide opportunities for our parishioners to be involved with local groups and we maintain St Barnabas Hall to a high standard to ensure this can happen, including health and safety requirements. The hall was fully re-decorated in 2024 and new lighting was installed throughout.

The hall is usually well used, seven days a week and includes a variety of activities including Brownies, Irish Dancing, Keep Fit, Playgroup, Pilates and Religious Meetings.

Pastoral Care is a vital part of the spiritual work of the church, to be with those in need or suffering in spirit, mind or body. St James's strives to be there for others in several ways:

- Visiting those who are ill, recovering from surgery, or housebound, whether in hospitals, care homes, or their own four walls.

- A regular weekly delivery of our parish pew sheet to 17 households, chiefly to those who are unable to join us in person for worship, and largely without online provision, so that they can keep up with goings-on in church, and be able to prayerfully reflect on the Sunday readings and pray along with the congregation for individuals, places, and institutions close to our hearts.
- Accompanying the dying in palliative care, whether at home or in hospice.
- Praying with, counselling, and ministering to those who are bereaved and grieving.
- Opening the church every Saturday morning for people to drop in for tea or coffee and fellowship.
- Making ourselves available to listen confidentially.

At St James's we are blessed with a number of individuals with many years of experience in pastoral care and we are grateful for the important work they do. When a lot of activity had to be curtailed, every possible effort was maintained to be there for people as and when necessary and regular contact was made with all members of the congregation.

Mission and Evangelism. Helping those in need is a demonstration of our faith.

With ongoing large increases in utility bills, we were unable to do all that we would have liked to do in 2025, but support was given to:

- Royal British Legion
- An ongoing Discretionary Fund to help those in immediate need in the parish.

A full Alpha course was held during the year and was open to anyone wishing to explore the basics of the Christian faith in a friendly and open environment.

Our parish newsletter *The Highway Weekly* is sent out each Saturday to 199 individuals and households in our parish and beyond (an increase of 1 from 198 subscribers from 2024). In addition, people had access to the newsletter through links on the parish's Twitter feed and Facebook page, as well as from the parish website, though numbers accessing are unknown. The newsletter also contains links to the parish's Zoom online services, Facebook page and Twitter feed. These keep everyone informed about important matters affecting our Church, give insight into the scripture lessons for the week, provide points for prayer and reflection based on the readings, detail worship services and events, offer prayers for the sick and others, remember those entering the larger life with God and they have articles from within the parish, diocese and beyond. Our other large window to the larger community is our church website (*www.stjameschurch.cc*), as well as our page on the Church of England's parish search portal (*www.achurchnearyou.com/church/15623/).*

Ecumenical and Interfaith Relationships. In past year's relationships with other local churches have been developed and deepened and we also enjoy closer links with Covenant City Church, part of the Church of Pentecost UK's Archway District, which had been holding regular Sunday afternoon worship in our church building.

Together with our neighbouring Anglican parishes to our immediate north (St George Freezywater and Sts Peter & Paul Enfield Lock), as well as local Baptist, Methodist and United Reformed congregations, plus an independent evangelical church in Enfield Wash, bonds have been formed and will continue to strengthen when possible.

In interfaith matters, we have been exploring links with the Muslim community in EN3; the largest group of non-Christians in our immediate area are Muslims (ethnically largely Turkish and Turkish Cypriot, with a smaller contingent of Kurds and Somalis), and the Jalalia Jamme Masjeed (Enfield Mosque), the largest

centre of Muslim worship in this part of North London, lies just south of the parish boundaries in Ponders End. St James's is keen to forge ties so that we may work together in serving the wider community for the common good. Evidence of this co-operation was involvement of imams and laypeople from the Muslim community in providing free meals to local families during school holidays.

Financial Review. Total receipts on unrestricted funds were £60,358 at St James's Church, of which £43,273 was unrestricted voluntary donations and a further £8,679 was from Gift Aid.

St Barnabas Hall had a gross income of £31,183.

Planned giving through envelopes and standing orders was down on 2024. There was an increase in loose plate collections, funeral and wedding collections and donations were down, contactless and online donations increased, and there was a significant decrease in investment income.

Total income, restricted and unrestricted including tax recovered, fees and invested income decreased by 22.1% on 2024. A grant of £8,341 was received from St James's Trust to support parish administration costs.

Savings were made where possible and £84,171 was spent from unrestricted funds to provide the Christian ministry from St James's Church, including the £56,400 contribution to the diocesan parish share which is largely used to provide stipends, training and housing for the clergy. Although helped by reduced usage, where possible, heating and lighting charges only decreased by £562 during the year.

The net result for the year, on unrestricted funds, was an excess of payments over receipts of £23,813. Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward on 31st December on unrestricted funds totalled £64,317 down from £79,789 in 2024.

Reserves policy. It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least twelve months unrestricted payments. The cash balance held on unrestricted funds at year's end did not meet this target and stood at 76%. It is the PCC's intention to increase this level of reserves.

In addition, the PCC has established two Fabric restricted funds.

The first is for St James's Church and as well as for unplanned major building requirements; it is being built up in preparation for the substantial anticipated costs for the replacement of the church roof. The fund stood at £148,103 on 31st December. It is our policy currently to invest the balances for this fund primarily with the CCLA Church of England Deposit Fund.

The second is for St Barnabas Hall, for unplanned major building requirements or major maintenance requirements. This fund is currently set at £85,000. It is our policy to maintain the investments for this fund at £35,000 in each of the CCLA Global Equity and Property Fund Shares and £15,000 in M&G Charifund Shares.

Volunteers. We would like to thank all our volunteers who work so hard to maintain our church as far as possible as the lively and vibrant community it is. There is a huge amount of support and time given willingly in countless ways and our work and worship together is enhanced by all that they do.

Structure, governance and management. The method of appointment of PCC members is set out in the Church Representation Rules of the Church of England. At St James's the membership of the PCC consists of our vicar, licensed lay reader, churchwardens, synod representatives and others elected by the members of the congregation who are on the electoral roll of the church. All those who attend our

services (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. In compliance with diocesan guidelines and necessary legislation, the PCC appoints officers for Safeguarding, Health & Safety, and Data Protection.

The full PCC usually meets six times during the year and the Standing Committee of the PCC also meets in intervening periods. Given its responsibilities the PCC has established an ongoing Finance and Fabric Committee and other committees for particular matters as and when they arise. These committees are all responsible to the PCC and report back to it regularly regarding their activities and proposals. These are fully discussed by the PCC, as necessary.

Administrative information. St James's Church is situated in the Hertford Road in Enfield Highway; the Ecclesiastical Parish of St James with St Barnabas comprises the localities of Enfield Highway and Brimsdown, plus portions of Enfield Wash and Ponders End, and largely within the Carterhatch and Brimsdown wards of the London Borough of Enfield. The church and parish are part of the Edmonton Episcopal Area of the Diocese of London within the Church of England. The correspondence address is St James's Vicarage, 144 Hertford Road, Enfield, Middlesex EN3 5AY. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a registered charity number 1132582.

PCC members who have served at any time from 1st January 2025 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend Ian Gallagher (*Chairman)*
- Lay Pastor: Mr Keith Harvey LLM
- Churchwarden: Mr Richard Griffiths *(also serving as Health & Safety Officer)*
- Churchwarden: Mr Derek Woodward *(also serving as Treasurer and Deanery Synod Member)*
- Deanery Synod Member: Miss Marian Jacobs *(also serving as PCC Secretary and Council Clerk)*

Elected members:

- Ms Sarah Field
- Mrs Helen Hawkes
- Mrs Elizabeth Isichei
- Mr Kai Leighton
- Mr Sanday Nyerende
- Mrs Jill Perry *(from April)*
- Mrs Monica Robinson *(from April)*
- Mrs Dorah Sabiiti *(also serving as Church Safeguarding Officer)*
- Mrs Gwen Tucker
- Mr Gordon Tweddle (Until April)

Approved by the PCC on 3rd February 2026 and signed on their behalf

by Derek Woodward (*PCC Vice Chairman*)

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	St James's Church Enfield Highway Parochial Church Council		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1132582
Set out on pages	1 to 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

[~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body~~]]. *Delete* [ ] *if not applicable.*

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

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

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

** Please delete the words in the brackets if they do not apply.*

Signed:	M Jeffery	**Date:**	31-3-2026
Name:	Mrs Maureen Jeffery		
Relevant professional qualification(s) or body (if any):	Nil		

Address:	10 Dale View Crescent
	Chingford London
	E4 6PQ

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

ST.JAMES PARISH CHURCH

ENFIELD HIGHWAY

STATEMENT OF FINANCIAL ACTIVITIES, BALANCE SHEET AS AT 31st DECEMBER 2025

&

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2025

These accounts were approved by the Trustees on 3rd February 2026 and signed on the Trustee's behalf by:-

..... Keith Harvey LLM *pp.* Rev Ian Gallagher (Chairman)

..... Derek Woodward (Treasurer)

..... Maureen Jeffery Independent Examiner)

31st March 2026 ..... Date

ST.JAMES CHURCH - ENFIELD HIGHWAY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2025

ST JAMES CHURCH

	Notes	Unrestricted Funds	Restricted Funds	2025	2024
Incoming Resources					
Incoming resources from donors	1a	£51,952.40	£0.00	***£51,952.40***	*54643.20*
Income from other activities	1b	£3,149.75	£56,929.34	***£60,079.09***	*34159.91*
Total Incoming Resources		**£55,102.15**	**£56,929.34**	***£112,031.49***	***88803.11***
Less: Resources Used					
Activities directly relating to the work of the Church	2a	£62,884.04	£10,815.32	***£73,699.36***	*55467.61*
Missionary Grants	2b	£0.00	£4,659.03	***£4,659.03***	*2530.45*
Church Management & Administration	2c	£21,286.76	£26,228.75	***£47,515.51***	*30611.75*
Total Resources Used		**£84,170.80**	**£41,703.10**	***£125,873.90***	***88609.81***
Net Incoming Resources St James		**-£29,068.65**	**£15,226.24**	***-£13,842.41***	***193.30***
Income from investment & deposits	1c	£5,255.35	£23,688.51	***£28,943.86***	*30127.74*

ST BARNABAS HALL

Total Incoming Resources - St Barnabas	1d	**£23,210.75**	**£0.00**	**£23,210.75**	***23821.00***
Less: Resources Used					
Total Resources Used - St Barnabas	2d	£7,316.11	£0.00	***£7,316.11***	***11893.92***
Net Incoming Resources St Barnabas		**£15,894.64**	**£0.00**	**£15,894.64**	***11927.08***
Income from investment & deposits	1e	£7,972.29	£0.00	£7,972.29	*7189.25*
NET INCOMING RESOURCES (St James & St Barnabas)		**£53.63**	**£38,914.75**	**£38,968.38**	**49437.37**

ST.JAMES CHURCH - ENFIELD HIGHWAY
BALANCE SHEET AS AT 31st DECEMBER 2025

	Notes	2025		2024	
FIXED ASSETS					
St Barnabas Insurance Value	3	£405,984.00		*£391,495.00*	
			£405,984.00		*391495.00*
CURRENT ASSET	4/5				
St James Trust Fund & Investment Shares					
Cash in CBF Investment Fund-St James Trust Fund		£67,644.10		*£59,106.78*	
St James Trust Investment accounts		£225,000.00		*£225,000.00*	
		£292,644.10		£284,106.78	
St James Church*					
Cash at Bank and in Hand St James		£7,311.05		*£15,606.90*	
Cash in CBF Deposit Fund - St James		£79,765.90		*£101,350.37*	
St James investment accounts		£80,000.00		*£80,000.00*	
	*	**£167,076.95**		*£196,957.27*	
St James Church Fabric Fund					
Cash at Bank and in Hand St James Fabric Fund		**£3,931.70**		*£2,109.88*	
Cash in CBF Deposit Fund - St James Fabric		**£144,170.85**		*£109,548.22*	
		£148,102.55		*£111,658.10*	
St James Church CBF Fixed Investment Shares					
Medcalfe Bequest **Endowment Funds**		£67,194.57		*£65,691.00*	
2906 CBF Investment Fund shares					
Memorial Fund 312 CBF Investment Fund shares		£7,257.84		*£7,257.84*	
		£74,452.41		*£72,948.84*	
St Barnabas Hall					
Cash at Bank and in Hand St Barnabas		£11,706.86		*£14,529.59*	
Cash in CBF Deposit Fund - St Barnabas		£83,129.76		*£56,440.10*	
Barnabas Investment Account		£85,000.00		*£85,000.00*	
		£179,836.62		£155,969.69	
NET CURRENT ASSETS			**£862,112.63**		*821640.68*
NET ASSETS			**£1,268,096.63**		*1213135.68*
FUNDS					
Restricted					
Capital B/fwd			£1,213,135.68		*1151356.32*
St.James Net Incoming Resources			-£13,842.41		*193.30*
Interest - Investments and Deposits St James			£28,943.86		*30127.74*
Revaluation of CBF Investment shares			£1,503.57		*204.99*
St.Barnabas - Net Incoming Resources			£15,894.64		*11927.08*
Interest - Investments and Deposits St Barnabas			£7,972.29		*7189.25*
Revaluation of St.Barnabas Hall			£14,489.00		*12137.00*
			£1,268,096.63		*1213135.68*

* Breakdown of St James Church Restricted Funds

AV System	£4,675.56
Rear of Church Improvements	£2,374.23
Legacy Development Fund	£52,767.41
Choir Fund	£766.68
Refreshments	£2,722.06
Special Collections	£363.23
Mission Fund	£20,818.58
Vicarage Fund	£2,000.00
Wedding & Funerals Deposits and LDF Fees	£50.00
Weddings & Funerals Flowers, Verger & Music	-£80.00
Memorial Fund (Including Brockhurst & Medcalfe Trusts)	£23,560.21
Total Restricted Funds	£110,017.96
St James Church Unrestricted Funds	£64,316.83
St James Church Total Funds	**£174,334.79**

ST.JAMES CHURCH - ENFIELD HIGHWAY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2025

	Unrestricted Funds	Restricted Funds	Total Funds	2024
1. INCOMING RESOURCES - ST JAMES CHURCH				
1(a) Incoming resources from donors				
Planned Giving - Stewardship	£33,187.80	£0.00	**£33,187.80**	34753.02
Income Tax Recoverable - Gift Aid	£8,678.76	£0.00	**£8,678.76**	10996.54
Loose Plate Collections and Contactless Donations	£8,640.30	£0.00	**£8,640.30**	6894.15
Donations	£1,445.54	£0.00	**£1,445.54**	1749.49
Special Collections	£0.00	£0.00	**£0.00**	250.00
	£51,952.40	**£0.00**	**£51,952.40**	**54643.20**
1(b) Income from other activities - St James				
Choir Fund	£0.00	£0.00	**£0.00**	8.80
Memorial Fund	£0.00	£0.00	**£0.00**	0.00
AV System	£0.00	£618.70	**£618.70**	614.22
Rear of Church Improvements	£0.00	£213.62	**£213.62**	346.03
Devlopment Fund	£0.00	£3,040.88	**£3,040.88**	11826.52
Refreshments	£0.00	£849.32	**£849.32**	198.19
PCC Fees	£2,434.00	£0.00	**£2,434.00**	2794.00
LDF Fees Wedding/Funeral	£0.00	£2,837.00	**£2,837.00**	2132.00
Church hire	£715.75	£0.00	**£715.75**	9050.00
Fundraising for Mission	£0.00	£672.00	**£672.00**	1439.90
Fabric Fund	£0.00	£47,547.82	**£47,547.82**	4650.25
Fees for Wedding/Funerals *Flowers, Verger & Music*	£0.00	£1,150.00	**£1,150.00**	1100.00
	£3,149.75	**£56,929.34**	**£60,079.09**	**34159.91**
1(c) Income from investments and deposits - St James				
Memorial Fund CBF Investment Fund interest	£0.00	£2,187.56	**£2,187.56**	2019.29
St James CBF interest	£4,278.02	£0.00	**£4,278.02**	4930.18
St James CBF Global Equity Interest	£431.95	£0.00	**£431.95**	448.84
St James CBF Property Fund Interest	£545.38	£0.00	**£545.38**	569.85
St James Fabric Fund CBF Interest	£0.00	£4,622.63	**£4,622.63**	5477.50
St James Trust CBF Interest	£0.00	£2,604.17	**£2,604.17**	2769.52
St James Trust CBF Global Equity Interest	£0.00	£4,337.97	**£4,337.97**	4276.40
St James Trust CBF Property Fund Interest	£0.00	£4,016.49	**£4,016.49**	3998.35
St James Trust- M & G interest	£0.00	£5,919.69	**£5,919.69**	5637.81
	£5,255.35	£23,688.51	**£28,943.86**	**30127.74**
Total Incoming Resources - St James	**£60,357.50**	**£80,617.85**	**£140,975.35**	**118930.85**
1. INCOMING RESOURCES - ST BARNABAS				
1(d) Saint Barnabas				
Regular/occasional Hirers	£23,210.75	£0.00	**£23,210.75**	23821.00
	£23,210.75	**£0.00**	**£23,210.75**	**23821.00**
1(e) Income from investments and deposits - Barnabas				
Barnabas CBF Interest	£2,710.58	£0.00	**£2,710.58**	2025.98
Barnabas CBF Global Equity Interest	£2,002.30	£0.00	**£2,002.30**	1973.88
Barnabas CBF Property Fund Interest	£1,976.78	£0.00	**£1,976.78**	1967.85
Barnabas - M & G interest	£1,282.63	£0.00	**£1,282.63**	1221.54
	£7,972.29	**£0.00**	£7,972.29	**7189.25**
Total Incoming Resources - St Barnabas	**£31,183.04**	**£0.00**	**£31,183.04**	**31010.25**
TOTAL INCOMING RESOURCES	**£91,540.54**	**£80,617.85**	**£172,158.39**	**149941.10**

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2025

	Unrestricted Funds	Restricted Funds	Total Funds	2024
2. RESOURCES USED - ST JAMES				
2(a) Activities directly relating to the work of the Church				
Ministry - Diocesan Quota	-£56,400.00		**-£56,400.00**	*51500.00*
Clergy Expenses	-£336.23		**-£336.23**	*456.05*
Accommodation Costs	-£1,129.42		**-£1,129.42**	*776.50*
Church Repairs, Maintenance and Equipment	-£2,385.87		**-£2,385.87**	*608.11*
Memorial Fund	£0.00	-£410.85	**-£410.85**	*13.65*
AV System		-£1,527.48	**-£1,527.48**	*289.99*
Rear of Church Improvements		-£7,919.63	**-£7,919.63**	*0.00*
Music Expenses (Organ, Choir, Music, Etc)	-£437.00		**-£437.00**	*540.00*
Church expenses	-£1,908.40		**-£1,908.40**	*1093.57*
Stewardship	-£287.12		**-£287.12**	*144.73*
Refreshments		-£957.36	**-£957.36**	*45.01*
Sunday School	£0.00		**£0.00**	*0.00*
	-£62,884.04	**-£10,815.32**	**-£73,699.36**	***55467.61***
2(b) Missionary Grants				
Mission Support	£0.00	£0.00	**£0.00**	*119.50*
Home Mission/vouchers	£0.00	-£4,659.03	**-£4,659.03**	*2410.95*
	£0.00	**-£4,659.03**	**-£4,659.03**	***2530.45***
2(c) Church Management and Administration				
Heating	-£3,405.95	£0.00	**-£3,405.95**	*4723.28*
Electric	-£2,109.56	£0.00	**-£2,109.56**	*4105.53*
Water Rates	-£258.46	£0.00	**-£258.46**	*217.95*
Telephone, Internet, Website	-£2,060.76	£0.00	**-£2,060.76**	*2067.82*
Insurance	-£5,884.97	£0.00	**-£5,884.97**	*5692.96*
Parish Administration	-£7,435.56	£0.00	**-£7,435.56**	*7028.24*
Printing, Postage and Stationery	-£131.50	£0.00	**-£131.50**	*279.97*
Fabric Fund	£0.00	-£21,935.75	**-£21,935.75**	*3540.00*
Weddings - flowers	£0.00	-£120.00	**-£120.00**	*0.00*
Weddings - Verger & Bell	£0.00	-£530.00	**-£530.00**	*360.00*
Weddings - music	£0.00	-£580.00	**-£580.00**	*740.00*
LDF Fees	£0.00	-£3,063.00	**-£3,063.00**	*1856.00*
	-£21,286.76	**-£26,228.75**	**-£47,515.51**	***30611.75***
Total Resources Used - St James	**-£84,170.80**	**-£41,703.10**	**-£125,873.90**	***88609.81***
2. Resources Used - St Barnabas				
2(d) Barnabas Upkeep & Running Expenses				
Water Rates	-£1,074.15	£0.00	**-£1,074.15**	*906.05*
Electric	-£1,002.52	£0.00	**-£1,002.52**	*1253.01*
Gas and Gas Boiler Contract	-£1,127.20	£0.00	**-£1,127.20**	*1251.51*
Management and Cleaning	-£2,650.00	£0.00	**-£2,650.00**	*2600.00*
Insurance	-£904.60	£0.00	**-£904.60**	*877.69*
Cleaning Materials	-£221.54	£0.00	**-£221.54**	*66.58*
Equipment & Repairs & Maintenance	-£336.10	£0.00	**-£336.10**	*4939.08*
Major Building Repairs & Maintenance	£0.00	£0.00	**£0.00**	*0.00*
	-£7,316.11	**£0.00**	**-£7,316.11**	***11893.92***
TOTAL RESOURCES USED	**-£91,486.91**	**-£41,703.10**	**-£133,190.01**	***100503.73***

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2025

	Unrestricted Funds	Restricted Funds	Total Funds	2024
3. FIXED ASSETS				
The Freehold of St Barnabas Hall is insured for:		£405,984.00	***£405,984.00***	391,495.00
4. INVESTMENT				
Investments with Central Board of Finance for St James Church				
Medcalfe Bequest **Endowment Funds** 2906 CBF Investment Fund shares		£67,194.57	**£67,194.57**	65,691.00
Memorial Fund 312 CBF Investment Fund shares		£7,257.84	**£7,257.84**	7,257.84
		£74,452.41	**£74,452.41**	**72,948.84**
5. ANALYSIS OF NET ASSETS BY FUND				
St James Church				
Cash at Bank St James Church	£6,227.38		**£6,227.38**	15,330.28
Cash in Hand St James Church	£1,083.67		**£1,083.67**	276.62
Cash in CBF Deposit Fund - St James Church	£27,005.78	£52,760.12	**£79,765.90**	101,350.37
CBF Global Equity St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 19515.37 valued £3.0359 each as at 31.12.25 (£59,247)				
CBF Property Fund St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 28661.10 valued £1.2584 each as at 31.12.25 (£35,067)				
	£64,316.83	£102,760.12	**£167,076.95**	**196,957.27**
St James Church Fabric Fund				
Cash at Bank St James Fabric Fund		£3,826.93	**£3,826.93**	2,083.90
Cash in Hand St James Fabric Fund		£104.77	**£104.77**	25.98
Cash in CBF Deposit Fund - St James Fabric Fund		£144,170.85	**£144,170.85**	109,548.22
		£148,102.55	**£148,102.55**	**111,658.10**
St James Trust				
Cash in CBF Deposit Fund - St James Trust		£67,644.10	**£67,644.10**	59,106.78
CBF Property Fund St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 60,489.26 valued £1.2584 each as at 31.12.25 (£76,120)				
CBF Global Equity St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 55973.96 valued £3.0359 each as at 31.12.25 (£169,931)				
M & G Equities Investment Fund for Charities (Charifund) - St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 6264.227 valued £17.2961 each as at 31.12.25 (£108,347)				
		£292,644.10	**£292,644.10**	**284,106.78**
St Barnabas				
Cash at Bank St Barnabas	£10,953.40		**£10,953.40**	14,126.53
Cash in Hand St Barnabas	£753.46		**£753.46**	403.06
Cash in CBF Deposit Fund - St Barnabas	£83,129.76		**£83,129.76**	56,440.10
CBF Global Equity - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 25,836.37 valued £3.0359 each as at 31.12.25 (£78,437)				
CBF Property Fund - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 29,770.71 valued £1.2584 each as at 31.12.25 (£37,463)				
M & G Equities Investment Fund for Charities (Charifund) - Barnabas Fabric Fund		£15,000.00	**£15,000.00**	15,000.00
No. of shares 1357.282 valued £17.2961 each as at 31.12.25 (£23,476)				
	£94,836.62	*£85,000.00*	***£179,836.62***	***155,969.69***
	£159,153.45	**£1,108,943.18**	**£1,268,096.63**	**1,213,135.68**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES, ENFIELD HIGH

England & Wales - Charity number 1132582

Accounts

2024 Report and Accounts for the Parochial Church Council of the Ecclesiastical Parish of St James with St Barnabas, Enfield Highway and Brimsdown

Aims and purposes. St James's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ian Gallagher, in promoting within the ecclesiastical parish, which encompasses the localities of Enfield Highway and Brimsdown in the north-east of the London Borough of Enfield, the whole mission of the Church—pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of two buildings:

- The parish church building in Hertford Road, Enfield EN3 5AX, and
- St Barnabas Church Hall, 165 Addison Road, Enfield EN3 5LE.

Objectives and Activities. The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St James's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups and schools within our parish. Our services and worship put faith into practice through prayer, scripture, teaching, preaching, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and particularly the supplementary guidance on charities for the advancement of religion. We strive to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, evangelistic and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Parish Church of St James and of St Barnabas Church Hall.

Achievements and Performance. This year, we were able to make some progress in developing our Mission programme's five key areas:

- developing our Young Church,
- deepening our relationship with the fourteen schools in our parish,
- strengthening our connection with youth work in the community,
- serving the older generation, and
- launching a new congregation within the parish.

Our Over 50's Fellowship Group were able to hold a full programme of activities during the year and they continue to go from strength to strength, providing ongoing fellowship and support. They have a full membership for the space available and a growing waiting list. We were able to recommence work with our Junior Church and with our all-age Family Service, both at least once a month, which had been closed since the pandemic. Our groups have been able to meet regularly, for Youth, for those who enjoy coming together to make music in *A Joyful Noise* and our newest group called *The Chosen View*, which is a film and discussion group. We were able to welcome many schools into church for Christmas programmes, in addition to school classes to enrich children's engagement with their schools' religious education curriculum. Our free Saturday coffee morning in church, providing fellowship throughout the year and a warm space in the cold months, also continued. Throughout 2024 we continued to offer a monthly programme of free community events both at the parish church and at the vicarage, including free Family Fun Days for local children and their families during school holidays and various food-based events, including a Soup Evening, a Garden Party, a Barbecue and a Harvest Supper.

We launched a new Mission event involving the whole congregation to seek fresh ideas and supporters. Many new ideas were identified including a history group, a local Friends of the Churchyard, the re-launch of the Mothers Union, Sunset Champions supporting older and vulnerable people, a support bank for food, hygiene or other items and seeking ways to open the church more. We continue to work and pray together to develop these fresh ideas and aim to produce an updated mission plan, together rebuilding God's Kingdom in our patch of Enfield.

Worship, Prayer and Nurture. We limit the use of written or printed material. We have a particularly good audio-visual system that enables orders of service to be on LED screens throughout the church. In addition to the work of our Ministry Team, things were made possible by many volunteers, including those who manage the audio-visual system, the Sidespeople (particularly in their role as deputies of the churchwardens) and the cleaning team. Important Christmas and New Year's Eve services were held, plus a full programme of services every day in Holy Week between Palm Sunday and Easter. Many services continued to be live-streamed to enable those not yet ready or able to return to continue their worship online. We have a period of fellowship at the end of services on Sunday and Wednesday mornings with refreshments. Our two Bible Study groups and some regular weekday services, such as morning prayer and compline, were held online via Zoom throughout the year, and also continued in part in person.

We enjoy our worship and fellowship together in our wonderful church building, we are greatly blessed and grateful for all that has been made possible.

All are welcome to attend our regular services, whether in church or online and we have been blessed by the presence of people around the world via our Zoom and Facebook links.

At present there are 143 parishioners on the Church Electoral Roll: a decrease of 1 on 2023.

The average weekly Sunday attendance, counted during October, was 75, among them 63 adults and 10 children in church, plus an average of 1 adults and no children joining us live online, whether interactively on Zoom or via our live stream on the parish's Facebook page. Our midweek communion service had an average attendance in October of 10 adults. In addition, the live-streamed and online prayer services had an average weekly attendance in October of 9 adults and no children.

As well as our regular services, we enable our community to celebrate and thank God for the gift of life, in marriage, public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We were able to hold 8 baptisms and 14 funerals in our church and our clergy presided at 2 additional funerals at the Enfield Crematorium during the year. There were no weddings or blessings of marriage held at church over the last year.

Learning about God, the church, and the Christian faith takes place in several ways, and new ways for this important work are regularly considered.

Maintaining the Church Fabric and Facilities. We ensured the important maintenance activities, like fire extinguishers, lightning conductors, drain clearance and organ tuning were undertaken during the year. A new control system was installed for our heating system, enabling more effective and less time-consuming management, contributing to a more effective use of gas and reducing costs.

We have several items to complete to ensure we can continue to maintain our magnificent building and we have commenced work on the replacement of the church roof. We are also investigating the introduction of solar panels with the new roof to help towards Net Zero and to reduce ongoing costs.

Also, full implementation of all recommendations is still to be completed following a professionally undertaken and comprehensive fire safety assessment,

Deanery Synod. In addition to our clergy, two members of the PCC sit on the synod for Enfield Deanery. This provides the PCC with an important link between the parish and the wider structures of the church. Matters raised and discussed at the deanery synod are shared and considered with the PCC.

St Barnabas Hall. The PCC feels it is important to provide opportunities for our parishioners to be involved with local groups and we maintain St Barnabas Hall to a high standard to ensure this can happen, including health and safety requirements. The hall was fully re-decorated during the year and new lighting was installed throughout.

The hall is usually well used, seven days a week and includes a variety of activities including Brownies, Children's Dance and Theatre, Irish Dancing, Keep Fit, Playgroup, Pilates and Religious Meetings.

Pastoral Care is a vital part of the spiritual work of the church, to be with those in need or suffering in spirit, mind or body. St James's strives to be there for others in several ways:

- Visiting those who are ill, recovering from surgery, or housebound, whether in hospitals, care homes, or their own four walls.
- A regular weekly delivery of our parish pew sheet to 16 households, chiefly to those who are unable to join us in person for worship, and largely without online provision, so that they can keep up with goings-on in church, and be able to prayerfully reflect on the Sunday readings and pray along with the congregation for individuals, places, and institutions close to our hearts.
- Accompanying the dying in palliative care, whether at home or in hospice.
- Praying with, counselling, and ministering to those who are bereaved and grieving.
- Opening the church every Saturday morning for people to drop in for tea or coffee and fellowship.
- Making ourselves available to listen confidentially.

At St James's we are blessed with a number of individuals with many years of experience in pastoral care and we are grateful for the important work they do. When a lot of activity had to be curtailed, every possible effort was maintained to be there for people as and when necessary and regular contact was made with all members of the congregation.

Mission and Evangelism. Helping those in need is a demonstration of our faith.

With ongoing large increases in utility bills, we were unable to do all that we would have liked to do in 2024, but support was given to:

- Enfield Churches Debt Centre, in partnership with Christians Against Poverty
- Royal British Legion
- An ongoing Discretionary Fund to help those in immediate need in the parish.
- The members of our congregation raised funds to provide child-appropriate Bibles for use by the pupils of St James Primary School.

The parish church was open on Christmas Day afternoon for an open house and soup kitchen, providing food, and holiday cheer for the homeless, the vulnerable and those on their own.

Our parish newsletter *The Highway Weekly* is sent out each Saturday to 198 individuals and households in our parish and beyond (an increase of 7 from 191 subscribers from 2023). In addition, people had access to the newsletter through links on the parish's X (formerly Twitter) feed and Facebook page, as well as from the parish website, though numbers accessing are unknown. The newsletter also contains links to the parish's Zoom online services, Facebook page and X (formerly Twitter) feed. These keep everyone informed about important matters affecting our Church, give insight into the scripture lessons for the week, provide points for prayer and reflection based on the readings, detail worship services and events, offer prayers for the sick and others, remember those entering the larger life with God and they have articles from within the parish, diocese and beyond. Our other large window to the larger community is our church website (*www.stjameschurch.cc*), as well as our page on the Church of England's parish search portal, *A Church Near You* (*www.achurchnearyou.com/church/15623/).*

Ecumenical and Interfaith Relationships. In past year's relationships with other local churches have been developed and deepened and we also enjoy closer links with Covenant City Church, part of the Church of Pentecost UK's Archway District, which had been holding regular Sunday afternoon worship in our church building.

Together with our neighbouring Anglican parishes to our immediate north (St George Freezywater and Sts Peter & Paul Enfield Lock), as well as local Baptist, Methodist and United Reformed congregations, plus an independent evangelical church in Enfield Wash, bonds have been formed and will continue to strengthen when possible.

In interfaith matters, we have been exploring links with the Muslim community in EN3; the largest group of non-Christians in our immediate area are Muslims (ethnically largely Turkish and Turkish Cypriot, with a smaller contingent of Kurds and Somalis), and the Jalalia Jamme Masjeed (Enfield Mosque), the largest centre of Muslim worship in this part of North London, lies just south of the parish boundaries in Ponders End. St James's is keen to forge ties so that we may work together in serving the wider community for the common good. Evidence of this co-operation was involvement of imams and laypeople from the Muslim community in providing free meals to local families during school holidays.

Financial Review. Total receipts on unrestricted funds were £72,186 at St James's Church, of which £43,397 was unrestricted voluntary donations and a further £10,997 was from Gift Aid.

St Barnabas Hall had a gross income of £31,010.

Planned giving through envelopes and standing orders remained on a par with 2023. There was a decrease in loose plate collections, funeral and wedding collections and donations, a small increase in contactless and online donations, and a significant increase in investment income.

Total income, restricted and unrestricted including tax recovered, fees and invested income decreased by 1.37% on 2023. A grant of £7,581 was received from St James's Trust to support parish administration costs.

Savings were made where possible and £79,235 was spent from unrestricted funds to provide the Christian ministry from St James's Church, including the £51,500 contribution to the diocesan parish share which is largely used to provide stipends, training and housing for the clergy. Although helped by reduced usage, where possible, heating and lighting charges only decreased by £642 during the year.

The net result for the year, on unrestricted funds, was an excess of payments over receipts of £7,049. Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward on 31st December on unrestricted funds totalled £79,789.

Reserves policy. It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least twelve months unrestricted payments. The cash balance held on unrestricted funds at year's end met this target. It is the PCC's intention to maintain this level of reserves.

In addition, the PCC has established two Fabric restricted funds.

The first is for St James's Church and as well as for unplanned major building requirements; it is being built up in preparation for the substantial anticipated costs for the replacement of the church roof. The fund stood at £111,658 on 31st December. It is our policy currently to invest the balances for this fund primarily with the CCLA Church of England Deposit Fund.

The second is for St Barnabas Hall, for unplanned major building requirements or major maintenance requirements. This fund is currently set at £85,000. It is our policy to maintain the investments for this fund at £35,000 in each of the CCLA Global Equity and Property Fund Shares and £15,000 in M&G Charifund Shares.

Volunteers. We would like to thank all our volunteers who work so hard to maintain our church as far as possible as the lively and vibrant community it is. There is a huge amount of support and time given willingly in countless ways and our work and worship together is enhanced by all that they do.

Structure, governance and management. The method of appointment of PCC members is set out in the Church Representation Rules of the Church of England. At St James's the membership of the PCC consists of our vicar, licensed lay reader, churchwardens, synod representatives and others elected by the members of the congregation who are on the electoral roll of the church. All those who attend our services (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. In compliance

with diocesan guidelines and necessary legislation, the PCC appoints officers for Safeguarding, Health & Safety, and Data Protection.

The full PCC usually meets six times during the year and the Standing Committee of the PCC also meets in intervening periods. Given its responsibilities the PCC has established an ongoing Finance and Fabric Committee and other committees for particular matters as and when they arise. These committees are all responsible to the PCC and report back to it regularly regarding their activities and proposals. These are fully discussed by the PCC as necessary.

Administrative information. St James's Church is situated in the Hertford Road in Enfield Highway; the Ecclesiastical Parish of St James with St Barnabas comprises the localities of Enfield Highway and Brimsdown, plus portions of Enfield Wash and Ponders End, and largely within the Carterhatch and Brimsdown wards of the London Borough of Enfield. The church and parish are part of the Edmonton Episcopal Area of the Diocese of London within the Church of England. The correspondence address is St James's Vicarage, 144 Hertford Road, Enfield, Middlesex EN3 5AY. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a registered charity number 1132582.

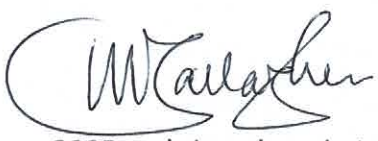
PCC members who have served at any time from 1st January 2024 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend Ian Gallagher (*Chairman)*
- Lay Pastor: Mr Keith Harvey LLM
- Churchwarden: Mr Gary (Mouse) Caffell *(also serving as lay Vice-Chairman) (until April)*
- Churchwarden: Mr Richard Griffiths *(also serving as Health & Safety Officer)*
- Churchwarden: Mr Derek Woodward *(also serving as Treasurer and Deanery Synod Member) (from April)*
- Deanery Synod Member: Miss Marian Jacobs *(also serving as PCC Secretary and Council Clerk)*

Elected members:

- Mrs Abiola Akinkugbe *(also serving as deputy Church Safeguarding Officer) (until April)*
- Mrs Melloney Deacon-Powell *(until April)*
- Ms Sarah Field
- Mrs Helen Hawkes *(from April)*
- Mrs Nkiruka (Elizabeth) Isichei
- Mr Kai Leighton *(co-opted from April)*
- Mrs Jill Perry *(from April)*
- Mrs Monica Robinson
- Mrs Dorah Sabiiti *(also serving as Church Safeguarding Officer)*
- Mrs Gwen Tucker
- Mr Gordon Tweddle
- Ms Ogo Uduchukwu *(until April)*
- Mr Derek Woodward *(Treasurer) (until April)*



Approved by the PCC on 11th February 2025 and signed on their behalf

by the Reverend Ian Gallagher (*PCC Chairman*)

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	St James's Church Enfield Highway Parochial Church Council		
On accounts for the year ended	31st December 2024	**Charity no (if any)**	1132582
Set out on pages	1 to 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]~~. *Delete* [ ] *if not applicable.*

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

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

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

* *Please delete the words in the brackets if they do not apply.*

Signed:	M J Jeffery	**Date:**	10-4-25
Name:	Mrs Maureen Jeffery		
Relevant professional qualification(s) or body (if any):	Nil		

Address:	10 Dale View Crescent
	Chingford London
	E4 6PQ

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

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

ST.JAMES PARISH CHURCH

ENFIELD HIGHWAY

STATEMENT OF FINANCIAL ACTIVITIES, BALANCE SHEET AS AT 31st DECEMBER 2024

&

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2024

These accounts were approved by the Trustees on 11th February 2025 and signed on the Trustee's behalf by:-

..... Rev Ian Gallagher (Chairman)

..... Derek Woodward (Treasurer)

..... Maureen Jeffery Independent Examiner)

11-4-25 ..... Date

ST.JAMES CHURCH - ENFIELD HIGHWAY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2024

ST JAMES CHURCH

	Notes	Unrestricted Funds	Restricted Funds	2024	2023
Incoming Resources					
Incoming resources from donors	1a	£54,393.20	£250.00	**£54,643.20**	54875.81
Income from other activities	1b	£11,844.00	£22,315.91	**£34,159.91**	24927.94
Total Incoming Resources		**£66,237.20**	**£22,565.91**	**£88,803.11**	79803.75
Less: Resources Used					
Activities directly relating to the work of the Church	2a	£55,118.96	£348.65	**£55,467.61**	56958.63
Missionary Grants	2b	£0.00	£2,530.45	**£2,530.45**	1404.86
Church Management & Administration	2c	£24,115.75	£6,496.00	**£30,611.75**	27599.53
Total Resources Used		**£79,234.71**	**£9,375.10**	**£88,609.81**	85963.02
Net Incoming Resources St James		**-£12,997.51**	**£13,190.81**	**£193.30**	-6159.27
Income from investment & deposits	1c	£5,948.87	£24,178.87	**£30,127.74**	24803.96

ST BARNABAS HALL

Total Incoming Resources - St Barnabas	1d	**£23,821.00**	**£0.00**	**£23,821.00**	22951.00
Less: Resources Used					
Total Resources Used - St Barnabas	2d	£11,893.92	£0.00	**£11,893.92**	8985.67
Net Incoming Resources St Barnabas		**£11,927.08**	**£0.00**	**£11,927.08**	13965.33
Income from investment & deposits	1e	£7,189.25	£0.00	£7,189.25	5841.80
NET INCOMING RESOURCES (St James & St Barnabas)		**£12,067.69**	**£37,369.68**	**£49,437.37**	**38451.82**

ST.JAMES CHURCH - ENFIELD HIGHWAY
BALANCE SHEET AS AT 31st DECEMBER 2024

	Notes	2024		2023	
FIXED ASSETS					
St Barnabas Insurance Value	3	£391,495.00		*£379,358.00*	
			£391,495.00		*379358.00*
CURRENT ASSET	4/5				
St James Trust Fund & Investment Shares					
Cash in CBF Investment Fund-St James Trust Fund		£59,106.78		*£50,005.70*	
St James Trust Investment accounts		£225,000.00		*£225,000.00*	
		£284,106.78		£275,005.70	
St James Church*					
Cash at Bank and in Hand St James		£15,606.90		*£14,360.15*	
Cash in CBF Deposit Fund - St James		£101,350.37		*£87,964.91*	
St James investment accounts		£80,000.00		*£80,000.00*	
	*	£196,957.27		*£182,325.06*	
St James Church Fabric Fund					
Cash at Bank and in Hand St James Fabric Fund		£2,109.88		*£999.63*	
Cash in CBF Deposit Fund - St James Fabric		£109,548.22		*£104,070.72*	
		£111,658.10		*£105,070.35*	
St James Church CBF Fixed Investment Shares					
Medcalfe Bequest **Endowment Funds**		£65,691.00		*£65,691.00*	
2906 CBF Investment Fund shares					
Memorial Fund 312 CBF Investment Fund shares		£7,257.84		*£7,052.85*	
		£72,948.84		*£72,743.85*	
St Barnabas Hall					
Cash at Bank and in Hand St Barnabas		£14,529.59		*£16,380.97*	
Cash in CBF Deposit Fund - St Barnabas		£56,440.10		*£35,472.39*	
Barnabas Investment Account		£85,000.00		*£85,000.00*	
		£155,969.69		£136,853.36	
NET CURRENT ASSETS			£821,640.68		*771998.32*
NET ASSETS			£1,213,135.68		*1151356.32*
FUNDS					
Restricted					
Capital B/fwd			£1,151,356.32		*1086123.10*
St.James Net Incoming Resources			£193.30		*-6159.27*
Interest - Investments and Deposits St James			£30,127.74		*24803.96*
Revaluation of CBF Investment shares			£204.99		*-2615.60*
St.Barnabas - Net Incoming Resources			£11,927.08		*13965.33*
Interest - Investments and Deposits St Barnabas			£7,189.25		*5841.80*
Revaluation of St.Barnabas Hall			£12,137.00		*29397.00*
			£1,213,135.68		*1151356.32*

* Breakdown of St James Church Restricted Funds

AV System	£5,584.34
Rear of Church Improvements	£10,080.24
Legacy Development Fund	£55,936.28
Choir Fund	£766.68
Refreshments	£2,830.10
Special Collections	£363.23
Mission Fund	£24,805.61
Vicarage Fund	£2,000.00
Wedding & Funerals Deposits and LDF Fees	£276.00
Weddings & Funerals Flowers, Verger & Music	£0.00
Memorial Fund (Including Brockhurst & Medcalfe Trusts)	£21,783.50
Total Restricted Funds	£124,425.98
St James Church Unrestricted Funds	£79,789.13
St James Church Total Funds	£204,215.11

ST.JAMES CHURCH - ENFIELD HIGHWAY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2024

	Unrestricted Funds	Restricted Funds	Total Funds	2023
1. INCOMING RESOURCES - ST JAMES CHURCH				
1(a) Incoming resources from donors				
Planned Giving - Stewardship	£34,753.02	£0.00	***£34,753.02***	*34486.87*
Income Tax Recoverable - Gift Aid	£10,996.54	£0.00	***£10,996.54***	*9850.79*
Loose Plate Collections and Contactless Donations	£6,894.15	£0.00	***£6,894.15***	*7540.43*
Donations	£1,749.49	£0.00	***£1,749.49***	*2897.72*
Special Collections	£0.00	£250.00	***£250.00***	*100.00*
	£54,393.20	**£250.00**	***£54,643.20***	***54875.81***
1(b) Income from other activities - St James				
Choir Fund	£0.00	£8.80	***£8.80***	*0.00*
Memorial Fund	£0.00	£0.00	***£0.00***	*40.00*
AV System	£0.00	£614.22	***£614.22***	*662.15*
Rear of Church Improvements	£0.00	£346.03	***£346.03***	*380.01*
Devlopment Fund	£0.00	£11,826.52	***£11,826.52***	*1721.98*
Tea & Coffee	£0.00	£198.19	***£198.19***	*168.90*
PCC Fees	£2,794.00	£0.00	***£2,794.00***	*3491.00*
LDF Fees Wedding/Funeral	£0.00	£2,132.00	***£2,132.00***	*1836.00*
Church hire	£9,050.00	£0.00	***£9,050.00***	*10820.00*
Fundraising for Mission	£0.00	£1,439.90	***£1,439.90***	*220.00*
Fabric Fund	£0.00	£4,650.25	***£4,650.25***	*4397.90*
Fees for Wedding/Funerals *Flowers, Verger & Music*	£0.00	£1,100.00	***£1,100.00***	*1190.00*
	£11,844.00	**£22,315.91**	***£34,159.91***	***24927.94***
1(c) Income from investments and deposits - St James				
Memorial Fund CBF Investment Fund interest	£0.00	£2,019.29	***£2,019.29***	*2068.40*
St James CBF interest	£4,930.18	£0.00	***£4,930.18***	*3076.78*
St James CBF Global Equity Interest	£448.84	£0.00	***£448.84***	*450.59*
St James CBF Property Fund Interest	£569.85	£0.00	***£569.85***	*572.80*
St James Fabric Fund CBF Interest	£0.00	£5,477.50	***£5,477.50***	*3473.39*
St James Trust CBF Interest	£0.00	£2,769.52	***£2,769.52***	*1675.79*
St James Trust CBF Global Equity Interest	£0.00	£4,276.40	***£4,276.40***	*4192.45*
St James Trust CBF Property Fund Interest	£0.00	£3,998.35	***£3,998.35***	*3937.85*
St James Trust- M & G interest	£0.00	£5,637.81	***£5,637.81***	*5355.91*
	£5,948.87	£24,178.87	***£30,127.74***	***24803.96***
Total Incoming Resources - St James	**£72,186.07**	**£46,744.78**	**£118,930.85**	**104607.71**
1. INCOMING RESOURCES - ST BARNABAS				
1(d) Saint Barnabas				
Regular/occasional Hirers	£23,821.00	£0.00	***£23,821.00***	*22951.00*
	£23,821.00	**£0.00**	***£23,821.00***	***22951.00***
1(e) Income from investments and deposits - Barnabas				
Barnabas CBF Interest	£2,025.98	£0.00	***£2,025.98***	*808.11*
Barnabas CBF Global Equity Interest	£1,973.88	£0.00	***£1,973.88***	*1935.14*
Barnabas CBF Property Fund Interest	£1,967.85	£0.00	***£1,967.85***	*1938.07*
Barnabas - M & G Interest	£1,221.54	£0.00	***£1,221.54***	*1160.48*
	£7,189.25	***£0.00***	***£7,189.25***	***5841.80***
Total Incoming Resources - St Barnabas	**£31,010.25**	**£0.00**	**£31,010.25**	**28792.80**
TOTAL INCOMING RESOURCES	**£103,196.32**	**£46,744.78**	**£149,941.10**	**133400.51**

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2024

	Unrestricted Funds	Restricted Funds	Total Funds	2023
2. RESOURCES USED - ST JAMES				
2(a) Activities directly relating to the work of the Church				
Ministry - Diocesan Quota	-£51,500.00		**-£51,500.00**	*51000.00*
Clergy Expenses	-£456.05		**-£456.05**	*355.73*
Accommodation Costs	-£776.50		**-£776.50**	*960.27*
Church Repairs, Maintenance and Equipment	-£608.11		**-£608.11**	*1131.68*
Memorial Fund	£0.00	-£13.65	**-£13.65**	*273.00*
AV System		-£289.99	**-£289.99**	*332.96*
Music Expenses (Organ, Choir, Music, Etc)	-£540.00		**-£540.00**	*825.38*
Church expenses	-£1,093.57		**-£1,093.57**	*1447.35*
Stewardship	-£144.73		**-£144.73**	*159.47*
Refreshments		-£45.01	**-£45.01**	*472.79*
Sunday School	£0.00		**£0.00**	*0.00*
	-£55,118.96	**-£348.65**	**-£55,467.61**	***56958.63***
2(b) Missionary Grants				
Mission Support	£0.00	-£119.50	**-£119.50**	*0.00*
Home Mission/vouchers	£0.00	-£2,410.95	**-£2,410.95**	*1404.86*
	£0.00	**-£2,530.45**	**-£2,530.45**	***1404.86***
2(c) Church Management and Administration				
Heating	-£4,723.28	£0.00	**-£4,723.28**	*7464.48*
Electric	-£4,105.53	£0.00	**-£4,105.53**	*2006.66*
Water Rates	-£217.95	£0.00	**-£217.95**	*213.07*
Telephone, Internet, Website	-£2,067.82	£0.00	**-£2,067.82**	*1645.76*
Insurance	-£5,692.96	£0.00	**-£5,692.96**	*5156.09*
Parish Administration	-£7,028.24	£0.00	**-£7,028.24**	*6386.13*
Printing, Postage and Stationery	-£279.97	£0.00	**-£279.97**	*293.34*
Fabric Fund	£0.00	-£3,540.00	**-£3,540.00**	*1308.00*
Weddings - flowers	£0.00	£0.00	**£0.00**	*0.00*
Weddings - Verger & Bell	£0.00	-£360.00	**-£360.00**	*425.00*
Weddings - music	£0.00	-£740.00	**-£740.00**	*765.00*
LDF Fees	£0.00	-£1,856.00	**-£1,856.00**	*1936.00*
	-£24,115.75	**-£6,496.00**	**-£30,611.75**	***27599.53***
Total Resources Used - St James	**-£79,234.71**	**-£9,375.10**	**-£88,609.81**	***85963.02***
2. Resources Used - St Barnabas				
2(d) Barnabas Upkeep & Running Expenses				
Water Rates	-£906.05	£0.00	**-£906.05**	*616.89*
Electric	-£1,253.01	£0.00	**-£1,253.01**	*1632.14*
Gas and Gas Boiler Contract	-£1,251.51	£0.00	**-£1,251.51**	*1979.24*
Management and Cleaning	-£2,600.00	£0.00	**-£2,600.00**	*2650.00*
Insurance	-£877.69	£0.00	**-£877.69**	*1067.16*
Cleaning Materials	-£66.58	£0.00	**-£66.58**	*312.79*
Equipment & Repairs & Maintenance	-£4,939.08	£0.00	**-£4,939.08**	*727.45*
Major Building Repairs & Maintenance	£0.00	£0.00	**£0.00**	*0.00*
	-£11,893.92	**£0.00**	**-£11,893.92**	***8985.67***
TOTAL RESOURCES USED	**-£91,128.63**	**-£9,375.10**	**-£100,503.73**	***94948.69***

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2024

	Unrestricted Funds	Restricted Funds	Total Funds	2023
3. FIXED ASSETS				
The Freehold of St Barnabas Hall is insured for:		£391,495.00	***£391,495.00***	379,358.00
4. INVESTMENT				
Investments with Central Board of Finance for St James Church				
Medcalfe Bequest **Endowment Funds** 2906 CBF Investment Fund shares		£65,691.00	**£65,691.00**	65,691.00
Memorial Fund 312 CBF Investment Fund shares		£7,257.84	**£7,257.84**	7,052.85
		£72,948.84	**£72,948.84**	**72,743.85**
5. ANALYSIS OF NET ASSETS BY FUND				
St James Church				
Cash at Bank St James Church	£15,330.28		**£15,330.28**	12,353.69
Cash in Hand St James Church	£276.62		**£276.62**	2,006.46
Cash in CBF Deposit Fund - St James Church	£34,182.23	£67,168.14	**£101,350.37**	87,964.91
CBF Global Equity St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 19515.37 valued £3.026 each as at 31.12.23 (£59,054)				
CBF Property Fund St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 28661.10 valued £1.2251 each as at 31.12.23 (£35,113)				
	£79,789.13	£117,168.14	**£196,957.27**	**182,325.06**
St James Church Fabric Fund				
Cash at Bank St James Fabric Fund		£2,083.90	**£2,083.90**	849.65
Cash in Hand St James Fabric Fund		£25.98	**£25.98**	149.98
Cash in CBF Deposit Fund - St James Fabric Fund		£109,548.22	**£109,548.22**	104,070.72
		£111,658.10	**£111,658.10**	**105,070.35**
St James Trust				
Cash in CBF Deposit Fund - St James Trust		£59,106.78	**£59,106.78**	50,005.70
CBF Property Fund St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 60,489.26 valued £1.2251 each as at 31.12.23 (£74,105)				
CBF Global Equity St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 55973.96 valued £3.026 each as at 31.12.23 (£169,377)				
M & G Equities Investment Fund for Charities (Charifund) - St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 6264.227 valued £14.3499 each as at 31.12.23 (£89,891)				
		£284,106.78	**£284,106.78**	**275,005.70**
St Barnabas				
Cash at Bank St Barnabas	£14,126.53		**£14,126.53**	16,214.85
Cash in Hand St Barnabas	£403.06		**£403.06**	166.12
Cash in CBF Deposit Fund - St Barnabas	£56,440.10		**£56,440.10**	35,472.39
CBF Global Equity - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 25,836.37 valued £3.026 each as at 31.12.23 (£78,181)				
CBF Property Fund - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 29,770.71 valued £1.2251 each as at 31.12.23 (£36,472)				
M & G Equities Investment Fund for Charities (Charifund) - Barnabas Fabric Fund		£15,000.00	**£15,000.00**	15,000.00
No. of shares 1357.282 valued £14.3499 each as at 31.12.23 (£19,477)				
	£70,969.69	*£85,000.00*	*£155,969.69*	*136,853.36*
	£150,758.82	**£1,062,376.86**	**£1,213,135.68**	1,151,356.32

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES, ENFIELD HIGH

England & Wales - Charity number 1132582

Accounts

2023 Report and Accounts for the Parochial Church Council of the Ecclesiastical Parish of St James with St Barnabas, Enfield Highway and Brimsdown

Aims and purposes. St James's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ian Gallagher, in promoting within the ecclesiastical parish, which encompasses the localities of Enfield Highway and Brimsdown in the north-east of the London Borough of Enfield, the whole mission of the Church—pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of two buildings:

- The parish church building in Hertford Road, Enfield EN3 5AX, and
- St Barnabas Church Hall, 165 Addison Road, Enfield EN3 5LE.

Objectives and Activities. The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St James's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups and schools within our parish. Our services and worship put faith into practice through prayer, scripture, teaching, preaching, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and particularly the supplementary guidance on charities for the advancement of religion. We strive to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, evangelistic and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Parish Church of St James and of St Barnabas Church Hall.

Achievements and Performance. This year, we were able to make some limited progress in developing our Mission programme, launched in 2016 with five key areas:

- developing our Young Church,
- deepening our relationship with the fourteen schools in our parish,
- strengthening our connection with youth work in the community,
- serving the older generation, and
- launching a new congregation within the parish.

Our Over 50's Fellowship Group were able to hold a full programme of activities during the year and they go from strength to strength, providing ongoing fellowship and support. They have a full membership for the space available and a growing waiting list. Regrettably, we are yet to recommence work with our Junior Church which closed during the pandemic. Our new groups for Youth and for those who enjoy coming together to make music in *A Joyful Noise* have flourished during the year and we have commenced a new group called *The Chosen View*, which is a film and discussion group. We were able to welcome many schools into church for Christmas programmes, in addition to school classes to enrich children's engagement with their schools' religious education curriculum. Our free Saturday coffee morning in church, providing fellowship throughout the year and a warm space in the cold months, also continued. As we have been unable to recommence Junior Church yet, we continue to explore ways of supporting our younger members. In 2023 we offered a monthly programme of free community events both at the parish church and at the vicarage, including free Family Fun Days for local children and their families during school holidays, as well meals, dances, quizzes, a craft exhibition, and an all-day event celebrating the coronation of King Charles III, both as Sovereign and Supreme Governor of the Church of England.

All live (in person) meetings have fully recommenced. We continue to work and pray together to seek fresh ideas and aim to develop an updated mission plan, together rebuilding God's Kingdom in our patch of Enfield.

Worship, Prayer and Nurture. We limit the use of written or printed material. We have a particularly good audio-visual system that enables orders of service to be on LED screens throughout the church. In addition to the work of our Ministry Team, things were made possible by many volunteers, including those who manage the audio-visual, the Sidespeople (particularly in their role as deputies of the churchwardens) and the cleaning team. Important Christmas and New Year's Eve services were held, plus a full programme of services every day in Holy Week between Palm Sunday and Easter. Many services continued to be live streamed to enable those not yet ready or able to return to continue their worship online. We have a period of fellowship at the end of services with refreshments. Our two Bible Study groups and some regular weekday services, such as morning prayer and compline, were held online via Zoom throughout the year, and also continued in part in person.

We enjoy our worship and fellowship together in our wonderful church building, we are greatly blessed and grateful for all that has been made possible.

All are welcome to attend our regular services, whether in church or online and we have been blessed by the presence of people around the world via our Zoom and Facebook links.

At present there are 144 parishioners on the Church Electoral Roll: an increase of 2 on 2022.

The average weekly Sunday attendance, counted during October, was 66, among them 58 adults and 8 children in church, plus an average of 4 adults and no children joining us live online, whether interactively on Zoom or via our live stream on the parish's Facebook page. Our midweek communion service had an average attendance in October of 9 adults. In addition, the live-streamed and online prayer services had an average weekly attendance in October of 5 adults and no children.

As well as our regular services, we enable our community to celebrate and thank God for the gift of life, in marriage, public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping.

We were able to hold 1 wedding, 1 blessing of a marriage, 9 baptisms (of which seven were performed by the Bishop of Edmonton, who also confirmed 12 candidates in June) and 6 funerals in our church and our clergy presided at 2 additional funerals at the Enfield Crematorium during the year.

Learning about God, the church, and the Christian faith takes place in several ways, and new ways for this important work are regularly considered.

Maintaining the Church Fabric and Facilities. We ensured the important maintenance activities, like fire extinguishers, lightning conductors, drain clearance and organ tuning were undertaken during the year. A new control system was installed for our heating system, enabling more effective and less time-consuming management, contributing to a more effective use of gas and reducing costs.

We have several items to complete to ensure we can continue to maintain our magnificent building including the identified need to replace the church roof. Also, following a professionally undertaken and comprehensive fire safety assessment, full implementation of all recommendations is still to be completed.

Deanery Synod. In addition to our clergy, two members of the PCC sit on the synod for Enfield Deanery. This provides the PCC with an important link between the parish and the wider structures of the church. Matters raised and discussed at the deanery synod are shared and considered with the PCC.

St Barnabas Hall. The PCC feels it is important to provide opportunities for our parishioners to be involved with local groups and we maintain St Barnabas Hall to a high standard to ensure this can happen, including health and safety requirements.

The hall is usually well used, seven days a week and includes a variety of activities including Brownies, Children's Dance and Theatre, Irish Dancing, Keep Fit, Playgroup, Pilates and Religious Meetings.

Pastoral Care is a vital part of the spiritual work of the church, to be with those in need or suffering in spirit, mind or body. St James's strives to be there for others in several ways:

- Visiting those who are ill, recovering from surgery, or housebound, whether in hospitals, care homes, or their own four walls.
- A regular weekly delivery of our parish pew sheet to 19 households, chiefly to those who are unable to join us in person for worship, and largely without online provision, so that they can keep up with goings-on in church, and be able to prayerfully reflect on the Sunday readings and pray along with the congregation for individuals, places, and institutions close to our hearts.
- Accompanying the dying in palliative care, whether at home or in hospice.
- Praying with, counselling, and ministering to those who are bereaved and grieving.
- Opening the church every Saturday morning for people to drop in for tea or coffee and fellowship.
- Making ourselves available to listen confidentially.

At St James's we are blessed with a number of individuals with many years of experience in pastoral care and we are grateful for the important work they do. When a lot of activity had to be curtailed, every possible effort was maintained to be there for people as and when necessary and regular contact was made with all members of the congregation.

Mission and Evangelism. Helping those in need is a demonstration of our faith.

With huge increases in utility bills, we were unable to do all that we would have liked to do in 2023, but support was given to:

- Enfield Churches Debt Centre, in partnership with Christians Against Poverty
- Royal British Legion
- An ongoing Discretionary Fund to help those in immediate need in the parish.

The parish church was open on Christmas Day afternoon for an open house and soup kitchen, providing food, and holiday cheer for the homeless, the elderly and those on their own.

Our parish newsletter *The Highway Weekly* is sent out each Saturday to 193 individuals and households in our parish and beyond (an increase of 15 from 178 subscribers from 2022). In addition, people had access to the newsletter through links on the parish's Twitter feed and Facebook page, as well as from the parish website, though numbers accessing are unknown. The newsletter also contains links to the parish's Zoom online services, Facebook page and Twitter feed. These keep everyone informed about important matters affecting our Church, give insight into the scripture lessons for the week, provide points for prayer and reflection based on the readings, detail worship services and events, offer prayers for the sick and others, remember those entering the larger life with God and they have articles from within the parish, diocese and beyond. Our other large window to the larger community is our church website (*www.stjameschurch.cc*), as well as our page on the Church of England's parish search portal (*www.achurchnearyou.com/church/15623/).*

Ecumenical and Interfaith Relationships. In past year's relationships with other local churches have been developed and deepened and we also enjoy closer links with Covenant City Church, part of the Church of Pentecost UK's Archway District, which had been holding regular Sunday afternoon worship in our church building.

Together with our neighbouring Anglican parishes to our immediate north (St George Freezywater and Sts Peter & Paul Enfield Lock), as well as local Baptist, Methodist and United Reformed congregations, plus an independent evangelical church in Enfield Wash, bonds have been formed and will continue to strengthen when possible.

In interfaith matters, we have been exploring links with the Muslim community in EN3; the largest group of non-Christians in our immediate area are Muslims (ethnically largely Turkish and Turkish Cypriot, with a smaller contingent of Kurds and Somalis), and the Jalalia Jamme Masjeed (Enfield Mosque), the largest centre of Muslim worship in this part of North London, lies just south of the parish boundaries in Ponders End. St James's is keen to forge ties so that we may work together in serving the wider community for the common good. Evidence of this co-operation was involvement of imams and laypeople from the Muslim community in providing free meals to local families during school holidays.

Financial Review. Total receipts on unrestricted funds were £73,186 at St James's Church, of which £44,925 was unrestricted voluntary donations and a further £9,851 was from Gift Aid.

St Barnabas Hall had a gross income of £28,793.

Planned giving through envelopes and standing orders remained on a par with 2022. There was an increase in loose plate collections, contactless and online donations, and a significant increase in investment income, but a large decrease in funeral and wedding collections.

Total income, restricted and unrestricted including tax recovered, fees and invested income increased by 5.6% on 2022. A grant of £6,759 was received from St James's Trust to support parish administration costs.

Savings were made where possible and £79,045 was spent from unrestricted funds to provide the Christian ministry from St James's Church, including the £51,000 contribution to the diocesan parish share which is largely used to provide stipends, training and housing for the clergy. Although helped by reduced usage, where possible, heating and lighting charges increased by 119% from £4,332 to £9,472.

The net result for the year, on unrestricted funds, was an excess of payments over receipts of £5,858. Adding bank and deposit balances brought forward at the beginning of the year, the balances carried forward on 31st December on unrestricted funds totalled £79,257.

Reserves policy. It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least twelve months unrestricted payments. The cash balance held on unrestricted funds at year's end met this target. It is the PCC's intention to maintain this level of reserves.

In addition, the PCC has established two Fabric restricted funds.

The first is for St James's Church and as well as for unplanned major building requirements; it is being built up in preparation for the substantial anticipated costs for the replacement of the church roof. The fund stood at £105,070 on 31st December. It is our policy currently to invest the balances for this fund primarily with the CCLA Church of England Deposit Fund.

The second is for St Barnabas Hall, for unplanned major building requirements or major maintenance requirements. This fund is currently set at £85,000. It is our policy to maintain the investments for this fund at £35,000 in each of the CCLA Global Equity and Property Fund Shares and £15,000 in M&G Charifund Shares.

Volunteers. We would like to thank all our volunteers who work so hard to maintain our church as far as possible as the lively and vibrant community it is. There is a huge amount of support and time given willingly in countless ways and our work and worship together is enhanced by all that they do.

Structure, governance and management. The method of appointment of PCC members is set out in the Church Representation Rules of the Church of England. At St James's the membership of the PCC consists of our vicar, licensed lay reader, churchwardens, synod representatives and others elected by the members of the congregation who are on the electoral roll of the church. All those who attend our services (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. In compliance with diocesan guidelines and necessary legislation, the PCC appoints officers for Safeguarding, Health & Safety, and Data Protection.

The full PCC usually meets six times during the year and the Standing Committee of the PCC also meets in intervening periods. Given its responsibilities the PCC has established an ongoing Finance and Fabric Committee and other committees for particular matters as and when they arise. These committees are all responsible to the PCC and report back to it regularly regarding their activities and proposals. These are fully discussed by the PCC as necessary.

Administrative information. St James's Church is situated in the Hertford Road in Enfield Highway; the Ecclesiastical Parish of St James with St Barnabas comprises the localities of Enfield Highway and Brimsdown, plus portions of Enfield Wash and Ponders End, and largely within the Carterhatch and

Brimsdown wards of the London Borough of Enfield. The church and parish are part of the Edmonton Episcopal Area of Diocese of London within the Church of England. The correspondence address is St James's Vicarage, 144 Hertford Road, Enfield, Middlesex EN3 5AY. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a registered charity number 1132582.

PCC members who have served at any time from 1st January 2023 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend Ian Gallagher *(Chairman)*
- Lay Pastor: Mr Keith Harvey LLM
- Churchwarden: Mr Gary (Mouse) Caffell *(also serving as lay Vice-Chairman)*
- Churchwarden: Mr Richard Griffiths *(also serving as Health & Safety Officer)*
- Deanery Synod Member: Miss Marian Jacobs *(also serving as PCC Secretary and Council Clerk)*
- Deanery Synod Member: Mr Derek Woodward (from April) *(also serving as Treasurer)*

Elected members:

- Mrs Abiola Akinkugbe *(also serving as deputy Church Safeguarding Officer)*
- Mr Bayode Akinkugbe, representative on Deanery Synod *(until April)*
- Mrs Melloney Deacon-Powell
- Ms Sarah Field
- Mrs Elizabeth Isichei *(from April)*
- Ms Shirley Robertson *(until April)*
- Mrs Monica Robinson *(from April)*
- Mrs Dorah Sabiiti *(from April) (also serving as Church Safeguarding Officer)*
- Mrs Gwen Tucker
- Mr Gordon Tweddle
- Ms Ogo Uduchukwu
- Mr Derek Woodward *(Treasurer) (until April)*

Approved by the PCC on 20th February 2024 and signed on their behalf
by the Reverend Ian Gallagher (*PCC Chairman*)

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	St James's Church Enfield Highway Parochial Church Council		
On accounts for the year ended	31st December 2023	**Charity no (if any)**	1132582
Set out on pages	1 to 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]~~. *Delete* [ ] *if not applicable.*

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

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

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

** Please delete the words in the brackets if they do not apply.*

Signed:	MJeffery	**Date:**	17-4-24
Name:	Mrs Maureen Jeffery		
Relevant professional qualification(s) or body (if any):	Nil		

Address:	10 Dale View Crescent
	Chingford London
	E4 6PQ

Section B	Disclosure

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

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

ST.JAMES PARISH CHURCH

ENFIELD HIGHWAY

STATEMENT OF FINANCIAL ACTIVITIES, BALANCE SHEET AS AT 31st DECEMBER 2023

&

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2023

These accounts were approved by the Trustees on 20th February 2024 and signed on the Trustee's behalf by:-

..... Rev Ian Gallagher (Chairman)

..... Derek Woodward (Treasurer)

..... Maureen Jeffery Independent Examiner)

17-4-24 ..... Date

ST.JAMES CHURCH - ENFIELD HIGHWAY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2023

ST JAMES CHURCH

	Notes	Unrestricted Funds	Restricted Funds	2023	2022
Incoming Resources					
Incoming resources from donors	1a	£54,775.81	£100.00	***£54,875.81***	*57762.08*
Income from other activities	1b	£14,311.00	£10,616.94	***£24,927.94***	*44043.60*
Total Incoming Resources		**£69,086.81**	**£10,716.94**	***£79,803.75***	***101805.68***
Less: Resources Used					
Activities directly relating to the work of the Church	2a	£55,879.88	£1,078.75	***£56,958.63***	*54636.44*
Missionary Grants	2b	£0.00	£1,404.86	***£1,404.86***	*2151.21*
Church Management & Administration	2c	£23,165.53	£4,434.00	***£27,599.53***	*48259.00*
Total Resources Used		**£79,045.41**	**£6,917.61**	***£85,963.02***	***105046.65***
Net Incoming Resources St James		**-£9,958.60**	**£3,799.33**	***-£6,159.27***	***-3240.97***
Income from investment & deposits	1c	£4,100.17	£20,703.79	***£24,803.96***	*17260.29*

ST BARNABAS HALL

Total Incoming Resources - St Barnabas	1d	**£22,951.00**	**£0.00**	**£22,951.00**	***23587.50***
Less: Resources Used					
Total Resources Used - St Barnabas	2d	£8,985.67	£0.00	***£8,985.67***	***7286.38***
Net Incoming Resources St Barnabas		**£13,965.33**	**£0.00**	**£13,965.33**	***16301.12***
Income from investment & deposits	1e	£5,841.80	£0.00	£5,841.80	*5039.63*
NET INCOMING RESOURCES (St James & St Barnabas)		**£13,948.70**	**£24,503.12**	**£38,451.82**	**35360.07**

ST.JAMES CHURCH - ENFIELD HIGHWAY
BALANCE SHEET AS AT 31st DECEMBER 2023

	Notes	2023		2022	
FIXED ASSETS					
St Barnabas Insurance Value	3	£379,358.00		*£349,961.00*	
			£379,358.00		*349961.00*
CURRENT ASSET	4/5				
St James Trust Fund & Investment Shares					
Cash in CBF Investment Fund-St James Trust Fund		£50,005.70		*£41,602.70*	
St James Trust Investment accounts		£225,000.00		*£225,000.00*	
		£275,005.70		£266,602.70	
St James Church*					
Cash at Bank and in Hand St James		£14,360.15		*£20,768.28*	
Cash in CBF Deposit Fund - St James		£87,964.91		*£77,878.38*	
St James investment accounts		£80,000.00		*£80,000.00*	
	*	**£182,325.06**		*£178,646.66*	
St James Church Fabric Fund					
Cash at Bank and in Hand St James Fabric Fund		**£999.63**		*£12,409.73*	
Cash in CBF Deposit Fund - St James Fabric		**£104,070.72**		*£86,097.33*	
		£105,070.35		*£98,507.06*	
St James Church CBF Fixed Investment Shares					
Medcalfe Bequest **Endowment Funds**		£65,691.00		*£68,053.00*	
2906 CBF Investment Fund shares					
Memorial Fund 312 CBF Investment Fund shares		£7,052.85		*£7,306.45*	
		£72,743.85		*£75,359.45*	
St Barnabas Hall					
Cash at Bank and in Hand St Barnabas		£16,380.97		*£21,255.16*	
Cash in CBF Deposit Fund - St Barnabas		£35,472.39		*£10,791.07*	
Barnabas Investment Account		£85,000.00		*£85,000.00*	
		£136,853.36		£117,046.23	
NET CURRENT ASSETS			**£771,998.32**		*736162.10*
NET ASSETS			**£1,151,356.32**		*1086123.10*
FUNDS					
Restricted					
Capital B/fwd			£1,086,123.10		*999396.31*
St.James Net Incoming Resources			-£6,159.27		*-599.97*
Interest - Investments and Deposits St James			£24,803.96		*17260.29*
Revaluation of CBF Investment shares			-£2,615.60		*14615.72*
St.Barnabas - Net Incoming Resources			£13,965.33		*16301.12*
Interest - Investments and Deposits St Barnabas			£5,841.80		*5039.63*
Revaluation of St.Barnabas Hall			£29,397.00		*34110.00*
			£1,151,356.32		*1086123.10*

* Breakdown of St James Church Restricted Funds

AV System	£5,260.11
Rear of Church Improvements	£9,734.21
Legacy Development Fund	£44,109.76
Choir Fund	£757.88
Refreshments	£2,676.92
Special Collections	£232.73
Mission Fund	£25,776.66
Vicarage Fund	£2,000.00
Wedding & Funerals Deposits and LDF Fees	£0.00
Weddings & Funerals Flowers, Verger & Music	£0.00
Memorial Fund (Including Brockhurst & Medcalfe Trusts)	£19,572.87
Total Restricted Funds	£110,121.14
St James Church Unrestricted Funds	£79,256.77
St James Church Total Funds	**£189,377.91**

ST.JAMES CHURCH - ENFIELD HIGHWAY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2023

	Unrestricted Funds	Restricted Funds	Total Funds	2022
1. INCOMING RESOURCES - ST JAMES CHURCH				
1(a) Incoming resources from donors				
Planned Giving - Stewardship	£34,486.87	£0.00	**£34,486.87**	34835.12
Income Tax Recoverable - Gift Aid	£9,850.79	£0.00	**£9,850.79**	11225.20
Loose Plate Collections and Contactless Donations	£7,540.43	£0.00	**£7,540.43**	7849.32
Donations	£2,897.72	£0.00	**£2,897.72**	2625.71
Special Collections	£0.00	£100.00	**£100.00**	1226.73
	£54,775.81	**£100.00**	**£54,875.81**	**57762.08**
1(b) Income from other activities - St James				
Choir Fund	£0.00	£0.00	**£0.00**	0.00
Memorial Fund	£0.00	£40.00	**£40.00**	40.00
AV System	£0.00	£662.15	**£662.15**	546.78
Rear of Church Improvements	£0.00	£380.01	**£380.01**	394.90
Devlopment Fund	£0.00	£1,721.98	**£1,721.98**	1789.45
Tea & Coffee	£0.00	£168.90	**£168.90**	199.04
PCC Fees	£3,491.00	£0.00	**£3,491.00**	2127.00
LDF Fees Wedding/Funeral	£0.00	£1,836.00	**£1,836.00**	2904.00
Church hire	£10,820.00	£0.00	**£10,820.00**	9235.00
Fundraising for Mission	£0.00	£220.00	**£220.00**	40.00
Fabric Fund	£0.00	£4,397.90	**£4,397.90**	25487.43
Fees for Wedding/Funerals *Flowers, Verger & Music*	£0.00	£1,190.00	**£1,190.00**	1280.00
	£14,311.00	**£10,616.94**	**£24,927.94**	**44043.60**
1(c) Income from investments and deposits - St James				
Memorial Fund CBF Investment Fund interest	£0.00	£2,068.40	**£2,068.40**	1977.46
St James CBF interest	£3,076.78	£0.00	**£3,076.78**	503.58
St James CBF Global Equity Interest	£450.59	£0.00	**£450.59**	403.16
St James CBF Property Fund Interest	£572.80	£0.00	**£572.80**	519.58
St James Fabric Fund CBF Interest	£0.00	£3,473.39	**£3,473.39**	338.46
St James Trust CBF Interest	£0.00	£1,675.79	**£1,675.79**	227.62
St James Trust CBF Global Equity Interest	£0.00	£4,192.45	**£4,192.45**	4153.27
St James Trust CBF Property Fund Interest	£0.00	£3,937.85	**£3,937.85**	3937.85
St James Trust- M & G interest	£0.00	£5,355.91	**£5,355.91**	5199.31
	£4,100.17	£20,703.79	**£24,803.96**	17260.29
Total Incoming Resources - St James	**£73,186.98**	**£31,420.73**	**£104,607.71**	**119065.97**
1. INCOMING RESOURCES - ST BARNABAS				
1(d) Saint Barnabas				
Regular/occasional Hirers	£22,951.00	£0.00	**£22,951.00**	23587.50
	£22,951.00	**£0.00**	**£22,951.00**	**23587.50**
1(e) Income from investments and deposits - Barnabas				
Barnabas CBF Interest	£808.11	£0.00	**£808.11**	57.95
Barnabas CBF Global Equity Interest	£1,935.14	£0.00	**£1,935.14**	1917.06
Barnabas CBF Property Fund Interest	£1,938.07	£0.00	**£1,938.07**	1938.07
Barnabas - M & G interest	£1,160.48	£0.00	**£1,160.48**	1126.55
	£5,841.80	**£0.00**	**£5,841.80**	**5039.63**
Total Incoming Resources - St Barnabas	**£28,792.80**	**£0.00**	**£28,792.80**	**28627.13**
TOTAL INCOMING RESOURCES	**£101,979.78**	**£31,420.73**	**£133,400.51**	**147693.10**

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2023

	Unrestricted Funds	Restricted Funds	*Total Funds*	*2022*
2. RESOURCES USED - ST JAMES				
2(a) Activities directly relating to the work of the Church				
Ministry - Diocesan Quota	-£51,000.00		**-£51,000.00**	*49500.00*
Clergy Expenses	-£355.73		**-£355.73**	*293.11*
Accommodation Costs	-£960.27		**-£960.27**	*629.60*
Church Repairs, Maintenance and Equipment	-£1,131.68		**-£1,131.68**	*1682.23*
Memorial Fund	£0.00	-£273.00	**-£273.00**	*201.00*
AV System		-£332.96	**-£332.96**	*285.27*
Music Expenses (Organ, Choir, Music, Etc)	-£825.38		**-£825.38**	*685.00*
Church expenses	-£1,447.35		**-£1,447.35**	*1222.55*
Stewardship	-£159.47		**-£159.47**	*132.69*
Refreshments	£0.00	-£472.79	**-£472.79**	*4.99*
Sunday School	£0.00		**£0.00**	*0.00*
	-£55,879.88	**-£1,078.75**	**-£56,958.63**	*54636.44*
2(b) Missionary Grants				
Mission Support	£0.00	£0.00	**£0.00**	*1094.00*
Home Mission/vouchers	£0.00	-£1,404.86	**-£1,404.86**	*1057.21*
	£0.00	**-£1,404.86**	**-£1,404.86**	*2151.21*
2(c) Church Management and Administration				
Heating	-£7,464.48	£0.00	**-£7,464.48**	*3286.39*
Electric	-£2,006.66	£0.00	**-£2,006.66**	*1046.21*
Water Rates	-£213.07	£0.00	**-£213.07**	*152.49*
Telephone, Internet, Website	-£1,645.76	£0.00	**-£1,645.76**	*1381.36*
Insurance	-£5,156.09	£0.00	**-£5,156.09**	*4761.47*
Parish Administration	-£6,386.13	£0.00	**-£6,386.13**	*5620.43*
Printing, Postage and Stationery	-£293.34	£0.00	**-£293.34**	*126.35*
Fabric Fund	£0.00	-£1,308.00	**-£1,308.00**	*27750.30*
Weddings - flowers	£0.00	£0.00	**£0.00**	*0.00*
Weddings - Verger & Bell	£0.00	-£425.00	**-£425.00**	*600.00*
Weddings - music	£0.00	-£765.00	**-£765.00**	*730.00*
LDF Fees	£0.00	-£1,936.00	**-£1,936.00**	*2804.00*
	-£23,165.53	**-£4,434.00**	**-£27,599.53**	*48259.00*
Total Resources Used - St James	**-£79,045.41**	**-£6,917.61**	**-£85,963.02**	***105046.65***
2. Resources Used - St Barnabas				
2(d) Barnabas Upkeep & Running Expenses				
Water Rates	-£616.89	£0.00	**-£616.89**	*930.04*
Electric	-£1,632.14	£0.00	**-£1,632.14**	*882.74*
Gas and Gas Boiler Contract	-£1,979.24	£0.00	**-£1,979.24**	*781.69*
Management and Cleaning	-£2,650.00	£0.00	**-£2,650.00**	*2600.00*
Insurance	-£1,067.16	£0.00	**-£1,067.16**	*1003.89*
Cleaning Materials	-£312.79	£0.00	**-£312.79**	*320.64*
Equipment & Repairs & Maintenance	-£727.45	£0.00	**-£727.45**	*767.38*
Major Building Repairs & Maintenance	£0.00	£0.00	**£0.00**	*0.00*
	-£8,985.67	**£0.00**	**-£8,985.67**	*7286.38*
TOTAL RESOURCES USED	**-£88,031.08**	**-£6,917.61**	**-£94,948.69**	***112333.03***

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2023

	Unrestricted Funds	Restricted Funds	Total Funds	2022
3. FIXED ASSETS				
The Freehold of St Barnabas Hall is insured for:		£379,358.00	***£379,358.00***	349,961.00
4. INVESTMENT				
Investments with Central Board of Finance for St James Church				
Medcalfe Bequest **Endowment Funds** 2906 CBF Investment Fund shares		£65,691.00	**£65,691.00**	68,053.00
Memorial Fund 312 CBF Investment Fund shares		£7,052.85	**£7,052.85**	7,306.45
		£72,743.85	**£72,743.85**	75,359.45
5. ANALYSIS OF NET ASSETS BY FUND				
St James Church				
Cash at Bank St James Church	£12,353.69		**£12,353.69**	20,329.90
Cash in Hand St James Church	£2,006.46		**£2,006.46**	438.38
Cash in CBF Deposit Fund - St James Church	£34,896.62	£53,068.29	**£87,964.91**	77,878.38
CBF Global Equity St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 19515.37 valued £3.026 each as at 31.12.23 (£59,054)				
CBF Property Fund St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 28661.10 valued £1.2251 each as at 31.12.23 (£35,113)				
	£79,256.77	£103,068.29	**£182,325.06**	178,646.66
St James Church Fabric Fund				
Cash at Bank St James Fabric Fund		£849.65	**£849.65**	12,362.65
Cash in Hand St James Fabric Fund		£149.98	**£149.98**	47.08
Cash in CBF Deposit Fund - St James Fabric Fund		£104,070.72	**£104,070.72**	86,097.33
		£105,070.35	**£105,070.35**	98,507.06
St James Trust				
Cash in CBF Deposit Fund - St James Trust		£50,005.70	**£50,005.70**	41,602.70
CBF Property Fund St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 60,489.26 valued £1.2251 each as at 31.12.23 (£74,105)				
CBF Global Equity St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 55973.96 valued £3.026 each as at 31.12.23 (£169,377)				
M & G Equities Investment Fund for Charities (Charifund) - St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 6264.227 valued £14.3499 each as at 31.12.23 (£89,891)				
		£275,005.70	**£275,005.70**	266,602.70
St Barnabas				
Cash at Bank St Barnabas	£16,214.85		**£16,214.85**	19,782.26
Cash in Hand St Barnabas	£166.12		**£166.12**	1,472.90
Cash in CBF Deposit Fund - St Barnabas	£35,472.39		**£35,472.39**	10,791.07
CBF Global Equity - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 25,836.37 valued £3.026 each as at 31.12.23 (£78,181)				
CBF Property Fund - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 29,770.71 valued £1.2251 each as at 31.12.23 (£36,472)				
M & G Equities Investment Fund for Charities (Charifund) - Barnabas Fabric Fund		£15,000.00	**£15,000.00**	15,000.00
No. of shares 1357.282 valued £14.3499 each as at 31.12.23 (£19,477)				
	£51,853.36	*£85,000.00*	***£136,853.36***	*117,046.23*
	£131,110.13	**£1,020,246.19**	**£1,151,356.32**	1,086,123.10

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES, ENFIELD HIGH

England & Wales - Charity number 1132582

Accounts

St James Enfield Highway + Brimsdown

2022 Report and Accounts for the Parochial Church Council of the Ecclesiastical Parish of St James with St Barnabas, Enfield Highway and Brimsdown

Aims and purposes. St James's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ian Gallagher, in promoting within the ecclesiastical parish, which encompasses the localities of Enfield Highway and Brimsdown in the north-east of the London Borough of Enfield, the whole mission of the Church—pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of two buildings:

- The parish church building in Hertford Road, Enfield EN3 5AX, and
- St Barnabas Church Hall, 165 Addison Road, Enfield EN3 5LE.

Objectives and Activities. The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St James's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups and schools within our parish. Our services and worship put faith into practice through prayer, scripture, teaching, preaching, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and particularly the supplementary guidance on charities for the advancement of religion. We strive to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, evangelistic and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Parish Church of St James and of St Barnabas Church Hall.

Achievements and Performance. This year, following the Covid-19 pandemic, lockdowns, church closures and restricted use, we were able to make very limited progress in developing our Mission programme, launched in 2016 with five key areas:

- developing our Young Church,
- deepening our relationship with the fourteen schools in our parish,
- strengthening our connection with youth work in the community,
- serving the older generation, and
- launching a new congregation within the parish.

Our Over 50's Fellowship Group were able to hold live meetings throughout 2022 with most members fully re-joining us after the pandemic, re-invigorating the fellowship, support and joy of everyone. Our work with our Junior Church has yet to be rebuilt after the pandemic although we have been able to commence two new groups for Youth and for those who enjoy coming together to make a Joyful Noise. We were able to welcome many schools into church for Christmas programmes. Our free Saturday coffee morning and fellowship group in church also continued to rebuild during the year. As we have been unable to recommence Junior Church yet, we continue to explore ways of supporting our younger members.

Most live meetings have recommenced. We continue to work and pray together to seek fresh ideas and aim to develop an updated mission plan, together rebuilding God's Kingdom in our patch of Enfield.

Worship, Prayer and Nurture. Only limited written or printed material has been reintroduced. We have a particularly good audio-visual system that enables orders of service to be on LED screens throughout the church. In addition to the work of our Ministry Team, things were made possible by many volunteers, including those who manage the audio-visual, the Sidespeople (serving as deputies of the churchwardens) and the return of some of our cleaning teams. Important Christmas and New Year's Eve services were fully re-established. Some services continued to be live-streamed to enable those not yet ready or able to return to continue their worship online. We fully recommenced a period of fellowship at the end of services with refreshments. Our two Bible Study groups and some regular weekday services, such as morning prayer and compline, were live-streamed throughout the year, and also continued in part in person.

Whilst we enjoy being able to fully resume our worship and fellowship together in our wonderful church building, we are greatly blessed and grateful for all that has been made possible.

All are welcome to attend our regular services, whether in church or online and we have been blessed by the presence of people around the world via our Zoom and Facebook links.

At present there are 142 parishioners on the Church Electoral Roll: an increase of 4 on 2021.

The average weekly Sunday attendance, counted during October, was 56, among them 49 adults and 7 children in church, plus an average of 5 adults and no children joining us live online, whether interactively on Zoom or via our live-stream on the parish's Facebook page. In addition, the live-streamed and online prayer services had an average weekly attendance in October of 5 adults and no children.

As well as our regular services, we enable our community to celebrate and thank God for the gift of life, in marriage, public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. There were no restrictions on these events during 2022.

Although there were no weddings in 2022, we were able to hold 4 baptisms and 13 funerals in our church and our clergy presided at 2 additional funerals at the Enfield Crematorium or at Lavender Hill Cemetery during the year.

Learning about God, the church, and the Christian faith takes place in several ways. Former and new ways for this important work will be considered once we can fully re-open.

Maintaining the Church Fabric and Facilities. As well as the important maintenance activities, like fire extinguishers, lightning conductors, drain clearance and organ tuning, some other works were

undertaken during the year. The 5-yearly Electrical Inspection and Portable Appliance Testing was completed. Repairs were completed to our tower clock and railings were re-instated to the church yard where significant damage had been caused by a vehicle impact.

We have several items to complete to ensure we can continue to maintain our magnificent building including the identified need to replace the church roof. Also, a comprehensive fire safety assessment was professionally undertaken in 2019, and the planned 2020 implementation of the essential recommendations, has had to be delayed.

Deanery Synod. In addition to our clergy, two members of the PCC sit on the synod for Enfield Deanery. This provides the PCC with an important link between the parish and the wider structures of the church. Matters raised and discussed at the deanery synod are shared and considered with the PCC.

St Barnabas Hall. The PCC feels it is important to provide opportunities for our parishioners to be involved with local groups and we maintain St Barnabas Hall to a high standard to ensure this can happen, including health and safety requirements.

The hall is usually well used, seven days a week and includes a variety of activities including Brownies, Children's Dance and Theatre, Irish Dancing, Keep Fit, Playgroup, Pilates, Religious Meetings and Yoga.

Pastoral Care is a vital part of the spiritual work of the church, to be with those in need or suffering in spirit, mind or body. St James's strives to be there for others in several ways:

- Visiting those who are ill, recovering from surgery, or housebound, whether in hospitals, care homes, or their own four walls.
- A regular weekly delivery of our parish pew sheet to 16 households, chiefly to those who are unable to join us in person for worship, and largely without online provision, so that they can keep up with goings-on in church, and be able to prayerfully reflect on the Sunday readings and pray along with the congregation for individuals, places, and institutions close to our hearts.
- Accompanying the dying in palliative care, whether at home or in hospice.
- Praying with, counselling, and ministering to those who are bereaved and grieving.
- Opening the church every Saturday morning for people to drop in for tea or coffee and fellowship.
- Making ourselves available to listen confidentially.

At St James's we are blessed with a number of individuals with many years of experience in pastoral care and we are grateful for the important work they do. When a lot of activity had to be curtailed, every possible effort was maintained to be there for people as and when necessary and regular contact was made with all members of the congregation.

Mission and Evangelism. Helping those in need is a demonstration of our faith.

With fund raising by appeals, and by individuals, a total of £2,156 was given in support to:

- Christian Aid
- Enfield Churches Debt Centre, in partnership with Christians Against Poverty
- Royal British Legion
- The Children's Society
- A Discretionary Fund was established to help those in immediate need in the parish.

The parish church was open on Christmas Day for a soup kitchen, providing food, and holiday cheer for the homeless, the elderly and those on their own.

Our parish newsletter *The Highway Weekly* is sent out each Saturday to 178 individuals and households in our parish and beyond (an increase of 15 subscribers from 2021). In addition, people had access to the newsletter through links on the parish's Twitter feed and Facebook page, as well as from the parish website, though numbers accessing are unknown. The newsletter also contains links to the parish's Zoom online services, Facebook page and Twitter feed. These keep everyone informed about important matters affecting our Church, give insight into the scripture lessons for the week, provide points for prayer and reflection based on the readings, detail worship services and events, offer prayers for the sick and others, remember those entering the larger life with God and they have articles from within the parish, diocese and beyond. Our other large window to the larger community is our church website (www.stjameschurch.cc), as well as our page on the Church of England's parish search portal (www.achurchnearyou.com/church/15623/).

Ecumenical and Interfaith Relationships. In past year's relationships with other local churches have been developed and deepened and we also enjoy closer links with the Enfield Youth Church, part of the Church of Pentecost UK's Archway District, which had been holding regular Sunday afternoon youth worship in our church building.

Together with our neighbouring Anglican parishes to our immediate north (St George Freezywater and Sts Peter & Paul Enfield Lock), as well as local Baptist, Methodist and United Reformed congregations, plus an independent evangelical church in Enfield Wash, bonds have been formed and will continue to strengthen when possible.

In interfaith matters, we have been exploring links with the Muslim community in EN3; the largest group of non-Christians in our immediate area are Muslims (ethnically largely Turkish and Turkish Cypriot, with a smaller contingent of Kurds and Somalis), and the Jalalia Jamme Masjeed (Enfield Mosque), the largest centre of Muslim worship in this part of North London, lies just south of the parish boundaries in Ponders End. St James's is keen to forge ties so that we may work together in serving the wider community for the common good. Evidence of this co-operation was involvement of imams and laypeople from the Muslim community in providing free meals to local families during school holidays.

Financial Review. Total receipts on unrestricted funds were £69,324 at St James's Church, of which £45,410 was unrestricted voluntary donations and a further £11,225 was from Gift Aid

St Barnabas Hall had a gross income of £28,627.

Planned giving through envelopes and standing orders decreased by 6.1% on 2021. There was a large increase in loose plate collections, contactless and online donations.

Total income, restricted and unrestricted including tax recovered, fees and invested income increased by 8.4% on 2021. A grant of £6,304 was received from St James's Trust to support parish administration costs and £2,641 was received from the Church of England to help with increased fuel costs.

Savings were made where possible and £70,520 was spent from unrestricted funds to provide the Christian ministry from St James's Church, including the £49,500 contribution to the diocesan parish share which is largely used to provide stipends, training and housing for the clergy.

The net result for the year, on unrestricted funds, was an excess of payments over receipts of £1,196. Adding bank and deposit balances brought forward at the beginning of the year, the unrestricted balances carried forward on 31st December on unrestricted funds totalled £78,856.

Reserves policy. It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least twelve months unrestricted payments. The cash balance held on unrestricted funds at year's end met this target. It is the PCC's intention to maintain this level of reserves.

In addition, the PCC has established two Fabric restricted funds.

The first is for St James's Church and as well as for unplanned major building requirements; it was being built up in preparation for the substantial anticipated costs for a complete renewal of the heating system, and the replacement of the church roof. After completing the heating, the fund stood at £98,507 on 31st December. It is our policy currently to invest the balances for this fund primarily with the CCLA Church of England Deposit Fund.

The second is for St Barnabas Hall, for unplanned major building requirements or major maintenance requirements. This fund is currently set at £85,000. It is our policy to maintain the investments for this fund at £35,000 in each of the CCLA Global Equity and Property Fund Shares and £15,000 in M&G Charifund Shares.

Volunteers. We would like to thank all our volunteers who work so hard to maintain our church as far as possible as the lively and vibrant community it is. There is a huge amount of support and time given willingly in countless ways and our work and worship together is enhanced by all that they do.

Structure, governance and management. The method of appointment of PCC members is set out in the Church Representation Rules of the Church of England. At St James's the membership of the PCC consists of our vicar, licensed lay reader, churchwardens, synod representatives and others elected by the members of the congregation who are on the electoral roll of the church. All those who attend our services (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. In compliance with diocesan guidelines and necessary legislation, the PCC appoints officers for Safeguarding, Health & Safety, and Data Protection.

The full PCC usually meets six times during the year and the Standing Committee of the PCC also meets in intervening periods. Given its responsibilities the PCC has established an ongoing Finance and Fabric Committee and other committees for particular matters as and when they arise. These committees are all responsible to the PCC and report back to it regularly regarding their activities and proposals. These are fully discussed by the PCC as necessary.

Administrative information. St James's Church is situated in the Hertford Road in Enfield Highway; the Ecclesiastical Parish of St James with St Barnabas comprises the localities of Enfield Highway and Brimsdown, plus portions of Enfield Wash and Ponders End, and largely within the Enfield Highway ward of the London Borough of Enfield. The church and parish are part of the Diocese of London within the Church of England. The correspondence address is St James's Vicarage, 144 Hertford Road, Enfield, Middlesex EN3 5AY. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a registered charity number 1132582.

PCC members who have served at any time from 1st January 2022 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend Ian Gallagher (*Chairman)*
- Associate Vicar: The Reverend Henderson George (until December)
- Licensed Lay Minister: Mr Keith Harvey (from April)
- Churchwarden: Mrs Iris Barber (until April}
- Churchwarden: Mrs Linda Fenwick (until April)
- Churchwarden: Mr Gary (Mouse) Caffell (from April)
- Churchwarden: Mr Richard Griffiths (from April) *(also serving as Health & Safety Officer)*

Elected members:

- Mrs Abiola Akinkugbe *(also serving as deputy Church Safeguarding Officer)*
- Mr Bayode Akinkugbe, representative on Deanery Synod
- Mrs Verna Drysdale (until April)
- Ms Sarah Field (from April)
- Mrs Carol Harvey (until April) *(also serving as Stewardship Secretary)*
- Miss Marian Jacobs, representative on Deanery Synod
- Mrs Melloney Deacon-Powell
- Ms Shirley Robertson
- Mrs Gwen Tucker (from April)
- Mr Gordon Tweddle (from April)
- Ms Ogo Uduchukwu
- Mr Derek Woodward *(Treasurer)*

Approved by the PCC on 28 February 2023 and signed on their behalf
by the Reverend Ian Gallagher (*PCC Chairman*)

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	St James's Church Enfield Highway Parochial Church Council		
On accounts for the year ended	31st December 2022	**Charity no (if any)**	1132582
Set out on pages	1 to 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2019.

Responsibilities and basis of report

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

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

Independent examiner's statement

[~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body~~]]. *Delete* [ ] *if not applicable.*

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

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

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

** Please delete the words in the brackets if they do not apply.*

Signed:	M Jeffery	**Date:**	17-4-23
Name:	Mrs Maureen Jeffery		
Relevant professional qualification(s) or body (if any):	Nil		

Address:	10 Dale View Crescent
	Chingford London
	E4 6PQ

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

ST.JAMES PARISH CHURCH

ENFIELD HIGHWAY

STATEMENT OF FINANCIAL ACTIVITIES, BALANCE SHEET AS AT 31st DECEMBER 2022

&

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2022

These accounts were approved by the Trustees on 28th February 23 and signed on the Trustee's behalf by:-

..... Rev Ian Gallagher (Chairman)

..... Derek Woodward (Treasurer)

..... Maureen Jeffery Independent Examiner)

17-4-23 ..... Date

ST.JAMES CHURCH - ENFIELD HIGHWAY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2022

ST JAMES CHURCH

	Notes	Unrestricted Funds	Restricted Funds	2022	2021
Incoming Resources					
Incoming resources from donors	1a	£59,176.35	£1,226.73	***£60,403.08***	*54302.72*
Income from other activities	1b	£11,362.00	£32,681.60	***£44,043.60***	*22051.22*
Total Incoming Resources		**£70,538.35**	**£33,908.33**	***£104,446.68***	***76353.94***
Less: Resources Used					
Activities directly relating to the work of the Church	2a	£54,145.18	£491.26	***£54,636.44***	*52596.80*
Missionary Grants	2b	£0.00	£2,151.21	***£2,151.21***	*2272.65*
Church Management & Administration	2c	£16,374.70	£31,884.30	***£48,259.00***	*21532.50*
Total Resources Used		**£70,519.88**	**£34,526.77**	***£105,046.65***	***76401.95***
Net Incoming Resources St James		**£18.47**	**-£618.44**	***-£599.97***	***-48.01***
Income from investment & deposits	1c	£1,426.32	£15,833.97	***£17,260.29***	*15366.74*

ST BARNABAS HALL

Total Incoming Resources - St Barnabas	1d	**£23,587.50**	**£0.00**	**£23,587.50**	***20455.00***
Less: Resources Used					
Total Resources Used - St Barnabas	2d	£7,286.38	£0.00	***£7,286.38***	***5446.16***
Net Incoming Resources St Barnabas		**£16,301.12**	**£0.00**	**£16,301.12**	***15008.84***
Income from investment & deposits	1e	£5,039.63	£0.00	£5,039.63	*4803.33*
NET INCOMING RESOURCES (St James & St Barnabas)		**£22,785.54**	**£15,215.53**	**£38,001.07**	**35130.90**

ST.JAMES CHURCH - ENFIELD HIGHWAY
BALANCE SHEET AS AT 31st DECEMBER 2022

	Notes	2022		2021	
FIXED ASSETS					
St Barnabas Insurance Value	3	£349,961.00		*£315,851.00*	
			£349,961.00		*315851.00*
CURRENT ASSET	4/5				
St James Trust Fund & Investment Shares					
Cash in CBF Investment Fund-St James Trust Fund		£41,602.70		*£34,388.65*	
St James Trust Investment accounts		£225,000.00		*£225,000.00*	
		£266,602.70		£259,388.65	
St James Church*					
Cash at Bank and in Hand St James		£20,768.28		*£19,015.47*	
Cash in CBF Deposit Fund - St James		£77,878.38		*£68,260.51*	
St James investment accounts		£80,000.00		*£80,000.00*	
	*	**£178,646.66**		*£167,275.98*	
St James Church Fabric Fund					
Cash at Bank and in Hand St James Fabric Fund		**£12,409.73**		*£49,672.60*	
Cash in CBF Deposit Fund - St James Fabric		**£86,097.33**		*£50,758.87*	
		£98,507.06		*£100,431.47*	
St James Church CBF Fixed Investment Shares					
Medcalfe Bequest **Endowment Funds**		£68,053.00		*£55,705.40*	
2906 CBF Investment Fund shares					
Memorial Fund 312 CBF Investment Fund shares		£7,306.45		*£5,038.33*	
		£75,359.45		*£60,743.73*	
St Barnabas Hall					
Cash at Bank and in Hand St Barnabas		£21,255.16		*£3,827.49*	
Cash in CBF Deposit Fund - St Barnabas		£10,791.07		*£6,877.99*	
Barnabas Investment Account		£85,000.00		*£85,000.00*	
		£117,046.23		£95,705.48	
NET CURRENT ASSETS			**£736,162.10**		*683545.31*
NET ASSETS			**£1,086,123.10**		*999396.31*
FUNDS					
Restricted					
Capital B/fwd			£999,396.31		*958384.41*
St.James Net Incoming Resources			-£599.97		*-48.01*
Interest - Investments and Deposits St James			£17,260.29		*15366.74*
Revaluation of CBF Investment shares			£14,615.72		*0.00*
St.Barnabas - Net Incoming Resources			£16,301.12		*15008.84*
Interest - Investments and Deposits St Barnabas			£5,039.63		*4803.33*
Revaluation of St.Barnabas Hall			£34,110.00		*5881.00*
			£1,086,123.10		*999396.31*

* Breakdown of St James Church Restricted Funds

AV System	£4,930.92
Rear of Church Improvements	£9,354.20
Legacy Development Fund	£42,387.78
Choir Fund	£757.88
Refreshments	£2,980.81
Special Collections	£132.73
Mission Fund	£26,961.52
Vicarage Fund	£1,500.00
Wedding & Funerals Deposits and LDF Fees	£100.00
Weddings & Funerals Flowers, Verger & Music	£0.00
Memorial Fund (Including Brockhurst & Medcalfe Trusts)	£17,991.07
Total Restricted Funds	£107,096.91
St James Church Unrestricted Funds	£78,856.20
St James Church Total Funds	**£185,953.11**

ST.JAMES CHURCH - ENFIELD HIGHWAY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

	Unrestricted Funds	Restricted Funds	Total Funds	2021
1. INCOMING RESOURCES - ST JAMES CHURCH				
1(a) Incoming resources from donors				
Planned Giving - Stewardship	£34,835.12	£0.00	**£34,835.12**	37095.52
Income Tax Recoverable - Gift Aid	£11,225.20	£0.00	**£11,225.20**	10966.36
Loose Plate Collections and Contactless Donations	£7,849.32	£0.00	**£7,849.32**	3413.19
Donations	£2,625.71	£0.00	**£2,625.71**	2155.00
Energy Support Grant from C of E via Diocese	£2,641.00	£0.00	**£2,641.00**	0.00
Special Collections	£0.00	£1,226.73	**£1,226.73**	672.65
	£59,176.35	**£1,226.73**	**£60,403.08**	**54302.72**
1(b) Income from other activities - St James				
Choir Fund	£0.00	£0.00	**£0.00**	8.80
Memorial Fund	£0.00	£40.00	**£40.00**	0.00
AV System	£0.00	£546.78	**£546.78**	348.94
Rear of Church Improvements	£0.00	£394.90	**£394.90**	422.72
Devlopment Fund	£0.00	£1,789.45	**£1,789.45**	1915.42
Tea & Coffee	£0.00	£199.04	**£199.04**	-85.01
PCC Fees	£2,127.00	£0.00	**£2,127.00**	1805.00
LDF Fees Wedding/Funeral	£0.00	£2,904.00	**£2,904.00**	2392.00
Church hire	£9,235.00	£0.00	**£9,235.00**	7695.00
Fundraising for Mission	£0.00	£40.00	**£40.00**	2560.70
Fabric Fund	£0.00	£25,487.43	**£25,487.43**	4187.65
Fees for Wedding/Funerals *Flowers, Verger & Music*	£0.00	£1,280.00	**£1,280.00**	800.00
	£11,362.00	**£32,681.60**	**£44,043.60**	**22051.22**
1(c) Income from investments and deposits - St James				
Memorial Fund CBF Investment Fund interest	£0.00	£1,977.46	**£1,977.46**	1952.46
St James CBF interest	£503.58	£0.00	**£503.58**	66.94
St James CBF Global Equity Interest	£403.16	£0.00	**£403.16**	316.86
St James CBF Property Fund Interest	£519.58	£0.00	**£519.58**	405.11
St James Fabric Fund CBF Interest	£0.00	£338.46	**£338.46**	17.23
St James Trust CBF Interest	£0.00	£227.62	**£227.62**	10.52
St James Trust CBF Global Equity Interest	£0.00	£4,153.27	**£4,153.27**	4102.88
St James Trust CBF Property Fund Interest	£0.00	£3,937.85	**£3,937.85**	3859.21
St James Trust- M & G interest	£0.00	£5,199.31	**£5,199.31**	4635.53
	£1,426.32	£15,833.97	**£17,260.29**	15366.74
Total Incoming Resources - St James	**£71,964.67**	**£49,742.30**	**£121,706.97**	**91720.68**
1. INCOMING RESOURCES - ST BARNABAS				
1(d) Saint Barnabas				
Regular/occasional Hirers	£23,587.50	£0.00	**£23,587.50**	20455.00
	£23,587.50	**£0.00**	**£23,587.50**	**20455.00**
1(e) Income from investments and deposits - Barnabas				
Barnabas CBF Interest	£57.95	£0.00	**£57.95**	5.75
Barnabas CBF Global Equity Interest	£1,917.06	£0.00	**£1,917.06**	1893.82
Barnabas CBF Property Fund Interest	£1,938.07	£0.00	**£1,938.07**	1899.37
Barnabas - M & G interest	£1,126.55	£0.00	**£1,126.55**	1004.39
	£5,039.63	**£0.00**	£5,039.63	**4803.33**
Total Incoming Resources - St Barnabas	**£28,627.13**	**£0.00**	**£28,627.13**	**25258.33**
TOTAL INCOMING RESOURCES	**£100,591.80**	**£49,742.30**	**£150,334.10**	**116979.01**

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2022

	Unrestricted Funds	Restricted Funds	*Total Funds*	*2021*
2. RESOURCES USED - ST JAMES				
2(a) Activities directly relating to the work of the Church				
Ministry - Diocesan Quota	-£49,500.00		**-£49,500.00**	*49500.00*
Clergy Expenses	-£293.11		**-£293.11**	*0.00*
Accommodation Costs	-£629.60		**-£629.60**	*517.28*
Church Repairs, Maintenance and Equipment	-£1,682.23		**-£1,682.23**	*649.12*
Memorial Fund	£0.00	-£201.00	**-£201.00**	*129.32*
AV System		-£285.27	**-£285.27**	*0.00*
Music Expenses (Organ, Choir, Music, Etc)	-£685.00		**-£685.00**	*625.52*
Church expenses	-£1,222.55		**-£1,222.55**	*1058.77*
Stewardship	-£132.69		**-£132.69**	*116.79*
Refreshments	£0.00	-£4.99	**-£4.99**	*0.00*
Sunday School	£0.00		**£0.00**	*0.00*
	-£54,145.18	**-£491.26**	**-£54,636.44**	*52596.80*
2(b) Missionary Grants				
Mission Support	£0.00	-£1,094.00	**-£1,094.00**	*1072.65*
Home Mission/vouchers	£0.00	-£1,057.21	**-£1,057.21**	*1200.00*
	£0.00	**-£2,151.21**	**-£2,151.21**	*2272.65*
2(c) Church Management and Administration				
Heating	-£3,286.39	£0.00	**-£3,286.39**	*2113.08*
Electric	-£1,046.21	£0.00	**-£1,046.21**	*998.25*
Water Rates	-£152.49	£0.00	**-£152.49**	*93.80*
Telephone, Internet, Website	-£1,381.36	£0.00	**-£1,381.36**	*1322.95*
Insurance	-£4,761.47	£0.00	**-£4,761.47**	*4325.40*
Parish Administration	-£5,620.43	£0.00	**-£5,620.43**	*5742.84*
Printing, Postage and Stationery	-£126.35	£0.00	**-£126.35**	*158.18*
Fabric Fund	£0.00	-£27,750.30	**-£27,750.30**	*3636.00*
Weddings - flowers	£0.00	£0.00	**£0.00**	*100.00*
Weddings - Verger & Bell	£0.00	-£600.00	**-£600.00**	*370.00*
Weddings - music	£0.00	-£730.00	**-£730.00**	*280.00*
LDF Fees	£0.00	-£2,804.00	**-£2,804.00**	*2392.00*
	-£16,374.70	**-£31,884.30**	**-£48,259.00**	*21532.50*
Total Resources Used - St James	**-£70,519.88**	**-£34,526.77**	**-£105,046.65**	***76401.95***
2. Resources Used - St Barnabas				
2(d) Barnabas Upkeep & Running Expenses				
Water Rates	-£930.04	£0.00	**-£930.04**	*215.69*
Electric	-£882.74	£0.00	**-£882.74**	*775.22*
Gas and Gas Boiler Contract	-£781.69	£0.00	**-£781.69**	*723.00*
Management and Cleaning	-£2,600.00	£0.00	**-£2,600.00**	*2600.00*
Insurance	-£1,003.89	£0.00	**-£1,003.89**	*945.27*
Cleaning Materials	-£320.64	£0.00	**-£320.64**	*34.97*
Equipment & Repairs & Maintenance	-£767.38	£0.00	**-£767.38**	*152.01*
Major Building Repairs & Maintenance	£0.00	£0.00	**£0.00**	*0.00*
	-£7,286.38	**£0.00**	**-£7,286.38**	*5446.16*
TOTAL RESOURCES USED	**-£77,806.26**	**-£34,526.77**	**-£112,333.03**	***81848.11***

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2022

	Unrestricted Funds	Restricted Funds	Total Funds	2021
3. FIXED ASSETS				
The Freehold of St Barnabas Hall is insured for:		£349,961.00	***£349,961.00***	315,851.00
4. INVESTMENT				
Investments with Central Board of Finance for St James Church				
Medcalfe Bequest **Endowment Funds** 2906 CBF Investment Fund shares		£68,053.00	**£68,053.00**	55,705.40
Memorial Fund 312 CBF Investment Fund shares		£7,306.45	**£7,306.45**	5,038.33
		£75,359.45	**£75,359.45**	60,743.73
5. ANALYSIS OF NET ASSETS BY FUND				
St James Church				
Cash at Bank St James Church	£20,329.90		**£20,329.90**	17,915.09
Cash in Hand St James Church	£438.38		**£438.38**	1,100.38
Cash in CBF Deposit Fund - St James Church	£28,087.92	£49,790.46	**£77,878.38**	68,260.51
CBF Global Equity St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 19515.37 valued £2.209 each as at 31.12.19 (£43,109)				
CBF Property Fund St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 28661.10 valued £1.3775 each as at 31.12.19 (£39,481)				
	£78,856.20	£99,790.46	**£178,646.66**	167,275.98
St James Church Fabric Fund				
Cash at Bank St James Fabric Fund		£12,362.65	**£12,362.65**	49,508.79
Cash in Hand St James Fabric Fund		£47.08	**£47.08**	163.81
Cash in CBF Deposit Fund - St James Fabric Fund		£86,097.33	**£86,097.33**	50,758.87
		£98,507.06	**£98,507.06**	100,431.47
St James Trust				
Cash in CBF Deposit Fund - St James Trust		£41,602.70	**£41,602.70**	34,388.65
CBF Property Fund St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 60,489.26 valued £1.3775 each as at 31.12.19 (£83,324)				
CBF Global Equity St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 55973.96 valued £2.209 each as at 31.12.19 (£123,646)				
M & G Equities Investment Fund for Charities (Charifund) - St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 6264.227 valued £16.6069 each as at 31.12.19 (£104,029)				
		£266,602.70	**£266,602.70**	259,388.65
St Barnabas				
Cash at Bank St Barnabas	£19,782.26		**£19,782.26**	3,672.95
Cash in Hand St Barnabas	£1,472.90		**£1,472.90**	154.54
Cash in CBF Deposit Fund - St Barnabas	£10,791.07		**£10,791.07**	6,877.99
CBF Global Equity - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 25,836.37 valued £2.209 each as at 31.12.19 (£57,073)				
CBF Property Fund - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 29,770.71 valued £1.3775 each as at 31.12.19 (£41,009)				
M & G Equities Investment Fund for Charities (Charifund) - Barnabas Fabric Fund		£15,000.00	**£15,000.00**	15,000.00
No. of shares 1357.282 valued £16.6069 each as at 31.12.19 (£22,540)				
	£32,046.23	*£85,000.00*	***£117,046.23***	*95,705.48*
	£110,902.43	**£975,220.67**	**£1,086,123.10**	999,396.31

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES, ENFIELD HIGH

England & Wales - Charity number 1132582

Accounts

2021 Report and Accounts for the Parochial Church Council of the Ecclesiastical Parish of St James with St Barnabas, Enfield Highway and Brimsdown

Aims and purposes. St James's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Ian Gallagher, in promoting within the ecclesiastical parish, which encompasses the localities of Enfield Highway and Brimsdown in the north-east of the London Borough of Enfield, the whole mission of the Church—pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of two buildings:

- The parish church building in Hertford Road, Enfield EN3 5AX, and
- St Barnabas Church Hall, 165 Addison Road, Enfield EN3 5LE.

Objectives and Activities. The PCC is committed to enabling as many people as possible to worship at our church and to become part of the parish community at St James's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups and schools within our parish. Our services and worship put faith into practice through prayer, scripture, teaching, preaching, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and particularly the supplementary guidance on charities for the advancement of religion. We strive to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary, evangelistic and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Parish Church of St James and of St Barnabas Church Hall.

Achievements and Performance. This year, due to the Covid-19 pandemic, lockdowns, church closures and restricted use, to maintain social distancing, very limited progress could be made in developing our Mission programme, launched in 2016 with five key areas:

- developing our Young Church,
- deepening our relationship with the thirteen schools in our parish,
- strengthening our connection with youth work in the community,
- serving the older generation, and
- launching a new congregation within the parish.

Our Over 50's Fellowship Group continued online at the start of the year, with regular contact being maintained with all members who were unable to join us online. We were able to recommence live

meetings on 23rd July re-invigorating the fellowship, support and joy of the members. Our work with our Junior Church, youth and the schools in our parish had to be largely curtailed and we were unable to hold any of our regular and popular Family Fun Days. By the end of the year we were able to welcome five schools into church for Christmas programmes, plus pre-Christmas visits to three other schools by the clergy, either in person or online. Our free Saturday coffee morning and fellowship group in church also recommenced during the year. We have been unable to recommence Junior Church yet and we continue to explore ways of supporting our younger members.

Some restrictions remained throughout the year and we were unable to re-establish everything. Most live meetings were not recommenced, though provision was made online so that meetings could be convened. Some members have been lost, some have moved away, some have sadly died and some have not and may not return. Once we are fully able, we will work and pray together to seek fresh ideas and develop an updated mission plan, together rebuilding God's Kingdom in our patch of Enfield.

Worship, Prayer and Nurture. For large parts of the year the church was either closed or attendance severely curtailed to meet social distancing requirements. When open, singing was allowed again in church, but with people asked to wear masks while doing so. Very limited written or printed material was reintroduced. We have a particularly good audio-visual system that enabled orders of service to be on LED screens throughout the church. In addition to the work of our Ministry Team, things were made possible by many volunteers, including those who manage the audio-visual, the Sidespeople (serving as deputies of the churchwardens) ensuring social distancing was maintained when required by regulations and the return of some of our cleaning teams. We were able to host a live Carol Service shared ecumenically with other churches in the EN3 area, as well as important Christmas and New Year's Eve services. Some services continued to be live-streamed to enable those not yet ready or able to return to continue their worship online. We were able to re-establish a period of fellowship at the end of services with refreshments. Our two Bible Study groups and some regular weekday services, such as morning prayer and compline, were live-streamed throughout the year, and by the autumn also resumed in part in person.

Whilst we are looking forward to being able to fully resume our worship and fellowship together in our wonderful church building, we are greatly blessed and grateful for all that has been made possible.

All are welcome to attend our regular services, whether in church or online and we have been blessed by the presence of people around the world via our Zoom and Facebook links.

At present there are 138 parishioners on the Church Electoral Roll: a decrease of three on 2020.

Due to social distancing, the number able to attend services in church was greatly reduced. The average weekly Sunday attendance, counted during October, was 60, among them 57 adults and 3 children in church, plus an average of 16 adults and 2 children joining us live online, whether interactively on Zoom or via our live-stream on the parish's Facebook page. In addition, the live-streamed and online prayer services had an average weekly attendance in October of 6 adults and no children.

As well as our regular services, we enable our community to celebrate and thank God for the gift of life, in marriage, public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. There were many and changing restrictions on these events during 2021.

We were though able to hold one wedding and seven funerals in our church and our clergy presided at seven additional funerals at the Enfield Crematorium during the year.

Learning about God, the church, and the Christian faith takes place in several ways. Former and new ways for this important work will be considered once we can fully re-open.

Maintaining the Church Fabric and Facilities. Apart from the important maintenance activities, like lightning conductors, drain clearance and organ tuning, little could be undertaken during the year. The lights under the gallery were replaced and Portable Appliance Testing was completed. We have several items to complete to ensure we can continue to maintain our magnificent building including the identified need to replace the church roof. Also, a comprehensive fire safety assessment was professionally undertaken in 2019, and the planned 2020 implementation of the essential recommendations, has had to be delayed.

Deanery Synod. In addition to our clergy, two members of the PCC sit on the synod for Enfield Deanery. This provides the PCC with an important link between the parish and the wider structures of the church. Matters raised and discussed at the deanery synod are shared and considered with the PCC.

St Barnabas Hall. The PCC feels it is important to provide opportunities for our parishioners to be involved with local groups and we maintain St Barnabas Hall to a high standard to ensure this can happen, including health and safety requirements.

The hall is usually well used, seven days a week and includes a variety of activities including Brownies, Children's Dance and Theatre, Irish Dancing, Keep Fit, Playgroup, Pilates, Religious Meetings and Yoga. Unfortunately, due to the Covid-19 restrictions nearly all groups were unable to meet for some of 2021. During the year they were all able to recommence and with one exception they all did so.

Pastoral Care is a vital part of the spiritual work of the church, to be with those in need or suffering in spirit, mind or body. St James's strives to be there for others in several ways:

- Visiting those who are ill, recovering from surgery, or housebound, whether in hospitals, care homes, or their own four walls.
- A regular weekly delivery of our parish pew sheet to twelve households, chiefly to those who are unable to join us in person for worship, and largely without online provision, so that they can keep up with goings-on in church, and be able to prayerfully reflect on the Sunday readings and pray along with the congregation for individuals, places, and institutions close to our hearts.
- Accompanying the dying in palliative care, whether at home or in hospice.
- Praying with, counselling, and ministering to those who are bereaved and grieving.
- Opening the church every Saturday morning for people to drop in for tea or coffee and fellowship.
- Making ourselves available to listen confidentially.

At St James's we are blessed with a number of individuals with many years of experience in pastoral care and we are grateful for the important work they do. Whilst a lot of activity had to be curtailed, every possible effort was maintained to be there for people as and when necessary and regular contact was made with all members of the congregation.

Mission and Evangelism. Helping those in need is a demonstration of our faith. Although much activity had to be curtailed, from various fund-raising efforts £2,561 was raised for our mission scheme in support of those in need in our parish.

With fund raising by appeals, by individuals, from parish commitment and a collection taken at a joint Carol Service with fellow EN3 churches, a total of £2,272 was given in support to:

- Local churches Afghan Refugee initiative and Enfield Refugees Welcome
- Chickenshed Youth Theatre
- Christian Aid
- Enfield Churches Debt Centre, in partnership with Christians Against Poverty
- St Mungo's Homeless Charity

The parish church was open on Christmas Day for a socially distanced soup kitchen, providing food, and holiday cheer for the homeless, the elderly and those on their own.

The church was made available during school holidays for the socially distanced distribution of meals for local needy families (following the initiative of Marcus Rashford in late 2020 to address food poverty to families of children who would receive free school meals). In 2021 over 250 meals were distributed to local families. This was supported by members of the congregation, other volunteers and organisations, including Barnet Sunday Football League and the Enfield Futsal League, with support from the Arnold Clark Community Fund.

Our parish newsletter *The Highway Weekly* is sent out each Saturday to 163 individuals and households in our parish and beyond (an increase of 10 subscribers from 2020). In addition, people had access to the newsletter through links on the parish's Twitter feed and Facebook page, as well as from the parish website, though numbers accessing are unknown. The newsletter also contains links to the parish's Zoom online services, Facebook page and Twitter feed. These keep everyone informed about important matters affecting our Church, give insight into the scripture lessons for the week, provide points for prayer and reflection based on the readings, detail worship services and events, offer prayers for the sick and others, remember those entering the larger life with God and they have articles from within the parish, diocese and beyond. Our other large window to the larger community is our church website (www.stjameschurch.cc), as well as our page on the Church of England's parish search portal (www.achurchnearyou.com/church/15623/).

Ecumenical and Interfaith Relationships. In past year's relationships with other local churches have been developed and deepened and we also enjoy closer links with the Enfield Youth Church, part of the Church of Pentecost UK's Archway District, which had been holding regular Sunday afternoon youth worship in our church building. Most activity in this area had to be curtailed in 2021 and like us the Pentecostal congregation was unable to meet in church for some of 2021.

Together with our neighbouring Anglican parishes to our immediate north (St George Freezywater and Sts Peter & Paul Enfield Lock), as well as local Baptist, Methodist and United Reformed congregations, plus an independent evangelical church in Enfield Wash, bonds have been formed and will continue to strengthen when possible. Hosting the area's Community Carols by Candlelight in December (which happens on a yearly rotating basis) provided an opportunity to highlight and showcase our faith community in our beloved church building for the wider community, Christian and otherwise.

In interfaith matters, we have been exploring links with the Muslim community in EN3; the largest group of non-Christians in our immediate area are Muslims (ethnically largely Turkish and Turkish Cypriot, with a smaller contingent of Kurds and Somalis), and the Jalalia Jamme Masjeed (Enfield Mosque), the largest centre of Muslim worship in this part of North London, lies just south of the parish boundaries in Ponders End. St James's is keen to forge ties so that we may work together in serving the wider community for

the common good. Evidence of this co-operation was involvement of imams and laypeople from the Muslim community in providing free meals to local families during school holidays.

Financial Review. Due to lockdowns and the curtailment of activities, 2021 was a financially challenging year. Total receipts on unrestricted funds were £63,919 at St James's Church, of which £52,953 was unrestricted voluntary donations and a further £10,966 was from Gift Aid. A reduction of 23% on 2019 *(the last full year before Covid restrictions).*

St Barnabas Hall had a gross income of £25,258. A reduction of 19% on 2019.

Planned giving through envelopes and standing orders decreased by 6.6% on 2020 and 24.9% on 2019. There was a slight increase in loose plate collections but they were still 73.5% down on 2019, this was partly offset by an increase in donations, contactless and online donations, which increased by 40%.

Total income, restricted and unrestricted including tax recovered, fees and invested income increased by 8.3% on 2020 but decreased by 18.2% on 2019. In view of the financial situation, the usual £2,000 was not set aside to support the 5-year mission plan and only £400 of the usual £2,000 to support parish giving. A grant of £6119 was received from St James's Trust to support parish administration costs a decrease of 9.9% on 2020.

Savings were made where possible and £67,222 was spent from unrestricted funds to provide the Christian ministry from St James's Church, including the £49,500 contribution to the diocesan parish share which is largely used to provide stipends, training and housing for the clergy.

The net result for the year, on unrestricted funds, was an excess of payments over receipts of £3,303. Adding bank and deposit balances brought forward at the beginning of the year, the unrestricted balances carried forward on 31st December on unrestricted funds totalled £71,607.

Reserves policy. It is PCC policy to try to maintain a balance on unrestricted funds which equates to at least twelve months unrestricted payments. This is normally equivalent to approx. £73,500. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance held on unrestricted funds at year's end was 2.6% less than this target. It is the PCC's intention to build on this level of reserves.

In addition, the PCC has established two Fabric restricted funds.

The first is for St James's Church and as well as for unplanned major building requirements; it was being built up in preparation for the substantial anticipated costs for a complete renewal of the heating system, and the replacement of the church roof. After completing expenditure from this fund for the new heating system and full re-decoration, the fund held balances of £100,431 on 31st December. It is our policy currently to invest the balances for this fund primarily with the CCLA Church of England Deposit Fund.

The second is for St Barnabas Hall, for unplanned major building requirements or major maintenance requirements. This fund is currently set at £85,000. It is our policy to maintain the investments for this fund at £35,000 in each of the CCLA Global Equity and Property Fund Shares and £15,000 in M&G Charifund Shares.

Volunteers. We would like to thank all our volunteers who work so hard in difficult circumstances to maintain our church as far as possible as the lively and vibrant community it is. There is a huge amount of support and time given willingly in countless ways and our work and worship together is greatly enhanced by all that they do.

Structure, governance and management. The method of appointment of PCC members is set out in the Church Representation Rules of the Church of England. At St James's the membership of the PCC consists of our vicar, associate vicar, churchwardens, synod representatives and others elected by the members of the congregation who are on the electoral roll of the church. All those who attend our services (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. In compliance with diocesan guidelines and necessary legislation, the PCC appoints officers for Safeguarding, Health & Safety, and Data Protection.

The full PCC usually meets six times during the year and the Standing Committee of the PCC also meets in intervening periods. Given its responsibilities the PCC has established an ongoing Finance and Fabric Committee and other committees for particular matters as and when they arise. These committees are all responsible to the PCC and report back to it regularly regarding their activities and proposals. These are fully discussed by the PCC as necessary.

Administrative information. St James's Church is situated in the Hertford Road in Enfield Highway; the Ecclesiastical Parish of St James with St Barnabas comprises the localities of Enfield Highway and Brimsdown, plus portions of Enfield Wash and Ponders End, and largely within the Enfield Highway ward of the London Borough of Enfield. The church and parish are part of the Diocese of London within the Church of England. The correspondence address is St James's Vicarage, 144 Hertford Road, Enfield, Middlesex EN3 5AY. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a registered charity number 1132582.

PCC members who have served at any time from 1st January 2020 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend Ian Gallagher *(Chairman)*
- Associate Vicar: The Reverend Henderson George
- Churchwarden: Mrs Iris Barber
- Churchwarden: Mrs Linda Fenwick
- Headteacher of St James' Church of England Primary School: Miss Joanna Dimmock

Elected members:

- Mrs Abiola Akinkugbe *(also serving as deputy Church Safeguarding Officer)*
- Mr Bayode Akinkugbe, representative on Deanery Synod
- Mr Gary Caffell *(until May)*
- Mrs Denise Clarke *(until May)*
- Mrs Verna Drysdale
- Mrs Carol Harvey *(also serving as Stewardship Secretary)*
- Miss Marian Jacobs, representative on Deanery Synod
- Mrs Melloney Deacon-Powell (from May)
- Ms Shirley Robertson

- Ms Ogo Uduchukwu
- Mr Derek Woodward *(Treasurer and Vice Chairman)*

Approved by the PCC on 8 February 2021 and signed on their behalf
by the Reverend Ian Gallagher (*PCC Chairman*)

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	St James's Church Enfield Highway Parochial Church Council		
On accounts for the year ended	31st December 2021	**Charity no (if any)**	1132582
Set out on pages	1 to 6		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

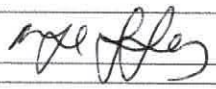
~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]~~. *Delete [ ] if not applicable.*

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

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

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

* *Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	12-4-22
Name:	Mrs Maureen Jeffery		
Relevant professional qualification(s) or body (if any):	Nil		

Address:	10 Dale View Crescent
	Chingford London
	E4 6PQ

Section B Disclosure

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

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

ST.JAMES PARISH CHURCH

ENFIELD HIGHWAY

STATEMENT OF FINANCIAL ACTIVITIES, BALANCE SHEET AS AT 31st DECEMBER 2021

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st DECEMBER 2021

These accounts were approved by the Trustees on 8th February 22 and signed on the Trustee's behalf by:-

..... Rev Ian Gallagher (Chairman)

..... Derek Woodward (Treasurer)

..... Maureen Jeffery Independent Examiner)

12-4-22 ..... Date

ST.JAMES CHURCH - ENFIELD HIGHWAY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st DECEMBER 2021

ST JAMES CHURCH

	Notes	Unrestricted Funds	Restricted Funds	2021	2020
Incoming Resources					
Incoming resources from donors	1a	£53,630.07	£672.65	**£54,302.72**	57055.24
Income from other activities	1b	£9,500.00	£12,551.22	**£22,051.22**	13940.85
Total Incoming Resources		**£63,130.07**	**£13,223.87**	**£76,353.94**	70996.09
Less: Resources Used					
Activities directly relating to the work of the Church	2a	£52,467.48	£129.32	**£52,596.80**	55251.25
Missionary Grants	2b	£0.00	£2,272.65	**£2,272.65**	5673.81
Church Management & Administration	2c	£14,754.50	£6,778.00	**£21,532.50**	19496.67
Total Resources Used		**£67,221.98**	**£9,179.97**	**£76,401.95**	80421.73
Net Incoming Resources St James		**-£4,091.91**	**£4,043.90**	**-£48.01**	-9425.64
Income from investment & deposits	1c	£788.91	£14,577.83	**£15,366.74**	15401.39

ST BARNABAS HALL

Total Incoming Resources - St Barnabas	1d	**£20,455.00**	**£0.00**	**£20,455.00**	13876.00
Less: Resources Used					
Total Resources Used - St Barnabas	2d	£5,446.16	£0.00	**£5,446.16**	6998.50
Net Incoming Resources St Barnabas		**£15,008.84**	**£0.00**	**£15,008.84**	6877.50
Income from investment & deposits	1e	£4,803.33	£0.00	£4,803.33	4743.34
NET INCOMING RESOURCES (St James & St Barnabas)		**£16,509.17**	**£18,621.73**	**£35,130.90**	**17596.59**

ST.JAMES CHURCH - ENFIELD HIGHWAY
BALANCE SHEET AS AT 31st DECEMBER 2021

	Notes	2021		2,020	
FIXED ASSETS					
St Barnabas Insurance Value	3	£315,851.00		*£309,970.00*	
			£315,851.00		*309970.00*
CURRENT ASSET	4/5				
St James Trust Fund & Investment Shares					
Cash in CBF Investment Fund-St James Trust Fund		£34,388.65		*£27,899.51*	
St James Trust Investment accounts		£225,000.00		*£225,000.00*	
		£259,388.65		**£252,899.51**	
St James Church*					
Cash at Bank and in Hand St James		£19,015.47		*£10,132.81*	
Cash in CBF Deposit Fund - St James		£68,260.51		*£68,882.46*	
St James investment accounts		£80,000.00		*£80,000.00*	
	*	**£167,275.98**		*£159,015.27*	
St James Church Fabric Fund					
Cash at Bank and in Hand St James Fabric Fund		**£49,672.60**		*£9,120.95*	
Cash in CBF Deposit Fund - St James Fabric		**£50,758.87**		*£40,741.64*	
		£100,431.47		*£49,862.59*	
St James Church CBF Fixed Investment Shares					
Medcalfe Bequest **Endowment Funds**		£55,705.40		*£55,705.40*	
2906 CBF Investment Fund shares					
Memorial Fund 312 CBF Investment Fund shares		£5,038.33		*£5,038.33*	
		£60,743.73		*£60,743.73*	
St Barnabas Hall					
Cash at Bank and in Hand St Barnabas		£3,827.49		*£27,814.26*	
Cash in CBF Deposit Fund - St Barnabas		£6,877.99		*£13,079.05*	
Barnabas Investment Account		£85,000.00		*£85,000.00*	
		£95,705.48		**£125,893.31**	
NET CURRENT ASSETS			**£683,545.31**		*648414.41*
NET ASSETS			**£999,396.31**		*958384.41*
FUNDS					
Restricted					
Capital B/fwd			£958,384.41		*927424.96*
St.James Net Incoming Resources			-£48.01		*-9425.64*
Interest - Investments and Deposits St James			£15,366.74		*15401.39*
Revaluation of CBF Investment shares			£0.00		*8777.86*
St.Barnabas - Net Incoming Resources			£15,008.84		*6877.50*
Interest - Investments and Deposits St Barnabas			£4,803.33		*4743.34*
Revaluation of St.Barnabas Hall			£5,881.00		*4585.00*
			£999,396.31		*958384.41*

* Breakdown of St James Church Restricted Funds

AV System	£4,669.41
Rear of Church Improvements	£8,959.30
Legacy Development Fund	£40,598.33
Choir Fund	£757.88
Refreshments	£2,786.76
Magazines	£0.00
Special Collections	£0.00
Mission Fund	£27,978.73
Vicarage Fund	£1,000.00
Wedding & Funerals Deposits and LDF Fees	£0.00
Weddings & Funerals Flowers, Verger & Music	£50.00
Memorial Fund (Including Brockhurst & Medcalfe Trusts)	£13,906.49
Total Restricted Funds	£100,706.90
St James Church Unrestricted Funds	£71,607.41
St James Church Total Funds	**£172,314.31**

ST.JAMES CHURCH - ENFIELD HIGHWAY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

	Unrestricted Funds	Restricted Funds	Total Funds	2020
1. INCOMING RESOURCES - ST JAMES CHURCH				
1(a) Incoming resources from donors				
Planned Giving - Stewardship	£37,095.52	£0.00	**£37,095.52**	39719.93
Income Tax Recoverable - Gift Aid	£10,966.36	£0.00	**£10,966.36**	11153.50
Loose Plate Collections and Contactless Donations	£3,413.19	£0.00	**£3,413.19**	3025.40
Donations	£2,155.00	£0.00	**£2,155.00**	850.00
Bequest	£0.00	£0.00	**£0.00**	0.00
Special Collections	£0.00	£672.65	**£672.65**	2306.41
	£53,630.07	**£672.65**	**£54,302.72**	**57055.24**
1(b) Income from other activities - St James				
Choir Fund	£0.00	£8.80	**£8.80**	0.00
Memorial Fund	£0.00	£0.00	**£0.00**	0.00
AV System	£0.00	£348.94	**£348.94**	288.74
Rear of Church Improvements	£0.00	£422.72	**£422.72**	414.50
Devlopment Fund	£0.00	£1,915.42	**£1,915.42**	1878.32
Tea & Coffee	£0.00	-£85.01	**-£85.01**	46.70
PCC Fees	£1,805.00	£0.00	**£1,805.00**	1003.00
LDF Fees Wedding/Funeral	£0.00	£2,392.00	**£2,392.00**	1175.00
Church hire	£7,695.00	£0.00	**£7,695.00**	5060.00
Fundraising for Mission	£0.00	£2,560.70	**£2,560.70**	2051.75
Fabric Fund	£0.00	£4,187.65	**£4,187.65**	1652.84
Fees for Wedding/Funerals *Flowers, Verger & Music*	£0.00	£800.00	**£800.00**	370.00
	£9,500.00	**£12,551.22**	**£22,051.22**	**13940.85**
1(c) Income from investments and deposits - St James				
Memorial Fund CBF Investment Fund interest	£0.00	£1,952.46	**£1,952.46**	1886.80
St James CBF interest	£66.94	£0.00	**£66.94**	320.34
St James CBF Global Equity Interest	£316.86	£0.00	**£316.86**	337.45
St James CBF Property Fund Interest	£405.11	£0.00	**£405.11**	445.95
St James Fabric Fund CBF Interest	£0.00	£17.23	**£17.23**	172.27
St James Trust CBF Interest	£0.00	£10.52	**£10.52**	95.06
St James Trust CBF Global Equity Interest	£0.00	£4,102.88	**£4,102.88**	3996.54
St James Trust CBF Property Fund Interest	£0.00	£3,859.21	**£3,859.21**	3949.95
St James Trust- M & G interest	£0.00	£4,635.53	**£4,635.53**	4197.03
	£788.91	£14,577.83	**£15,366.74**	15401.39
Total Incoming Resources - St James	**£63,918.98**	**£27,801.70**	**£91,720.68**	**86397.48**
1. INCOMING RESOURCES - ST BARNABAS				
1(d) Saint Barnabas				
Regular/occasional Hirers	£20,455.00	£0.00	**£20,455.00**	13876.00
	£20,455.00	**£0.00**	**£20,455.00**	**13876.00**
1(e) Income from investments and deposits - Barnabas				
Barnabas CBF Interest	£5.75	£0.00	**£5.75**	45.23
Barnabas CBF Global Equity Interest	£1,893.82	£0.00	**£1,893.82**	1844.71
Barnabas CBF Property Fund Interest	£1,899.37	£0.00	**£1,899.37**	1944.02
Barnabas - M & G interest	£1,004.39	£0.00	**£1,004.39**	909.38
	£4,803.33	**£0.00**	**£4,803.33**	**4743.34**
Total Incoming Resources - St Barnabas	**£25,258.33**	**£0.00**	**£25,258.33**	**18619.34**
TOTAL INCOMING RESOURCES	**£89,177.31**	**£27,801.70**	**£116,979.01**	**105016.82**

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2021

	Unrestricted Funds	Restricted Funds	*Total Funds*	*2020*
2. RESOURCES USED - ST JAMES				
2(a) Activities directly relating to the work of the Church				
Ministry - Diocesan Quota	-£49,500.00		**-£49,500.00**	*49500.00*
Clergy Expenses	£0.00		**£0.00**	*1499.17*
Accommodation Costs	-£517.28		**-£517.28**	*449.85*
Church Repairs, Maintenance and Equipment	-£649.12		**-£649.12**	*1643.60*
Memorial Fund		-£129.32	**-£129.32**	*125.10*
AV System		£0.00	**£0.00**	*0.00*
Music Expenses (Organ, Choir, Music, Etc)	-£625.52		**-£625.52**	*677.18*
Church expenses	-£1,058.77		**-£1,058.77**	*1019.55*
Stewardship	-£116.79		**-£116.79**	*143.41*
Refreshments	£0.00		**£0.00**	*193.39*
Sunday School	£0.00		**£0.00**	*0.00*
	-£52,467.48	**-£129.32**	**-£52,596.80**	*55251.25*
2(b) Missionary Grants				
Mission Support	£0.00	-£1,072.65	**-£1,072.65**	*5285.41*
Home Mission/vouchers	£0.00	-£1,200.00	**-£1,200.00**	*388.40*
	£0.00	**-£2,272.65**	**-£2,272.65**	*5673.81*
2(c) Church Management and Administration				
Heating	-£2,113.08	£0.00	**-£2,113.08**	*1280.10*
Electric	-£998.25	£0.00	**-£998.25**	*848.72*
Water Rates	-£93.80	£0.00	**-£93.80**	*143.35*
Telephone, Internet, Website	-£1,322.95	£0.00	**-£1,322.95**	*1430.46*
Insurance	-£4,325.40	£0.00	**-£4,325.40**	*4349.27*
Parish Administration	-£5,742.84	£0.00	**-£5,742.84**	*5688.36*
Printing, Postage and Stationery	-£158.18	£0.00	**-£158.18**	*80.11*
Fabric Fund	£0.00	-£3,636.00	**-£3,636.00**	*4131.30*
Weddings - flowers	£0.00	-£100.00	**-£100.00**	*0.00*
Weddings - Verger & Bell	£0.00	-£370.00	**-£370.00**	*170.00*
Weddings - music	£0.00	-£280.00	**-£280.00**	*200.00*
LDF Fees	£0.00	-£2,392.00	**-£2,392.00**	*1175.00*
	-£14,754.50	**-£6,778.00**	**-£21,532.50**	*19496.67*
Total Resources Used - St James	**-£67,221.98**	**-£9,179.97**	**-£76,401.95**	***80421.73***
2. Resources Used - St Barnabas				
2(d) Barnabas Upkeep & Running Expenses				
Water Rates	-£215.69	£0.00	**-£215.69**	*1778.66*
Electric	-£775.22	£0.00	**-£775.22**	*576.03*
Gas and Gas Boiler Contract	-£723.00	£0.00	**-£723.00**	*855.40*
Management and Cleaning	-£2,600.00	£0.00	**-£2,600.00**	*1870.00*
Insurance	-£945.27	£0.00	**-£945.27**	*932.38*
Cleaning Materials	-£34.97	£0.00	**-£34.97**	*228.53*
Equipment & Repairs & Maintenance	-£152.01	£0.00	**-£152.01**	*757.50*
Major Building Repairs & Maintenance	£0.00	£0.00	**£0.00**	*0.00*
	-£5,446.16	**£0.00**	**-£5,446.16**	*6998.50*
TOTAL RESOURCES USED	**-£72,668.14**	**-£9,179.97**	**-£81,848.11**	***87420.23***

ST.JAMES CHURCH - ENFIELD HIGHWAY
FOR THE YEAR ENDED 31st DECEMBER 2021

	Unrestricted Funds	Restricted Funds	Total Funds	2020
3. FIXED ASSETS				
The Freehold of St Barnabas Hall is insured for:		£315,851.00	***£315,851.00***	309,970.00
4. INVESTMENT				
Investments with Central Board of Finance for St James Church				
Medcalfe Bequest **Endowment Funds** 2906 CBF Investment Fund shares		£55,705.40	**£55,705.40**	55,705.40
Memorial Fund 312 CBF Investment Fund shares		£5,038.33	**£5,038.33**	5,038.33
		£60,743.73	**£60,743.73**	60,743.73
5. ANALYSIS OF NET ASSETS BY FUND				
St James Church				
Cash at Bank St James Church	£17,915.09		**£17,915.09**	9,595.25
Cash in Hand St James Church	£1,100.38		**£1,100.38**	537.56
Cash in CBF Deposit Fund - St James Church	£22,591.94	£45,668.57	**£68,260.51**	68,882.46
CBF Global Equity St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 19515.37 valued £2.209 each as at 31.12.19 (£43,109)				
CBF Property Fund St James	£15,000.00	£25,000.00	**£40,000.00**	40,000.00
No. of shares 28661.10 valued £1.3775 each as at 31.12.19 (£39,481)				
	£71,607.41	£95,668.57	**£167,275.98**	159,015.27
St James Church Fabric Fund				
Cash at Bank St James Fabric Fund		£49,508.79	**£49,508.79**	9,118.64
Cash in Hand St James Fabric Fund		£163.81	**£163.81**	2.31
Cash in CBF Deposit Fund - St James Fabric Fund		£50,758.87	**£50,758.87**	40,741.64
		£100,431.47	**£100,431.47**	49,862.59
St James Trust				
Cash in CBF Deposit Fund - St James Trust		£34,388.65	**£34,388.65**	27,899.51
CBF Property Fund St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 60,489.26 valued £1.3775 each as at 31.12.19 (£83,324)				
CBF Global Equity St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 55973.96 valued £2.209 each as at 31.12.19 (£123,646)				
M & G Equities Investment Fund for Charities (Charifund) - St James Trust		£75,000.00	**£75,000.00**	75,000.00
No. of shares 6264.227 valued £16.6069 each as at 31.12.19 (£104,029)				
		£259,388.65	**£259,388.65**	252,899.51
St Barnabas				
Cash at Bank St Barnabas	£3,672.95		**£3,672.95**	27,636.75
Cash in Hand St Barnabas	£154.54		**£154.54**	177.51
Cash in CBF Deposit Fund - St Barnabas	£6,877.99		**£6,877.99**	13,079.05
CBF Global Equity - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 25,836.37 valued £2.209 each as at 31.12.19 (£57,073)				
CBF Property Fund - Barnabas Fabric Fund		£35,000.00	**£35,000.00**	35,000.00
No. of shares 29,770.71 valued £1.3775 each as at 31.12.19 (£41,009)				
M & G Equities Investment Fund for Charities (Charifund) - Barnabas Fabric Fund		£15,000.00	**£15,000.00**	15,000.00
No. of shares 1357.282 valued £16.6069 each as at 31.12.19 (£22,540)				
	£10,705.48	*£85,000.00*	***£95,705.48***	*125,893.31*
	£82,312.89	**£917,083.42**	**£999,396.31**	958,384.41