

# THE PAROCHIAL CHURCH COUNCIL OF ST GEORGES CHURCH FREEZYWATER

England & Wales · Charity number 1143794

## Details

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Status	Registered
Legal form	Previously excepted
Registered	2011-09-13
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	St. Georges Parish Hall 710 Hertford Road Enfield Middlesex EN3 6NR
Phone	01992760279
Email	<a href="mailto:stgeorge.enfield@gmail.com">stgeorge.enfield@gmail.com</a>
Website	<a href="http://www.freezywater.org">www.freezywater.org</a>

## Activities

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**Objects:** PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

**Activities:** To promote the Christian religion and to help support people in the community. The Charity also runs a community hall that is available for all to use. We have outreach into the community providing facilities for parent an toddler, mothers union and uniformed organisations such as scouts and guides.

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** General Charitable Purposes
- **Who:** People With Disabilities

## Geography

- Enfield

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£121,318	£126,493	-	-
2024-12-31	£123,045	£132,458	-	-
2023-12-31	£112,440	£140,319	-	-
2022-12-31	£109,821	£125,916	-	-
2021-12-31	£122,707	£130,434	-	-
2020-12-31	£92,707	£130,434	-	-

## Trustees

Name	Role	Appointed
Rev TAEMIN OH	Chair	2014-09-01
Ajoke Alaoye		2020-11-25
CAROLINE SHAW		2018-04-29
CHRISTINE NNADI		2018-04-29
Chika Uchenna Akinseye		2022-05-02
DAVID JENNER		2019-04-28
Francis Ekeh		2023-04-30
IRENE SELEMA		2019-04-28
Jacqueline Elizabeth Stewart		2020-10-25
Thomas Moody Michael		2022-05-02

**THE PAROCHIAL CHURCH COUNCIL OF ST GEORGES CHURCH FREEZYWATER**

England & Wales - Charity number 1143794

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# Accounts

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**The Parochial Church Council of St George's Church, Enfield**  
**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2025**  
**Charity registration number: 1143794**

**Objectives and Activities**

The Parochial Church Council of St George, Enfield (the PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St George, Enfield. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament. Also, through non-sacramental activities of hospitality and fellowship we aim to reach non-churched members of the community.

**Public Benefit**

The trustees of the PCC are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of St George, Enfield it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

**Safeguarding**

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

## **Reporting Serious Incidents**

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

## **Fundraising**

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

## **Volunteers**

The members of the PCC would like to thank all the volunteers who work so hard to make our Church a lively and vibrant community.

## **Structure, Governance and Management**

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission, number 1143794. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2<sup>nd</sup> January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters.

## **Reference and Administrative details**

The Church is situated in Enfield and is part of the Episcopal Area of Edmonton, in the Diocese of London. The correspondence address is St Georges Church, 706 Hertford Road, Enfield EN3 6NR. Registered charity number 1143794.

PCC members who have served from 1<sup>st</sup> January 2025 until the date this report was approved were:

**Ex Officio Members**

<b>The Incumbent</b>	The Reverend Taemin Oh (Chairman)
<b>Churchwardens</b>	Ajoke Alaoye (Safeguarding Officer) Jane Jenner (Safeguarding Officer)
<b>Deanery Synod Reps</b>	Ajoke Alaoye Chika Akinseye (Treasurer)

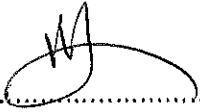
<b><u>Elected Members</u></b>	Francis Ekeh Jacqueline Stewart (Children's Champion) Caroline Shaw (PCC Secretary) Christine Nnadi Francis Akinwunmi Teresa Franklin Irene Kulubya Irene Lukanga Marcia Mullings
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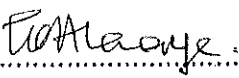
Parish Administrator & Electoral Roll Officer	Roni Battley (Co-opted Member)
Stewardship Officer	Michael Lewis (Co-opted Member)

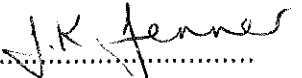
**Names and addresses of advisers**

<b>Bank</b>	<b>HSBC Bank</b>
<b>Independent Examiner</b>	<b>Data Developments (UK) Ltd</b> (Mrs Sue Schulz)

Approved by the PCC on 14 April 2026 and signed on its behalf by:

  
.....  
Reverend T Oh (Chairman)

  
.....  
(Churchwarden)

  
.....  
(Churchwarden)

## Independent Examiner's report

Accounts for the year ended 31<sup>st</sup> December 2025

### Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the Charities Act to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

### Basis of the Independent Examiner's statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### Independent examiner's statement

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

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

Date: 25<sup>th</sup> March 2025

Signed:



Sue Schulz

## Statement of Financial Activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>						
Incoming resources from generated funds	---	---	---	---	---	---
Voluntary income	61,356	---	---	---	61,356	66,710
Activities for generating funds	52,371	1,603	---	---	53,974	52,952
Investment income	1,819	---	---	---	1,819	1,935
Income from charitable activities	2,920	---	---	---	2,920	1,446
Other incoming resources	1,248	---	---	---	1,248	---
<b>Total income</b>	<b>119,715</b>	<b>1,603</b>	<b>---</b>	<b>---</b>	<b>121,318</b>	<b>123,044</b>
<b>Resources used</b>						
Cost of generating funds	---	48	---	---	48	68
Cost of generating voluntary income	4,378	---	---	---	4,378	4,560
Charitable activities	121,049	---	128	---	121,177	120,769
Governance costs	738	---	---	---	738	672
Other resources used	151	---	---	---	151	1,851
<b>Total expenditure</b>	<b>126,317</b>	<b>48</b>	<b>128</b>	<b>---</b>	<b>126,493</b>	<b>127,920</b>
Gains / losses on investment assets	---	---	---	---	---	---
Net income / (expenditure) resources before transfer	(6,602)	1,555	(128)	---	(5,175)	(4,876)
<b>Transfers</b>						
Gross transfers between funds - in	---	---	---	---	---	35
Gross transfers between funds - out	---	---	---	---	---	(35)
Other recognised gains / losses	---	---	---	---	---	---
Gains on revaluation, fixed assets, charity's own use	---	---	---	---	---	---
<b>Net movement in funds</b>	<b>(6,602)</b>	<b>1,555</b>	<b>(128)</b>	<b>---</b>	<b>(5,175)</b>	<b>(4,876)</b>
<b>Total funds brought forward</b>	<b>161,194</b>	<b>14,641</b>	<b>726,569</b>	<b>2,641</b>	<b>905,047</b>	<b>909,923</b>
<b>Total funds carried forward</b>	<b>154,592</b>	<b>16,196</b>	<b>726,441</b>	<b>2,641</b>	<b>899,872</b>	<b>905,047</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
General fund	154,592	---	---	---	154,592	161,194
<b>Designated</b>						
100 CLUB	---	4,894	---	---	4,894	3,339
BELL FUND IN BANK ACCOUNT	---	---	---	---	---	---
Choir Fund	---	---	---	---	---	---
Church Restoration Fund	---	---	---	---	---	---
FLOWER FUND	---	---	---	---	---	---
Garden Of Remembrance	---	2,188	---	---	2,188	2,188
Hall Repairs fund	---	---	---	---	---	---
Organ	---	8,947	---	---	8,947	8,947
PALM SUNDAY DONKEY	---	---	---	---	---	---
PRICKET STAND	---	---	---	---	---	---
SEQUESTRATION	---	---	---	---	---	---
SOUND SYSTEM	---	167	---	---	167	167
VICARS DISCRETIONARY FUND	---	---	---	---	---	---
<b>Restricted</b>						
Ashprington	---	---	---	---	---	---
BIRTHDAY 2019 LIGHTING	---	---	9,745	---	9,745	9,745
Bell Restoration Fund	---	---	---	---	---	---
CHAIR FUND	---	---	812	---	812	812
CHILDRENS MINISTRY	---	---	---	---	---	---
COMPASSION	---	---	---	---	---	---
Church Restoration Fund	---	---	15,345	---	15,345	15,345
GUIDES WINDOW	---	---	---	---	---	---
Garden Of Remembrance	---	---	1,804	---	1,804	1,932
Hall Capital Fund	---	---	692,618	---	692,618	692,618
PARENT AND TODDLER	---	---	---	---	---	---
UKRAINE	---	---	70	---	70	70
VESTRY WORK	---	---	---	---	---	---
Youth Work Fund	---	---	6,045	---	6,045	6,045
<b>Endowment</b>						
Vin Phinn Bequest	---	---	---	2,641	2,641	2,641

# Balance sheet

	Total funds	Prior year funds
<b>Fixed assets</b>		
Tangible assets	822,543	822,543
	<u>822,543</u>	<u>822,543</u>
<b>Current assets</b>		
Debtors	(532)	(532)
Investments	33,924	33,924
Cash at bank and in hand	47,599	59,012
	<u>80,991</u>	<u>92,404</u>
<b>Net current assets less current liabilities</b>	<u>80,991</u>	<u>92,404</u>
<b>Total assets less current liabilities</b>	<u>903,535</u>	<u>914,948</u>
<b>Liabilities</b>		
Creditors: Amounts falling due after more than one year	3,662	9,900
	<u>3,662</u>	<u>9,900</u>
<b>Total net assets less liabilities</b>	<u>899,872</u>	<u>905,047</u>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	154,592	161,194
<b>Designated</b>		
BELL FUND IN BANK ACCOUNT	—	—
Church Restoration Fund	—	—
SEQUESTRATION	—	—
SOUND SYSTEM	167	167
VICARS DISCRETIONARY FUND	—	—
100 CLUB	4,894	3,339
Choir Fund	—	—
PALM SUNDAY DONKEY	—	—
FLOWER FUND	—	—
Garden Of Remembrance	2,188	2,188
Halt Repairs fund	—	—
Organ	8,947	8,947
PRICKET STAND	—	—
<b>Restricted</b>		
Ashprington	—	—
Church Restoration Fund	15,345	15,345
UKRAINE	—	—
VESTRY WORK	70	70
GUIDES WINDOW	—	—
Youth Work Fund	6,045	6,045
Bell Restoration Fund	—	—
CHAIR FUND	—	—
CHILDRENS MINISTRY	812	812
COMPASSION	—	—
Garden Of Remembrance	1,804	1,932
Halt Capital Fund	692,618	692,618
BIRTHDAY 2019 LIGHTING	9,745	9,745
PARENT AND TODDLER	—	—
<b>Endowment</b>		
Vin Phinn Bequest	2,641	2,641
<b>Funds of the church</b>	<u>899,872</u>	<u>905,047</u>

# Statement of assets and liabilities

	This year	Last year
<b>Tangible assets</b>		
<b>Hall - Cost</b>		
Hall Capital Fund (Restricted) -	715,461	715,461
General fund (Unrestricted) -	391,390	391,390
	<u>1,106,851</u>	<u>1,106,851</u>
<b>hall depreciation b/f</b>		
General fund (Unrestricted) -	(261,637)	(261,637)
	<u>(261,637)</u>	<u>(261,637)</u>
<b>hall depreciation for year</b>		
Hall Capital Fund (Restricted) -	(22,843)	(22,843)
	<u>(22,843)</u>	<u>(22,843)</u>
<b>FIXTURES AND FITTING FOR HALL</b>		
General fund (Unrestricted) -	172	172
	<u>172</u>	<u>172</u>
<b>Total for Tangible assets</b>	<u>822,543</u>	<u>822,543</u>
<b>Cash at bank and in hand</b>		
<b>Bank current account</b>		
100 CLUB (Designated) -	5,329	3,726
BELL FUND IN BANK ACCOUNT (Designated) -	(1,228)	(1,228)
BIRTHDAY 2019 LIGHTING (Restricted) -	9,745	9,745
Bell Restoration Fund (Restricted) -	0	0
CHAIR FUND (Restricted) -	12	12
CHILDRENS MINISTRY (Restricted) -	812	812
Church Restoration Fund (Restricted) -	17	17
Garden Of Remembrance (Restricted) -	(18,288)	(18,160)
PARENT AND TODDLER (Restricted) -	16	16
SOUND SYSTEM (Designated) -	167	167
VESTRY WORK (Restricted) -	70	70
Youth Work Fund (Restricted) -	6,045	6,045
General fund (Unrestricted) -	(632)	12,348
Agency collection (Restricted) -	3,000	—
	<u>5,066</u>	<u>13,572</u>
<b>Bank deposit account</b>		
General fund (Unrestricted) -	6,410	6,311
Agency collection (Restricted) -	(3,000)	—
	<u>3,410</u>	<u>6,311</u>
<b>Church Restored 623356004D</b>		
Church Restoration Fund (Restricted) -	15,328	15,328
General fund (Unrestricted) -	17	17
	<u>15,345</u>	<u>15,345</u>
<b>General Fund 623356006D</b>		
General fund (Unrestricted) -	23,725	23,725
	<u>23,725</u>	<u>23,725</u>
<b>Bell Fund 623356007D</b>		
BELL FUND IN BANK ACCOUNT (Designated) -	1,228	1,228
Bell Restoration Fund (Restricted) -	0	0
General fund (Unrestricted) -	(1,228)	(1,228)
	<u>—</u>	<u>—</u>
<b>PETTY CASH</b>		
100 CLUB (Designated) -	(435)	(387)
CHAIR FUND (Restricted) -	(12)	(12)
Garden Of Remembrance (Restricted) -	(54)	(54)
PARENT AND TODDLER (Restricted) -	(16)	(16)
General fund (Unrestricted) -	570	528
	<u>52</u>	<u>58</u>
<b>Total for Cash at bank and in hand</b>	<u>47,599</u>	<u>59,012</u>

Debtors

Debtors

General fund (Unrestricted) -

(532)

(532)

(532)

(532)

Total for Debtors

(532)

(532)

Investments

Vi Phinn Bequest

Vin Phinn Bequest (Endowment) -

2,641

2,641

2,641

2,641

Garden of Remembrance

Garden Of Remembrance (Designated) -

2,188

2,188

Garden Of Remembrance (Restricted) -

20,147

20,147

22,335

22,335

Organ Fund

Organ (Designated) -

8,947

8,947

8,947

8,947

Total for Investments

33,924

33,924

Creditors: Amounts falling due after more than one year

Long term loans

General fund (Unrestricted) -

(3,662)

(9,900)

Total for Creditors: Amounts falling due after more than one year

(3,662)

(9,900)

Grand total

899,872

905,047

(Blank)

Fund movement by type

		Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
ASH - Ashprington							
Restricted		--	--	--	--	--	--
	Sub-total for ASH	--	--	--	--	--	--
BFUND - BELL FUND IN BANKAC							
Designated		--	--	--	--	--	--
	Sub-total for BFUND	--	--	--	--	--	--
Bell - Bell Restoration Fun							
Restricted		--	--	--	--	--	--
	Sub-total for Bell	--	--	--	--	--	--
CHAIR - CHAIR FUND							
Restricted		--	--	--	--	--	--
	Sub-total for CHAIR	--	--	--	--	--	--
CHILDREN - CHILDRENS MINISTRY							
Restricted		812	--	--	--	--	812
	Sub-total for CHILDREN	812	--	--	--	--	812
CLUB - 100 CLUB							
Designated		3,339	1,603	48	--	--	4,894
	Sub-total for CLUB	3,339	1,603	48	--	--	4,894
COM - COMPASSION							
Restricted		--	--	--	--	--	--
	Sub-total for COM	--	--	--	--	--	--
Choir - Choir Fund							
Designated		--	--	--	--	--	--
	Sub-total for Choir	--	--	--	--	--	--
DONKEY - PALM SUNDAY DONKEY							
Designated		--	--	--	--	--	--
	Sub-total for DONKEY	--	--	--	--	--	--
FLOW - FLOWER FUND							
Designated		--	--	--	--	--	--
	Sub-total for FLOW	--	--	--	--	--	--
Garden - Garden Of Remembrance							
Designated		2,188	--	--	--	--	2,188
Restricted		1,932	--	128	--	--	1,804
	Sub-total for Garden	4,120	--	128	--	--	3,992
HCF - Hall Capital Fund							
Restricted		692,618	--	--	--	--	692,618
	Sub-total for HCF	692,618	--	--	--	--	692,618
Hall - Hall Repairs fund							
Designated		--	--	--	--	--	--
	Sub-total for Hall	--	--	--	--	--	--
LIGHT - BIRTHDAY 2019 LIGHT							
Restricted		9,745	--	--	--	--	9,745
	Sub-total for LIGHT	9,745	--	--	--	--	9,745
Organ - Organ							
Designated		8,947	--	--	--	--	8,947
	Sub-total for Organ	8,947	--	--	--	--	8,947
PAR - PARENT AND TODDLER							
Restricted		--	--	--	--	--	--
	Sub-total for PAR	--	--	--	--	--	--

<b>PRICKET - PRICKET STAND</b>							
Designated							
Sub-total for PRICKET							
<b>RES - Church Restoration F</b>							
Designated							
Restricted	15,345						15,345
Sub-total for RES	15,345						15,345
<b>SEQ - SEQUESTRATION</b>							
Designated							
Sub-total for SEQ							
<b>SOUND - SOUND SYSTEM</b>							
Designated	167						167
Sub-total for SOUND	167						167
<b>UKRAINE - UKRAINE</b>							
Restricted							
Sub-total for UKRAINE							
<b>VES - VESTRY WORK</b>							
Restricted	70						70
Sub-total for VES	70						70
<b>VIC - VICARS DISCRETIONARY</b>							
Designated							
Sub-total for VIC							
<b>VIN - Vin Phinn Bequest</b>							
Endowment	2,641						2,641
Sub-total for VIN	2,641						2,641
<b>WINDOW - GUIDES WINDOW</b>							
Restricted							
Sub-total for WINDOW							
<b>Youth - Youth Work Fund</b>							
Restricted	6,045						6,045
Sub-total for Youth	6,045						6,045
<b>General - General fund</b>							
Unrestricted	161,194	119,715	126,317				154,592
Sub-total for General	161,194	119,715	126,317				154,592
Grand total	905,047	121,318	126,493				899,872

## Analysis of income and expenditure

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
<b>INCOME AND ENDOWMENTS</b>						
<b>Incoming resources from generated funds</b>						
1410 - SOUND SYSTEM	—	—	—	—	—	—
1420 - PERMANENT TRANSFERS FROM HALL	—	—	—	—	—	—
1450 - PARENT AND TODDLER	—	—	—	—	—	—
1470 - BIRTHDAY MONEY 2022	—	—	—	—	—	—
Total	—	—	—	—	—	—
<b>Incoming resources from generated funds - Voluntary income</b>						
0101 - Gift Aid - Bank	3,570	—	—	—	3,570	4,375
0110 - Gift Aid - Envelopes	13,984	—	—	—	13,984	13,597
0201 - Other planned giving	12,518	—	—	—	12,518	13,704
0301 - Loose plate collections	5,496	—	—	—	5,496	5,110
0401 - Regular gift days	—	—	—	—	—	—
0410 - Giving through church boxes	546	—	—	—	546	559
0501 - One-off Gift Aid gifts	—	—	—	—	—	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0550 - Donations appeals etc	10,991	—	—	—	10,991	17,873
0601 - Tax recoverable on Gift Aid	13,240	—	—	—	13,240	10,246
0701 - Legacies	—	—	—	—	—	—
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	—	—	—	—	—	—
0901 - Other funds generated	1,008	—	—	—	1,008	1,241
Total	61,356	—	—	—	61,356	66,710
<b>Incoming resources from generated funds - Activities for generating funds</b>						
0910 - Rummage sales etc	—	—	—	—	—	1,330
1220 - Bookstall sales - fund raising	—	—	—	—	—	15
1240 - Church hall - fund raising	51,439	—	—	—	51,439	46,774
1250 - Magazine income - advertising	65	—	—	—	65	95
1260 - Parish magazine sales	154	—	—	—	154	231
1340 - CHURCH HIRE	705	—	—	—	705	2,927
1350 - SECURITY DEPOSITS	—	—	—	—	—	—
1360 - UNALLOCATED INCOME	—	—	—	—	—	54
1370 - Tree of light & christingle	8	—	—	—	8	25
1380 - BELL FUND	—	—	—	—	—	—
1390 - BIRTHDAY MONEY 2015	—	—	—	—	—	—
1440 - CHRISTMAS FESTIVAL 2016	—	—	—	—	—	—
1460 - 100 CLUB SUBS	—	1,603	—	—	1,603	1,499
Total	52,371	1,603	—	—	53,974	52,952
<b>Incoming resources from generated funds - Investment income</b>						
1001 - Dividends	—	—	—	—	—	—
1020 - Bank interest	1,819	—	—	—	1,819	1,935
1030 - Rent from lands or buildings	—	—	—	—	—	—
Total	1,819	—	—	—	1,819	1,935

### Incoming resources from charitable activities

1101 - Fees for weddings and funerals	2,920	—	—	—	2,920	1,446
1210 - Bookstall sales to promote objectives	—	—	—	—	—	—
1230 - Church hall lettings - objectives	—	—	—	—	—	—
Total	2,920	—	—	—	2,920	1,446

### Other incoming resources

1310 - Insurance claims	1,248	—	—	—	1,248	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
Total	1,248	—	—	—	1,248	—
<b>INCOME TOTAL</b>	<b>119,715</b>	<b>1,603</b>	<b>—</b>	<b>—</b>	<b>121,318</b>	<b>123,044</b>

## EXPENDITURE

### Cost of generating funds

3070 - 100 CLUB PRIZES/EXPENSES	—	48	—	—	48	68
Total	—	48	—	—	48	68

### Cost of generating funds - Cost of generating voluntary income

1701 - Fees paid to fund raisers	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1720 - Costs of stewardship campaign	240	—	—	—	240	231
1730 - Costs of fetes & other events	4,138	—	—	—	4,138	3,328
1740 - Investment management costs	—	—	—	—	—	—
3020 - BIRTHDAY MONEY 2016	—	—	—	—	—	—
3030 - PETTY CASH FOR CHURCH	—	—	—	—	—	—
3050 - FEES PAID TO DIOCESE	—	—	—	—	—	1,001
Total	4,378	—	—	—	4,378	4,560

### Charitable activities

1801 - Giving to missionary societies	—	—	—	—	—	—
1830 - Giving - relief and development agencies	30	—	—	—	30	366
1850 - Home mission	19	—	—	—	19	—
1870 - Secular charities	—	—	—	—	—	—
1901 - Stipends quota	13,200	—	—	—	13,200	12,000
1910 - Ministry parish share etc	—	—	—	—	—	—
2001 - Assistant staff costs	—	—	—	—	—	—
2050 - Salary of parish administrator	1,535	—	—	—	1,535	1,603
2101 - Working expenses of incumbent	5,734	—	—	—	5,734	5,851
2120 - Council tax	—	—	—	—	—	—
2130 - Parsonage house expenses	252	—	—	—	252	521
2140 - Water rates - vicarage	712	—	—	—	712	295
2145 - Parsonage - water	—	—	—	—	—	—
2150 - Vicar's telephone	958	—	—	—	958	450
2170 - Education	—	—	—	—	—	—
2201 - Parish training and mission	—	—	—	—	—	—
2301 - Church running - insurance	4,987	—	—	—	4,987	4,493
2310 - Church office - telephone	180	—	—	—	180	511
2320 - Organ / piano tuning	184	—	—	—	184	184

2321 - Music	—	—	—	—	—	—
2330 - Church maintenance	2,768	—	—	—	2,768	5,513
2331 - Cleaning	—	—	—	—	—	57
2340 - Upkeep of services	5,518	—	128	—	5,646	3,669
2350 - Upkeep of churchyard	—	—	—	—	—	639
2360 - Administration	3,934	—	—	—	3,934	2,160
2370 - Visiting speakers / locums	—	—	—	—	—	20
2401 - Church running - electric	1,508	—	—	—	1,508	641
2410 - Church running - gas	2,329	—	—	—	2,329	1,736
2420 - Church running - water	—	—	—	—	—	—
2430 - Church running - oil	—	—	—	—	—	—
2440 - Church running - heating and lighting	—	—	—	—	—	—
2501 - Magazine expenses	—	—	—	—	—	—
2510 - Bookstall costs	—	—	—	—	—	—
2520 - Hall running - oil	—	—	—	—	—	—
2530 - Hall running - electricity	12,403	—	—	—	12,403	9,496
2540 - Hall running - gas	10,295	—	—	—	10,295	8,281
2550 - Hall running - insurance	2,843	—	—	—	2,843	3,381
2560 - Hall running - maintenance	13,532	—	—	—	13,532	17,180
2570 - Hall running - telephone	875	—	—	—	875	294
2940 - Hall Staff and Parish administrator sala	30,923	—	—	—	30,923	30,065
2950 - FINANCIAL SERVICES	—	—	—	—	—	4,729
2960 - OFFICE COSTS	6,222	—	—	—	6,222	6,624
2970 - REFUND OF HALL SECURITY DEPOSIT	—	—	—	—	—	—
2990 - FLOWERS	—	—	—	—	—	—
3000 - SECURITY DEPOSITS RETURN	—	—	—	—	—	—
3010 - SOUND SYSTEM	—	—	—	—	—	—
3040 - CLERGY DISCRETIONARY EXPENSES	100	—	—	—	100	—
<b>Total</b>	<b>121,049</b>	<b>—</b>	<b>128</b>	<b>—</b>	<b>121,177</b>	<b>120,769</b>
<b>Governance costs</b>						
2601 - Governance costs examination/audit fee	738	—	—	—	738	672
<b>Total</b>	<b>738</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>738</b>	<b>672</b>
<b>Other resources used</b>						
2980 - LOAN INTEREST TO DIOCESE FOR HALL	—	—	—	—	—	—
3060 - HSBC BOUNCE BACK LOAN	151	—	—	—	151	1,851
<b>Total</b>	<b>151</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>151</b>	<b>1,851</b>
<b>EXPENDITURE TOTAL</b>	<b>126,317</b>	<b>48</b>	<b>128</b>	<b>—</b>	<b>126,493</b>	<b>127,920</b>
<b>GRAND TOTAL</b>	<b>(6,602)</b>	<b>1,555</b>	<b>(128)</b>	<b>—</b>	<b>(5,175)</b>	<b>(4,876)</b>

**THE PAROCHIAL CHURCH COUNCIL OF ST GEORGES CHURCH FREEZYWATER**

England & Wales - Charity number 1143794

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# Accounts

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**The Parochial Church Council of St George's Church  
Enfield**

Registered Charity 1143794

Independent Examiner's Report and Financial Statements  
for the year ended 31 December 2024

# Independent Examiner's Report to the Trustees of St George's Enfield Parochial Church Council

I report on the accounts for the year ended 31 December 2024 which are set out on pages 3 to 8.

## Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts under section 145 of the Charities Act
- to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act,
- and to state whether particular matters have come to my attention.

## Basis of the Independent Examiner's statement

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in

the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for an audit, and consequently no opinion .

is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

## Respective responsibilities of the Trustees and the examiner

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

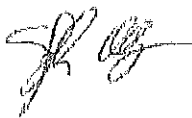
## Independent examiner's statement

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

- Accounting records were not kept in accordance with section 130 of the Charities Act,
- or the accounts do not accord with the accounting records

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

Signed:



Date 3<sup>rd</sup> April 2025

Stephen Hendy. Data Developments (UK) Ltd, Fryer Street, Wolverhampton WV1 1HT

**St Georges Church Enfield**  
**Receipts and Payments Account for the year ended 31 December 2024**

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Incoming resources</b>						
Incoming resources from generated funds						
Voluntary income	66,710	—	—	—	66,710	50,230
Activities for generating funds	51,454	1,499	—	—	52,953	57,461
Investment income	1,936	—	—	—	1,936	3,005
Incoming resources from charitable activities	1,446	—	—	—	1,446	1,742
<b>Total incoming resources</b>	<b>121,546</b>	<b>1,499</b>	<b>—</b>	<b>—</b>	<b>123,045</b>	<b>112,440</b>
<b>Resources used</b>						
Cost of generating funds	—	68	—	—	68	—
Cost of generating voluntary income	4,350	210	—	—	4,560	2,718
Charitable activities	119,361	—	640	—	120,001	129,832
Governance costs	1,440	—	—	—	1,440	1,380
Other resources used	6,389	—	—	—	6,389	6,389
<b>Total resources used</b>	<b>131,540</b>	<b>278</b>	<b>640</b>	<b>—</b>	<b>132,458</b>	<b>140,319</b>
<b>Excess of receipts over payments before transfer</b>	<b>(9,994)</b>	<b>1,221</b>	<b>(640)</b>	<b>—</b>	<b>(9,413)</b>	<b>(27,879)</b>
<b>Transfers</b>						
Gross transfers between funds - in	35	—	—	—	35	15,262
Gross transfers between funds - out	—	(35)	—	—	(35)	(15,262)
<b>Excess of receipts over payments before other gains / losses</b>	<b>(9,959)</b>	<b>1,186</b>	<b>(640)</b>	<b>—</b>	<b>(9,413)</b>	<b>(27,879)</b>
<b>Net movement in funds</b>	<b>(9,959)</b>	<b>1,186</b>	<b>(640)</b>	<b>—</b>	<b>(9,413)</b>	<b>(27,879)</b>
<b>All assets at 01 January 2024</b>	<b>1,662</b>	<b>35,158</b>	<b>31,472</b>	<b>---</b>	<b>68,292</b>	<b>96,172</b>
<b>All assets at 31 December 2024</b>	<b>(8,297)</b>	<b>36,344</b>	<b>30,832</b>	<b>---</b>	<b>58,879</b>	<b>68,292</b>

**St Georges Church Enfield**  
**Statement of assets and liabilities as at 31 December 2024**

	General	Designated	Restricted	Endowment	This year	Last year
<b>Current assets - Cash at bank and in hand</b>						
Bank current account -	(14,529)	12,517	15,584	—	13,572	12,213
Bank deposit account -	6,311	—	—	—	6,311	17,055
Church Restorated 623356004D -	17	—	15,329	—	15,346	15,346
General Fund 623356006D -	739	22,986	—	—	23,725	23,725
Bell Fund 623356007D -	(1,229)	1,228	1	—	—	—
PETTY CASH -	529	(387)	(84)	—	58	88
<b>Totals</b>	<b>(8,162)</b>	<b>36,344</b>	<b>30,832</b>	<b>—</b>	<b>59,014</b>	<b>68,426</b>
<b>Current assets - Debtors</b>						
NEST pension	(135)	—	—	—	(135)	(135)
<b>Grand total</b>	<b>(8,297)</b>	<b>36,344</b>	<b>30,832</b>	<b>—</b>	<b>58,879</b>	<b>68,292</b>

**Liabilities due within one year**

Loans						
Fee for independent examination	6,389	—	—	—	6,389	6,389
	1,440	—	—	—	1,440	1,440
<b>Liabilities - Creditors: Amounts falling due after more than one year</b>						
Long term loans -	2,193	—	—	—	2,193	8,582
<b>Totals</b>	<b>10,022</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>10,022</b>	<b>16,411</b>

The above "Bounce Back loan" is repayable in 60 monthly instalments by June 2026

**Current assets - Investments**

Vi Phinn Bequest -	—	—	—	4,518	4,518	4,423
Garden of Remembrance -	—	17,803	20,447	—	38,250	37,386
Organ Fund -	—	—	19,125	—	19,125	18,699
<b>Totals</b>	<b>—</b>	<b>17,803</b>	<b>39,572</b>	<b>4,518</b>	<b>61,893</b>	<b>60,508</b>

**Assets retained for charity's own use**

	Value 2024 £	Value 2023 £
Church Hall contents	71,358	71,358
<b>Totals</b>	<b>71,358</b>	<b>71,358</b>

The trustees have used insurance values as they are unable to reliably estimate current values: insurance values may differ materially from current values.

Consecrated property, beneficed property and moveable church furnishings which require a special faculty for disposal are excluded from the list of charity assets.

**Notes**

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
<b>BFUND - BELL FUND IN BANK AC</b>							
Designated	(1,227)	—	—	—	—	—	(1,227)
Sub-total for BFUND	(1,227)	—	—	—	—	—	(1,227)
<b>Bell - Bell Restoration Fun</b>							
Restricted	(2)	—	—	—	—	—	(2)
Sub-total for Bell	(2)	—	—	—	—	—	(2)
<b>CHILDREN - CHILDRENS MINISTRY</b>							
Restricted	812	—	—	—	—	—	812
Sub-total for CHILDREN	812	—	—	—	—	—	812
<b>CLUB - 100 CLUB</b>							
Designated	3,254	1,499	278	(35)	—	—	4,440
Sub-total for CLUB	3,254	1,499	278	(35)	—	—	4,440
<b>FLOW - FLOWER FUND</b>							
Designated	114	—	—	—	—	—	114
Sub-total for FLOW	114	—	—	—	—	—	114
<b>Garden - Garden Of Remembrance</b>							
Designated	—	—	—	—	—	—	—
Restricted	(939)	—	640	—	—	—	(299)
Sub-total for Garden	(939)	—	640	—	—	—	(299)
<b>HCF - Hall Maintenance Fund</b>							
Designated	10,000	—	—	—	—	—	10,000
Sub-total for HCF	10,000	—	—	—	—	—	10,000
<b>Hall - Hall Repairs fund</b>							
Designated	29	—	—	—	—	—	29
Sub-total for Hall	29	—	—	—	—	—	29
<b>LIGHT - BIRTHDAY 2019 LIGHTI</b>							
Restricted	9,745	—	—	—	—	—	9,745
Sub-total for LIGHT	9,745	—	—	—	—	—	9,745
<b>RES - Church Restoration F</b>							
Designated	—	—	—	—	—	—	—
Restricted	15,489	—	—	—	—	—	15,489
Sub-total for RES	15,489	—	—	—	—	—	15,489
<b>SEQ - SEQUESTRATION</b>							
Designated	1	—	—	—	—	—	1
Sub-total for SEQ	1	—	—	—	—	—	1
<b>SOUND - SOUND SYSTEM</b>							
Designated	168	—	—	—	—	—	168
Sub-total for SOUND	168	—	—	—	—	—	168
<b>STAIN - Stained glass windows</b>							
Restricted	26	—	—	—	—	—	26
Sub-total for STAIN	26	—	—	—	—	—	26
<b>VES - VESTRY WORK</b>							
Restricted	70	—	—	—	—	—	70
Sub-total for VES	70	—	—	—	—	—	70
<b>Youth - Youth Work Fund</b>							
Restricted	6,101	—	—	—	—	—	6,101
Sub-total for Youth	6,101	—	—	—	—	—	6,101
<b>General - General fund</b>							
Unrestricted	1,663	121,545	131,540	35	—	—	(8,297)
Designated	22,988	—	—	—	—	—	22,988
Sub-total for General	24,651	121,545	131,540	35	—	—	14,691
<b>Grand total</b>	<b>68,292</b>	<b>123,045</b>	<b>132,458</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>58,879</b>

## Analysis of receipts and payments

						Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year	
<b>INCOME AND ENDOWMENTS</b>							
<b>Incoming resources from generated funds - Voluntary income</b>							
Gift Aid - Bank	4,375	—	—	—	4,375	2,847	
Gift Aid - Envelopes	13,598	—	—	—	13,598	12,034	
Other planned giving	13,705	—	—	—	13,705	11,630	
Loose plate collections	5,111	—	—	—	5,111	4,579	
Giving through church boxes	559	—	—	—	559	459	
Donations appeals etc	17,874	—	—	—	17,874	7,724	
Tax recoverable on Gift Aid	10,247	—	—	—	10,247	9,219	
Non-recurring one-off grants	—	—	—	—	—	951	
Other funds generated	1,242	—	—	—	1,242	788	
Total	66,710	—	—	—	66,710	50,231	
<b>Incoming resources from generated funds - Activities for generating funds</b>							
Rummage sales etc	1,330	—	—	—	1,330	1,965	
Bookstall sales - fund raising	15	—	—	—	15	—	
Church hall lettings - fund raising	46,775	—	—	—	46,775	51,699	
Magazine income - advertising	95	—	—	—	95	130	
Parish magazine sales	232	—	—	—	232	224	
CHURCH HIRE	2,928	—	—	—	2,928	1,775	
UNALLOCATED INCOME	54	—	—	—	54	—	
Tree of light & christingle	25	—	—	—	25	—	
100 CLUB SUBS	—	1,499	—	—	1,499	1,668	
Total	51,454	1,499	—	—	52,953	57,461	
<b>Incoming resources from generated funds - Investment income</b>							
Bank and building society interest	1,936	—	—	—	1,936	3,006	
Total	1,936	—	—	—	1,936	3,006	
<b>Incoming resources from charitable activities</b>							
Fees for weddings and funerals	1,446	—	—	—	1,446	1,742	
Total	1,446	—	—	—	1,446	1,742	
<b>INCOME TOTAL</b>	<b>121,546</b>	<b>1,499</b>	<b>—</b>	<b>—</b>	<b>123,045</b>	<b>112,439</b>	

## PAYMENTS

### Cost of generating funds

100 CLUB PRIZES/EXPENSES	—	68	—	—	68	—	
Total	—	68	—	—	68	—	

### Cost of generating funds - Cost of generating voluntary income

Costs of stewardship campaign	231	—	—	—	231	210	
Costs of fetes & other events	3,118	210	—	—	3,328	2,508	
FEES PAID TO DIOCESE	1,001	—	—	—	1,001	—	
Total	4,350	210	—	—	4,560	2,718	

### Charitable activities

Giving to missionary societies	—	—	—	—	—	50
Giving - relief and development agencies	366	—	—	—	366	816
Home mission	—	—	—	—	—	2,227
Stipends quota	12,000	—	—	—	12,000	5,220
Salary of parish administrator	1,604	—	—	—	1,604	18,562
Working expenses of incumbent	5,851	—	—	—	5,851	5,100
Parsonage house expenses	522	—	—	—	522	3,774
Water rates - vicarage	295	—	—	—	295	398
Vicar's telephone	450	—	—	—	450	—
Education	—	—	—	—	—	357
Parish training and mission	—	—	—	—	—	952
Church running - insurance	4,494	—	—	—	4,494	5,686
Church office - telephone	511	—	—	—	511	886
Organ / piano tuning	184	—	—	—	184	364
Music	—	—	—	—	—	127
Church maintenance	5,513	—	—	—	5,513	3,473
Cleaning	57	—	—	—	57	34
Upkeep of services	3,669	—	—	—	3,669	4,624
Upkeep of churchyard	—	—	640	—	640	939
Administration	2,160	—	—	—	2,160	2,369
Visiting speakers / locums	20	—	—	—	20	97
Church running - electric	642	—	—	—	642	2,141
Church running - gas	1,737	—	—	—	1,737	2,371
Hall running - electricity	9,497	—	—	—	9,497	7,471
Hall running - gas	8,281	—	—	—	8,281	6,465
Hall running - insurance	3,381	—	—	—	3,381	2,804
Hall running - maintenance	17,181	—	—	—	17,181	18,401
Hall running - telephone	294	—	—	—	294	422
Hall Staff and Parish administrator sala	30,065	—	—	—	30,065	10,292
FINANCIAL SERVICES	4,729	—	—	—	4,729	15,248
OFFICE COSTS	6,625	—	—	—	6,625	7,420
Total	119,361	—	640	—	120,001	129,832

### Governance costs

Governance costs examination/audit fee	1,440	—	—	—	1,440	1,380
Total	1,440	—	—	—	1,440	1,380

### Other resources used

HSBC BOUNCE BACK LOAN	6,389	—	—	—	6,389	6,389
Total	6,389	—	—	—	6,389	6,389
<b>EXPENDITURE TOTAL</b>	<b>131,540</b>	<b>278</b>	<b>640</b>	<b>—</b>	<b>132,458</b>	<b>140,319</b>

**The Parochial Church Council of St George's Church, Enfield**  
**Trustees' Annual Report for the year ended 31<sup>st</sup> December 2024**  
*Charity registration number: 1143794*

## **Objectives and Activities**

The Parochial Church Council of St George, Enfield (the PCC) has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also spiritually responsible for the maintenance of the church

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St George, Enfield. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament. Also, through non-sacramental activities of hospitality and fellowship we aim to reach non churched members of the community.

## **Public Benefit**

The trustees of the PCC are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of St George, Enfield it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

## **Safeguarding**

The PCC believe they have fulfilled their duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

## **Reporting Serious Incidents**

A Serious Incident is an adverse event, whether actual or alleged, which results in or risks significant harm to the charity's beneficiaries, employees, office holders, volunteers or to others who come into contact with the charity through its work, loss of the charity's money or assets, damage to the charity's property or harm to the charity's work or reputation.

The trustees are not aware of any Serious Incidents in the last year

## **Fundraising**

The PCC takes its fundraising responsibilities seriously and is very grateful to all donors – whether regular or occasional – for their support of the church and church events. PCC supporters are never taken for granted. The PCC take full responsibility for fundraising and do not use commercial organisations or professional fundraisers. All money raised is either by donations, fundraising events, special appeals or legacies for which the PCC are most grateful.

## **Volunteers**

The members of the PCC would like to thank all the volunteers who work so hard to make our Church a lively and vibrant community.

## **Structure, Governance and Management**

The PCC is a Body Corporate established by the Church of England and is a Charity registered with the Charity Commission, number 1143794. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2<sup>nd</sup> January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. The PCC members receive training from courses run by the Diocese. Members of the congregation are always urged to join the Electoral Roll, and to stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters.

## **Reference and Administrative details**

The Church is situated in Enfield and is part of the Episcopal Area of Edmonton, in the Diocese of London. The correspondence address is 127 Park Road, Enfield EN3 6LN. Registered charity number 1143794.

PCC members who have served from 1<sup>st</sup> January 2024 until the date this report was approved were:

### **Ex Officio Members**

<b>The Incumbent</b>	The Reverend T Oh (Chairman)
<b>Churchwardens</b>	Mrs I Selema (safeguarding officer) Mr D Jenner (safeguarding officer)
<b>Deanery Synod Reps</b>	Mrs A Alaoye Mrs C Shaw (PCC Secretary) Mrs C Nnadi

**Elected Members**

Mrs C Akinseye  
Mr T Moody  
Mr F Ekeh  
Mrs J Stewart  
Mrs T. Franklin  
Mrs F. Akinwunmi

Parish administrator  
& electoral roll officer

Mrs R Battley (co-opted member)

Stewardship officer

Mr M Lewis (co-opted member)

**Names and addresses of advisers**

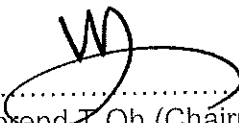
**Bank**


**HSBC Bank**

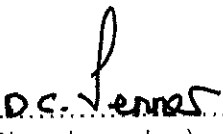
**Independent  
Examiner**

**Data Developments (UK) Ltd  
(Stephen Hendy)**

Approved by the PCC on ... *11th May* 2025 and signed on its behalf by:

  
.....  
Reverend T Oh (Chairman)

  
.....  
(Churchwarden)  
*Irene Selima*

  
.....  
(Churchwarden)  
*Dave Jenner*

**THE PAROCHIAL CHURCH COUNCIL OF ST GEORGES CHURCH FREEZYWATER**

England & Wales - Charity number 1143794

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# Accounts

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The Parochial Church Council of  
St George's Church Enfield

Registered Charity 1143794

Independent Examiner's Report and Financial  
Statements for the year ended 31<sup>st</sup> December 2023

## **Independent Examiner's Report to the Trustees of St George's Enfield Parochial Church Council**

I report on the accounts of the church for the year ended 31 December 2023 which are set out on pages 3 to 8.

### **Respective responsibilities of the Trustees and the examiner**

The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

Examine the accounts under section 145 of the Charities Act to follow the procedures laid down in the general directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

### **Basis of the Independent Examiner's statement**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required for an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no material matter has come to my attention which gives me cause to believe that in, any material respect:

Accounting records were not kept in accordance with section 130 of the Charities Act, or the accounts do not accord with the accounting records

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

Date: 2<sup>nd</sup> March 2024

Signed:



Stephen Hendy

**RECEIPTS and PAYMENTS ACCOUNTS**

PAROCHIAL CHURCH COUNCIL OF ST GEORGE'S CHURCH  
ENFIELD

**Financial Statements for the Year ended 31st December 2023**

**Receipts and Payments Accounts**

	General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2023 £	TOTAL 2022 £
<b>RECEIPTS</b>						
Voluntary receipts	49,280		951		50,231	49,091
Activities for generating funds	2,095				2,095	2,865
Investment income	2,381	56	569		3,006	1,822
Church activities	55,440	1,668			57,108	55,578
<b>Total receipts</b>	<b>109,196</b>	<b>1,724</b>	<b>1,520</b>		<b>112,440</b>	<b>109,356</b>
<b>PAYMENTS</b>						
Costs of generating funds	1,757	773	188		2,718	2,703
Church running expenses	133,362		1,146		134,508	119,591
Mission giving and donations	1,432		1,661		3,093	1,196
<b>Total payments</b>	<b>136,551</b>	<b>773</b>	<b>2,995</b>		<b>140,319</b>	<b>123,490</b>
<b>Excess of payments over receipts</b>	<b>(27,355)</b>	<b>951</b>	<b>(1,475)</b>		<b>(27,879)</b>	<b>(14,134)</b>
Transfers between funds						
Gross transfers between funds - in	10,222	153	6,123		16,498	56,240
Gross transfers between funds - out	(380)	(6,363)	(9,756)		(16,499)	(56,240)
Excess of payments over receipts	(17,513)	(5,259)	(5,108)		(27,880)	(14,134)
<b>Net movement in funds</b>	<b>(17,513)</b>	<b>(5,259)</b>	<b>(5,108)</b>		<b>(27,880)</b>	<b>830,755</b>
Funds at 1 January	19,175	40,417	36,580		96,172	926,927
Funds at 31 December	1,662	35,158	31,472		68,292	96,172

## Statement of Assets and Liabilities

	General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
<b>Cash funds</b>						
<b>Bank accounts</b>						
Bank current account	(16,355)	12,502	16,067		12,214	28,197
Bank deposit account	17,055				17,055	16,808
<b>CCLA deposits</b>						
Choir 623356003D						1,146
Church restoration 623356004D	(143)		15,489		15,346	16,509
Hall repairs						3,840
General fund 623356006D	737	22,988			23,725	22,988
Bell fund 623356007D						
Youth worker 623356007D						6,616
<b>Petty cash</b>	503	(332)	(84)		87	67
<b>Total</b>	<b>1,797</b>	<b>35,158</b>	<b>31,472</b>	<b>0</b>	<b>68,427</b>	<b>96,171</b>
<b>Liabilities falling due within one year</b>						
NEST pension	(135)				(135)	
<b>Total</b>	<b>(135)</b>				<b>(135)</b>	
<b>Net total assets</b>	<b>1,662</b>				<b>68,292</b>	<b>96,171</b>
<b>Other monetary assets</b>						
Gift aid						1,733
Stock held						473
Hall hire owed						607
						2,813
<b>Liabilities</b>						
<b>Falling due within one year</b>						
Loans	6,389				6,389	6,389
Pension due					0	91
Fee for Independent Examination	1,440				1,440	1,440
Unpaid purchase invoices					0	1,403
	7,829	0	0	0	7,829	9,323
<b>Falling due after one year</b>						
Loans	8,582				8,582	14,516
	8,582				8,582	14,516
	16,411	0	0	0	16,411	23,839

The above "Bounce back loan" is repayable in 60 monthly instalments and is repayable in full by June 2026.

**Investment assets**

				Value 2023	Value 2022
				£	£
CCLA investment fund income shares (bid market value)					
Vi Phinn Bequest			4,423	4,423	4,030
Garden of Remembrance	17,401	19,985		37,386	34,071
Organ fund		18,699		18,699	17,041
	0	17,401	38,684	4,423	60,508
					55,142

**Assets retained for charity's own use**

				Value 2023	Value 2022
				£	£
Church hall contents				71,358	71,358
				71,358	71,358

The trustees have used insurance values as they are unable to reliably estimate current values: insurance values may differ materially from current values.

Consecrated property, beneficed property and moveable church furnishings which require a special faculty for disposal are excluded from the list of charity assets.

**Notes**

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

#### 4 Movement of Funds

	Opening Balance	Receipts	Payments	Transfers	Closing Balance
	£	£	£	£	£
<b>General funds</b>	19,175	109,196	136,551	9,843	1,663
Sub-total	<b>19,175</b>	<b>109,196</b>	<b>136,551</b>	<b>9,843</b>	<b>1,663</b>
<b>Designated funds</b>					
Bell				(1,227)	(1,227)
100 Club	2,393	1,668	773	(34)	3,254
Choir	1,146	13		(1,159)	-
Flowers				114	114
General	22,988				22,988
Hall repairs	3,840	43		(3,854)	29
Hall maintenance	10,000				10,000
Church restoration	50			(50)	0
Sequestration				1	1
Sub-total	<b>40,417</b>	<b>1,724</b>	<b>773</b>	<b>(6,209)</b>	<b>35,159</b>
<b>Restricted</b>					
Bell	(1)			(1)	(2)
Chair	5,461			(5,461)	-
Childrens ministry	3,250		188	(2,250)	812
Garden of remembrance			939		(939)
Birthday lighting	4,284			5,461	9,745
Church restoration	16,459	495		(1,465)	15,489
Sound system	168				168
Stained glass windows	26				26
Vestry work	125		55		70
Guides window			26	26	-
Youth work	6,808	1,024	1,787	56	6,101
Sub-total	<b>36,580</b>	<b>1,519</b>	<b>2,995</b>	<b>(3,634)</b>	<b>31,470</b>
Totals	<b>96,172</b>	<b>112,439</b>	<b>140,319</b>	<b>0</b>	<b>68,292</b>

## 5 Analysis of receipts and payments

	General Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
<b>Receipts</b>						
<b>Voluntary receipts</b>						
Birthday money 2022						928
Gift Aid - Bank	2,847				2,847	2,901
Gift Aid - Envelopes	12,034				12,034	11,360
Other planned giving	11,630				11,630	12,847
Loose plate collections	4,579				4,579	4,264
Giving through church boxes	459				459	390
Donations appeals etc	7,724				7,724	5,712
Tax recoverable on Gift Aid	9,219				9,219	8,048
Non-recurring one-off grants			951		951	2,641
Other funds generated	788				788	
Flower fund						
	49,280		951		50,231	49,091
<b>Activities for generating funds</b>						
Magazine income - advertising	130				130	90
Rummage sales etc	1,965				1,965	2,775
	2,095				2,095	2,865
<b>Investment income</b>						
Bank and building society interest	2,381	56	569		3,006	1,822
	2,381	56	569		3,006	1,822
<b>Church activities</b>						
Church hire	1,775				1,775	1,115
Tree of light & christingle					0	168
100 Club subscriptions		1,668			1,668	1,675
Fees for weddings and funerals	1,742				1,742	3,476
Church hall lettings - fund raising	51,699				51,699	48,849
Parish magazine sales	224				224	295
	55,440	1,668			57,108	55,578
<b>Total receipts</b>	<b>109,196</b>	<b>1,724</b>	<b>1,520</b>		<b>112,440</b>	<b>109,356</b>
<b>Payments</b>						
<b>Costs of generating funds</b>						
Fees paid to fund raisers					0	86
Costs of stewardship campaign	210				210	68
Costs of fetes & other events	1,547	773	188		2,508	2,549
	1,757	773	188		2,718	2,703

**Church running expenses**

Stipends quota	5,220		5,220	4,500
Salary of parish administrator	18,562		18,562	14,357
Working expenses of incumbent	5,100		5,100	4,414
Parsonage house expenses	3,774		3,774	703
Water rates - vicarage	398		398	391
Education	357		357	
Parish training and mission	826	126	952	756
Church running - insurance	5,686		5,686	5,396
Church office - telephone	886		886	722
Organ / piano tuning	364		364	364
Music	127		127	110
Church maintenance	3,392	81	3,473	7,388
Cleaning	34		34	134
Upkeep of services	4,624		4,624	3,106
Upkeep of churchyard		939	939	570
Administration	2,369		2,369	1,764
Payroll processing costs	742		742	464
Visiting speakers / locums	97		97	
Church running - electric	2,141		2,141	998
Church running - gas	2,371		2,371	5,370
Hall running - electricity	7,471		7,471	1,838
Hall running - gas	6,465		6,465	9,419
Hall running - insurance	2,804		2,804	2,867
Hall running - maintenance	18,401		18,401	12,158
Hall running - telephone	422		422	420
Independent examination fee	1,380		1,380	1,320
Hall staff salary	10,292		10,292	8,744
Financial services	15,248		15,248	15,685
Office costs	7,420		7,420	6,066
Flowers				127
Statutory fees paid to Diocese			0	3,051
Bounce back loan repayments	6,389		6,389	6,389
	<u>133,362</u>	<u>1,146</u>	<u>134,508</u>	<u>119,591</u>
<b>Mission giving and donations</b>				
Giving to missionary societies	50		50	
Giving - relief and development agencies	816		816	636
Home mission	566	1,661	2,227	560
	<u>1,432</u>	<u>1,661</u>	<u>3,093</u>	<u>1,196</u>
<b>Total payments</b>	<u>136,551</u>	<u>773</u>	<u>2,995</u>	<u>140,319</u>
			<u>140,319</u>	<u>123,490</u>



**The Parish of St. George, Enfield**

**FOR THE YEAR ENDED 31 DECEMBER 2023  
LEGAL & ADMINISTRATIVE DETAILS**

**ADDRESS FOR CORRESPONDENCE**

127 Park Road  
Enfield  
EN3 6LN

**TRUSTEES**

Mrs. C. Akinseye  
Mrs. A. Alaoye  
Mrs. C. Nnadi  
Fr. T. Oh (Vicar)  
Mrs. C. Shaw  
Mr. F. Ekeh  
Mr. T. Moody  
Mrs. J. Stewart  
Mr. D. Jenner  
Mrs. I. Selema

**CHARITY NUMBER**

1143794

**BANKERS**

HSBC Bank Plc

**INDEPENDENT EXAMINER**

Data Developements  
(Stephan Hendy)

## **The Parish of St. George, Enfield**

# **Trustees Report for the Year Ending 2023**

### **I. Aim and Purposes**

The Parochial Church Council ('PCC') has the responsibility of co-operating with the incumbent. In the absence of an incumbent due to Interregnum, the PCC works under the guidance of the Bishop of Edmonton and the Archdeacon in promoting within the ecclesiastical parish the whole mission of the church. It also has the responsibility for the Parish Hall and Community Centre.

The PCC has its Mission Action Plan published annually, and it gives a guideline for the parish's strategic planning in general.

### **II. Objectives and Activities: Mission Action Plan**

This Mission Action Plan was discussed as a part of the PCC meeting; however the PCC hasn't agreed any specific Mission Action Plan in 2023 due to the high demands of providing pastoral and practical support to the members of the St. George's caused by the Covid-19. The PCC agreed on keeping the Mission Action Plan from the year 2022 as a draft working plan for the year 2024, leaving the margin for the PCC to be able to adjust as required.

#### **1. Community Outreach and Social Engagement**

- Community outreach is one the most important parts of our mission as a parish church.
- This will give us an opportunity to work with other groups, such as Uniformed Organisations.
- The PCC will develop further the social-networking site such as Facebook page.

#### **2. Nurturing the New Style of Worship: Family Service on Parade Sunday**

- A new style of worship for Parade Sunday services has been well received.
- It is a form of Family Services, which can cover the interests of various age groups.
- It helps us to be able to welcome new people into the church and we have received positive feedback from the congregation.

#### **3. New Order of Service for 10:00am Parish Mass**

- New Order of Service for 10:00am Parish Sung Eucharist is getting ready to be printed.
- This includes new Mass Setting and all music notes for the people.

### **III. Achievements and Performance**

#### **1. Worship and Prayer**

The PCC has been working hard to provide adequate support for the members of the congregation after the Covid-19 Pandemic. The average attendants' number of Sunday and Weekday Services have significantly decreased during the pandemic, yet we are now recovering. Although we have lost many elderly members, we are lucky to have young families with us. They are very active in many ways, under the strong leadership of the churchwardens and the PCC members.

Christmas services were offered in the church, all well attended, despite cold weather conditions. For Christingle Service, we had more than 170 people attended, other services, such as Crib Service, were also well supported. We also hosted EN3 Community Carols, which is the ecumenical Carol Service, supported by 5 local churches. Midnight Mass and the Christmas Day Mass were also well attended.

Fr. Taemin, as a vice-chair of the governing body of the parish school, has been extremely busy leading the collective worship and providing necessary support for the staff well-being. The head teacher at the parish school became the Executive Head for both St. George's and St. James' School in 2022, and the Governing Body decided to extend this new initiative one more year.

In terms of the numbers of the Electoral Roll, it looks stabilized and for funerals, baptisms and weddings, it is still not as busy as pre-covid period.

#### **2. Deanery Synod**

The PCC is regularly updated by the report from our Parish Representative to the Deanery. The synod has now returned to the in-person meeting. We have two Deanery Synod representatives from the parish discussing Discipleship and Mission in the Enfield Deanery.

We now have a Deanery Synod School Governor, who was approved at the Enfield Deanery Synod meeting in March 2023.

#### **3. St. George's Parish Hall and Community Centre**

St. George's Parish Hall and Community Centre is still experiencing difficulties in many ways as the Pandemic has not been cleared, yet we are making a good recovery process.

Our hall staff have been working hard to accommodate the changing situations, and to support the needs of each hirer. Many regular hirers are still with us, but some left as their businesses were not as profitable as they hoped for. Also, there has been a huge increase in energy bill in general. This had a big impact on our hall finances. We had a meeting with the regular hirers, as we are about to increase their fees by 5 to 10 %. This increase in the fee happened only once in past 9 years as we were trying to support the groups as much as we could, but we had to come to the conclusion to ask more support from the regular hirers.

We are highly appreciated for the work of our hall manager, Mrs. Roni Battley for her support for the last couple of years.

#### **4. Ecumenical Relationship**

Since the Covid-19 pandemic, we did not see much movement in this area. The local ecumenical ministers haven't met this year, only sharing some information through email communications. But, we managed to hold a joint carol service this year at St. George's, more than 100 people attended the service.

#### **5. Pastoral Care, Mission and Evangelism**

Online services are still paying an important part of our pastoral care, providing a chance for us to keep in touch with people. The parish purchased new equipment for live streaming for the newly blessed and opened St. George's Parish Studio. This has been well used by the different Youth organisations, parish school children and the church members.

Our Parish Magazine, the Shield has been well maintained by a young member of the church. We have noticed that the number of parish magazine sales has gone down, and it might be sensible to discuss whether it is necessary for us to carry on in a way that we have been doing for many years. Yet, the PCC recognized its pastoral needs, in terms of supporting the elderly, and especially for those who haven't got internet access.

The Parish is also registered in the Eco Church, awarded with the bronze level.

#### **6. Financial Review**

In terms of finance, there has not been much progress at all, therefore things are very similar to this time last year. Our income from the hall is still low, compared to the pre-pandemic era, and the church collection has significantly gone down. Yet, we now have Contactless Payment System in the church, allowing people to support us with their credit/debit card. This system also allows us to use the web campaign.

The PCC is constantly checking our finance and trying to minimize the impact on our mission. For our Common Fund, we set a very low level of common fund (£5200 in 2023), but by the suggestion of the Archdeacon, the PCC agreed to increase the Common Fund in 2024. This will create some financial pressure to the parish, yet we will do our best to support the work of the Diocese too.

For the year 2024, the PCC wanted to have a different Independent Examiner, and this has been approved at the APCM 2023.

#### **7. Safeguarding, Structure, Governance and Management**

Safeguarding now has become one of the regular agenda at the PCC meeting. We use the Safeguarding Dashboard, and currently we are in Level 3, 78% completion (as of Dec 2023). All members of the PCC must complete their own individual training. We take safeguarding seriously.

Members of the PCC are either ex-officio or elected at the Annual Parochial Meeting in accordance with the Church Representation Rules. Each member will work closely together with the incumbent of the parish. Mission Action Plan is a tool for them to use throughout the year as a practical guidance of the PCC. During the year, the following people served as members of the PCC:

**Clergy**

Fr. Taemin Oh, the Incumbent, licensed on 1 September 2014

**Churchwardens**

Mrs. Irene Selema

Mr. David Jenner

**Parish Safeguarding Officers**

Mrs. Irene Selema

Mr. David Jenner

**Treasurer**

Vacant since in July 2014

**Finance Officer**

Ms. Violet Tredgett (Co-opted PCC member)

**Deanery Synod Representatives:**

Mrs. Ajoke Alaoke, Caroline Shaw, Christine Nnadi

**Elected Members**

Mrs. Chika Akiseye, Mr. Thomas Moody, Mr. Francis Ekeh, Mrs. Jacqueline Stewart

**PCC Secretary:**

Mrs. Caroline Shaw

**Parish Administrator:**

Mrs. Roni Battley (Co-opted PCC member)

**Electoral Roll Officer:**

Mrs. Roni Battley (Co-opted PCC member)

**Stewardship Officer:**

Mr. Michael Lewis (Co-opted PCC member)

**Standing Committee Members:**

Fr. Taemin Oh, Mrs. Irene Selema, Mr. David Jenner, Mrs. Caroline Shaw,  
Mrs. Violet Tredgett, Mrs. Roni Battley.

**\*Members who retired / resigned in April 2023:**

Mrs. Juanita Balmer, Mrs. Rebecca Egunjobi, Mr. Francis Akinwunmi,  
Mr. Olatunde Sowemino-Coker

#### IV. Responsibilities of the members of the PCC

Members of the Parochial Church Council are responsible for maintaining and keeping the resources of the parish, including its fabric and financial resources. Members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. The statements should comply with Church Accounting Regulations 1997 and with the Charities Act 2011.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognizing its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

#### V. PCC Meetings

The PCC meetings are held monthly, except August. In 2023, the Parochial Church Council met on twelve occasions. The PCC meetings covered similar topics to those of the previous year, with some exceptions, which were derived from the Mission Action Plan. Also, the PCC focused on dealing with the issues around the parish finance and the Covid-19 Pandemic in the parish. The average of Attendance of the PCC Meeting is 87% this year.

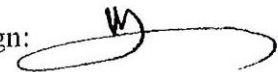
The PCC also had a meeting with the Archdeacon on Monday 18 December 2023 at the Archdeacon's Visitation, no action is required after the meeting.

Incumbent (Vicar)

Revd Taemin Oh

21 January 2024

Sign:



Churchwarden

Mrs. Irene Selema

21 January 2024

Sign:



Churchwarden

Mr. David Jenner

21 January 2024

Sign:



**THE PAROCHIAL CHURCH COUNCIL OF ST GEORGES CHURCH FREEZYWATER**

England & Wales - Charity number 1143794

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# Accounts

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# St George Enfield

Report and Accounts

Year ended 31 December 2022

**Stewardship**   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**ST GEORGE ENFIELD**  
**LEGAL AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

ADDRESS FOR CORRESPONDENCE	127 Park Road Enfield EN3 6LN
GOVERNING DOCUMENT	PCC Powers Measure 1956 and the Church Representation Rules 2011
CHARITY REGISTRATION NUMBER	1143794
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Taemin Oh Stephen Ajakaiye (resigned May 2022) Chika Akinseye (appointed May 2022) Francis Akinwunmi (appointed May 2022) Ajoke Alaoye Juanita Balmer Margaret Blazey (resigned May 2022) Olatunde Coker (appointed May 2022) Rebecca Egunjobi David Jenner Thomas Moody (appointed May 2022) Christine Nnadi Irene Selema Caroline Shaw Jacqueline Stewart
BANKERS	HSBC Bank Plc CCLA
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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Page 8	Receipts and Payments Account
Page 9	Statement of Assets & Liabilities
Pages 10-11	Notes to the Accounts



## **The Parish of St. George, Enfield**

# **Trustees Report for the Year Ending 2022**

### **I. Aim and Purposes**

The Parochial Church Council ('PCC') has the responsibility of co-operating with the incumbent. In the absence of an incumbent due to Interregnum, the PCC works under the guidance of the Bishop of Edmonton and the Archdeacon in promoting within the ecclesiastical parish the whole mission of the church. It also has the responsibility for the Parish Hall and Community Centre.

The PCC has its Mission Action Plan published annually, and it gives a guideline for the parish's strategic planning in general.

### **II. Objectives and Activities: Mission Action Plan**

This Mission Action Plan was discussed as a part of the PCC meeting, yet the PCC hasn't agreed any specific Mission Action Plan in 2022 due to the high demands of providing pastoral and practical support to the members of St. George's caused by the Covid-19. The PCC agreed on keeping the Mission Action Plan from the year 2021 as a draft working plan for the year 2022, leaving the margin for the PCC to be able to make adjustments as required.

#### **1. Community Outreach and Social Engagement**

- This is to have better public relations as a parish church.
- Community outreach is one the most important parts of our mission as a parish church.
- This will give us an opportunity to work with other groups, such as Uniformed Organisations.
- The PCC will develop further the social-networking site such as Facebook page.

#### **2. Nurturing the New Style of Worship: Family Service on Parade Sunday**

- Fr. Taemin introduced a new style of worship for Parade Sunday services.
- It is a form of Family Services, which can cover the interests of various age groups.
- It requires us to further develop supporting groups, such as young musicians and will need to build a good team of supporters.
- It helps us to be able to welcome new people into the church and we have received positive feedback from the congregation.

#### **3. New Order of Service for 10:00am Parish Mass**

- New Order of Service for 10:00am Parish Sung Eucharist has been completed.
- This includes new Mass Settings, and music notes will be printed for people.
- The Mass Settings will be recorded, so that we can play the music during the service.

### **III. Achievements and Performance**

#### **1. Worship and Prayer**

The PCC has been working hard to provide adequate support for all members of the congregation during Covid-19 Pandemic. The average attendance number of Sunday and Weekday Services have significantly decreased during the pandemic, and we are still struggling with the low attendance rate. Particularly, we have lost many elderly members, yet we are lucky to have young families with us. They are very active in many ways, under the strong leadership of the churchwardens and the PCC members.

Even though we are not making any rapid recovery in terms of attendance rate for the church services, we have made huge progress in our online presence. Live Streaming for Sunday and any major services is still going on, the followers on our main social media page, Facebook, has grown to 711 (as of Jan 2023). It has been noticed that those who are watching our online service broadcasting has decreased, yet we still have regular online visitors. Fr. Taemin and David Jenner, are happy to carry on Live Streaming, for the benefit of the people, yet with reduced frequency, three times per week.

Christmas services were offered in the church, all well attended, despite snowy and later icy conditions. For the Christingle Service, we had more than 100 people join even if we had the World Cup Final on the day (with snow on the road!), other services, such as the Crib Service, were also well attended. Despite the difficulties, the PCC sees the positive future for the parish mission.

Fr. Taemin, as a vice-chair of the governing body of the parish school, has been extremely busy in leading the collective worships and providing staff well-being. The head teacher of the parish school has become the Executive Head for both St. George's and St. James' School in 2022, and this has created more pressure on other staff members of the school. Fr. Taemin, together with the PCC and other school governors were conscious of this development, and staff well-being has become a very significant issue in school governance.

In terms of the numbers of the Electoral Roll, it has stabilised this year, and had more additions. We lost some members last year, but also gained some new members again this year. For funerals, baptisms and weddings, there are no restrictions. However, the numbers of church funerals, baptisms and weddings has gone down significantly.

The Bishop of Edmonton, the Rt Revd Rob Wickham came and did the service of Confirmation this year on Sunday 2 October 2022. We have 13 new confirmands, mainly from our parish school and the church. Fr. Taemin led the confirmation services for years 5 and 6 pupils as a part of the RE curriculum and he also had a group, which met four times on Thursdays, for more in-depth conversation. The collection we had was sent to the Bishop's office for his discretionary fund.

#### **2. Deanery Synod**

The PCC is regularly updated by the report from our Parish Representative to the Deanery. Due to the Covid-19, most of the meetings were held on Zoom, but the synod has now returned to the in-person meeting. We have two Deanery Synod representatives from the parish, discussing Discipleship and Mission in the Enfield Deanery.

We have now a Deanery Synod School Governor, who is waiting for an approval at the Deanery Synod meeting in March 2023.

### **3. St. George's Parish Hall and Community Centre**

St. George's Parish Hall and Community Centre is still experiencing difficulties in many ways as the Pandemic has not been cleared, yet we are making a good recovery process.

Our hall staff have been working hard to accommodate the changing situations, and to support the needs of each hirer. Many regular hirers have come back, but some, with obvious reasons, couldn't come back to their normal operation. This had a huge impact on our finances as we have now less income than before the pandemic. Yet we are trying to accommodate this as much as we can, rather than imposing a financial burden on the regular hirers.

We are carefully monitoring the situation, and working closely with each hirer, so that in case of emergency, we could provide meaningful advice to them.

As a general principle, the PCC will need to look into the finance as a whole, and we might need to make some changes in staffing. New national minimum wage will increase our expenditure, therefore with the current level of income, we won't be able to operate things as it is now. This issue has been shared within the PCC.

We are highly appreciative of the work of our hall manager, Mrs. Roni Battley for her support.

### **4. Ecumenical Relationship**

Since the Covid-19 pandemic, we did not see much movement in this area. The local ecumenical ministers haven't met this year, only sharing some information through email communications. We are planning to have a face-to-face meeting in the near future.

### **5. Pastoral Care, Mission and Evangelism**

This year, we have lost some members of our congregation due to their illness / advanced age. As we grow older, we have many members who are in the hospital, and the vicar has been visiting them as much as he could, if he is allowed to do so.

Although we have generally a good supporting network among people, still there are some people who are more isolated than others. Churchwardens and the vicar share information on certain people, cross checking their situation. If any needs occur, the vicar visits them. Yet, due to the impact of the Covid-19, it is still hard to provide pastoral care to the people.

On-line services, such as 'Thoughts for the Night' have been proven as a precious and effective tool to provide care to the members. It used to be 6 days per week, but now it has been agreed to reduce the frequency to three times per week. This important mission has been shared between the vicar and Mr. David Jenner, one of the churchwardens. The parish would need to carry on investing on the new equipment for live streaming as we are also planning to open the Media Room in the parish hall.

Our Parish Magazine, the Shield has been well maintained by a young member of the church. We have noticed that the number of parish magazine sales has gone down, and it might be sensible to discuss whether it is necessary for us to carry on in a way that we have been doing for many years. Yet, the PCC recognized the pastoral needs, in terms of supporting the elderly, and especially for those who haven't got internet access.

## **6. Financial Review**

In terms of finance, there has not been much progress at all, therefore things are very similar to this time last year. Our income from the hall is still low, compared to the pre-pandemic era, and the church collection has significantly gone down compared to pre-pandemic. We now have Contactless Payment System in the church, allowing people to support us with their credit/debit card. This system also allows us to use the web campaign. We used this system first on All Souls' Day; people made their generous donations through our contactless system. Over the Christmas period, we have used the web campaign on our website, encouraging people to support us easily. Despite such hard work, we are in deficit.

The PCC is constantly checking our finances and trying to minimise the impact on our mission. For our Common Fund, we set a very low level of common fund (£5200 in 2023), to match with the current income level. We do appreciate the support from the Diocese, allowing us to deal with the situation here in the parish. In 2022 we paid £4500 for the Common Fund, which was paid in full.

The date of the last quinquennial was 2017 and we were due in 2022. Although it seems ok to say that we are free from any major structural issues now, there are some areas which need urgent attention. The PCC managed to complete the plastering job in the Lady Chapel, Vestry, and Baptistry Font. We are ready to paint the vestry before we put in a new sink unit and serving tables.

The PCC is still determined that the charity should aim to hold unrestricted cash of no less than £36,000 (which equates to about 3 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. This needs to be reviewed and rectified annually, preferably at the APCM, which is scheduled on the last Sunday in April 2023.

## **7. Safeguarding, Structure, Governance and Management**

Safeguarding now has become one of the regular agenda items at the PCC meetings. We use the Safeguarding Dashboard, and currently we are in Level 3, 78% completion (as of Dec 2022). All members of the PCC must complete their own individual training. We take safeguarding seriously.

Members of the PCC are either ex-officio or elected at the Annual Parochial Meeting in accordance with the Church Representation Rules. Each member will work closely together with the incumbent of the parish. Mission Action Plan is a tool for them to use throughout the year as a practical guidance of the PCC. During the year, the following people served as members of the PCC:

### **Clergy**

Fr. Taemin Oh, the Incumbent, licensed on 1 September 2014

### **Churchwardens**

Mrs. Irene Selema

Mr. David Jenner

### **Parish Safeguarding Officer**

Mr. David Jenner

### **Treasurer**

Vacant since in July 2014

### **Finance Officer**

Ms. Violet Tredgett (Co-opted PCC member)

**Deanery Synod Representatives:**

Mrs. Jacqueline Stewart, Caroline Shaw, Christine Nnadi

**Elected Members**

Mrs. Ajoke Alaoye, Mrs. Rebecca Egunjobi, Mrs. Juanita Balmer

**PCC Secretary:**

Mrs. Caroline Shaw

**Parish Administrator:**

Mrs. Roni Battley (Co-opted PCC member)

**Electoral Roll Officer:**

Mrs. Roni Battley (Co-opted PCC member)

**Standing Committee Members:**

Fr. Taemin Oh, Mrs. Irene Selema, Mr. David Jenner, Mrs. Caroline Shaw, Mrs. Violet Tredgett, Mrs. Roni Battley.

**\*Members who retired / resigned in May 2021:**

Caroline Shaw and Christine Nnadi (both elected again as Deanery Representatives)

**IV. Responsibilities of the members of the PCC**

Members of the Parochial Church Council are responsible for maintaining and keeping the resources of the parish, including its fabric and financial resources. Members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. The statements should comply with Church Accounting Regulations 1997 and with the Charities Act 2011.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

**V. PCC Meetings**

The PCC meetings are held monthly, except August. In 2022, the Parochial Church Council met on twelve occasions. The PCC meetings covered similar topics to those of the previous year, with some exceptions, which were derived from the Mission Action Plan. Also, the PCC focused on dealing with the issues around the Covid-19 Pandemic in the parish. The average of Attendance of the PCC Meeting is 89% this year.

Incumbent (Vicar)	Revd Taemin Oh	Date: 13 March 2023
Churchwarden	Mrs. Irene Selema	Date: 13 March 2023
Churchwarden	Mr. David Jenner	Date: 13 March 2023

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**ST GEORGE ENFIELD**

I report to the trustees on my examination of the accounts of St George Enfield ('the charity') for the year ended 31 December 2022 on pages 8 to 11 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity'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 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 22 March 2023

**ST GEORGE ENFIELD**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		38,090	-	481	38,571	35,469
Gift aid receipts		8,048	-	-	8,048	7,347
Government grants		-	-	-	-	6,915
Other grants		2,641	-	-	2,641	500
Hire of church and hall		50,429	-	-	50,429	36,875
Income from charitable activities and fundraising		6,251	1,675	-	7,926	5,858
Investment income		1,457	65	300	1,822	1,122
British Gas refund		-	-	-	-	6,849
Other		385	-	-	385	1,755
<b>Total receipts</b>		<b>107,300</b>	<b>1,740</b>	<b>781</b>	<b>109,821</b>	<b>102,690</b>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	124,318	662	-	124,980	105,605
Grants paid in relation to charitable activities undertaken by others	3	300	-	636	936	1,308
<b>Total payments</b>		<b>124,618</b>	<b>662</b>	<b>636</b>	<b>125,916</b>	<b>106,913</b>
Net of receipts / (payments) before transfers		(17,318)	1,078	145	(16,095)	(4,222)
Transfers between funds	5	19,201	(19,702)	500	-	-
<b>Net movement in funds</b>		<b>1,884</b>	<b>(18,624)</b>	<b>645</b>	<b>(16,095)</b>	<b>(4,222)</b>
Cash funds as at last year end		17,290	59,040	35,937	112,267	116,489
<b>Cash funds at this year end</b>	A	<b>19,174</b>	<b>40,417</b>	<b>36,582</b>	<b>96,172</b>	<b>112,267</b>

The notes on pages 10 - 11 form part of these accounts.

**ST GEORGE ENFIELD**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

	Unrestricted Funds				Total 2022 £	Total 2021 £
	General funds £	Designated funds £	Restricted funds £	Endowment funds £		
<b>A Cash funds</b>						
Cash at bank	8,423	-	36,582	-	45,005	61,645
CCLA deposits:						
Choir Fund	-	1,146	-	-	1,146	1,132
Church Restoration Fund	-	16,509	-	-	16,509	16,295
Hall Repairs Fund	-	3,840	-	-	3,840	3,790
General Fund	10,683	12,305	-	-	22,988	22,690
Youth Worker Fund	-	6,616	-	-	6,616	6,530
Petty cash	67	-	-	-	67	186
	<u>19,174</u>	<u>40,417</u>	<u>36,582</u>	<u>-</u>	<u>96,172</u>	<u>112,267</u>
<b>B Other monetary assets</b>						
Gift aid due to charity	1,733	-	-	-	1,733	1,629
Stock held	473	-	-	-	473	473
Hall hire owed	607	-	-	-	607	433
	<u>2,813</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,813</u>	<u>2,535</u>
<b>C Liabilities</b>						
<b>Falling due within one year:</b>						
Loans	6,389	-	-	-	6,389	6,389
Fees owed to Diocese	-	-	-	-	-	1,153
Pension due	91	-	-	-	91	91
Fee for Independent Examination	1,440	-	-	-	1,440	1,440
Creditors and accrued expenses	1,403	-	-	-	1,403	1,327
	<u>9,323</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>9,323</u>	<u>10,400</u>
<b>Falling due after one year:</b>						
Loans	14,516	-	-	-	14,516	20,303
	<u>14,516</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>14,516</u>	<u>20,303</u>
<b>Total</b>	<u><b>23,839</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>-</b></u>	<u><b>23,839</b></u>	<u><b>30,704</b></u>

The above 'Bounce Back' loan is repayable in 60 monthly instalments and is repayable in full by June 2026.

				Value 2022 £	Value 2021 £
<b>D Investment assets</b>					
CCLA investment fund income shares (bid market value):					
V1 Phinn Bequest	-	-	-	4,030	4,565
Garden of Remembrance	-	15,858	18,213	-	38,594
Organ Fund	-	17,041	-	17,041	18,750
	<u>-</u>	<u>32,899</u>	<u>18,213</u>	<u>4,030</u>	<u>61,909</u>

<b>E Assets retained for charity's own use</b>	Value 2022 £
Church hall contents	<u>71,358</u>
	<u><b>71,358</b></u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values

Consecrated property, beneficed property and moveable church furnishings which require a special faculty for disposal are excluded from the above list of charity assets.

The accounts were approved by the trustees and signed on their behalf

by Rev Taemin Oh date 13 March 2023

The notes on pages 10 - 11 form part of these accounts.

**ST GEORGE ENFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Common Fund	4,500	-	-	4,500	2,400
Hall staff costs (including salary)	8,744	-	-	8,744	5,023
<i>Property costs:</i>					
Vicarage	1,095	-	-	1,095	1,130
Church	20,854	-	-	20,854	14,665
Hall	30,466	-	-	30,466	32,001
Loan repayment	6,389	-	-	6,389	3,727
Generating funds and cost of events	2,041	662	-	2,703	1,490
Administration and support services (including salary)	40,192	-	-	40,192	38,108
Other charitable expenditure	3,288	-	-	3,288	1,202
Governance	1,320	-	-	1,320	1,200
Staff expenses	5,430	-	-	5,430	4,659
	<u>124,318</u>	<u>662</u>	<u>-</u>	<u>124,980</u>	<u>105,605</u>

**3 Grants and gifts paid to others**

Organisations:					
Local mission	300	-	-	300	200
Relief of poverty	-	-	636	636	1,108
	<u>300</u>	<u>-</u>	<u>636</u>	<u>936</u>	<u>1,308</u>

**4 Transactions with related parties**

Taemin Oh (a clergy member of the PCC) receives a stipend from the Diocese; the cost of this stipend is not included in the above payroll cost however it should be noted that some of the Parish share is used to help pay the stipend. He is also provided with accommodation (which is customary for clergy) and the cost of this accommodation is disclosed in the above note under 'Vicarage'. Expenses incurred whilst serving as clergy are included in the above 'Staff expenses' and total £4,414 [2021: 4,370].

The following PCC members, or connected parties, received payments for services provided to the church unrelated to their role on the PCC:

David Jenner, a trustee, was paid £160 [2021: £100] in his capacity as a vergier, not as a trustee.

No other amounts were paid or are payable to any other PCC member or to any person connected to them.

**ST GEORGE ENFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2022**

**5 Movement of funds**

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	17,290	107,300	(124,618)	19,201	19,174
Designated funds					
Choir Fund	1,132	15	-	-	1,146
Church Restoration Fund	50	-	-	-	50
Hall Repairs Fund	3,790	50	-	-	3,840
Hall maintenance fund	30,000	-	-	(20,000)	10,000
100 Club	1,379	1,675	(662)	-	2,392
General Fund CCLA deposit	22,690	-	-	298	22,988
	<u>76,330</u>	<u>109,040</u>	<u>(125,280)</u>	<u>(500)</u>	<u>59,590</u>
Restricted funds					
Compassion UK	188	-	(336)	148	-
Children's ministry	2,509	-	-	741	3,250
Sound system	168	-	-	-	168
Chair Fund	5,461	-	-	-	5,461
Church Restoration Fund	16,245	214	-	-	16,459
Garden of Remembrance	400	-	-	(400)	-
Lighting	4,284	-	-	-	4,284
Youth Worker Fund	6,530	278	-	-	6,808
Ukraine Appeal	-	288	(300)	12	-
Vestry Work	125	-	-	-	125
Stained glass windows	26	-	-	-	26
	<u>35,937</u>	<u>781</u>	<u>(636)</u>	<u>500</u>	<u>36,582</u>
Total funds	<u>112,267</u>	<u>109,821</u>	<u>(125,916)</u>	<u>-</u>	<u>96,172</u>

The transfer from the Garden of Remembrance fund relates to a payment made from general funds last year.

In addition to the bank and cash balances in restricted funds are the following held as investments whose movements do not therefore form part of the receipts and payments accounts:

	Opening balance	Increase/ (decrease) in value	Transfer of payments	Closing balance
Garden of Remembrance - restricted	22,906	(4,523)	(170)	18,213
Garden of Remembrance - designated	15,688	-	170	15,858
	<u>38,594</u>	<u>(4,523)</u>	<u>-</u>	<u>34,071</u>
Organ Fund - designated	18,750	(1,709)	-	17,041
The V Phinn Bequest - endowment	4,565	(535)	-	4,030
CCLA investment fund shares	<u>61,909</u>	<u>(6,767)</u>	<u>-</u>	<u>55,142</u>

**THE PAROCHIAL CHURCH COUNCIL OF ST GEORGES CHURCH FREEZYWATER**

England & Wales - Charity number 1143794

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# Accounts

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# St George Enfield

Report and Accounts

Year ended 31 December 2021

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**ST GEORGE ENFIELD**  
**LEGAL AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

ADDRESS FOR CORRESPONDENCE	127 Park Road Enfield EN3 6LN
GOVERNING DOCUMENT	PCC Powers Measure 1956 and the Church Representation Rules 2011
CHARITY REGISTRATION NUMBER	1143794
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Taemin Oh Stephen Ajakaiye Ajoke Alaoye Juanita Balmer Margaret Blazey Rebecca Egunjobi David Jenner Christine Nnadi Irene Selema Caroline Shaw Vince Sheehan (resigned September 2021) Jacqueline Stewart
BANKERS	HSBC Bank Plc CCLA
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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## **The Parish of St. George, Enfield**

# **Trustees Report for the Year Ending 2021**

### **I. Aim and Purposes**

The Parochial Church Council ('PCC') has the responsibility of co-operating with the incumbent. In the absence of an incumbent due to Interregnum, the PCC works under the guidance of the Bishop of Edmonton, the Archdeacon, Area Dean and churchwardens in promoting within the ecclesiastical parish the whole mission of the church. It also has the responsibility for the Parish Hall and Community Centre.

The PCC has its Mission Action Plan published annually, and it gives a guideline for the parish's strategic planning in general.

### **II. Objectives and Activities: Mission Action Plan**

This Mission Action Plan was agreed on Saturday 10 July 2021 at the PCC Away Day Meeting.

#### **1. Community Outreach**

- This is to have better public relations as a parish church.
- Community outreach is one of the most important parts of our mission as a parish church.
- This will give us an opportunity to work with other groups, such as Uniformed Organisations.
- We will begin with Litter Picking. Hi-vis vests to be ordered with litter picking equipment.

#### **2. Introducing New Style of Worship: Family Service on Parade Sunday**

- Fr. Taemin will introduce a new style of worship, which can be used on Parade Sunday.
- It is going to be a form of Family Service, which can cover the interests of various age groups.
- It will require us to develop supporting groups, such as young musicians and will need to build a good team of supporters.
- It will help us to be able to welcome new people into the church.

#### **3. New Order of Service for 10:00am Parish Mass**

- We will complete a new Order of Service for 10:00am Parish Sung Eucharist.
- This will include new Mass Settings, and music notes will be printed for the people.
- The Organist/musicians will need to be recruited and trained for the worship.

### **III. Achievements and Performance**

#### **1. Worship and Prayer**

The PCC is working hard to provide adequate services for all members of the congregation during Covid-19 Pandemic. The average attendants' number of Sunday and Weekday Services have significantly decreased, and we still have no church organist. Live Streaming for Sunday and any major services is still going on, yet those who are watching our online service broadcasting also has decreased. However, the PCC and the vicar is still happy to carry on Live Streaming, for the benefit of the people. Christmas services were offered in the church, some were extremely well attended, but some were not. Christingle Service was the biggest service we had in 2021 with 168 people joined. The vicar and the PCC are fully aware of the impact of the Covid-19, as we have lost many young and old people with various reasons. Year 2022 will be a year of greater challenge as we must work with very limited resources. Yet, we are confident that we will carry on and keep the spirit high.

Despite Covid-19 pandemic, we have been faithfully supporting our Parish School (Church of England VA Primary School). The incumbent of the parish, Fr. Taemin has been extremely busy in providing collective worship materials. Whenever the school is being shut or actual gathering was not permitted due to the restrictions, Fr. Taemin made collective worship video clip, and it was played to each classroom, so that the whole school could maintain the integrity of worshipping together. The PCC governors have been working hard to provide valuable support to the governing body and to the teachers and staff members of the school.

In terms of the numbers of the Electoral Roll, it has been stabilized despite the Covid-19 pandemic. We have lost some members last year, but also gained some new members, which is grace of God. There are no restrictions at the moment for funerals, baptisms and weddings in the church, yet we are fully aware of the situation and trying to work with the families wherever possible to provide safety to all visitors.

The Bishop of Edmonton, the Rt Revd. Rob Wickham came and did the service of Confirmation. We have 34 new confirmands, mainly from our parish school. The incumbent Fr. Taemin led the confirmation services for years 5 and 6 pupils as a part of their RE curriculum and he also used pre-recorded videos. The collection we had was sent to the Bishop's office for his discretionary fund.

Our Assistant Curate Revd. Vincent Sheehan has licensed as an Associate Vicar of the Parish of St. Peter's Grange Park and the service was held on Wednesday 10 November 2021. The service was well attended by many parishioners from St. George's, showing our love and support to our former curate. This made our incumbent Fr. Taemin busier than before, and there has been pressure on him during the Christmas as he was the only one clergy in the parish. Mr. David Jenner, one of the churchwardens in the parish was trained to lead the service of 'Communion by Extension' as contingency plan. He is one of the licensed Eucharistic Ministers in the parish and he received some training from the incumbent. Fr. Taemin has informed the Bishop of Edmonton for this development.

#### **2. Deanery Synod**

The PCC is regularly updated by the report from our Parish Representative to the Deanery. Due to the Covid-19, most of the meeting were held on Zoom, but the synod will have face to face meetings soon. We have nothing much to report this year as things have been quite due to the Covid-19.

### **3. St. George's Parish Hall and Community Centre**

St. George's Parish Hall and Community Centre is still experiencing difficulties in many ways as the Pandemic has not been cleared yet.

Our hall staff have been working hard to accommodate the changing situations, and to support the needs of each hirer. Many regular hirers have come back, but some, with obvious reason, couldn't come back to their normal operation.

We are carefully monitoring the situation, and working closely with each hirer, so that in case of emergency, we could provide meaningful advice to them.

Each regular hirer has been asked to provide their Risk Assessment document, so that we know they are ready to deal with unforeseen situations.

Financially, we have been pressured on as we have lost many regular and weekend hirers due to Covid-19. However, we are trying hard to support the local communities by keeping the fees flat and to accommodate their individual needs as much as we can. We are highly appreciated for the work of our hall manager, Mrs. Roni Battley for her support.

### **4. Ecumenical Relationship**

Due to the Covid-19 pandemic, we did not see much movement in this area. The local ecumenical ministers have met on Zoom, and frequently exchange emails to share information.

However, during the Christmas, the churches in EN3 area had a chance to offer a joint Christmas Carol Service in St. James' Church Enfield Highway on Sunday 12 December 2021. The service was well attended.

### **5. Pastoral Care, Mission and Evangelism**

It has been another difficult year to provide good pastoral care due to the Covid-19 pandemic restriction. Even clergy are now not allowed to visit the parishioner in the hospital and visiting nursing homes and the house of the elderly people seems extremely hard.

And as noted, we do the online services including Thoughts for the Night. This 'hybrid' style makes the incumbent extremely weary, and the parish had to invest on many things, such as new equipment for live streaming.

Our Parish Magazine, the Shield has been well maintained by a young member of the church. We have noticed that the number of parish magazine sales has gone down, and it might be sensible to discuss whether it is necessary for us to carry on in a way that we have been doing for many years. Yet, the PCC recognized the pastoral needs, in terms of supporting the elderly, and especially for those who hasn't got the internet access. This is one of the areas the PCC needs to discuss in the future to find out the best way to go forward.

## **6. Financial Review**

In terms of the finance, there has not been much progress at all. Things are very similar to this time last year. Our income from the hall is still extremely low, compared to the pre-pandemic era, and the church collection has significantly gone down. Yet, we had to keep our expenditure to maintain the buildings and to keep basic functionality ready. Hence, we had to take a bank loan, just in case we fall into the deficit.

During the Christmas, people have been generous for Christingle Service, so that we could have a wonderful Christmas celebration in the church. However, church attendance for other services such as Christmas vigil, midnight Mass and Christmas Day Mass was very low, so was the church collections.

The PCC is constantly checking our finance and trying to minimise expenditure. However, sometimes it is inevitable for us to spend some money in order to keep our parish up and running as described. Therefore, we set a very low level of common fund, to match with the current income level. We do appreciate the support from the Diocese, allowing us to deal with the situation here in the parish.

The date of the last quinquennial was 2017 and we are working through the issues. And the Diocese is trying to arrange another inspection, which is due in 2022. Although it seems ok to say that we are free from any major structural issues now, yet there are some areas which need urgent attention.

The PCC is still determined that the charity should aim to hold unrestricted cash of no less than £36,000 (which equates to about 3 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end the charity held unrestricted funds of £76,300. The policy will be reviewed at the APCM, which is scheduled on the first Sunday in May 2022.

## **7. Structure, Governance and Management**

Members of the PCC are either ex-officio or elected at the Annual Parochial Meeting in accordance with the Church Representation Rules. Each member will work closely together with the incumbent of the parish. Mission Action Plan is a tool for them to use throughout the year as a practical guidance of the PCC. During the year, the following people served as members of the PCC:

### **Clergy:**

Fr. Taemin Oh, the Incumbent, licensed on 1 September 2014

Fr. Vincent Sheehan, Assistant Curate, licensed on 2 July 2016, resigned on 9 Sep. 2021

### **Churchwardens:**

Mrs. Irene Selema

Mr. David Jenner

### **Treasurer:**

Vacant since in July 2014

### **Finance Officer:**

Ms. Violet Tredgett (Co-opted PCC member)

### **Deanery Synod Representatives:**

Mrs. Jacqueline Stewart, Caroline Shaw, Christine Nnadi

### **Elected Members**

Mrs. Ajoke Alaoye, Mrs. Rebecca Egunjobi, Mrs. Juanita Balmer

**PCC Secretary:**

Mrs. Caroline Shaw

**Parish Administrator:**

Mrs. Roni Battley (Co-opted PCC member)

**Electoral Roll Officer:**

Mrs. Roni Battley (Co-opted PCC member)

**Standing Committee Members:**

Fr. Taemin Oh, Fr. Vince Sheehan, Mrs. Irene Selema, Mr. David Jenner, Mrs. Caroline Shaw, Mrs. Violet Tredgett, Mrs. Roni Battley.

**\*Members who retired / resigned in May 2021:**

Caroline Shaw and Christine Nnadi (both elected again as Deanery Representatives)

**IV. Responsibilities of the members of the PCC**

Members of the Parochial Church Council are responsible for maintaining and keeping the resources of the parish, including its fabric and financial resources. Members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. The statements should comply with Church Accounting Regulations 1997 and with the Charities Act 2011.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

**V. PCC Meetings**

The PCC meetings are held monthly, except August. In 2021, the Parochial Church Council met on twelve occasions. The PCC meetings covered similar topics to those of the previous year, with some exceptions, which were derived from the Mission Action Plan for the year 2021. Also, the PCC focused on dealing with Covid-19 Pandemic in the parish. The average of Attendance of the PCC Meeting is 89% this year.

Date: 07 April 2022

Revd. Taemin Oh, Incumbent

Date: 07 April 2022

Mr. David Jenner, Churchwarden

Date: 07 April 2022

Mrs. Irene Selema, Churchwarden

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**ST GEORGE ENFIELD**

I report to the trustees on my examination of the accounts of St George Enfield ('the charity') for the year ended 31 December 2021 on pages 8 to 11 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity'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 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 13 April 2022

**ST GEORGE ENFIELD**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
		General Funds	Designated Funds			
		£	£	£	£	£
<b>Income receipts</b>						
Donations		34,826	-	644	35,469	35,198
Gift aid receipts		7,347	-	-	7,347	9,322
Government grants		6,915	-	-	6,915	12,305
Other grants		500	-	-	500	-
Hire of church and hall		36,875	-	-	36,875	32,581
Income from charitable activities		3,177	-	-	3,177	1,165
Fundraising activities		1,159	1,522	-	2,681	596
Investment income		1,099	11	12	1,122	1,225
British Gas refund		6,849	-	-	6,849	-
Other		1,755	-	-	1,755	315
		<u>100,502</u>	<u>1,533</u>	<u>655</u>	<u>102,690</u>	<u>92,707</u>
<b>Capital and similar receipts</b>						
Loan received		-	-	-	-	30,000
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>
<b>Total receipts</b>		<u>100,502</u>	<u>1,533</u>	<u>655</u>	<u>102,690</u>	<u>122,707</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	105,462	143	-	105,605	129,583
Grants paid in relation to charitable activities undertaken by others	3	822	-	486	1,308	851
<b>Total payments</b>		<u>106,284</u>	<u>143</u>	<u>486</u>	<u>106,913</u>	<u>130,434</u>
Net of receipts / (payments) before transfers		(5,782)	1,390	169	(4,222)	(7,727)
Transfers between funds	5	(38,056)	38,000	56	0	-
<b>Net movement in funds</b>		<u>(43,838)</u>	<u>39,390</u>	<u>226</u>	<u>(4,222)</u>	<u>(7,727)</u>
Cash funds as at last year end		61,128	19,650	35,711	116,489	124,217
<b>Cash funds at this year end</b>	A	<u>17,290</u>	<u>59,040</u>	<u>35,937</u>	<u>112,267</u>	<u>116,489</u>

The notes on pages 10-11 form part of these accounts.



**ST GEORGE ENFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2021	Total 2020
	General funds	Designated funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Common Fund	2,400	-	-	2,400	8,936
Hall staff costs	5,023	-	-	5,023	29,865
<i>Property costs:</i>					
Vicarage	1,130	-	-	1,130	1,645
Church	14,665	-	-	14,665	18,715
Hall	32,001	-	-	32,001	37,965
Loan repayment	3,727	-	-	3,727	-
Cost of generating funds	1,347	143	-	1,490	1,227
Administration and support services (including salary)	38,108	-	-	38,108	24,816
Other charitable expenditure	1,202	-	-	1,202	853
Governance	1,200	-	-	1,200	1,454
Staff expenses	4,659	-	-	4,659	4,008
Other costs	-	-	-	-	100
	<u>105,462</u>	<u>143</u>	<u>-</u>	<u>105,605</u>	<u>129,583</u>

**3 Grants and gifts paid to others**

Organisations:					
Local mission	200	-	-	200	515
Relief of poverty	622	-	486	1,108	336
	<u>822</u>	<u>-</u>	<u>486</u>	<u>1,308</u>	<u>851</u>

**4 Transactions with related parties**

Taemin Oh (a clergy member of the PCC) receives a stipend from the Diocese; the cost of this stipend is not included in the above payroll cost however it should be noted that some of the Parish share is used to help pay the stipend. He is also provided with accommodation (which is customary for clergy) and the cost of this accommodation is disclosed in the above note. Any incurred expenses whilst serving as clergy are included in the above 'staff expenses'.

The following PCC members, or connected parties, received payments for services provided to the church unrelated to their role on the PCC:

David Jenner, a trustee, was paid £100 in his capacity as a vergers, not as a trustee.

No other amounts were paid or are payable to any other PCC member or to any person connected to them.

**ST GEORGE ENFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

**5 Movement of funds**

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	61,128	100,502	(106,284)	(38,056)	17,290
Designated funds					
Choir Fund	1,131	1	-	-	1,132
Church Restoration Fund	50	-	-	-	50
Hall Repairs Fund	3,788	2	-	-	3,790
Hall maintenance fund	12,000	-	-	18,000	30,000
100 Club	-	1,522	(143)	-	1,379
General Fund CCLA deposit	2,681	9	-	20,000	22,690
	<u>80,779</u>	<u>102,035</u>	<u>(106,427)</u>	<u>(56)</u>	<u>76,330</u>
Restricted funds					
Compassion UK	524	-	(336)	-	188
Childrens ministry	2,509	-	-	-	2,509
Sound system	168	-	-	-	168
Chair Fund	5,461	-	-	-	5,461
Church Restoration Fund	16,236	8	-	-	16,245
Garden of Remembrance	-	400	-	-	400
Lighting	4,134	150	-	-	4,284
Youth Worker Fund	6,527	3	-	-	6,530
Bishop's Fund	-	94	(150)	56	-
Vestry Work	125	-	-	-	125
Stained glass windows	26	-	-	-	26
	<u>35,711</u>	<u>655</u>	<u>(486)</u>	<u>56</u>	<u>35,937</u>
Total funds	<u>116,489</u>	<u>102,690</u>	<u>(106,913)</u>	<u>0</u>	<u>112,267</u>

In addition to the bank and cash balances in restricted funds are the following held as investments whose movements do not therefore form part of the receipts and payments accounts:

	Opening balance	Increase in value	Transfer of payments	Closing balance
Garden of Remembrance - restricted	19,218	4,852	(1,164)	22,906
Garden of Remembrance - designated	14,524	1,164	-	15,688
	<u>33,742</u>	<u>4,852</u>	<u>-</u>	<u>38,594</u>
Organ Fund	15,952	2,798	-	18,750
The V Phinn Bequest - endowment	3,991	574	-	4,565
CCLA investment fund shares	<u>53,685</u>	<u>8,224</u>	<u>-</u>	<u>61,909</u>

**THE PAROCHIAL CHURCH COUNCIL OF ST GEORGES CHURCH FREEZYWATER**

England & Wales - Charity number 1143794

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# Accounts

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# St George Enfield

## Report and Accounts

year ended 31 December 2020

**stewardship<sup>®</sup>**

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w: [www.stewardship.org.uk](http://www.stewardship.org.uk)

**ST GEORGE ENFIELD**  
**LEGAL AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

ADDRESS FOR CORRESPONDENCE	127 Park Road Enfield EN3 6LN
GOVERNING DOCUMENT	PCC Powers Measure 1956 and the Church Representation Rules 2011
CHARITY REGISTRATION NUMBER	1143794
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Rev Taemin Oh (Incumbent) Stephen Ajakaiye Ajoke Alaoye (appointed November 2020) Juanita Balmer (appointed October 2020) Margaret Blazey Patricia Davis (resigned October 2020) Rebecca Egunjobi (appointed October 2020) David Gibson (resigned October 2020) Tiffanie Horsfall (resigned October 2020) David Jenner Sylvia Lameck (resigned October 2020) Michael Lewis (resigned October 2020) Christine Nnadi Irene Selema Caroline Shaw Vince Sheehan Jacqueline Stewart (appointed October 2020)
BANKERS	HSBC Bank Plc CCLA
INDEPENDENT EXAMINER	Jaimée Young Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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## **The Parish of St. George, Enfield**

# **Trustees Report for the Year Ending 2020**

### **I. Aim and Purposes**

The Parochial Church Council ('PCC') has the responsibility of co-operating with the incumbent. In the absence of an incumbent due to Interregnum, the PCC works under the guidance of the Bishop of Edmonton, the Archdeacon, Area Dean and churchwardens in promoting within the ecclesiastical parish the whole mission of the church. It also has the responsibility for the Parish Hall and Community Centre.

The PCC has its Mission Action Plan published annually, and it gives a guideline for the parish's strategic planning in general.

### **II. Objectives and Activities: Mission Action Plan**

In our Mission Action Plan, there are four key areas of focus as below:

#### **1. Mission in Community/ Better Communication:**

- Install an outside notice board for better communication.
- Supporting/networking with local charitable organisations.

#### **2. Online Mission for the Discipleship:**

- Further develop the online presence (services, prayer meetings, discussions and other types of activities such as Thoughts for the Night).
- Develop Live Streaming contents and maintaining the quality.

#### **3. Mission for the Youth:**

- Developing Youth Work, in particular Sunday School and Altar Servers.
- Creating Youth Activities, such as Youth Group.

#### **4. Discipleship:**

- Developing Discipleship in the parish.

### **III. Achievements and Performance**

#### **1. Worship and Prayer**

The PCC is working hard to provide adequate services for all members of the congregation during Covid-19 Pandemic. Throughout the year, various church services were offered in order to nurture the spirituality of the congregation in different ways. Sunday Eucharist has been the centre of our worship and different seasonal services were offered. All our public services have been live streamed through our social media platform.

To support our Parish School (Church of England VA Primary School), the PCC works hard to give necessary provision to meet the requirements after SIAMS inspection. Since the outbreak of Covid-19, the school had to provide care and support for the children of key workers as well as children of vulnerable families. The incumbent of the parish, Fr. Taemin has been a part of such support, leading various services and assemblies in school or through pre-recorded videos. The PCC has deep concerns over all staff members for their physical and mental health, and the PCC governors are working hard to support the staff team members.

We have seen some increase on our Electoral Roll number before the Covid-19 pandemic, yet this now needs to be fully updated and reviewed internally as the lockdown has made an impact on our church community. We have sadly lost some members last year, and their funeral services took place in the church.

Our Assistant Curate Revd. Vincent Sheehan is still based at St. George's. He is now working as a teacher at the parish school and still actively supporting other churches in the Edmonton Area, as there has been shortage in the number of serving clergy due to the Covid-19 pandemic. He will stay with us, until he finds his own parish, providing support to the work of the parish.

Overall, due to the Covid-19 pandemic, the public worship in the church has been affected and it has been transferred to the virtual Live Streaming Settings. Although there have been positive signs, the PCC shares some concerns for those who have no internet access.

#### **2. Deanery Synod**

The PCC is regularly updated by the report from our Parish Representative to the Deanery and all our licensed clergy also attend the meetings. We have new Area Dean and Sub Deans in Enfield Deanery and we are now having our clergy Chapter Meeting over Zoom.

#### **3. St. George's Parish Hall and Community Centre**

St. George's Parish Hall and Community Centre has experienced huge changes last year.

Firstly, our long standing Hall Manager has left during the early pandemic. The PCC decided to put all paid staff members into the furlough scheme, yet had to make redundant due to financial pressure.

All weekend parties and activities, which used to help us in finance, have cancelled. Many regular groups cancelled their activities, only certain types of businesses are allowed to use the hall, hence the income from the hall has dramatically decreased. The PCC decided to cancel or stop all

unnecessary maintenance, including the contract with the cleaning company, in order to save money.

The parish hall and community centre has been used, however, by a member of community as a centre for cooking for the vulnerable elderly in the area and this was fully supported by the PCC and the Local Community.

#### **4. Ecumenical Relationship**

Due to the Covid-19 pandemic, we did not see much movement in this area. The local ecumenical ministers have met on Zoom, and frequently exchange emails to share information.

#### **5. Pastoral Care, Mission and Evangelism**

It has been an extremely difficult year to provide good pastoral care for the Mission and Evangelism of the church due to the Covid-19 pandemic.

As noted before in this paper, our main service platform has moved to the virtual Live Streaming. It has created another opportunity for us to build up a virtual community. We now have 560 followers (as of 20 January 2021) since the end of March 2020, and our Live Streaming has been very popular amongst local people as well as family and friends of our regular worshippers here at St. George's. We are fully aware of the impact of using IT skills wisely, and have gained a substantial amount of knowledge in online mission in our local area.

Traditional face-to-face pastoral care has been maintained by the clergy and churchwardens. The PCC decided to continually produce our Parish Magazine, which has been revitalised by a member of the church. They were hand delivered to some members of the church, mainly the elderly who have to self-isolate, by the churchwarden. We acknowledge the hard work of so many people, especially our churchwardens and the PCC members in providing pastoral care to the members of congregation.

#### **6. Financial Review**

It has been a very tough year for us due to the Covid-19 pandemic. One of our main income sources is the parish hall, and we had to shut it down for nearly a whole year. However, we still must pay our insurance monthly to keep our buildings insured.

Income in the parish church also has gone down significantly. Having considered the fact that we used to have a relatively high portion of financial support through our occasional services and social events, we had none this year. However, for our income from regular giving, we have reached approximately 90% of average income, which is encouraging. We pray that the day when we could return to normality comes sooner than later, and we acknowledge the generosity of people in our community, which has been so vital.

The PCC are constantly checking our finance and trying to minimise expenditure. However, sometimes it is inevitable for us to spend some money in order to keep our parish up and running. The Diocese have assessed the PCC's Parish Share to be £85,200 for the year to 31 December 2020; having reviewed the PCC's finances, the members of the PCC have decided to restrict the PCC's contribution to £8,900. We also had to take a loan from the bank, to be prepared for the worst scenario.

The date of the last quinquennial was 2017 and we are working through the issues. Some of the damp has been dealt with, the water leak found and now the toilet and plaster is drying out before redecoration. Monitoring of the issues as recommended is being done.

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £36,000 (which equates to about 3 months' of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £80,800 and the charity is complying with its reserves policy.

## **7. Structure, Governance and Management**

Members of the PCC are either ex-officio or elected at the Annual Parochial Meeting in accordance with the Church Representation Rules. Each member will work closely together with the incumbent of the parish. Mission Action Plan is a tool for them to use throughout the year as a practical guidance of the PCC. During the year the following people served as members of the PCC:

### **Clergy:**

Fr. Taemin Oh, the Incumbent, licensed on 1 September 2014  
Fr. Vincent Sheehan, Assistant Curate, licensed on 2 July 2016

### **Churchwardens:**

Mrs. Irene Selema  
Mr. David Jenner

### **Treasurer:**

Vacant since in July 2014

### **Finance Officer:**

Ms. Violet Tredgett

### **Deanery Synod Representatives:**

Mrs. Jacqueline Stewart

### **Elected Members**

Mrs. Jacqueline Stewart, Mrs. Ajoke Alaoye, Mrs. Rebecca Egunjobi, Mrs. Juanita Balmer

### **PCC Secretary:**

Mrs. Caroline Shaw \*Elected November 2020\*

### **Parish Administrator:**

Mrs. Roni Battley

### **Electoral Roll Officer:**

Mrs. Roni Battley

### **Standing Committee Members:**

Fr. Taemin Oh, Fr. Vince Sheehan, Mrs. Irene Selema, Mr. David Jenner,

Mrs. Caroline Shaw, Mrs. Violet Tredgett, Mrs. Roni Battley.

**\*Members who retired / resigned in October 2020:**

P. Davis, D. Gibson, T Horsfall, S Lameck, M Lewis.

#### **IV. Responsibilities of the members of the PCC**

Members of the Parochial Church Council are responsible for maintaining and keeping the resources of the parish, including its fabric and financial resources. Members are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. When planning our activities for the year, our incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on 'charities for the advancement of religion'. The statements should comply with Church Accounting Regulations 1997 and with the Charities Act 2011.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016, fully recognising its duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

#### **V. PCC Meetings**

The PCC meetings are held monthly. In 2020 over Zoom, the Parochial Church Council met on twelve occasions. The PCC meetings covered similar topics to those of the previous year, with some exceptions, which were derived from the Mission Action Plan for the year 2020. The average of Attendance of the PCC Meeting is 92% this year.

Date: 12 April 2021

Revd Taemin Oh, Incumbent

Date: 12 April 2021

Mr. David Jenner, Churchwarden

Date: 12 April 2021

Mrs. Irene Selema, Churchwarden

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**ST GEORGE ENFIELD**

I report to the trustees on my examination of the accounts of St George Enfield ('the charity') for the year ended 31 December 2020 on pages 8 to 11 following.

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity'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 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Jaimée Young

Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: 06 May 2021

**ST GEORGE ENFIELD**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	<u>Unrestricted Funds</u>			Total 2020	Total 2019
		General Funds	Designated Funds	Restricted Funds		
		£	£	£	£	£
<b>Income receipts</b>						
Donations		34,282	-	916	35,198	59,341
Gift aid receipts		8,902	-	420	9,322	12,339
Government grants		12,305	-	-	12,305	-
Hire of church and hall		32,581	-	-	32,581	89,820
Income from charitable activities		1,165	-	-	1,165	2,486
Fundraising activities		322.00	-	274	596	2,041
Investment income		1,096	32	96	1,225	1,327
Other		296.57	-	18	315	682
		<u>90,951</u>	<u>32</u>	<u>1,724</u>	<u>92,707</u>	<u>168,036</u>
<b>Capital and similar receipts</b>						
Loan received		30,000	-	-	30,000	-
		<u>30,000</u>	<u>-</u>	<u>-</u>	<u>30,000</u>	<u>-</u>
<b>Total receipts</b>		<u>120,951</u>	<u>32</u>	<u>1,724</u>	<u>122,707</u>	<u>168,036</u>
<b>Payments</b>						
Payments in relation to charitable activities undertaken directly	2	129,533	-	50	129,583	192,944
Grants paid in relation to charitable activities undertaken by others	3	515	-	336	851	5,368
		<u>130,048</u>	<u>-</u>	<u>386</u>	<u>130,434</u>	<u>198,312</u>
Net of receipts / (payments) before transfers		(9,097)	32	1,338	(7,727)	(30,276)
Transfers between funds	5	-	-	-	-	-
<b>Net movement in funds</b>		<u>(9,097)</u>	<u>32</u>	<u>1,338</u>	<u>(7,727)</u>	<u>(30,276)</u>
Cash funds as at last year end		70,226	19,618	34,373	124,217	154,493
<b>Cash funds at this year end</b>	A	<u>61,128</u>	<u>19,650</u>	<u>35,711</u>	<u>116,489</u>	<u>124,217</u>

The notes on pages 10 - 11 form part of these accounts.

**ST GEORGE ENFIELD**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

	<u>Unrestricted Funds</u>				Total 2020 £	Total 2019 £
	General funds £	Designated funds £	Restricted funds £	Endowment funds £		
	£	£	£	£		
<b>A Cash funds</b>						
Held at bank	61,007	12,000	12,948	-	85,955	93,823
CCLA deposits:						
Choir Fund	-	1,131	-	-	1,131	1,126
Church Restoration Fund	-	50	16,236	-	16,286	16,218
Hall Repairs Fund	-	3,788	-	-	3,788	3,772
General Fund	-	2,681	-	-	2,681	2,670
Youth Worker Fund	-	-	6,527	-	6,527	6,499
Petty cash	122	-	-	-	122	109
	<u>61,128</u>	<u>19,650</u>	<u>35,711</u>	<u>-</u>	<u>116,489</u>	<u>124,217</u>
<b>B Other monetary assets</b>						
Gift aid due to charity	1,996	-	-	-	1,996	2,142
Hall hire owed	55	-	-	-	55	1,063
	<u>2,051</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,051</u>	<u>3,205</u>
<b>C Liabilities</b>						
<b>Falling due within one year</b>						
Loans	3,195	-	-	-	3,195	-
Pension due	91	-	-	-	91	-
Fee for Independent Examination	1,200	-	-	-	1,200	1,440
Accrued expenses	1,167	-	-	-	1,167	-
	<u>5,652</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,652</u>	<u>1,440</u>
<b>Falling due after one year:</b>						
Loans	26,805	-	-	-	26,805	-
	<u>26,805</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>26,805</u>	<u>-</u>
<b>Total</b>	<u>32,458</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>32,458</u>	<u>1,440</u>

The above 'Bounce Back' loan is repayable in 60 monthly instalments (no payments need to be made until 12 months from the date of the loan) and is repayable in full by June 2026.

<b>D Investment assets</b>						
CCLA investment fund income shares (mid market value):						
V1 Phinn Bequest	-	-	-	3,991	3,991	3,733
Garden of Remembrance	-	14,524	19,218	-	33,742	31,562
Organ Fund	15,952	-	-	-	15,952	14,471
	<u>15,952</u>	<u>14,524</u>	<u>19,218</u>	<u>3,991</u>	<u>53,685</u>	<u>49,767</u>

<b>E Assets retained for charity's own use</b>			Value 2020 £	Value 2019 £
Church hall contents			69,079	68,057
			<u>69,079</u>	<u>68,057</u>

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values

Consecrated property, beneficed property and moveable church furnishings which require a special faculty for disposal are excluded from the above list of charity assets.

The accounts were approved by the trustees and signed on their behalf

by date  
 Revd Taemin Oh 12 April 2021

The notes on pages 10 - 11 form part of these accounts.

**ST GEORGE ENFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>			Total 2020 £	Total 2019 £
	General funds £	Designated funds £	Restricted Funds £		
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Common Fund	8,936	-	-	8,936	20,020
Hall staff costs	29,865	-	-	29,865	38,572
Property costs:					
Vicarage	1,645	-	-	1,645	1,141
Church	18,665	-	50	18,715	42,449
Hall	37,965	-	-	37,965	42,693
Cost of generating funds	1,227	-	-	1,227	1,822
Administration and support services (including salary)	24,816	-	-	24,816	31,855
Other charitable expenditure	853	-	-	853	6,795
Governance	1,454	-	-	1,454	1,218
Staff expenses	4,008	-	-	4,008	6,379
Other costs	100	-	-	100	-
	<u>129,533</u>	<u>-</u>	<u>50</u>	<u>129,583</u>	<u>192,944</u>
<b>3 Grants and gifts paid to others</b>					
Grants for:					
Local mission	515	-	-	515	638
Relief of poverty	-	-	336	336	4,730
	<u>515</u>	<u>-</u>	<u>336</u>	<u>851</u>	<u>5,368</u>

**ST GEORGE ENFIELD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**4 Transactions with related parties**

Taemin Oh (a clergy member of the PCC) receives a stipend from the Diocese; the cost of this stipend is not included in the above payroll cost however it should be noted that some of the Parish share is used to help pay the stipend. He is also provided with accommodation (which is customary for clergy) and the cost of this accommodation is disclosed in the above note. Any incurred expenses whilst serving as clergy are included in the above 'staff expenses'.

The following PCC members, or connected parties, received payments for services provided to the church unrelated to their role on the PCC:

Christopher Nnadi received £690.79 [2019: £1,244] for duty officer services.

No other amounts were paid or are payable to any other PCC member or to any person connected to them.

**5 Movement of funds**

	Balance at 31Dec2019	Receipts	Payments	Transfers	Balance at 31Dec2020
	£	£	£	£	£
General funds	70,226	120,951	(130,048)	-	61,128
Designated funds					
Choir Fund	1,126	5	-	-	1,131
Church Restoration Fund	50	-	-	-	50
Hall Repairs Fund	3,772	16	-	-	3,788
Hall maintenance fund	12,000	-	-	-	12,000
General Fund CCLA deposit	2,670	11	-	-	2,681
	<u>89,844</u>	<u>120,983</u>	<u>(130,048)</u>	<u>-</u>	<u>80,779</u>
Restricted funds					
Compassion UK	586	274	(336)	-	524
Childrens ministry	2,371	138	-	-	2,509
Sound system	168	-	-	-	168
Chair Fund	5,431	80	(50)	-	5,461
Church Restoration Fund	16,168	69	-	-	16,236
Lighting	2,998	1,136	-	-	4,134
Youth Worker Fund	6,499	28	-	-	6,527
Vestry Work	125	-	-	-	125
Stained glass windows	26	-	-	-	26
	<u>34,373</u>	<u>1,724</u>	<u>(386)</u>	<u>-</u>	<u>35,711</u>
Total funds	<u>124,217</u>	<u>122,707</u>	<u>(130,434)</u>	<u>-</u>	<u>116,489</u>

In addition to the bank and cash balances in restricted funds are the following held as investments whose movements do not therefore form part of the receipts and payments accounts:

	Balance at 31Dec2019	Increase in value	Transfer of payments	Balance at 31Dec2020
Garden of Remembrance - restricted	17,570	2,179	(531)	19,218
Garden of Remembrance - designated	13,993	-	531	14,524
	<u>31,562</u>	<u>2,179</u>	<u>-</u>	<u>33,742</u>
Organ Fund	14,471	1,481	-	15,952
The V Phinn Bequest - endowment	3,733	258	-	3,991
CCLA investment fund shares	49,767	3,918	-	53,685