

St George Enfield

Report and Accounts

Year ended 31 December 2021

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

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

INDEX

Page 1	Legal and Administrative Details
Pages 2-6	Trustees' Report
Page 7	Independent Examiner's Report
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 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

		Unrestricted Funds				
		General Funds	Designated Funds	Restricted Funds	Total 2021	Total 2020
Notes		£	£	£	£	£
Income receipts						
		34,826	-	644	35,469	35,198
		7,347	-	-	7,347	9,322
		6,915	-	-	6,915	12,305
		500	-	-	500	-
		36,875	-	-	36,875	32,581
		3,177	-	-	3,177	1,165
		1,159	1,522	-	2,681	596
		1,099	11	12	1,122	1,225
		6,849	-	-	6,849	-
		1,755	-	-	1,755	315
		<u>100,502</u>	<u>1,533</u>	<u>655</u>	<u>102,690</u>	<u>92,707</u>
Capital and similar receipts						
		-	-	-	-	30,000
		-	-	-	-	30,000
		<u>100,502</u>	<u>1,533</u>	<u>655</u>	<u>102,690</u>	<u>122,707</u>
Payments						
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
		<u>106,284</u>	<u>143</u>	<u>486</u>	<u>106,913</u>	<u>130,434</u>
Total payments						
		<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	-
Net movement in funds		<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
Cash funds at this year end	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
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds		Restricted funds	Endowment funds	Total 2021	Total 2020
	General funds	Designated funds				
	£	£	£	£	£	£
A Cash funds						
Cash at bank with immediate access	17,104	31,379	13,162	-	61,645	85,955
CCLA deposits:						
Choir Fund	-	1,132	-	-	1,132	1,131
Church Restoration Fund	-	50	16,245	-	16,295	16,286
Hall Repairs Fund	-	3,790	-	-	3,790	3,788
General Fund	-	22,690	-	-	22,690	2,681
Youth Worker Fund	-	-	6,530	-	6,530	6,527
Petty cash	186	-	-	-	186	122
	<u>17,290</u>	<u>59,040</u>	<u>35,937</u>	<u>-</u>	<u>112,267</u>	<u>116,489</u>
B Other monetary assets						
Gift aid due to charity	1,629	-	-	-	1,629	1,996
Stock held	473	-	-	-	473	-
Hall hire owed	433	-	-	-	433	55
	<u>2,535</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,535</u>	<u>2,051</u>
C Liabilities						
Falling due within one year:						
Loans	6,389	-	-	-	6,389	3,195
Fees owed to Diocese	1,153	-	-	-	1,153	-
Pension due	91	-	-	-	91	91
Fee for Independent Examination	1,440	-	-	-	1,440	1,200
Creditors and accrued expenses	1,327	-	-	-	1,327	1,167
	<u>10,400</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,400</u>	<u>5,652</u>
Falling due after one year:						
Loans	20,303	-	-	-	20,303	26,805
	<u>20,303</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>20,303</u>	<u>26,805</u>
Total	<u>30,704</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,704</u>	<u>32,458</u>
The above 'Bounce Back' loan is repayable in 60 monthly instalments and is repayable in full by June 2026.						
D Investment assets						
CCLA investment fund income shares (bid market value):						
V1 Phinn Bequest	-	-	-	4,565	4,565	3,991
Garden of Remembrance	-	15,688	22,906	-	38,594	33,742
Organ Fund	18,750	-	-	-	18,750	15,952
	<u>18,750</u>	<u>15,688</u>	<u>22,906</u>	<u>4,565</u>	<u>61,909</u>	<u>53,685</u>

E Assets retained for charity's own use	Value 2021	Value 2020
	£	£
Church hall contents	71,358	69,079
	<u>71,358</u>	<u>69,079</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 Revd Taemin Oh date 07 April 2022

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			
		£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly						
Common Fund		2,400	-	-	2,400	8,936
Hall staff costs		5,023	-	-	5,023	29,865
Property costs:						
Vicarage	Note 4	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	Note 4	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>