

# St George Enfield

Report and Accounts

Year ended 31 December 2022

**Stewardship**   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
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**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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## **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	<u>Unrestricted Funds</u>		Restricted Funds	Total 2022	Total 2021
		General Funds	Designated Funds			
		£	£	£	£	£
<b><i>Income receipts</i></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><i>Total receipts</i></b>		<b><u>107,300</u></b>	<b><u>1,740</u></b>	<b><u>781</u></b>	<b><u>109,821</u></b>	<b><u>102,690</u></b>
<b><i>Payments</i></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><i>Total payments</i></b>		<b><u>124,618</u></b>	<b><u>662</u></b>	<b><u>636</u></b>	<b><u>125,916</u></b>	<b><u>106,913</u></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><u>1,884</u></b>	<b><u>(18,624)</u></b>	<b><u>645</u></b>	<b><u>(16,095)</u></b>	<b><u>(4,222)</u></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><u>19,174</u></b>	<b><u>40,417</u></b>	<b><u>36,582</u></b>	<b><u>96,172</u></b>	<b><u>112,267</u></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**

	<u>Unrestricted Funds</u>				Total	Total
	General funds	Designated funds	Restricted funds	Endowment funds	2022	2021
	£	£	£	£	£	£
<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>23,839</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>23,839</u>	<u>30,704</u>
The above 'Bounce Back' loan is repayable in 60 monthly instalments and is repayable in full by June 2026.						
<b>D Investment assets</b>					Value	Value
					2022	2021
					£	£
CCLA investment fund income shares (bid market value):						
V1 Phinn Bequest	-	-	-	4,030	4,030	4,565
Garden of Remembrance	-	15,858	18,213	-	34,071	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>55,142</u>	<u>61,909</u>

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

	Value
	2022
	£
Church hall contents	71,358
	<u>71,358</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.

		<u>Unrestricted Funds</u>		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
Property costs:						
Vicarage	Note 4	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	Note 4	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 vergar, 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>