

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

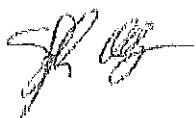
The charity's trustees are responsible for the preparation of the accounts and they consider that an audit is not required for the year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to:

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 3rd 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
Incoming resources						
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
Total incoming resources	121,546	1,499	—	—	123,045	112,440
Resources used						
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
Total resources used	131,540	278	640	—	132,458	140,319
Excess of receipts over payments before transfer	(9,994)	1,221	(640)	—	(9,413)	(27,879)
Transfers						
Gross transfers between funds - in	35	—	—	—	35	15,262
Gross transfers between funds - out	—	(35)	—	—	(35)	(15,262)
Excess of receipts over payments before other gains / losses	(9,959)	1,186	(640)	—	(9,413)	(27,879)
Net movement in funds	(9,959)	1,186	(640)	—	(9,413)	(27,879)
All assets at 01 January 2024	1,662	35,158	31,472	---	68,292	96,172
All assets at 31 December 2024	(8,297)	36,344	30,832	---	58,879	68,292

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

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
Bank current account -	(14,529)	12,517	15,584	—	13,572	12,213
Bank deposit account -	6,311	—	—	—	6,311	17,055
Church Restored 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
Totals	(8,162)	36,344	30,832	—	59,014	68,426
Current assets - Debtors						
NEST pension	(135)	—	—	—	(135)	(135)
Grand total	(8,297)	36,344	30,832	—	58,879	68,292

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

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
Totals	—	17,803	39,572	4,518	61,893	60,508

Assets retained for charity's own use

	Value 2024 £	Value 2023 £
Church Hall contents	71,358	71,358
Totals	71,538	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.

Fund movement by type

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

Analysis of receipts and payments

	Total				This year	Last year
	Unrestricted	Designated	Restricted	Endowment		
INCOME AND ENDOWMENTS						
Incoming resources from generated funds - Voluntary income						
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
Incoming resources from generated funds - Activities for generating funds						
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
Incoming resources from generated funds - Investment income						
Bank and building society interest	1,936	—	—	—	1,936	3,006
Total	1,936	—	—	—	1,936	3,006
Incoming resources from charitable activities						
Fees for weddings and funerals	1,446	—	—	—	1,446	1,742
Total	1,446	—	—	—	1,446	1,742
INCOME TOTAL	121,546	1,499	—	—	123,045	112,439

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
EXPENDITURE TOTAL	131,540	278	640	—	132,458	140,319

The Parochial Church Council of St George's Church, Enfield
Trustees' Annual Report for the year ended 31st 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 2nd 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 1st January 2024 until the date this report was approved were:

Ex Officio Members

The Incumbent	The Reverend T Oh (Chairman)
Churchwardens	Mrs I Selema (safeguarding officer) Mr D Jenner (safeguarding officer)
Deanery Synod Reps	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

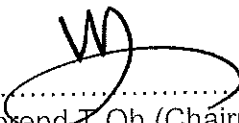
Bank


HSBC Bank

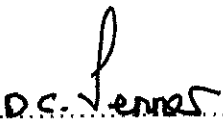
**Independent
Examiner**

**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