

COMMUNITY OF CHRIST (ENFIELD)

England & Wales · Charity number 247926

Details

Other names	THE REORGANISED CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS, ENFIELD BRANCH, COMMUNITY OF CHRIST, COMMUNITY OF CHRIST ENFIELD
Status	Registered
Legal form	Other
Registered	1966-04-09
Register	View on the Charity Commission register

Contact

Address	Community of Christ Church 49 Lancaster Road Enfield EN2 0BS
Phone	02083636872
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Activities

Objects: FOR THE PURPOSE OF THE ADVANCEMENT OF THE CHRISTIAN RELIGION FOR THE BENEFIT OF THE PUBLIC IN ACCORDANCE WITH THE DOCTRINE AND STATEMENTS OF BELIEF OF THE COMMUNITY OF CHRIST

Activities: The Community of Christ (Enfield) charity proclaims Jesus Christ and promotes communities of joy, hope, love and peace

Classification

- **How:** Makes Grants To Organisations, Provides Services, Other Charitable Activities
- **What:** Religious Activities, Recreation
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** ENFIELD AND DISTRICT
- Enfield

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£46,430	£39,476	-	-
2023-12-31	£39,032	£39,812	-	-
2022-12-31	£38,054	£29,736	-	-
2021-12-31	£30,699	£35,909	-	-
2020-12-31	£20,753	£26,162	-	-

Trustees

Name	Role	Appointed
ANDREW MICHAEL FOX		2021-01-01
Claire Oliveri		2021-01-01
Colin Spray		2012-11-11
Martin Fox		2021-01-01
Penelope Fox		2021-01-01

Linked charities

- ENFIELD BRANCH BUILDING FUND (247926-1)
- FLORENCE RISELEY MEMORIAL FUND (247926-2)

COMMUNITY OF CHRIST (ENFIELD)

England & Wales - Charity number 247926

Accounts

Community of Christ – Enfield Congregation

Trustees Annual Report

Year ended 31st December 2024

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Community of Christ – Enfield Congregation

Trustees Annual Report for the year ended 31st December 2024

1. Legal and Administrative Information

Charity Name: Community of Christ – Enfield

Charity Commission registered number: 247926

Report for the financial year: 1st January 2024 to 31st December 2024

Charities principal address:

Community of Christ
49 Lancaster Road
Enfield EN2 0BS

Constitution

A parcel of land was conveyed to John A Judd on 16th January 1928. This is the site on which the church and hall was built. The Church's name at that time was Reorganized Church of Jesus Christ of Latter Day Saints. The land was given to the Church by John A Judd in 1929. The name was subsequently amended to Community of Christ (Enfield) in the year 2001. On the 24th August 1959 land was conveyed to the Church for the personal representation of John A Judd. This is the land at 41 Lancaster Road which is currently being rented by Speedy Fit Tyres.

The church is run in accordance with the rules as set out in the constitution adopted on the 5th April 1952, as amended by adoption of the model church constitution on the 14th February 2010.

Objects of the charity

The objects of the Community of Christ are the advancement of the Christian religion for the benefit of the public in accordance with the doctrine and statements of belief of the Community of Christ.

Specific investment powers

The Pastor Leadership Team of the Enfield Congregation of the Community of Christ have been vested with the specific investment powers which allow them to monitor and review the congregation's finances and see if they can be improved. They also ensure the property is structurally sound and, when required, make the necessary investment in repairs and renewals. Lastly they continue to look for opportunities to invest in activities that encourage the youth of the congregation to take part in creating communities of love, hope, peace and joy.

Professional Advisers

Independent examiner: Mr. David Frost, Haverhill

Bank: Cater Allen, 9 Nelson Street, Bradford BD1 5AN

Solicitor: Morgan La Roche, PO Box 176, Bay House, Phoenix Way, Swansea SA7 9YT

Financial Adviser: Mr Harvey Gelman, Herts Financial Services, 42 High Street,
Cheshunt, Hertfordshire EN8 0AQ

2. Trustees & Governance

On the 1st December 2019, in accordance with the Constitution, there was a Congregation Leadership Group Meeting. At this meeting the Congregation Leadership Group voted to pass their responsibilities for managing the operational and financial aspects of the congregation onto a Pastor Leadership Team, led by a Pastor, from the 1st January 2023. For the period to which these reports and accounts refer, the trustees of the Community of Christ (Enfield) charity, in line with British Isles Mission Centre Guidance, were the congregation's Pastor, Andrew Fox, the congregation's Financial Officer, Colin Spray and the Pastor Leadership team consisting of Claire Oliveri, Penny Fox and Martin Fox. There have been no changes to the Trustees from the end of the period covered by the report to the date the report has been signed.

3. Report of the Pastor Leadership Team (Trustees' Annual Report)

The Pastor Leadership Team present their Report along with the Financial Statements for the Charity for the year ended 31st December 2024. The Financial Statements have been prepared in accordance with the accounting policies set out on page 10 and comply with the Charity's trust deed and applicable law.

Activities and Achievements

During 2024 the church was used regularly every Sunday for worship by the Enfield and North London congregations of the Community of Christ. Messy church was held once a month on one of those Sundays by the Enfield congregation. On occasion the church was used for worship by a Pentecostal group as arranged with the Pastor Leadership Team.

The group (VIPS) which provides sessions for young adults with learning disabilities has proven to be a very good partner, providing a much-needed service to the local community whilst generating funds for the church. VIPS are now renting the church hall four days a week on a regular basis and are also using it for a couple of hours on a Monday evening. Karate continues to use the church hall on a Saturday afternoon and on a Wednesday night.

Financial results

The charity surplus of £21,321 in 2024 compared to an operating surplus of £15,229 for 2023. The improvement was mainly a timing difference for payment of the hall rent by VIPs. Some running costs, such as gas and electricity, increased as a result of inflationary pressures, but a new deal on the broadband provision helped to offset these increases. The surplus for 2024 was a very healthy result. The rent of £10,202 from Speedy Fit Tyres for the land next to the church continues to make a significant contribution to the finances. A legal agreement has been negotiated with the company's directors and the commercial rent has been assessed by a surveyor as part of this exercise. Therefore the rent will increase to a base level of £11,400 per annum, from commencement of the agreement on the 12th March 2025, and will be reviewed annually thereafter.

The congregation's offerings fell from £3,242 in 2023 to £3,070 in 2024, which is a little disappointing. Once again the congregation has been asked to consider what extra money they can donate in order to achieve the amount budgeted for 2024 of £3,200.

The increased use of the church hall both by VIPS and Enfield Town Karate is very encouraging.

	2023	2024	2025
Income from Hall Lettings	Actual	Actual	Estimate
Enfield Town Karate	£ 3,804	£ 4,562	£ 3,000
VIPS	£ 15,784	£ 20,423	£ 21,000
Other Hall Lettings	<u>£ 0</u>	<u>£ 0</u>	<u>£ 0</u>
Total	<u>£ 19,588</u>	<u>£ 24,984</u>	<u>£ 24,000</u>

Investment

In the COIF Fund the average interest amounted to 1.26%, a slight increase from last year. The interest accrued for the 2024 financial year from the NS&I, at a gross AER of 1%, amounted to £197, an increase from the previous year of £46.

Future activities

In March 2023 the church put in a successful bid for funding to create a peace garden from a legacy made by Joan Tomkinson for such improvements, receiving £1,000. The Peace Garden and paved area project needs to be progressed in 2025 as this legacy this needs to be spent in a timely manner.

The Pastor Leadership Team is aware that major repairs may be needed at some point in the future as the church buildings' infrastructure ages. The balance of £56,374 in the Repairs and Renewals fund is considered to be sufficient for the foreseeable future, but further transfers from the operating surplus will need to be considered in future years.

4. Recommendation for distribution of unrestricted Congregation Surplus

It is recommended by the Pastor Leadership Team that the unrestricted congregation surplus of £21,320.70 as at the 31st December of 2024 be supplemented by a transfer from operating reserves of £679.30 to be distributed as follows:

	Recommended 2024 £	Actual 2023 £
The Dunfield Charity	17,000.00	15,000.00
Outreach International	1,000.00	0.00
Children's Holiday Camp	2,000.00	1,000.00
Chattanooga branch	2,000.00	2,000.00
Total Distribution	<u>22,000.00</u>	<u>18,000.00</u>

Dunfield House (run by The Dunfield Charity) is a key part of the British Isles Mission to bring the church's message of joy, hope, love and peace to all the many diverse groups that visit. The buildings used by Dunfield are in need of serious repair, so the congregation voted during the annual financial business meeting on the 27th April 2024 to make a significant contribution of £17,000 to the Dunfield Charity to help fund these repairs and that a small transfer from the operating reserve should be made to facilitate this

5. Serious Incidents

No serious incidents were brought by the Congregation Leadership Group to the attention of the Charity Commission over the previous financial year. The Pastor Leadership Team has considered whether there are any serious incidents that should be reported to the Charity Commission and declare that there are no serious incidents or other matters relating to the Charity over the previous financial year that should have been brought to the Commission's attention but have not.

6. Key Risks

The main risk to the Charity is falling donations from a reducing and ageing congregation. Over the last few years efforts have been made to increase income from renting out spare land at the side of the church and the letting of the church hall. This includes putting legal or formal agreements in place with these organisations to protect this income. This ensures significant revenue from which to make grants to the other, related, charities which further our objectives, as well as allowing sufficient funds for the ongoing operation of the church for our congregation.

7. Estimated Income & Expenditure 2025 (Unrestricted)

	Actual 2022	Actual 2023	Actual 2024	Estimate 2025
<u>Income</u>				
Offerings & Gift Aid	£5,789	£3,867	£3,685	£3,550
Rent	£10,010	£10,010	£10,203	£10,000
VIPS	£16,971	£15,784	£20,423	£21,000
Karate	£2,643	£3,804	£4,561	£3,000
Other Income	£56	£48	£10	£110
	£35,469	£33,513	£38,882	£37,660
<u>Costs</u>				
Utility costs	£3,186	£3,680	£4,186	£4,641
Office & admin costs	£1,603	£2,594	£1,348	£2,000
Professional Fees	£0	£0	£587	£2,500
Insurance	£1,953	£2,120	£2,168	£2,605
Repairs & maintenance	£1,002	£1,788	£1,530	£3,885
Other costs	£131	£81	£29	£885
	£7,875	£10,263	£9,848	£16,516
<u>Grants</u>				
Mission Centre	£5,000	£5,000	£5,000	£8,000
Worldwide Ministries	£2,389	£2,461	£2,535	£2,611
Outreach	£856	£560	£178	£1,460
	£8,245	£8,021	£7,713	£12,071
Congregation Surplus	£19,349	£15,229	£21,321	£9,073

As well as the general repairs and maintenance shown in the figures above, there is a Repairs and Renewals reserve for larger repairs and major replacements. The estimate for expenditure for such repairs and replacements in 2025, compared to the actual expenditure for 2023 and 2024, is shown in the table below:

Major repairs & Renewals	Actual 2023	Actual 2024	Estimate 2025
Transferred from Insurance	£200	£200	£200
Computer and IT	£0	£0	£0
Electrics and lighting	£5,940	£0	£0
Plumbing	£0	£0	£0
Health & safety	£0	£0	£0
Heating and gas	£0	£0	£1,000
Furniture and equipment	£0	£0	£5,000
Church buildings	£0	£1,400	£3,000
Church grounds	£0	£0	£8,000
Total Major Repairs & Renewals	£6,140	£1,600	£17,200

8. Policies

Reserves policy

The Operating Reserve Fund totalling £41,316.13 at the end of 2024 is a healthy sum to have available if the congregation falls on hard times and needs to draw on these reserves. This fund was created with the specific purpose of allowing the congregation to continue its work in the local community if such circumstances arose.

Grant-making policy

Members of the Enfield congregation bring forward proposals for grants to the Pastor Leadership Team who make recommendations to the Enfield Congregation Business Meeting which makes the final decision on the giving of grants and distribution of the congregation surplus.

Investment selection policy

The Financial Advisor reviews the church funds at regular times during the year and makes recommendations to the Pastor Leadership Team for their consideration.

9. Signature and Declaration

I declare in my capacity of charity trustee, that:

- The trustees have approved the report above
- Have authorised me to sign it on their behalf

A handwritten signature in black ink, appearing to read 'A Fox', written on a light-colored background.

Name: A Fox

Position: Pastor and Chair of the Pastor Leadership Team

Date: 27th April 2024

Community of Christ – Enfield Congregation

Independent Examiner's Report to the members of the Community of Christ

Enfield Congregation

I report on the accounts of the Charity for the year ended 31st December 2024, which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43(3)(a) of the 1993 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr D Frost



Date: 21st October 2025

Community of Christ – Enfield Congregation

Statement of Financial Activities for the year ended 31st December 2024

	Notes	Unrestricted £	Designated /Restricted £	Total for 2024 £	Total for 2023 £
Receipts					
Donations	1	3,684.79	0.00	3,684.79	4,866.87
Legacies		0.00	0.00	0.00	0.00
Other Income	2	10,202.50	0.00	10,202.50	10,010.00
Activities to further charity's objectives	3	10.00	0.00	10.00	47.65
Activities for generating funds:	4	24,983.97	0.00	24,983.97	19,587.50
Investment income	5	0.00	2,733.64	2,733.64	2,229.51
Gross Income		<u>38,881.26</u>	<u>2,733.64</u>	<u>41,614.90</u>	<u>36,741.53</u>
Other receipts	6	0.00	4,815.55	4,815.55	2,290.83
Total receipts		<u>38,881.26</u>	<u>7,549.19</u>	<u>46,430.45</u>	<u>39,032.36</u>
Payments					
Payments for generating funds		0.00	0.00	0.00	0.00
Grants/Loans	7	0.00	0.00	0.00	0.00
Charitable activities	8	25,741.72	0.00	25,741.72	21,195.61
Repairs & renewals	9	1,529.70	1,600.00	3,129.70	7,928.21
Management & Administration	10	8,289.14	0.00	8,289.14	8,397.33
Loan interest		0.00	0.00	0.00	0.00
Total expenditure		<u>35,560.56</u>	<u>1,600.00</u>	<u>37,160.56</u>	<u>37,521.15</u>
Other Payments	6	0.00	2,315.55	2,315.55	2,290.83
Total Payments		<u>35,560.56</u>	<u>3,915.55</u>	<u>39,476.11</u>	<u>39,811.98</u>
Net of Receipts/(Payments)		3,320.70	3,633.64	6,954.34	-779.62
Transfer to/from Operating Reserve	11	679.30	-679.30	0.00	0.00
Transfer to/from Repairs & Renewals	12	0.00	0.00	0.00	0.00
Cash funds last year end		18,000.00	104,894.38	122,894.38	123,674.00
Cash funds this year end		<u>22,000.00</u>	<u>107,848.72</u>	<u>129,848.72</u>	<u>122,894.38</u>

Community of Christ – Enfield Congregation

Statement of Assets & Liabilities as at 31st December 2024

	Notes	Unrestricted £	Designated /Restricted £	Total for 2024 £	Total for 2023 £
<u>Cash Funds</u>					
National Savings Bank				19,842.72	19,645.72
Cater Allen				11,962.56	30,108.56
Barclays Current Account				45,822.84	23,576.10
COIF				52,046.37	49,509.73
Cash in Hand				174.23	54.27
Total Cash Funds				129,848.72	122,894.38
<u>Investment Assets</u>					
Investments				0.00	0.00
Total Investment Assets				0.00	0.00
<u>Liabilities</u>					
Current liabilities				0.00	0.00
Other liabilities				0.00	0.00
Total Liabilities				0.00	0.00
Net cash assets				129,848.72	122,894.38
<u>Representing</u>					
Major Repairs & Renewals Fund	14	0.00	56,374.27	56,374.27	56,805.57
Operating Reserve Fund	15	0.00	41,014.10	41,014.10	40,340.29
Tomkinson Bequest	16	0.00	1,000.00	1,000.00	1,000.00
E Barber/E Worth Caring Fund	17	0.00	4,194.24	4,194.24	4,066.61
Florence Riseley Fund	18	0.00	5,266.11	5,266.11	2,681.91
Congregation Surplus	19	22,000.00	0.00	22,000.00	18,000.00
Total Funds & Reserves	13	22,000.00	107,848.72	129,848.72	122,894.38

Approved by the Trustees and signed on its behalf by:



Andrew Fox – Pastor and Chair of the Pastor Leadership Team

Date: 27th April 2024

Community of Christ – Enfield Congregation

Notes forming part of the financial statements for the year ended 31st December 2024

Principal accounting policies

- (a) The financial statements have been prepared under the historical cost convention and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice.
- (b) Voluntary income received by way offerings and donations is included in full in the Statement of financial activities, when received. The value of services provided by volunteers, has not been included.
- (c) Resources expended are recognised in the period in which the cash transaction occurred.
- (d) The Enfield congregation does not own any fixed assets, its buildings, fixtures and fittings having been transferred to the Community of Christ World Church in 1929 with the Enfield congregation retaining repairs and renewals responsibility.
- (e) Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the Charity without further specified purpose and are available as general funds.
- (f) Designated funds are unrestricted funds earmarked by the Executive Committee for particular purposes.
- (g) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.
- (h) There are no endowment funds.

Notes to the Accounts

1. Donations

Donations to the church take the form of offerings during services and gifts from individuals at church events. Wherever possible details are obtained that allow Gift Aid to be reclaimed from HM Revenue and Customs.

	Unrestricted £	Designated/ Restricted £	Total for 2024 £	Total for 2023 £
Offerings	3,070.20	0.00	3,070.20	3,241.87
Gift Aid	614.59	0.00	614.59	615.00
Ministerial donations	0.00	0.00	0.00	0.00
Local church donations	0.00	0.00	0.00	10.00
Other Donations	0.00	0.00	0.00	1,000.00
Lancaster Road Playgroup donation	0.00	0.00	0.00	0.00
Total donations	3,684.79	0.00	3,684.79	4,866.87

2. Other income

Other income for 2024 is primarily from the rent paid by the Speedy Fit Tyres for the use of the land next to the church.

	Unrestricted £	Designated/ Restricted £	Total for 2024 £	Total for 2023 £
Land rent	10,202.50	0.00	10,202.50	10,010.00
Miscellaneous	0.00	0.00	0.00	0.00
Total other income	10,202.50	0.00	10,202.50	10,010.00

3. Income from activities to further charity's objectives

Once a month a Peacemakers Group is usually run for school age children and during the school summer holidays a vacation bible school is held to provide activities for children within a religious setting. A 'Messy Church' family service is also usually held once a month

	Unrestricted £	Designated/ Restricted £	Total for 2024 £	Total for 2023 £
Youth Activities	10.00	0.00	10.00	27.65
Outreach Subsidies & Socials	0.00	0.00	0.00	20.00
Total Income from activities	10.00	0.00	10.00	47.65

4. Activities for generating funds

In order to generate funds the church hall is let out to local groups and individuals. The income from the letting of the hall was significantly improved with the new group VIPS hiring the hall and the Enfield Town Karate club returning, and increasing, its use of the hall.

	Unrestricted £	Designated/ Restricted £	Total for 2024 £	Total for 2023 £
Enfield Karate	4,561.25	0.00	4,561.25	3,803.75
VIPS	20,422.72	0.00	20,422.72	15,783.75
Nightingale Trust	0.00	0.00	0.00	0.00
Other Hall Lettings	0.00	0.00	0.00	0.00
Total Income from activities	24,983.97	0.00	24,983.97	19,587.50

5. Investment income

The church received income from the interest on its current and deposit accounts.

	Unrestricted £	Designated/ Restricted £	Total for 2024 £	Total for 2023 £
Interest from COIF	0.00	2,536.64	2,536.64	2,078.68
Interest from N.S.B.	0.00	197.00	197.00	150.83
Total investment income	0.00	2,733.64	2,733.64	2,229.51

6. Other Receipts

The congregation has received contributions for other charities for a number of years. In previous years these contributions were not shown in the accounts as they were paid directly to these other charities as they were received. We have been advised that as the congregation actively solicits these contributions they represent restricted income of the congregation and therefore these contributions are included in the accounts.

	Unrestricted £	Designated £	Total for 2024 £	Total for 2023 £
Funds Collected on Behalf of Other Charities:				
Use Where Needed Most*	0.00	1,381.00	1,381.00	1,346.33
Invite People to Christ*	0.00	0.00	0.00	0.00
Abolish Poverty & End Suffering*	0.00	657.05	657.05	556.50
Develop Disciples to Serve*	0.00	0.00	0.00	0.00
Congregation Support Minister	0.00	0.00	0.00	25.00
World Conference	0.00	0.00	0.00	0.00
Euro Tribe	0.00	0.00	0.00	8.00
Children's Holiday Camp	0.00	0.00	0.00	0.00
Dunfield House	0.00	22.50	22.50	90.00
Outreach International	0.00	255.00	255.00	265.00
Funds collected for other charities	0.00	2,315.55	2,315.55	2,290.83
Florence Riseley loan repayments	0.00	2,500.00	2,500.00	0.00
Total other receipts	0.00	4,815.55	4,815.55	2,290.83

*Donations to world church funds

7. Grants/Loans

A loan of £2,400 was made from the Florence Riseley Loan Fund in 2021 to a church member. This was fully repaid in 2024.

8. Charitable activities

The church spends money on various outreach programmes within the local community, it also makes various charitable donations to other parts of the Community of Christ's church and other associated charitable organisations in order to achieve its charitable objectives.

	Unrestricted £	Restricted £	Total for 2024 £	Total for 2023 £
Youth activities	95.13	0.00	95.13	375.99
Outreach, subsidies & socials	82.95	0.00	82.95	183.80
Worldwide Ministries	2,534.64	0.00	2,534.64	2,460.82
Mission Centre Ministries	5,000.00	0.00	5,000.00	5,000.00
Congregation Support Minister	0.00	0.00	0.00	0.00
British Isles Ministers Expenses	29.00	0.00	29.00	27.00
Dunfield Event Subsidies	0.00	0.00	0.00	98.00
Rise Magazine	0.00	0.00	0.00	50.00
Dunfield Charity	15,000.00	0.00	15,000.00	10,000.00
Children's Holiday Camp	1,000.00	0.00	1,000.00	1,000.00
Chattanooga branch	2,000.00	0.00	2,000.00	2,000.00
Roxas - Philippines	0.00	0.00	0.00	0.00
International Youth Forum	0.00	0.00	0.00	0.00
Total charitable activities	25,741.72	0.00	25,741.72	21,195.61

9. Maintenance, repairs and renewals

The church funds normal operational maintenance and minor repair costs from its unrestricted income. For major expenditure the church has set up a designated Major Repairs and Renewals Fund to fund significant repairs and replacement of equipment used in the church's activities.

	Unrestricted £	Designated £	Total for 2024 £	Total for 2023 £
General maintenance	176.50	0.00	176.50	739.00
Security	497.88	0.00	497.88	474.16
Furniture and equipment	187.50	0.00	187.50	47.10
Computer and IT	356.43	0.00	356.43	294.33
Heating and gas	0.00	0.00	0.00	0.00
Plumbing	0.00	0.00	0.00	0.00
Health & safety	311.39	0.00	311.39	233.62
Church Grounds	0.00	0.00	0.00	0.00
Church Buildings	0.00	1,400.00	1,400.00	0.00
Electrics and lighting	0.00	0.00	0.00	5,940.00
Transferred from Insurance	0.00	200.00	200.00	200.00
Total maintenance, repairs & renewals	1,529.70	1,600.00	3,129.70	7,928.21

10. Management and admin

The church spends money on everyday necessities including energy, insurance and telephone costs. The professional fees for the independent examination of the congregation's accounts is undertaken on a voluntary basis and therefore no fee was paid in 2024.

	Unrestricted £	Designated/ Restricted £	Total for 2024 £	Total for 2023 £
Cleaning Materials	0.00	0.00	0.00	3.74
Church Garden	0.00	0.00	0.00	0.00
Publicity	0.00	0.00	0.00	0.00
Leadership Team expenses	0.00	0.00	0.00	0.00
Other office and admin costs	0.00	0.00	0.00	0.00
Other Mission Centre costs	0.00	0.00	0.00	0.00
Telecomms & other office costs	1,347.71	0.00	1,347.71	2,594.08
Professional Fees	587.20	0.00	587.20	0.00
Gas	2,013.62	0.00	2,013.62	1,661.70
Water	585.61	0.00	585.61	630.42
Electricity	1,586.93	0.00	1,586.93	1,387.63
Insurance	2,168.07	0.00	2,168.07	2,119.76
Cost of Hall Lettings	0.00	0.00	0.00	0.00
Other costs	0.00	0.00	0.00	0.00
Total Management & admin	8,289.14	0.00	8,289.14	8,397.33

11. Transfer from Operating Reserve Fund

The congregation decided they wished to make a contribution of £17,000 to the urgent building repairs needed at Dunfield House, and therefore a transfer of £679.30 would be made in 2024 from Operating Reserves to facilitate this as the operating surplus in 2024 was not quite sufficient to support this and the other agreed grants. A transfer of £2,771.13 was made from Operating Reserves in 2023 for a similar reason.

12. Transfer to Major Repairs & Renewals Fund

No transfer was made to the Major Repairs & Renewals fund in 2024.

13. Movements in Funds in 2024

	Balance b/f £	Income £	Expenditure £	Transfers £	Balance c/f £
Repairs & Renewals (Designated)	56,805.57	1,168.70	-1,600.00	0.00	56,374.27
Operating Reserve (Designated)	40,340.29	1,353.11	0.00	-679.30	41,014.10
Tomkinson Bequest (Restricted)	1,000.00	0.00	0.00	0.00	1,000.00
E. Barber/E. Worth Caring (Restricted)	4,066.61	127.63	0.00	0.00	4,194.24
Florence Riseley (Restricted)	2,681.91	2,584.20	0.00	0.00	5,266.11
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	104,894.38	5,233.64	-1,600.00	-679.30	107,848.72
Congregation Surplus	18,000.00	38,881.26	-35,560.56	679.30	22,000.00
Total Funds & Reserves	<hr/> 122,894.38	<hr/> 44,114.90	<hr/> -37,160.56	<hr/> 0.00	<hr/> 129,848.72

14. Major Repairs & Renewals Fund - itemised

£

Repairs & Renewals Fund b/f 2023	56,805.57
Interest from COIF	971.70
Interest from N.S.B.	197.00
Sale of assets	0.00
Designated Playgroup Donation	0.00
Total Income	<hr/> 1,168.70
Transferred from Insurance	-200.00
Computer and IT	0.00
Electrics and lighting	0.00
Plumbing	0.00
Health & safety	0.00
Heating and gas	0.00
Furniture and equipment	0.00
Church buildings	0.00
Church grounds	-1,400.00
Total Expenditure	<hr/> -1,600.00
Repairs & Renewals Fund c/f 2024	<hr/> 56,374.27

15. Operating Reserve Fund – itemised

£

Operating Reserve Fund b/f 2023	40,340.29
Interest from COIF	1,353.11
Transfer to Congregation deficit	-679.30
Operating Reserve Fund c/f 2024	<hr/> 41,014.10

16. Tomkinson Bequest -itemised	£
Tompkinson Bequest Fund b/f 2023	1,000.00
Bequest	0.00
Expenditure	0.00
Tomkinson Bequest c/f 2024	<u>1,000.00</u>

17. E Barber/E Worth Caring Fund - itemised	£
E Barber/E Worth Caring Fund b/f 2023	4,066.61
Interest from COIF	127.63
Dunfield event subsidies	0.00
E Barber/E Worth Caring Fund c/f 2024	<u>4,194.24</u>

18. Florence Risely Fund - itemised	
Florence Risely Fund b/f 2023	2,681.91
Interest from COIF	84.20
Loan repayments	2,500.00
Loans made	0.00
Florence Riseley Fund c/f 2024	<u>5,266.11</u>

19. Congregation Surplus - itemised	
Unrestricted surplus b/f 2023	18,000.00
Distribution of previous years surplus	
Dunfield Charity	-15,000.00
Outreach International	0.00
Children's Holiday Camp	-1,000.00
Chattanooga branch	-2,000.00
Transfer to repairs & renewals	0.00
Net Surplus c/f 2023	<u>0.00</u>
Surplus on unrestricted income & expenditure 2024	21,320.70
Transfer from Operating Reserve 2024	679.30
Unrestricted surplus c/f 2024	<u>22,000.00</u>

20. Fees for Examining the Accounts

This is being done on a voluntary basis and therefore no fee was paid in 2024.

21. Employees

There were no employees of the church in 2024. All work on behalf of the charity was undertaken by volunteers

22. Trustee Expenses

No expenses were paid to the charity's trustees in 2024.

23. Related Party Transactions

No payments were made to any related parties during 2024.

COMMUNITY OF CHRIST (ENFIELD)

England & Wales - Charity number 247926

Accounts

Community of Christ – Enfield Congregation

Trustees Annual Report

Year ended 31st December 2023

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Community of Christ – Enfield Congregation

Trustees Annual Report for the year ended 31st December 2023

1. Legal and Administrative Information

Charity Name: Community of Christ – Enfield

Charity Commission registered number: 247926

Report for the financial year: 1st January 2023 to 31st December 2023

Charities principal address:

Community of Christ
49 Lancaster Road
Enfield EN2 0BS

Constitution

A parcel of land was conveyed to John A Judd on 16th January 1928. This is the site on which the church and hall was built. The Church's name at that time was Reorganized Church of Jesus Christ of Latter Day Saints. The land was given to the Church by John A Judd in 1929. The name was subsequently amended to Community of Christ (Enfield) in the year 2001. On the 24th August 1959 land was conveyed to the Church for the personal representation of John A Judd. This is the land at 41 Lancaster Road which is currently being rented by Speedy Fit Tyres.

The church is run in accordance with the rules as set out in the constitution adopted on the 5th April 1952, as amended by adoption of the model church constitution on the 14th February 2010.

Objects of the charity

The objects of the Community of Christ are the advancement of the Christian religion for the benefit of the public in accordance with the doctrine and statements of belief of the Community of Christ.

Specific investment powers

The Pastor Leadership Team of the Enfield Congregation of the Community of Christ have been vested with the specific investment powers which allow them to monitor and review the congregation's finances and see if they can be improved. They also ensure the property is structurally sound and, when required, make the necessary investment in repairs and renewals. Lastly they continue to look for opportunities to invest in activities that encourage the youth of the congregation to take part in creating communities of love, hope, peace and joy.

Professional Advisers

Independent examiner: Mr. David Frost, Haverhill

Bank: Cater Allen, 9 Nelson Street, Bradford BD1 5AN

Solicitor: Morgan La Roche, PO Box 176, Bay House, Phoenix Way, Swansea SA7 9YT

Financial Adviser: Mr Harvey Gelman, Herts Financial Services, 42 High Street,
Cheshunt, Hertfordshire EN8 0AQ

2. Trustees & Governance

On the 1st December 2019, in accordance with the Constitution, there was a Congregation Leadership Group Meeting. At this meeting the Congregation Leadership Group voted to pass their responsibilities for managing the operational and financial aspects of the congregation onto a Pastor Leadership Team, led by a Pastor, from the 1st January 2022. For the period to which these reports and accounts refer, the trustees of the Community of Christ (Enfield) charity, in line with British Isles Mission Centre Guidance, were the congregation's Pastor, Andrew Fox, the congregation's Financial Officer, Colin Spray and the Pastor Leadership team consisting of Claire Oliveri, Penny Fox and Martin Fox. There have been no changes to the Trustees from the end of the period covered by the report to the date the report has been signed.

3. Report of the Pastor Leadership Team (Trustees' Annual Report)

The Pastor Leadership Team present their Report along with the Financial Statements for the Charity for the year ended 31st December 2023. The Financial Statements have been prepared in accordance with the accounting policies set out on page 10 and comply with the Charity's trust deed and applicable law.

Activities and Achievements

During 2023 the church was used regularly every Sunday for worship by the Enfield and North London congregations of the Community of Christ. Messy church was held once a month on one of those Sundays by the Enfield congregation. On occasion the church was used for worship by a Pentecostal group as arranged with the Pastor Leadership Team.

The group (VIPS) which provides sessions for young adults with learning disabilities has proven to be a very good partner, providing a much-needed service to the local community whilst generating funds for the church. VIPS are now renting the church hall four days a week on a regular basis and are also using it for a couple of hours on a Monday evening. Karate continues to use the church hall on a Saturday afternoon and on a Wednesday night.

Financial results

The charity surplus of £15,228.87 in 2023 compared to an operating surplus of £19,349.15 for 2022. This was mainly because of a timing difference of £3,160 for 2023 hall rent paid by VIPs in early 2024. Running costs increased because of inflationary pressures. The surplus for 2023 was still a healthy result. The rent of £10,010 from Speedy Fit Tyres for the land next to the church continues to make a significant contribution to the finances. A legal agreement is in the process of being negotiated with the company's directors and the commercial rent has been assessed by a surveyor as part of this exercise. The rent will increase to a base level of £11,400 per annum, from commencement of the agreement, and will be reviewed annually thereafter.

The congregation's offerings fell from £3,752.88 in 2022 to £3,241.8 in 2022, which is a little disappointing. Once again the congregation has been asked to consider what extra money they can donate in order to achieve the amount budgeted for 2024 of £3,500.

The increased use of the church hall both by VIPS and Enfield Town Karate is very encouraging, although there was a timing issue with VIPS paying the last months of 2023 in 2024.

	2024	2023	2022	2021
	Estimate	Actual	Actual	Actual
Income from Hall Lettings				
Lancaster Road Playgroup	£ 0.00	£ 0.00	£ 0.00	£ 3,157.89
Enfield Town Karate	£ 3,000.00	£ 3,803.75	£ 2,642.50	£ 1,297.50
VIPS	£19,000.00	£15,783.75	£16,971.25	£ 6,795.00
Other Hall Lettings	<u>£ 0.00</u>	<u>£ 0.00</u>	<u>£ 0.00</u>	<u>£ 0.00</u>
Total	<u>£22,000.00</u>	<u>£19,587.50</u>	<u>£19,613.75</u>	<u>£11,250.39</u>

Investment

In the COIF Fund the average interest amounted to 1.08%, a slight increase from last year. The interest accrued for the 2023 financial year from the NS&I, at a gross AER of 1%, amounted to £150.83, an increase from the previous year of £18.13.

Future activities

The benefit of the improved lighting in the church and hall has been felt with electricity consumption reducing. The cost of the investment came in at £5,940, just under the budget estimate of £6,000.

The extensive work required to the exterior of the building still needs to be commissioned and the water damage to the vestibule also needs attention.

In March 2023 the church put in a successful bid for funding to create a peace garden from a legacy made by Joan Tomkinson for such improvements, receiving £1,000. The Peace Garden and paved area project needs to be progressed in 2024 as this legacy this needs to be spent in a timely manner.

The Pastor Leadership Team is aware that major repairs may be needed at some point in the future as the church buildings' infrastructure ages. Therefore, as recommended in the 2022 Trustees Report, £6,349.15 from the operating surplus for 2022 has been transferred into the Repairs and Renewals reserve to ensure there is sufficient funding if a major repair or renewal was to occur.

4. Recommendation for distribution of unrestricted Congregation Surplus

It is recommended by the Pastor Leadership Team that the unrestricted congregation surplus of £15,228.87 as at the 31st December of 2023 be supplemented by a transfer from operating reserves of £2,771.13 to be distributed as follows:

	Recommended 2024 £	Actual 2023 £
The Dunfield Charity	15,000.00	10,000.00
Congregation Support Minister	0.00	0.00
Children's Holiday Camp	1,000.00	1,000.00
Chattanooga branch	2,000.00	2,000.00
Transfer to Operating Reserve	0.00	0.00
Transfer to repairs & renewals	0.00	6,349.15
Total Distribution	18,000.00	19,349.15

Dunfield House (run by The Dunfield Charity) is a key part of the British Isles Mission to bring the church's message of joy, hope, love and peace to all the many diverse groups that visit. The roof of the main house is in need of serious repair, the congregation voted during the annual financial business meeting on the 28th April 2024 to make a significant contribution to this repair of £15,000 and that a transfer from the operating reserve should be made to facilitate this

5. Serious Incidents

No serious incidents were brought by the Congregation Leadership Group to the attention of the Charity Commission over the previous financial year. The Pastor Leadership Team has considered whether there are any serious incidents that should be reported to the Charity Commission and declare that there are no serious incidents or other matters relating to the Charity over the previous financial year that should have been brought to the Commission's attention but have not.

6. Estimated Income & Expenditure 2024 (Unrestricted)

	Actual 2022	Actual 2023	Budget 2024
<u>Income</u>			
Offerings & Gift Aid	5,789.33	3,866.87	3,850.00
Rent	10,010.00	10,010.00	10,000.00
VIPS	16,971.25	15,783.75	19,000.00
Karate	2,642.50	3,803.75	3,000.00
Playgroup	0.00	0.00	0.00
Other Income	56.46	47.65	110.00
	<hr/>	<hr/>	<hr/>
	35,469.54	33,512.02	35,960.00
<u>Costs</u>			
Utility costs	3,186.30	3,679.75	4,530.00
Office & admin costs	1,602.94	2,594.08	2,000.00
Professional Fees	0.00	0.00	2,500.00
Insurance	1,953.41	2,119.76	2,500.00
Repairs & maintenance	1,001.66	1,788.21	7,000.00
Other costs	130.68	80.74	905.00
	<hr/>	<hr/>	<hr/>
	7,874.99	10,262.54	19,435.00
<u>Grants</u>			
Mission Centre	5,000.00	5,000.00	7,000.00
Worldwide Ministries	2,389.15	2,460.82	2,534.64
Outreach	856.25	559.79	1,360.00
	<hr/>	<hr/>	<hr/>
	8,245.40	8,020.61	10,894.64
	<hr/>	<hr/>	<hr/>
Congregation Surplus	19,349.15	15,228.87	5,630.36

As well as the general repairs and maintenance shown in the figures above, there is a Repairs and Renewals reserve for larger repairs and major replacements. The estimate for expenditure for such repairs and replacements, compared to the actual expenditure for 2022 and 2023, is shown in the table below:

Major repairs & Renewals	Actual 2022	Actual 2023	Budget 2024
Transferred from Insurance	200.00	200.00	200.00
Computer and IT	0.00	0.00	0.00
Plumbing	0.00	0.00	0.00
Fire safety	0.00	0.00	0.00
Heating and gas	0.00	0.00	1,000.00
Electrics and lighting	0.00	5,940.00	0.00
Furniture and equipment	0.00	0.00	0.00
Security	0.00	0.00	0.00
Church and church hall exterior	0.00	0.00	11,000.00
Windows and skylights	0.00	0.00	0.00
Church and church hall interior	0.00	0.00	0.00
Health & safety improvements	0.00	0.00	0.00
General Maintenance	0.00	0.00	0.00
	<hr/>	<hr/>	<hr/>
Total Major Repairs & Renewals	200.00	6,140.00	12,200.00

7. Policies

Reserves policy

The Operating Reserve Fund totalling £41,316.13 at the end of 2023 is a healthy sum to have available if the congregation falls on hard times and needs to draw on these reserves. This fund was created with the specific purpose of allowing the congregation to continue its work in the local community if such circumstances arose.

Grant-making policy

Members of the Enfield congregation bring forward proposals for grants to the Pastor Leadership Team who make recommendations to the Enfield Congregation Business Meeting which makes the final decision on the giving of grants and distribution of the congregation surplus.

Investment selection policy

The Financial Advisor reviews the church funds at regular times during the year and makes recommendations to the Pastor Leadership Team for their consideration.

8. Signature and Declaration

I declare in my capacity of charity trustee, that:

- The trustees have approved the report above
- Have authorised me to sign it on their behalf

A handwritten signature in black ink, appearing to read 'A Fox', written on a light-colored background.

Name: A Fox

Position: Pastor and Chair of the Pastor Leadership Team

Date: 28th April 2024

Community of Christ – Enfield Congregation

Independent Examiner's Report to the members of the Community of Christ

Enfield Congregation

I report on the accounts of the Charity for the year ended 31st December 2023, which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43(3)(a) of the 1993 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr D Frost



Date: 26th October 2024

Community of Christ – Enfield Congregation

Statement of Financial Activities for the year ended 31st December 2023

	Notes	Unrestricted £	Designated /Restricted £	Total for 2023 £	Total for 2022 £
Receipts					
Donations	1	3,866.87	1,000.00	4,866.87	5,789.33
Legacies		0.00	0.00	0.00	0.00
Other Income	2	10,010.00	0.00	10,010.00	10,010.00
Activities to further charity's objectives	3	47.65	0.00	47.65	56.46
Activities for generating funds:	4	19,587.50	0.00	19,587.50	19,613.75
Investment income	5	0.00	2,229.51	2,229.51	476.41
Gross Income		<u>33,512.02</u>	<u>3,229.51</u>	<u>36,741.53</u>	<u>35,945.95</u>
Other receipts	6	0.00	2,290.83	2,290.83	2,108.34
Total receipts		<u>33,512.02</u>	<u>5,520.34</u>	<u>39,032.36</u>	<u>38,054.29</u>
Payments					
Payments for generating funds		0.00	0.00	0.00	0.00
Grants/Loans	7	0.00	0.00	0.00	0.00
Charitable activities	8	21,097.61	98.00	21,195.61	19,683.08
Repairs & renewals	9	1,788.21	6,140.00	7,928.21	1,201.66
Management & Administration	10	8,397.33	0.00	8,397.33	6,742.65
Loan interest		0.00	0.00	0.00	0.00
Total expenditure		<u>31,283.15</u>	<u>6,238.00</u>	<u>37,521.15</u>	<u>27,627.39</u>
Other Payments	6	0.00	2,290.83	2,290.83	2,108.34
Total Payments		<u>31,283.15</u>	<u>8,528.83</u>	<u>39,811.98</u>	<u>29,735.73</u>
Net of Receipts/(Payments)		2,228.87	-3,008.49	-779.62	8,318.56
Transfer to/from Operating Reserve	11	2,771.13	0.00	2,771.13	0.00
Transfer to/from Repairs & Renewals	12	-6,349.15	6,349.15	0.00	0.00
Cash funds last year end		19,349.15	104,324.85	123,674.00	115,355.44
Cash funds this year end		<u>18,000.00</u>	<u>107,665.51</u>	<u>122,894.38</u>	<u>123,674.00</u>

Community of Christ – Enfield Congregation

Statement of Assets & Liabilities as at 31st December 2023

	Notes	Unrestricted £	Designated /Restricted £	Total for 2023 £	Total for 2022 £
<u>Cash Funds</u>					
National Savings Bank				19,645.72	19,494.89
Cater Allen				30,108.56	28,045.44
Barclays Current Account				23,576.10	28,702.62
Charity Aid Foundation				49,509.73	47,431.05
Cash in Hand				54.27	0.00
Total Cash Funds				122,894.38	123,674.00
<u>Investment Assets</u>					
Investments				0.00	0.00
Total Investment Assets				0.00	0.00
<u>Liabilities</u>					
Current liabilities				0.00	0.00
Other liabilities				0.00	0.00
Total Liabilities				0.00	0.00
Net cash assets				122,894.38	123,674.00
<u>Representing</u>					
Major Repairs & Renewals Fund	14	0.00	56,805.57	56,805.57	56,445.59
Operating Reserve Fund	15	0.00	40,340.29	40,340.29	41,316.13
Tomkinson Bequest	16	0.00	1,000.00	1,000.00	0.00
E Barber/E Worth Caring Fund	17	0.00	4,066.61	4,066.61	3,993.38
Florence Riseley Fund	18	0.00	2,681.91	2,681.91	2,569.75
Congregation Surplus	19	18,000.00	0.00	18,000.00	19,349.15
Total Funds & Reserves	13	18,000.00	104,894.38	122,894.38	123,674.00

Approved by the Trustees and signed on its behalf by:



Andrew Fox – Pastor and Chair of the Pastor Leadership Team

Date: 28th April 2024

Community of Christ – Enfield Congregation

Notes forming part of the financial statements for the year ended 31st December 2023

Principal accounting policies

- (a) The financial statements have been prepared under the historical cost convention and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice.
- (b) Voluntary income received by way offerings and donations is included in full in the Statement of financial activities, when received. The value of services provided by volunteers, has not been included.
- (c) Resources expended are recognised in the period in which the cash transaction occurred.
- (d) The Enfield congregation does not own any fixed assets, its buildings, fixtures and fittings having been transferred to the Community of Christ World Church in 1929 with the Enfield congregation retaining repairs and renewals responsibility.
- (e) Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the Charity without further specified purpose and are available as general funds.
- (f) Designated funds are unrestricted funds earmarked by the Executive Committee for particular purposes.
- (g) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.
- (h) There are no endowment funds.

Notes to the Accounts

1. Donations

Donations to the church take the form of offerings during services and gifts from individuals at church events. Wherever possible details are obtained that allow Gift Aid to be reclaimed from HM Revenue and Customs.

	Unrestricted £	Designated/ Restricted £	Total for 2023 £	Total for 2022 £
Offerings	3,241.87	0.00	3,241.87	3,752.88
Gift Aid	615.00	0.00	615.00	2,036.45
Ministerial donations	0.00	0.00	0.00	0.00
Local church donations	10.00	0.00	10.00	0.00
Other Donations	0.00	1,000.00	1,000.00	0.00
Lancaster Road Playgroup donation	0.00	0.00	0.00	0.00
Total donations	3,866.87	1,000.00	4,866.87	5,789.33

2. Other income

Other income for 2023 is primarily from the rent paid by the Speedy Fit Tyres for the use of the land next to the church.

	Unrestricted £	Designated/ Restricted £	Total for 2023 £	Total for 2022 £
Land rent	10,010.00	0.00	10,010.00	10,010.00
Miscellaneous	0.00	0.00	0.00	0.00
Total other income	10,010.00	0.00	10,010.00	10,010.00

3. Income from activities to further charity's objectives

Once a month a Peacemakers Group is usually run for school age children and during the school summer holidays a vacation bible school is held to provide activities for children within a religious setting. A 'Messy Church' family service is also usually held once a month

	Unrestricted £	Designated/ Restricted £	Total for 2023 £	Total for 2022 £
Youth Activities	27.65	0.00	27.65	56.46
Outreach Subsidies & Socials	20.00	0.00	20.00	0.00
Total Income from activities	47.65	0.00	47.65	56.46

4. Activities for generating funds

In order to generate funds the church hall is let out to local groups and individuals. The income from the letting of the hall was significantly improved with the new group VIPS hiring the hall and the Enfield Town Karate club returning, and increasing, its use of the hall.

	Unrestricted £	Designated/ Restricted £	Total for 2023 £	Total for 2022 £
Lancaster Road Playgroup	0.00	0.00	0.00	0.00
Enfield Karate	3,803.75	0.00	3,803.75	2,642.50
VIPS	15,783.75	0.00	15,783.75	16,971.25
Nightingale Trust	0.00	0.00	0.00	0.00
Other Hall Lettings	0.00	0.00	0.00	0.00
Total Income from activities	19,587.50	0.00	19,587.50	19,613.75

5. Investment income

The church received income from the interest on its current and deposit accounts.

	Unrestricted £	Designated/ Restricted £	Total for 2023 £	Total for 2022 £
Interest from COIF	0.00	2,078.68	2,078.68	458.28
Interest from N.S.B.	0.00	150.83	150.83	18.13
Total investment income	0.00	2,229.51	2,229.51	476.41

6. Other Receipts

The congregation has received contributions for other charities for several years. We have been advised that, as the congregation actively solicits these contributions, they represent restricted income of the Charity, even though the donations are paid directly to these other charities as they are received. Therefore, these contributions are included in the accounts.

	Unrestricted £	Designated £	Total for 2023 £	Total for 2022 £
Funds Collected on Behalf of Other Charities:				
Use Where Needed Most*	0.00	1,346.33	1,346.33	1,422.83
Invite People to Christ*	0.00	0.00	0.00	0.00
Abolish Poverty & End Suffering*	0.00	556.50	556.50	305.51
Develop Disciples to Serve*	0.00	0.00	0.00	0.00
Congregation Support Minister	0.00	25.00	25.00	125.00
World Conference	0.00	0.00	0.00	0.00
Euro Tribe	0.00	8.00	8.00	0.00
Children's Holiday Camp	0.00	0.00	0.00	0.00
Dunfield House	0.00	90.00	90.00	5.00
Outreach International	0.00	265.00	265.00	250.00
Funds collected for other charities	0.00	2,290.83	2,290.83	2,108.34
Florence Riseley loan repayments	0.00	0.00	0.00	0.00
Total other receipts	0.00	2,290.83	2,290.83	2,108.34

*Donations to world church funds

7. Grants/Loans

A loan of £2,400 was made from the Florence Riseley Loan Fund in 2022.

8. Charitable activities

The church spends money on various outreach programmes within the local community, it also makes various charitable donations to other parts of the Community of Christ's church and other associated charitable organisations in order to achieve its charitable objectives.

	Unrestricted £	Restricted £	Total for 2023 £	Total for 2022 £
Youth activities	375.99	0.00	375.99	79.74
Outreach, subsidies & socials	183.80	0.00	183.80	776.51
Worldwide Ministries	2,460.82	0.00	2,460.82	2,389.15
Mission Centre Ministries	5,000.00	0.00	5,000.00	5,000.00
Congregation Support Minister	0.00	0.00	0.00	2,000.00
British Isles Ministers Expenses	27.00	0.00	27.00	80.68
Leading Congregations In Mission	0.00	98.00	98.00	307.00
Rise Magazine	50.00	0.00	50.00	50.00
Dunfield Charity	10,000.00	0.00	10,000.00	6,000.00
Children's Holiday Camp	1,000.00	0.00	1,000.00	1,000.00
Chattanooga Congregation	2,000.00	0.00	2,000.00	2,000.00
Roxas - Philippines	0.00	0.00	0.00	0.00
International Youth Forum	0.00	0.00	0.00	0.00
Youth Rally	0.00	0.00	0.00	0.00
Adventurers	0.00	0.00	0.00	0.00
Open House	0.00	0.00	0.00	0.00
Total charitable activities	21,097.61	98.00	21,195.61	19,683.08

9. Maintenance, repairs and renewals

The church funds normal operational maintenance and minor repair costs from its unrestricted income. For major expenditure the church has set up a designated Major Repairs and Renewals Fund to fund significant repairs and replacement of equipment used in the church's activities.

	Unrestricted £	Designated £	Total for 2023 £	Total for 2022 £
Transferred from Insurance	0.00	200.00	200.00	200.00
Computer and IT	294.33	0.00	294.33	244.07
Plumbing	0.00	0.00	0.00	0.00
Fire safety	233.62	0.00	233.62	214.43
Heating and gas	0.00	0.00	0.00	0.00
Electrics and lighting	19.10	5,940.00	5,959.10	0.00
Furniture and equipment	28.00	0.00	28.00	0.00
Security	474.16	0.00	474.16	497.16
Church and church hall exterior	0.00	0.00	0.00	0.00
Windows and skylights	0.00	0.00	0.00	0.00
Church and church hall interior	0.00	0.00	0.00	0.00
Health & safety improvements	0.00	0.00	0.00	0.00
General Maintenance	739.00	0.00	739.00	46.00
Total maintenance, repairs & renewals	1,788.21	6,140.00	7,928.21	1,201.66

10. Management and admin

The church spends money on everyday necessities including energy, insurance and telephone costs. The professional fees for the independent examination of the congregation's accounts is undertaken on a voluntary basis and therefore no fee was paid in 2023.

	Unrestricted £	Designated/ Restricted £	Total for 2023 £	Total for 2022 £
Cleaning Materials	3.74	0.00	3.74	0.00
Church Garden	0.00	0.00	0.00	0.00
Publicity	0.00	0.00	0.00	0.00
Leadership Team expenses	0.00	0.00	0.00	0.00
Other office and admin costs	0.00	0.00	0.00	0.00
Other Mission Centre costs	0.00	0.00	0.00	0.00
Telecomms & other office costs	2,594.08	0.00	2,594.08	1,469.60
Gas	1,661.70	0.00	1,661.70	1,882.91
Water	630.42	0.00	630.42	356.52
Electricity	1,387.63	0.00	1,387.63	946.87
Insurance	2,119.76	0.00	2,119.76	1,953.41
Telephone/alarm	0.00	0.00	0.00	133.34
Cost of Hall Lettings	0.00	0.00	0.00	0.00
Other costs	0.00	0.00	0.00	0.00
Total Management & admin	8,397.33	0.00	8,397.33	6,742.65

11. Transfer from Operating Reserve Fund

Although there was no transfer from the operating fund in 2023, the congregation decided they wished to make a contribution of £15,000 to the urgent roof repair needed at Dunfield House, and therefore a transfer of £2,771.73 would be made in 2024 to facilitate this as the operating surplus in 2023 was not sufficient to support this.

12. Transfer to Major Repairs & Renewals Fund

A transfer of £1,288.11 was made to the Major Repairs & Renewals fund in 2023.

13. Movements in Funds in 2023

	Balance b/f £	Income £	Expenditure £	Transfers £	Balance c/f £
Repairs & Renewals (Designated)	56,445.59	150.83	-6,140.00	6,349.15	56,805.57
Operating Reserve (Designated)	41,316.13	1,795.29	0.00	-2,771.13	40,340.29
Tomkinson Bequest	0.00	1,000.00	0.00	0.00	1,000.00
E. Barber/E. Worth Caring (Restricted)	3,993.38	171.23	-98.00	0.00	4,066.61
Florence Riseley (Restricted)	2,569.75	112.16	0.00	0.00	2,681.91
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	104,324.85	3,229.51	-6,238.00	3,578.02	104,894.38
Congregation Surplus	19,349.15	33,512.02	-31,283.15	-3,578.02	18,000.00
Total Funds & Reserves	<hr/> 123,674.00	<hr/> 36,741.53	<hr/> -37,521.15	<hr/> 0.00	<hr/> 122,894.38

14. Major Repairs & Renewals Fund - itemised

£

Repairs & Renewals Fund b/f 2022	56,445.59
Interest from COIF	0.00
Other Interest	150.83
Sale of assets	0.00
Designated Playgroup Donation	0.00
Total Income	<hr/> 150.83
Transferred from Insurance	-200.00
General maintenance	0.00
Health and safety	0.00
Furniture and equipment	0.00
Computer and IT	0.00
Heating and gas	0.00
Plumbing	0.00
Electrics and lighting	-5,940.00
Total Expenditure	<hr/> -6,140.00
Transfer from Congregation surplus	6,349.15
Repairs & Renewals Fund c/f 2023	<hr/> 56,805.57

15. Operating Reserve Fund – itemised

£

Operating Reserve Fund b/f 2022	41,316.13
Interest from COIF	1,795.29
Transfer to Congregation deficit	-2,771.13
Operating Reserve Fund c/f 2023	<hr/> 40,340.29

16. Tomkinson Bequest -itemised	£
Tomkinson Bequest b/f 2022	0.00
Bequest	1,000.00
Expenditure	0.00
Tomkinson Bequest c/f 2023	<u>1,000.00</u>

17. E Barber/E Worth Caring Fund - itemised	£
E Barber/E Worth Caring Fund b/f 2022	3,993.38
Interest from COIF	171.23
Dunfield event subsidies	-98.00
E Barber/E Worth Caring Fund c/f 2023	<u>4,066.61</u>

18. Florence Risely Fund - itemised	
Florence Risely Fund b/f 2022	2,569.75
Interest from COIF	112.16
Loan repayments	0.00
Loans made	0.00
Florence Riseley Fund c/f 2023	<u>2,681.91</u>

19. Congregation Surplus - itemised	
Unrestricted surplus b/f 2022	19,349.15
Distribution of previous years surplus	
Dunfield Charity	-10,000.00
Congregation Support Minister	0.00
Children's Holiday Camp	-1,000.00
Chattanooga Congregation	-2,000.00
Roxas - Philippines	0.00
Transfer to repairs & renewals	-6,349.15
Net Surplus c/f 2022	<u>0.00</u>
Surplus on unrestricted income & expenditure 2023	15,228.87
Transfer from Operating Reserve 2023	2,771.13
Unrestricted surplus c/f 2023	<u>18,000.00</u>

20. Fees for Examining the Accounts

This is being done on a voluntary basis and therefore no fee was paid in 2023.

21. Employees

There were no employees of the church in 2023. All work on behalf of the charity was undertaken by volunteers

22. Trustee Expenses

No expenses were paid to the charity's trustees in 2023.

23. Related Party Transactions

No payments were made to any related parties during 2023.

COMMUNITY OF CHRIST (ENFIELD)

England & Wales - Charity number 247926

Accounts

Community of Christ – Enfield Congregation

Trustees Annual Report

Year ended 31st December 2022

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Community of Christ – Enfield Congregation

Trustees Annual Report for the year ended 31st December 2022

1. Legal and Administrative Information

Charity Name: Community of Christ – Enfield

Charity Commission registered number: 247926

Report for the financial year: 1st January 2022 to 31st December 2022

Charities principal address:

Community of Christ
49 Lancaster Road
Enfield EN2 0BS

Constitution

A parcel of land was conveyed to John A Judd on 16th January 1928. This is the site on which the church and hall was built. The Church's name at that time was Reorganized Church of Jesus Christ of Latter Day Saints. The land was given to the Church by John A Judd in 1929. The name was subsequently amended to Community of Christ (Enfield) in the year 2001. On the 24th August 1959 land was conveyed to the Church for the personal representation of John A Judd. This is the land at 41 Lancaster Road which is currently being rented by Speedy Fit Tyres.

The church is run in accordance with the rules as set out in the constitution adopted on the 5th April 1952, as amended by adoption of the model church constitution on the 14th February 2010.

Objects of the charity

The objects of the Community of Christ are the advancement of the Christian religion for the benefit of the public in accordance with the doctrine and statements of belief of the Community of Christ.

Specific investment powers

The Pastor Leadership Team of the Enfield Congregation of the Community of Christ have been vested with the specific investment powers which allow them to monitor and review the congregation's finances and see if they can be improved. They also ensure the property is structurally sound and, when required, make the necessary investment in repairs and renewals. Lastly they continue to look for opportunities to invest in activities that encourage the youth of the congregation to take part in creating communities of love, hope, peace and joy.

Professional Advisers

Independent examiner: Mr. David Frost, Haverhill

Bank: Cater Allen, 9 Nelson Street, Bradford BD1 5AN

Solicitor: Morgan La Roche, PO Box 176, Bay House, Phoenix Way, Swansea SA7 9YT

Financial Adviser: Mr Harvey Gelman, Herts Financial Services, 42 High Street,
Cheshunt, Hertfordshire EN8 0AQ

2. Trustees & Governance

On the 1st December 2019, in accordance with the Constitution, there was a Congregation Leadership Group Meeting. At this meeting the Congregation Leadership Group voted to pass their responsibilities for managing the operational and financial aspects of the congregation onto a Pastor Leadership Team, led by a Pastor, from the 1st January 2021. For the period to which these reports and accounts refer, the trustees of the Community of Christ (Enfield) charity, in line with British Isles Mission Centre Guidance, were the congregation's Pastor, Andrew Fox, the congregation's Financial Officer, Colin Spray and the Pastor Leadership team consisting of Claire Oliveri, Penny Fox and Martin Fox. There have been no changes to the Trustees from the end of the period covered by the report to the date the report has been signed.

3. Report of the Pastor Leadership Team (Trustees' Annual Report)

The Pastor Leadership Team present their Report along with the Financial Statements for the Charity for the year ended 31st December 2022. The Financial Statements have been prepared in accordance with the accounting policies set out on page 10 and comply with the Charity's trust deed and applicable law.

Activities and Achievements

2022 saw the activities of the church finally returning to normal after the long lasting impacts of the Covid pandemic. The church was, and is being, used regularly every Sunday for worship by the Enfield and North London congregations of the Community of Christ. Messy church was held once a month on one of those Sundays by the Enfield congregation. On occasion the church is used for worship by a Pentecostal group as arranged with the Pastor Leadership Team.

The new group (VIPS) which provides sessions for young adults with learning disabilities has proven to be a very good partner, providing a much needed service to the local community whilst generating funds for the church. VIPS have now increased renting the church hall from three to four days a week. Karate continue to use the church hall on a Saturday and are now hiring the hall on a Wednesday night.

Financial results

The charity surplus increased from £12,228.11 in 2021 to £19,349.15 in 2022 which is an extremely pleasing result. The rent of £10,010 from Speedy Fit Tyres for the land next to the church continues to make a significant contribution to the finances. However this has remained at the same amount for several years. This situation needs review and contact has been made with the owners of the business to secure a legal basis for the rent of the land with annual increases set out in the lease agreement.

The Congregation's offerings is a matter of concern. In 2021 the offerings amounted to £5,107.80, but in 2022 the amount received was only £3,752.88. Some of this reduction is due to members moving away from the area. Serious consideration to the level of offerings made in 2023 will need to be given in order to achieve the budget figure of £4,000, before Gift Aid.

The income from lettings with the increased use of the church hall both by VIPS and Enfield Town Karate is very encouraging.

	2023 Estimate	2022 Actual	2021 Actual	2020 Actual
Income from Hall Lettings				
Lancaster Road Playgroup	£ 0.00	£ 0.00	£ 3,157.89	£ 3,150.00
Enfield Town Karate	£ 2,800.00	£ 2,642.50	£ 1,297.50	£ 600.00
VIPS	£17,200.00	£16,971.25	£ 6,795.00	£ 0.00
Other Hall Lettings	<u>£ 0.00</u>	<u>£ 0.00</u>	<u>£ 0.00</u>	<u>£ 0.00</u>
Total	<u>£20,000.00</u>	<u>£19,613.75</u>	<u>£11,250.39</u>	<u>£ 3,750.00</u>

Investment

In spite of the bank base rate increasing over the last financial year to 4%, the majority of the church's funds are held in low interest accounts. In the last quarter of 2022, the COIF Fund received an annualised interest rate of 0.53% whilst funds in the NSI received an annualised interest rate of 0.6% for the same period. The current accounts held with Cater Allen and Barclays received no interest at all. This situation needs to be reviewed with the church's financial advisor.

Future activities

In July 2022 the Congregation considered a report outlining the financial and environmental benefits from upgrading all the lights in the church and church hall to LED fittings. This was approved with a budget of £6,000 and the work was commissioned for early 2023.

The extensive work required to the exterior of the building still needs to be commissioned and the water damage to the vestibule also needs attention.

In March 2023 the church put in a successful bid for funding to create a peace garden from a legacy made by Joan Tomkinson for such improvements, receiving £1,000. This work will be undertaken as part of a much larger project to improve the gardens and paved areas which are in need of attention.

The Pastor Leadership Team is aware that major repairs may be needed at some point in the future as the church buildings' infrastructure ages. They have therefore recommended a transfer of £6,349.15 from the operating surplus for 2022 into the Repairs and Renewals reserve to ensure there is sufficient funding if a major repair or renewal was to occur.

4. Recommendation for distribution of unrestricted Congregation Surplus

It is recommended by the Pastor Leadership Team that the unrestricted congregation surplus of £19,349.15 as at the 31st December of 2022 is distributed as follows:

	Recommended 2023 £	Actual 2022 £
Dunfield Charity	10,000.00	6,000.00
Congregation Support Minister	0.00	2,000.00
Children's Holiday Camp	1,000.00	1,000.00
Chattanooga branch	2,000.00	2,000.00
Roxas - Philippines	0.00	0.00
Transfer to Operating Reserve	0.00	0.00
Transfer to repairs & renewals	6,349.15	1,288.11
Total Distribution	<u>19,349.15</u>	<u>12,288.11</u>

5. Serious Incidents

No serious incidents were brought by the Congregation Leadership Group to the attention of the Charity Commission over the previous financial year. The Pastor Leadership Team has considered whether there are any serious incidents that should be reported to the Charity Commission and declare that there are no serious incidents or other matters relating to the Charity over the previous financial year that should have been brought to the Commission's attention but have not.

6. Estimated Income & Expenditure 2023 (Unrestricted)

	Actual 2021	Actual 2022	Budget 2023
<u>Income</u>			
Offerings & Gift Aid	5,562.04	5,789.33	4,350.00
Rent	10,010.00	10,010.00	10,000.00
VIPS	6,795.00	16,971.25	17,200.00
Karate	1,297.50	2,642.50	2,800.00
Playgroup	3,157.89	0.00	0.00
Other Income	12.00	56.46	300.00
	<hr/>	<hr/>	<hr/>
	26,834.43	35,469.54	34,650.00
<u>Costs</u>			
Utility costs	2,137.90	3,186.30	4,300.00
Office & admin costs	1,563.41	1,602.94	2,000.00
Professional Fees	0.00	0.00	2,500.00
Insurance	1,810.25	1,953.41	2,200.00
Repairs & maintenance	1,436.05	1,001.66	6,135.00
Other costs	79.15	130.68	855.00
	<hr/>	<hr/>	<hr/>
	7,026.76	7,874.99	17,990.00
<u>Grants</u>			
Mission Centre	5,000.00	5,000.00	5,000.00
Worldwide Ministries	2,319.56	2,389.15	2,460.82
Outreach	200.00	856.25	2,050.00
	<hr/>	<hr/>	<hr/>
	7,519.56	8,245.40	9,510.82
	<hr/>	<hr/>	<hr/>
Congregation Surplus	12,288.11	19,349.15	7,149.18

As well as the general repairs and maintenance shown in the figures above, there is a Repairs and Renewals reserve for larger repairs and major replacements. The estimate for expenditure for such repairs and replacements, compared to the actual expenditure for 2021 and 2022, is shown in the table below:

Major repairs & Renewals	Actual 2021	Actual 2022	Budget 2023
Transferred from Insurance	200.00	200.00	200.00
Computer and IT	120.00	0.00	0.00
Plumbing	180.00	0.00	0.00
Fire safety	2,621.00	0.00	0.00
Heating and gas	1,534.92	0.00	1,000.00
Electrics and lighting	0.00	0.00	6,000.00
Furniture and equipment	4,546.70	0.00	0.00
Security	0.00	0.00	0.00
Church and church hall exterior	0.00	0.00	10,000.00
Windows and skylights	196.23	0.00	0.00
Church and church hall interior	0.00	0.00	0.00
Health & safety improvements	170.00	0.00	0.00
General Maintenance	0.00	0.00	0.00
	<hr/>	<hr/>	<hr/>
Total Major Repairs & Renewals	9,568.85	200.00	17,200.00

7. Policies

Reserves policy

The Operating Reserve Fund totalling £41,316.13 at the end of 2022 is a healthy sum to have available if the congregation falls on hard times and needs to draw on these reserves. This fund was created with the specific purpose of allowing the congregation to continue its work in the local community if such circumstances arose.

Grant-making policy

Members of the Enfield congregation bring forward proposals for grants to the Pastor Leadership Team who make recommendations to the Enfield Congregation Business Meeting which makes the final decision on the giving of grants and distribution of the congregation surplus.

Investment selection policy

The Financial Advisor reviews the church funds at regular times during the year and makes recommendations to the Pastor Leadership Team for their consideration.

8. Signature and Declaration

I declare in my capacity of charity trustee, that:

- The trustees have approved the report above
- Have authorised me to sign it on their behalf

A handwritten signature in black ink, appearing to read 'A Fox', written on a light-colored background.

Name: A Fox

Position: Pastor and Chair of the Pastor Leadership Team

Date: 30th June 2023

Community of Christ – Enfield Congregation

Independent Examiner's Report to the members of the Community of Christ

Enfield Congregation

I report on the accounts of the Charity for the year ended 31st December 2022, which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43(3)(a) of the 1993 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr D Frost



Date: 24th June 2023

Community of Christ – Enfield Congregation

Statement of Financial Activities for the year ended 31st December 2022

	Notes	Unrestricted £	Designated /Restricted £	Total for 2022 £	Total for 2021 £
Receipts					
Donations	1	5,789.33	0.00	5,789.33	7,524.15
Legacies		0.00	0.00	0.00	0.00
Other Income	2	10,010.00	0.00	10,010.00	10,010.00
Activities to further charity's objectives	3	56.46	0.00	56.46	12.00
Activities for generating funds:	4	19,613.75	0.00	19,613.75	11,250.39
Investment income	5	0.00	476.41	476.41	8.34
Gross Income		<u>35,469.54</u>	<u>476.41</u>	<u>35,945.95</u>	<u>28,804.88</u>
Other receipts	6	0.00	2,108.34	2,108.34	1,894.00
Total receipts		<u>35,469.54</u>	<u>2,584.75</u>	<u>38,054.29</u>	<u>30,698.88</u>
Payments					
Payments for generating funds		0.00	0.00	0.00	0.00
Grants/Loans	7	0.00	0.00	0.00	2,400.00
Charitable activities	8	19,376.08	307.00	19,683.08	15,094.56
Repairs & renewals	9	1,001.66	200.00	1,201.66	11,004.90
Management & Administration	10	6,742.65	0.00	6,742.65	5,515.71
Loan interest		0.00	0.00	0.00	0.00
Total expenditure		<u>27,120.39</u>	<u>507.00</u>	<u>27,627.39</u>	<u>34,015.17</u>
Other Payments	6	0.00	2,108.34	2,108.34	1,894.00
Total Payments		<u>27,120.39</u>	<u>2,615.34</u>	<u>29,735.73</u>	<u>35,909.17</u>
Net of Receipts/(Payments)		8,349.15	-30.59	8,318.56	-5,210.29
Transfer to/from Operating Reserve	11	0.00	0.00	0.00	0.00
Transfer to/from Repairs & Renewals	12	-1,288.11	1,288.11	0.00	0.00
Cash funds last year end		12,288.11	103,067.33	115,355.44	120,565.73
Cash funds this year end		<u>19,349.15</u>	<u>104,324.85</u>	<u>123,674.00</u>	<u>115,355.44</u>

Community of Christ – Enfield Congregation

Statement of Assets & Liabilities as at 31st December 2022

	Notes	Unrestricted £	Designated /Restricted £	Total for 2022 £	Total for 2021 £
<u>Cash Funds</u>					
National Savings Bank				19,494.89	19,476.76
Cater Allen				28,045.44	27,437.00
Barclays Current Account				28,702.62	21,447.35
Charity Aid Foundation				47,431.05	46,972.77
Cash in Hand				0.00	21.56
Total Cash Funds				123,674.00	115,355.44
<u>Investment Assets</u>					
Investments				0.00	0.00
Total Investment Assets				0.00	0.00
<u>Liabilities</u>					
Current liabilities				0.00	0.00
Other liabilities				0.00	0.00
Total Liabilities				0.00	0.00
Net cash assets				123,674.00	115,355.44
<u>Representing</u>					
Major Repairs & Renewals Fund	14	0.00	56,445.59	56,445.59	55,216.46
Operating Reserve Fund	15	0.00	41,316.13	41,316.13	41,054.43
E Barber/E Worth Caring Fund	16	0.00	3,993.38	3,993.38	4,258.31
Florence Riseley Fund	17	0.00	2,569.75	2,569.75	2,538.13
Congregation Surplus	18	19,349.15	0.00	19,349.15	12,288.11
Total Funds & Reserves	13	19,349.15	104,324.85	123,674.00	115,355.44

Approved by the Trustees and signed on its behalf by:



Andrew Fox – Pastor and Chair of the Pastor Leadership Team

Date: 30th June 2023

Community of Christ – Enfield Congregation

Notes forming part of the financial statements for the year ended 31st December 2022

Principal accounting policies

- (a) The financial statements have been prepared under the historical cost convention and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice.
- (b) Voluntary income received by way offerings and donations is included in full in the Statement of financial activities, when received. The value of services provided by volunteers, has not been included.
- (c) Resources expended are recognised in the period in which the cash transaction occurred.
- (d) The Enfield congregation does not own any fixed assets, its buildings, fixtures and fittings having been transferred to the Community of Christ World Church in 1929 with the Enfield congregation retaining repairs and renewals responsibility.
- (e) Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the Charity without further specified purpose and are available as general funds.
- (f) Designated funds are unrestricted funds earmarked by the Executive Committee for particular purposes.
- (g) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.
- (h) There are no endowment funds.

Notes to the Accounts

1. Donations

Donations to the church take the form of offerings during services and gifts from individuals at church events. Wherever possible details are obtained that allow Gift Aid to be reclaimed from HM Revenue and Customs.

	Unrestricted £	Designated/ Restricted £	Total for 2022 £	Total for 2021 £
Offerings	3,752.88	0.00	3,752.88	5,107.80
Gift Aid	2,036.45	0.00	2,036.45	454.24
Ministerial donations	0.00	0.00	0.00	0.00
Local church donations	0.00	0.00	0.00	0.00
Other Donations	0.00	0.00	0.00	0.00
Lancaster Road Playgroup donation	0.00	0.00	0.00	1,962.11
Total donations	5,789.33	0.00	5,789.33	7,524.15

2. Other income

Other income for 2022 is primarily from the rent paid by the Speedy Fit Tyres for the use of the land next to the church.

	Unrestricted £	Designated/ Restricted £	Total for 2022 £	Total for 2021 £
Land rent	10,010.00	0.00	10,010.00	10,010.00
Miscellaneous	0.00	0.00	0.00	0.00
Total other income	10,010.00	0.00	10,010.00	10,010.00

3. Income from activities to further charity's objectives

Once a month a Peacemakers Group is usually run for school age children and during the school summer holidays a vacation bible school is held to provide activities for children within a religious setting. A 'Messy Church' family service is also usually held once a month

	Unrestricted £	Designated/ Restricted £	Total for 2022 £	Total for 2021 £
Youth Activities	56.46	0.00	56.46	12.00
Total Income from activities	56.46	0.00	56.46	12.00

4. Activities for generating funds

In order to generate funds the church hall is let out to local groups and individuals. The income from the letting of the hall was significantly improved with the new group VIPS hiring the hall and the Enfield Town Karate club returning, and increasing, its use of the hall.

	Unrestricted £	Designated/ Restricted £	Total for 2022 £	Total for 2021 £
Lancaster Road Playgroup	0.00	0.00	0.00	3,157.89
Enfield Karate	2,642.50	0.00	2,642.50	1,297.50
VIPS	16,971.25	0.00	16,971.25	6,795.00
Nightingale Trust	0.00	0.00	0.00	0.00
Other Hall Lettings	0.00	0.00	0.00	0.00
Total Income from activities	19,613.75	0.00	19,613.75	11,250.39

5. Investment income

The church received income from the interest on its current and deposit accounts.

	Unrestricted £	Designated/ Restricted £	Total for 2022 £	Total for 2021 £
Interest from COIF	0.00	458.28	458.28	6.39
Other Interest	0.00	18.13	18.13	1.95
Total investment income	0.00	476.41	476.41	8.34

6. Other Receipts

The congregation has received contributions for other charities for a number of years. In previous years these contributions were not shown in the accounts as they were paid directly to these other charities as they were received. We have been advised that as the congregation actively solicits these contributions they represent restricted income of the congregation and therefore, with effect from the 1st January 2012, these contributions are included in the accounts.

	Unrestricted £	Designated £	Total for 2022 £	Total for 2021 £
Funds Collected on Behalf of Other Charities:				
Use Where Needed Most*	0.00	1,422.83	1,422.83	1,227.00
Invite People to Christ*	0.00	0.00	0.00	0.00
Abolish Poverty & End Suffering*	0.00	305.51	305.51	267.00
Develop Disciples to Serve*	0.00	0.00	0.00	0.00
Congregation Support Minister	0.00	125.00	125.00	100.00
World Conference	0.00	0.00	0.00	0.00
Euro Tribe	0.00	0.00	0.00	0.00
Children's Holiday Camp	0.00	0.00	0.00	0.00
Dunfield House	0.00	5.00	5.00	40.00
Outreach International	0.00	250.00	250.00	260.00
Funds collected for other charities	0.00	2,108.34	2,108.34	1,894.00
Florence Riseley loan repayments	0.00	0.00	0.00	0.00
Total other receipts	0.00	2,108.34	2,108.34	1,894.00

*Donations to world church funds

7. Grants/Loans

A loan of £2,400 was made from the Florence Riseley Loan Fund in 2021.

8. Charitable activities

The church spends money on various outreach programmes within the local community, it also makes various charitable donations to other parts of the Community of Christ's church and other associated charitable organisations in order to achieve its charitable objectives.

	Unrestricted £	Restricted £	Total for 2022 £	Total for 2021 £
Youth activities	79.74	0.00	79.74	0.00
Outreach, subsidies & socials	776.51	0.00	776.51	200.00
Worldwide Ministries	2,389.15	0.00	2,389.15	2,319.56
Mission Centre Ministries	5,000.00	0.00	5,000.00	3,000.00
Congregation Support Minister	2,000.00	0.00	2,000.00	4,000.00
British Isles Ministers Expenses	80.68	0.00	80.68	25.00
Leading Congregations In Mission	0.00	307.00	307.00	0.00
Rise Magazine	50.00	0.00	50.00	50.00
Dunfield Charity	6,000.00	0.00	6,000.00	2,500.00
Children's Holiday Camp	1,000.00	0.00	1,000.00	1,000.00
Chattanooga Congregation	2,000.00	0.00	2,000.00	2,000.00
Roxas - Philippines	0.00	0.00	0.00	0.00
International Youth Forum	0.00	0.00	0.00	0.00
Youth Rally	0.00	0.00	0.00	0.00
Adventurers	0.00	0.00	0.00	0.00
Open House	0.00	0.00	0.00	0.00
Total charitable activities	19,376.08	307.00	19,683.08	15,094.56

9. Maintenance, repairs and renewals

The church funds normal operational maintenance and minor repair costs from its unrestricted income. For major expenditure the church has set up a designated Major Repairs and Renewals Fund to fund significant repairs and replacement of equipment used in the church's activities.

	Unrestricted £	Designated £	Total for 2022 £	Total for 2021 £
Transferred from Insurance	0.00	200.00	200.00	200.00
Computer and IT	244.07	0.00	244.07	539.33
Plumbing	0.00	0.00	0.00	180.00
Fire safety	214.43	0.00	214.43	2,823.10
Heating and gas	0.00	0.00	0.00	1,534.92
Electrics and lighting	0.00	0.00	0.00	48.49
Furniture and equipment	0.00	0.00	0.00	4,789.20
Security	497.16	0.00	497.16	497.60
Church and church hall exterior	0.00	0.00	0.00	0.00
Windows and skylights	0.00	0.00	0.00	196.23
Church and church hall interior	0.00	0.00	0.00	0.00
Health & safety improvements	0.00	0.00	0.00	170.00
General Maintenance	46.00	0.00	46.00	26.03
Total maintenance, repairs & renewals	1,001.66	200.00	1,201.66	11,004.90

10. Management and admin

The church spends money on everyday necessities including energy, insurance and telephone costs. The professional fees for the independent examination of the congregation's accounts is undertaken on a voluntary basis and therefore no fee was paid in 2022.

	Unrestricted £	Designated/ Restricted £	Total for 2022 £	Total for 2021 £
Cleaning Materials	0.00	0.00	0.00	4.15
Church Garden	0.00	0.00	0.00	0.00
Publicity	0.00	0.00	0.00	0.00
Leadership Team expenses	0.00	0.00	0.00	0.00
Other office and admin costs	0.00	0.00	0.00	0.00
Other Mission Centre costs	0.00	0.00	0.00	0.00
Telecomms & other office costs	1,469.60	0.00	1,469.60	1,170.03
Gas	1,882.91	0.00	1,882.91	1,339.47
Water	356.52	0.00	356.52	229.79
Electricity	946.87	0.00	946.87	568.64
Insurance	1,953.41	0.00	1,953.41	1,810.25
Telephone/alarm	133.34	0.00	133.34	393.38
Cost of Hall Lettings	0.00	0.00	0.00	0.00
Miscellaneous	0.00	0.00	0.00	0.00
Total Management & admin	6,742.65	0.00	6,742.65	5,515.71

11. Transfer from Operating Reserve Fund

As the financial situation has improved dramatically in 2022 there was no need to make any transfers from the Operating Reserve Fund to support the church's operation or charitable work.

12. Transfer to Major Repairs & Renewals Fund

A transfer of £1,288.11 was made to the Major Repairs & Renewals fund in 2022.

13. Movements in Funds in 2022

	Balance b/f £	Income £	Expenditure £	Transfers £	Balance c/f £
Repairs & Renewals (Designated)	55,216.46	141.02	-200.00	1,288.11	56,445.59
Operating Reserve (Designated)	41,054.43	261.70	0.00	0.00	41,316.13
E. Barber/E. Worth Caring (Restricted)	4,258.31	42.07	-307.00	0.00	3,993.38
Florence Riseley (Restricted)	2,538.13	31.62	0.00	0.00	2,569.75
	<u>103,067.33</u>	<u>476.41</u>	<u>-507.00</u>	<u>1,288.11</u>	<u>104,324.85</u>
Congregation Surplus	12,288.11	35,469.54	-27,120.39	-1,288.11	19,349.15
Total Funds & Reserves	<u>115,355.44</u>	<u>35,945.95</u>	<u>-27,627.39</u>	<u>0.00</u>	<u>123,674.00</u>

14. Major Repairs & Renewals Fund - itemised

£

Repairs & Renewals Fund b/f 2021	<u>55,216.46</u>
Interest from COIF	122.89
Other Interest	18.13
Sale of assets	0.00
Designated Playgroup Donation	0.00
Total Income	<u>141.02</u>
Transferred from Insurance	-200.00
General maintenance	0.00
Health and safety	0.00
Fire safety	0.00
Computer and IT	0.00
Heating and gas	0.00
Plumbing	0.00
Electric cooker and cabling	0.00
Total Expenditure	<u>-200.00</u>
Transfer from Congregation surplus	1,288.11
Repairs & Renewals Fund c/f 2022	<u>56,445.59</u>

15. Operating Reserve Fund – itemised

£

Operating Reserve Fund b/f 2021	<u>41,054.43</u>
Interest from COIF	261.70
Transfer to Congregation deficit	0.00
Operating Reserve Fund c/f 2022	<u>41,316.13</u>

16. E Barber/E Worth/Caring Fund - itemised

	£
E Barber/E Worth Caring Fund b/f 2021	4,258.31
Interest from COIF	42.07
Dunfield event subsidies	-307.00
E Barber/E Worth Caring Fund c/f 2022	<u>3,993.38</u>

17. Florence Riseley Fund -itemised

	£
Florence Riseley Fund b/f 2021	2,538.13
Interest from COIF	31.62
Loan repayments	0.00
Loans made	0.00
Florence Riseley Fund c/f 2022	<u>2,569.75</u>

18. Congregation Surplus - itemised

Unrestricted surplus b/f 2021	12,288.11
Transfer from Operating Reserve	0.00
Distribution of previous years surplus plus transfer from Operating Reserve:	
Dunfield Charity	-6,000.00
Congregation Support Minister	-2,000.00
Children's Holiday Camp	-1,000.00
Chattanooga Congregation	-2,000.00
Roxas - Philippines	0.00
Transfer to repairs & renewals	-1,288.11
Net Surplus c/f 2021	0.00
Surplus on unrestricted income & expenditure 2022	19,349.15
Unrestricted surplus c/f 2022	<u>19,349.15</u>

19. Fees for Examining the Accounts

This is being done on a voluntary basis and therefore no fee was paid in 2022.

20. Employees

There were no employees of the church in 2022. All work on behalf of the charity was undertaken by volunteers

21. Trustee Expenses

No expenses were paid to the charity's trustees in 2022.

22. Related Party Transactions

No payments were made to any related parties during 2022.

COMMUNITY OF CHRIST (ENFIELD)

England & Wales - Charity number 247926

Accounts

Community of Christ – Enfield Congregation

Trustees Annual Report

Year ended 31st December 2021

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Community of Christ – Enfield Congregation

Trustees Annual Report for the year ended 31st December 2021

1. Legal and Administrative Information

Charity Name: Community of Christ – Enfield Congregation

Charity Commission registered number: 247926

Report for the financial year: 1st January 2021 to 31st December 2021

Charities principal address:

Community of Christ
49 Lancaster Road
Enfield EN2 0BS

Constitution

A parcel of land was conveyed to John A Judd on 16th January 1928. This is the site on which the church and hall was built. The Church's name at that time was Reorganized Church of Jesus Christ of Latter Day Saints. The land was given to the Church by John A Judd in 1929. The name was subsequently amended to Community of Christ (Enfield) in the year 2001. On the 24th August 1959 land was conveyed to the Church for the personal representation of John A Judd. This is the land at 41 Lancaster Road which is currently being rented by Speedy Fit Tyres.

The church is run in accordance with the rules as set out in the constitution adopted on the 5th April 1952, as amended by adoption of the model church constitution on the 14th February 2010.

Objects of the charity

The objects of the Community of Christ are the advancement of the Christian religion for the benefit of the public in accordance with the doctrine and statements of belief of the Community of Christ.

Specific investment powers

The Pastor Leadership Team of the Enfield Congregation of the Community of Christ have been vested with the specific investment powers which allow them to monitor and review the congregation's finances and see if they can be improved. They also ensure the property is structurally sound and, when required, make the necessary investment in repairs and renewals. Lastly they continue to look for opportunities to invest in activities that encourage the youth of the congregation to take part in creating communities of love, hope, peace and joy.

Professional Advisers

Independent examiner: Mr. David Frost, Haverhill

Bank: Cater Allen, 9 Nelson Street, Bradford BD1 5AN

Solicitor: Morgan La Roche, PO Box 176, Bay House, Phoenix Way, Swansea SA7 9YT

Financial Adviser: Mr Harvey Gelman, Herts Financial Services, 42 High Street,
Cheshunt, Hertfordshire EN8 0AQ

2. Trustees & Governance

On the 1st December 2019, in accordance with the Constitution, there was a Congregation Leadership Group Meeting. At this meeting the Congregation Leadership Group voted to pass their responsibilities for managing the operational and financial aspects of the congregation onto a Pastor Leadership Team, led by a Pastor, from the 1st January 2020. For the period to which these reports and accounts refer, the trustees of the Community of Christ (Enfield) charity, in line with British Isles Mission Centre Guidance, were the congregation's Pastor, Andrew Fox, the congregation's Financial Officer, Colin Spray and the Pastor Leadership team consisting of Claire Oliveri, Penny Fox and Martin Fox.

3. Report of the Pastor Leadership Team (Trustees' Annual Report)

The Pastor Leadership Team present their Report along with the Financial Statements for the Charity for the year ended 31st December 2021. The Financial Statements have been prepared in accordance with the accounting policies set out on page 10 and comply with the Charity's trust deed and applicable law.

Activities and Achievements

The activities of the church continued to be affected by Covid-19 restrictions as worships at the start of 2021 were mainly held using Zoom video conferencing. In-person worships started at the end of May 2021 although these were alternated with Zoom until much later in the year. Activities such as Messy church also only resumed towards the end of 2021.

In early 2021 the Lancaster Road Playgroup, which have run a playgroup in the church hall for over 50 years, announced that they would no longer be running their group after July 2021. We were fortunate in being approached by a local business (VIPS) which provides sessions for young adults with learning disabilities. A contract was established for their use of the Church Hall starting in August 2021. Enfield Town Karate group returned to the hall in Autumn 2021.

Some significant upgrades to the church's facilities were undertaken in 2021 including the installation of a new fire exit door to bring the building into compliance with the latest fire regulations and the replacement of the gas cooker, which failed the annual gas inspection and which had become uneconomic to repair, with a new more eco-friendly electric cooker

Financial results

The charity surplus increased from £4,561.08 in 2020 to £12,228.11 in 2021 which is encouraging. The rent of £10,010 from Speedy Fit tyres for the land next to the church continues to make a significant contribution to the finances. Out of this land rent £5,000 was donated to the British Isles Mission Centre with £3,000 to be used for its field missionary services and a further £2,000 for congregation support ministry. The congregation's offerings for 2021, at £5,107.80, was up on that of 2020 (£4,422.80), an increase of just over 15%. This figure is still down on 2019's total of £5,463.36 and for 2022 offering income is expected to decline with the relocation of some members of the congregation. With the expected increases in the cost of gas and electricity the financial position for the congregation will need to be supported by increased income from letting of the church hall. Fortunately the benefits of the new letting arrangements made in 2021, which were affected by the Covid restrictions in that year, will be fully realised in 2022 as shown below.

	2022	2021	2020	2019
	Estimate	Actual	Actual	Actual
Income from Hall Lettings				
Lancaster Road Playgroup	£ 0.00	£ 3,157.89	£ 3,150.00	£ 5,000.00
Enfield Town Karate	£ 3,000.00	£ 1,297.50	£ 600.00	£ 1,957.50
VIPS	£15,000.00	£ 6,795.00	£ 0.00	£ 0.00
Other Hall Lettings	<u>£ 0.00</u>	<u>£ 0.00</u>	<u>£ 0.00</u>	<u>£ 0.00</u>
Total	<u>£18,000.00</u>	<u>£11,250.39</u>	<u>£ 3,750.00</u>	<u>£ 6,957.50</u>

Investment

The majority of the church's funds are held in the COIF Fund and on average have increased by an approximate annual percentage rate of 0.1%. The amount received in interest each quarter is apportioned based on the opening balance between the funds contributing to the balance invested (i.e. the Florence Riseley Fund, E. Barber/E. Worth/Caring Fund, Reserve Fund and the Repairs & Renewals Fund). The Pastor Leadership Team, with the able assistance of the Financial Advisor, will continue to review any opportunities to maximise the return on the church's investments over the coming year.

Future activities

The extensive work required to the exterior of the building still needs to be commissioned and the water damage to the vestibule also needs attention. However the installation of support bars into the church hall has now been completed. There is an aspiration to make the church more eco-friendly and an upgrade to LED lighting is being considered. Quotes have now been received for the upgrade of the church and church hall lighting and is likely to be in the region of £5,000.

4. Recommendation for distribution of unrestricted Congregation Surplus

It is recommended by the Pastor Leadership Team that the unrestricted congregation surplus of £12,288.11 as at the 31st December of 2021 is distributed as follows:

Dunfield Charity	£ 6,000.00
Children's Holiday Camp Fund	£ 1,000.00
Chattanooga Congregation	£ 2,000.00
Congregation Support Minister	£ 2,000.00
Transfer to Repairs & Renewals fund	<u>£ 1,288.11</u>
Total distribution of unrestricted funds	<u>£12,288.11</u>

5. Serious Incidents

No serious incidents were brought by the Congregation Leadership Group to the attention of the Charity Commission over the previous financial year. The Pastor Leadership Team has considered whether there are any serious incidents that should be reported to the Charity Commission and declare that there are no serious incidents or other matters relating to the Charity over the previous financial year that should have been brought to the Commission's attention but have not.

6. Estimated Income & Expenditure 2022

	2022 Budget £	2021 Actual £
Offerings	4,450.00	5,107.80
Gift Aid	350.00	454.24
Donations	0.00	0.00
Youth Activities	50.00	12.00
Land rent	10,000.00	10,010.00
Hall lettings	18,000.00	11,250.39
Other income	0.00	0.00
Total Income	32,850.00	26,834.43
Expenditure		
Repairs & maintenance	3,486.00	1,436.05
Congregation Support Minister	2,000.00	2,000.00
British Isles Ministers Expenses	50.00	25.00
Youth activities	850.00	0.00
Outreach, subsidies & socials	1,200.00	200.00
International Youth Forum	0.00	0.00
Library	100.00	0.00
Recorder	5.00	0.00
Rise Magazine	50.00	50.00
Worldwide ministries	2,389.15	2,319.56
Mission Centre Ministries	3,000.00	3,000.00
Music	100.00	0.00
Cleaning Materials	300.00	4.15
Church Garden	50.00	0.00
Publicity	100.00	0.00
Leadership Team expenses	200.00	0.00
Telecomms & other office expenses	1,884.00	1,170.03
Other Mission Centre costs	0.00	0.00
Professional fees	2,500.00	0.00
Independent Examiner	0.00	0.00
Gas	2,700.00	1,339.47
Water	396.00	229.79
Electricity	1,200.00	568.64
Insurance	2,200.00	1,810.25
Telephone/alarm	500.00	393.38
Cost of Hall Lettings	0.00	0.00
Miscellaneous	100.00	0.00
Total Expenditure	25,360.15	14,546.32
Excess of Income over Expenditure	7,489.85	12,288.11

The estimate for expenditure in 2021 for maintenance, repairs and renewals is as follows:

General maintenance	2,436.00	26.03
Security	400.00	497.60
Health and safety	0.00	0.00
Fire safety	200.00	202.10
Computer and IT	0.00	419.33
Furniture and equipment	0.00	242.50
Heating and gas	150.00	0.00
Plumbing	0.00	0.00
Electrics and lighting	300.00	48.49
Electric cooker and cabling	0.00	0.00
Chair refurbishment	0.00	0.00
Transferred from Insurance	0.00	0.00
Total repairs & maintenance	3,486.00	1,436.05
Major Repairs (funded from Repairs & Renewals Fund)	8,200.00	9,568.85

7. Policies

Reserves policy

The Operating Reserve Fund totalling £41,054.43 at the end of 2021 is a healthy sum to fall back on if the congregation falls on hard times. This fund was created with the specific purpose of allowing the congregation to continue its work in the local community if these circumstances arose.

Grant-making policy

Members of the Enfield congregation bring forward proposals for grants to the Pastor Leadership Team who make recommendations to the Enfield Congregation Business Meeting which makes the final decision on the giving of grants and distribution of the congregation surplus.

Investment selection policy

The Financial Advisor reviews the church funds at regular times during the year and makes recommendations to the Pastor Leadership Team for their consideration.

8. Signature and Declaration

I declare in my capacity of charity trustee, that:

- The trustees have approved the report above
- Have authorised me to sign it on their behalf

A handwritten signature in black ink, appearing to read 'A Fox', is shown within a light grey rectangular box.

Name: A Fox

Position: Pastor and Chair of the Pastor Leadership Team

Date: 30th May 2022

Community of Christ – Enfield Congregation

Independent Examiner's Report to the members of the Community of Christ

Enfield Congregation

I report on the accounts of the Charity for the year ended 31st December 2021, which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under section 43(2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43(3)(a) of the 1993 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 43 (7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report


My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr D Frost



Date: 20th May 2022

Community of Christ – Enfield Congregation

Statement of Financial Activities for the year ended 31st December 2021

	Notes	Unrestricted £	Designated /Restricted £	Total for 2021 £	Total for 2020 £
Receipts					
Donations	1	5,562.04	1,962.11	7,524.15	5,059.44
Legacies		0.00	0.00	0.00	0.00
Other Income	2	10,010.00	0.00	10,010.00	9,625.00
Activities to further charity's objectives	3	12.00	0.00	12.00	35.20
Activities for generating funds:	4	11,250.39	0.00	11,250.39	3,750.00
Investment income	5	0.00	8.34	8.34	314.78
Gross Income		<u>26,834.43</u>	<u>1,970.45</u>	<u>28,804.88</u>	<u>18,784.42</u>
Other receipts	6	0.00	1,894.00	1,894.00	1,968.77
Total receipts		<u>26,834.43</u>	<u>3,864.45</u>	<u>30,698.88</u>	<u>20,753.19</u>
Payments					
Payments for generating funds		0.00	0.00	0.00	0.00
Grants/Loans		0.00	2,400.00	2,400.00	0.00
Charitable activities	7	15,094.56	0.00	15,094.56	14,575.97
Repairs & renewals	8	1,436.05	9,568.85	11,004.90	4,079.56
Management & Administration	9	5,515.71	0.00	5,515.71	5,538.05
Loan interest		0.00	0.00	0.00	0.00
Total expenditure		<u>22,046.32</u>	<u>11,968.85</u>	<u>34,015.17</u>	<u>24,193.58</u>
Other Payments	6	0.00	1,894.00	1,894.00	1,968.77
Total Payments		<u>22,046.32</u>	<u>13,862.85</u>	<u>35,909.17</u>	<u>26,162.35</u>
Net of Receipts/(Payments)		4,788.11	-9,998.40	-5,210.29	-5,409.16
Transfer to/from Operating Reserve	10	3,000.00	-3,000.00	0.00	0.00
Transfer to/from Repairs & Renewals	11	-61.08	61.08	0.00	0.00
Cash funds last year end		4,561.08	116,004.65	120,565.73	125,974.89
Cash funds this year end		<u>12,288.11</u>	<u>103,067.33</u>	<u>115,355.44</u>	<u>120,565.73</u>

Community of Christ – Enfield Congregation

Statement of Assets & Liabilities as at 31st December 2021

	Notes	Unrestricted £	Designated /Restricted £	Total for 2021 £	Total for 2020 £
<u>Cash Funds</u>					
National Savings Bank				19,476.76	19,474.81
Cater Allen				27,437.00	22,412.71
Barclays Current Account				21,447.35	11,711.83
Charity Aid Foundation				46,972.77	66,966.38
Cash in Hand				21.56	0.00
Total Cash Funds				115,355.44	120,565.73
<u>Investment Assets</u>					
Investments				0.00	0.00
Total Investment Assets				0.00	0.00
<u>Liabilities</u>					
Current liabilities				0.00	0.00
Other liabilities				0.00	0.00
Total Liabilities				0.00	0.00
Net cash assets				115,355.44	120,565.73
<u>Representing</u>					
Major Repairs & Renewals Fund	13	0.00	55,216.46	55,216.46	62,760.12
Operating Reserve Fund	14	0.00	41,054.43	41,054.43	44,051.18
E Barber/E Worth Caring Fund	15	0.00	4,258.31	4,258.31	4,256.72
Florence Riseley Fund	16	0.00	2,538.13	2,538.13	4,936.63
Congregation Surplus	17	12,288.11	0.00	12,288.11	4,561.08
Total Funds & Reserves	12	12,288.11	103,067.33	115,355.44	120,565.73

Approved by the Trustees and signed on its behalf by:



Andrew Fox – Pastor and Chair of the Pastor Leadership Team

Date: 30th May 2022

Community of Christ – Enfield Congregation

Notes forming part of the financial statements for the year ended 31st December 2021

Principal accounting policies

- (a) The financial statements have been prepared under the historical cost convention and follow the recommendations in Accounting and Reporting by Charities: Statement of Recommended Practice.
- (b) Voluntary income received by way offerings and donations is included in full in the Statement of financial activities, when received. The value of services provided by volunteers, has not been included.
- (c) Resources expended are recognised in the period in which the cash transaction occurred.
- (d) The Enfield congregation does not own any fixed assets, its buildings, fixtures and fittings having been transferred to the Community of Christ World Church in 1929 with the Enfield congregation retaining repairs and renewals responsibility.
- (e) Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the Charity without further specified purpose and are available as general funds.
- (f) Designated funds are unrestricted funds earmarked by the Executive Committee for particular purposes.
- (g) Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.
- (h) There are no endowment funds.

Notes to the Accounts

1. Donations

Donations to the church take the form of offerings during services and gifts from individuals at church events. Wherever possible details are obtained that allow Gift Aid to be reclaimed from HM Revenue and Customs.

	Unrestricted £	Designated/ Restricted £	Total for 2021 £	Total for 2020 £
Offerings	5,107.80	0.00	5,107.80	4,422.80
Gift Aid	454.24	0.00	454.24	636.64
Ministerial donations	0.00	0.00	0.00	0.00
Local church donations	0.00	0.00	0.00	0.00
Other Donations	0.00	0.00	0.00	0.00
Lancaster Road Playgroup donation	0.00	1,962.11	1,962.11	0.00
Total donations	5,562.04	1,962.11	7,524.15	5,059.44

2. Other income

Other income for 2021 is primarily from the rent paid by the Speedy Fit Tyres for the use of the land next to the church.

	Unrestricted £	Designated/ Restricted £	Total for 2021 £	Total for 2020 £
Land rent	10,010.00	0.00	10,010.00	9,625.00
Miscellaneous	0.00	0.00	0.00	0.00
Total other income	10,010.00	0.00	10,010.00	9,625.00

3. Income from activities to further charity's objectives

Once a month a Peacemakers Group is usually run for school age children and during the school summer holidays a vacation bible school is held to provide activities for children within a religious setting. A 'Messy Church' family service is also usually held once a month. Given the Covid-19 restrictions these activities could not be run in 2021 (although there was some limited on-line activities in the latter part of the year).

	Unrestricted £	Designated/ Restricted £	Total for 2021 £	Total for 2020 £
Youth Activities	12.00	0.00	12.00	35.20
Total Income from activities	12.00	0.00	12.00	35.20

4. Activities for generating funds

In order to generate funds the church hall is let out to local groups and individuals. The income from the letting of the hall was reduced due to the restrictions resulting from the Covid-19 pandemic:

	Unrestricted £	Designated/ Restricted £	Total for 2021 £	Total for 2020 £
Lancaster Road Playgroup	3,157.89	0.00	3,157.89	3,150.00
Enfield Karate	1,297.50	0.00	1,297.50	600.00
VIPS	6,795.00	0.00	6,795.00	0.00
Nightingale Trust	0.00	0.00	0.00	0.00
Other Hall Lettings	0.00	0.00	0.00	0.00
Total Income from activities	11,250.39	0.00	11,250.39	3,750.00

5. Investment income

The church received income from the interest on its current and deposit accounts.

	Unrestricted £	Designated/ Restricted £	Total for 2021 £	Total for 2020 £
Interest from COIF	0.00	6.39	6.39	175.57
Other Interest	0.00	1.95	1.95	139.21
Total investment income	0.00	8.34	8.34	314.78

6. Other Receipts

The congregation has received contributions for other charities for a number of years. In previous years these contributions were not shown in the accounts as they were paid directly to these other charities as they were received. We have been advised that as the congregation actively solicits these contributions they represent restricted income of the congregation and therefore, with effect from the 1st January 2012, these contributions are included in the accounts.

	Unrestricted £	Designated £	Total for 2021 £	Total for 2020 £
Funds Collected on Behalf of Other Charities:				
Use Where Needed Most*	0.00	1,227.00	1,227.00	1,206.75
Invite People to Christ*	0.00	0.00	0.00	0.00
Abolish Poverty & End Suffering*	0.00	267.00	267.00	349.52
Develop Disciples to Serve*	0.00	0.00	0.00	0.00
Congregation Support Minister	0.00	100.00	100.00	100.00
World Conference	0.00	0.00	0.00	0.00
Euro Tribe	0.00	0.00	0.00	0.00
Children's Holiday Camp	0.00	0.00	0.00	0.00
Dunfield House	0.00	40.00	40.00	0.00
Outreach International	0.00	260.00	260.00	312.50
Funds collected for other charities	0.00	1,894.00	1,894.00	1,968.77
Florence Riseley loan repayments	0.00	0.00	0.00	0.00
Total other receipts	0.00	1,894.00	1,894.00	1,968.77

*Donations to world church funds

7. Charitable activities

The church spends money on various outreach programmes within the local community, it also makes various charitable donations to other parts of the Community of Christ's church and other associated charitable organisations in order to achieve its charitable objectives.

	Unrestricted £	Restricted £	Total for 2021 £	Total for 2020 £
Youth activities	0.00	0.00	0.00	37.27
Outreach, subsidies & socials	200.00	0.00	200.00	10.00
Worldwide Ministries	2,319.56	0.00	2,319.56	2,252.00
Mission Centre Ministries	3,000.00	0.00	3,000.00	3,000.00
Congregation Support Minister	4,000.00	0.00	4,000.00	2,000.00
British Isles Ministers Expenses	25.00	0.00	25.00	151.70
Leading Congregations In Mission	0.00	0.00	0.00	0.00
Rise Magazine	50.00	0.00	50.00	50.00
Dunfield Charity	2,500.00	0.00	2,500.00	4,000.00
Children's Holiday Camp	1,000.00	0.00	1,000.00	1,000.00
Chattanooga Congregation	2,000.00	0.00	2,000.00	2,000.00
Roxas - Philippines	0.00	0.00	0.00	75.00
International Youth Forum	0.00	0.00	0.00	0.00
Youth Rally	0.00	0.00	0.00	0.00
Adventurers	0.00	0.00	0.00	0.00
Open House	0.00	0.00	0.00	0.00
Total charitable activities	15,094.56	0.00	15,094.56	14,575.97

8. Maintenance, repairs and renewals

The church funds normal operational maintenance and minor repair costs from its unrestricted income. For major expenditure the church has set up a designated Major Repairs and Renewals Fund to fund significant repairs and replacement of equipment used in the church's activities.

	Unrestricted £	Designated £	Total for 2021 £	Total for 2020 £
General maintenance	109.13	196.23	305.36	1,477.02
Security	406.47	0.00	406.47	398.50
Health and safety	8.03	170.00	178.03	0.00
Fire safety	202.10	2,621.00	2,823.10	198.14
Computer and IT	419.33	120.00	539.33	49.00
Furniture and equipment	242.50	0.00	242.50	0.00
Heating and gas	0.00	1,534.92	1,534.92	0.00
Plumbing	0.00	180.00	180.00	26.90
Electrics and lighting	48.49	0.00	48.49	0.00
Electric cooker and cabling	0.00	4,546.70	4,546.70	0.00
Chair refurbishment	0.00	0.00	0.00	1,730.00
Transferred from Insurance	0.00	200.00	200.00	200.00
Total maintenance, repairs & renewals	1,436.05	9,568.85	11,004.90	4,079.56

9. Management and admin

The church spends money on everyday necessities including energy, insurance and telephone costs. The professional fees for the independent examination of the congregation's accounts is undertaken on a voluntary basis and therefore no fee was paid in 2021.

	Unrestricted £	Designated/ Restricted £	Total for 2021 £	Total for 2020 £
Cleaning Materials	4.15	0.00	4.15	193.04
Church Garden	0.00	0.00	0.00	8.20
Publicity	0.00	0.00	0.00	0.00
Leadership Team expenses	0.00	0.00	0.00	0.00
Other office and admin costs	0.00	0.00	0.00	0.00
Other Mission Centre costs	0.00	0.00	0.00	0.00
Telecomms & other office costs	1,170.03	0.00	1,170.03	564.73
Gas	1,339.47	0.00	1,339.47	1,525.99
Water	229.79	0.00	229.79	602.32
Electricity	568.64	0.00	568.64	585.85
Insurance	1,810.25	0.00	1,810.25	1,685.95
Telephone/alarm	393.38	0.00	393.38	366.97
Cost of Hall Lettings	0.00	0.00	0.00	0.00
Miscellaneous	0.00	0.00	0.00	5.00
Total Management & admin	5,515.71	0.00	5,515.71	5,538.05

10. Transfer from Operating Reserve Fund

In accordance with the wishes of the congregation expressed at a meeting to consider the accounts, it was agreed that, although the surplus for 2020 had been suppressed by the impact of Covid-19, that the distribution of grants in 2021 would be made at a similar level to a normal year with the shortfall of £3,000 to be covered by a transfer from the Operating Reserve fund.

11. Transfer to Major Repairs & Renewals Fund

A transfer of £61.08 was made to the Major Repairs & Renewals fund in 2021.

12. Movements in Funds in 2021

	Balance b/f £	Income £	Expenditure £	Transfers £	Balance c/f £
Repairs & Renewals (Designated)	62,760.12	1,964.11	-9,568.85	61.08	55,216.46
Operating Reserve (Designated)	44,051.18	3.25	0.00	-3,000.00	41,054.43
E. Barber/E. Worth Caring (Restricted)	4,256.72	1.59	0.00	0.00	4,258.31
Florence Riseley (Restricted)	4,936.63	1.50	-2,400.00	0.00	2,538.13
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	116,004.65	1,970.45	-11,968.85	-2,938.92	103,067.33
Congregation Surplus	4,561.08	26,834.43	-22,046.32	2,938.92	12,288.11
Total Funds & Reserves	<hr/> 120,565.73	<hr/> 28,804.88	<hr/> -34,015.17	<hr/> 0.00	<hr/> 115,355.44

13. Major Repairs & Renewals Fund - itemised

	£
Repairs & Renewals Fund b/f 2020	62,760.12
Interest from COIF	0.05
Other Interest	1.95
Sale of assets	0.00
Designated Playgroup Donation	1,962.11
Total Income	<hr/> 1,964.11
Transferred from Insurance	-200.00
General maintenance	-196.23
Health and safety	-170.00
Fire safety	-2,621.00
Computer and IT	-120.00
Heating and gas	-1,534.92
Plumbing	-180.00
Electric cooker and cabling	-4,546.70
Total Expenditure	<hr/> -9,568.85
Transfer from Congregation surplus	61.08
Repairs & Renewals Fund c/f 2021	<hr/> 55,216.46

14. Operating Reserve Fund – itemised

	£
Operating Reserve Fund b/f 2020	44,051.18
Interest from COIF	3.25
Transfer to Congregation deficit	-3,000.00
Operating Reserve Fund c/f 2021	<hr/> 41,054.43

15. E Barber/E Worth/Caring Fund - itemised

	£
E Barber/E Worth Caring Fund b/f 2020	4,256.72
Interest from COIF	1.59
Youth Rally	0.00
Adventurers	0.00
E Barber/E Worth Caring Fund c/f 2021	<u>4,258.31</u>

16. Florence Riseley Fund - itemised

	£
Florence Riseley Fund b/f 2020	4,936.63
Interest from COIF	1.50
Loan repayments	0.00
Loans made	-2,400.00
Florence Riseley Fund c/f 2021	<u>2,538.13</u>

17. Congregation Surplus - itemised

Unrestricted surplus b/f 2020	4,561.08
Transfer from Operating Reserve	3,000.00
Distribution of previous years surplus plus transfer from Operating Reserve:	
Dunfield Charity	-2,500.00
Congregation Support Minister	-2,000.00
Children's Holiday Camp	-1,000.00
Chattanooga Congregation	-2,000.00
Roxas - Philippines	0.00
Transfer to repairs & renewals	-61.08
Net Surplus c/f 2020	<u>0.00</u>
Surplus on unrestricted income & expenditure 2021	12,288.11
Unrestricted surplus c/f 2021	<u>12,288.11</u>

18. Fees for Examining the Accounts

This is being done on a voluntary basis and therefore no fee was paid in 2021.

19. Employees

There were no employees of the church in 2021. All work on behalf of the charity was undertaken by volunteers

20. Trustee Expenses

No expenses were paid to the charity's trustees in 2021.

21. Related Party Transactions

No payments were made to any related parties during 2021.