Community of Christ – Enfield Congregation

Trustees Annual Report

Year ended 31st December 2025

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Community of Christ – Enfield Congregation

Trustees Annual Report for the year ended 31st December 2025

1. Legal and Administrative Information

Charity Name: Community of Christ – Enfield

Charity Commission registered number: 247926

Report for the financial year: 1st January 2025 to 31st December 2025

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 Business 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 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. The only change to the Trustees from the end of the period covered by the report, to the date the report has been signed, is that Andrew Fox resigned as Pastor, and from the Pastor Leadership Team, as at the end of December 2025. Martin Fox was voted as Pastor by the congregation, therefore the Trustees from the 1st January 2026 onwards have been Martin Fox, Colin Spray, Claire Oliveri, and Penny 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 2025. 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 2025 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.

The Peace Garden and paved area project has now been completed including new plants and pots. The church was successful in receiving a legacy of £1,000 in 2023 from Joan Tomkinson towards the cost and this has been used as a contribution to the overall costs of £7,484.

Financial results

The net unrestricted surplus of income over expenditure for 2025 was £18,317 compared to 2024's operating surplus of £21,321. The main reasons for the lower surplus, in spite of slightly increased income of £742, were professional fees related to the lease of land to Speedy Fit of £2,340 and boiler maintenance costs of £834.

The congregation's offerings in 2025 have fallen from £3,070.20 in 2024 to £2,701.20, which is a little disappointing and presents a challenge to achieve the amount budgeted for 2026 of £3,200.

It can be seen that the income from the karate group has reduced from last year, although they continue using the hall regularly on a Wednesday evening. The income received from VIPS for 2025 is at a similar level to that received in 2024.

Income from Hall Lettings	2024 Actual	2025 Actual	2026 Estimate
Enfield Town Karate	£ 4,561	£ 4,044	£ 4,500
VIPS	£ 20,423	£ 20,124	£ 19,500
Other Hall Lettings	£ 0	£ 0	£ 0
Total	£ 24,984	£ 24,168	£ 24,000

Investment
The average interest for the investment made in the COIF Charities Deposit Fund amounted to £2,224 (4.3%), a slight decrease from the £2,537 (5.1%) for last year. It was not possible to ascertain the interest accrued for the 2025 financial year from the NS&I deposit by the time these accounts were prepared. This was because the NS&I's preference for distributing statements changed from post to on-line, and there were significant issues getting access to the on-line statements which are now resolved. The interest received for 2025 was £198, (£197 in 2024)

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

Some replacements, with a cost of £306, were made in 2025 to the audio and visual equipment in the church, as the old equipment is now inoperative. Consideration needs to be given as to whether a major upgrade of the equipment is worthwhile, given the numbers attending services. However an upgrade would allow services to be broadcast via the web more easily and allow congregation members who have moved away to access Enfield Congregation's events.

4. Recommendation for distribution of unrestricted Congregation Surplus

It is recommended by the Pastor Leadership Team that the unrestricted congregation surplus of £18,317 as at the 31st December of 2025 be distributed as follows:

	Recommended 2025 £	Actual 2024 £
The Dunfield Charity	13,000.00	17,000.00
Outreach International	1,000.00	1,000.00
Children's Holiday Camp	2,000.00	1,000.00
Chattanooga branch	2,000.00	2,000.00
Transfer to Major Repairs and Renewals Fund	317.00	0.00
Total Distribution	18,317.00	22,000.00

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 30th August 2026 to make a significant contribution of £13,000 to the Dunfield Charity to help fund these repairs.

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 2026 (Unrestricted)

	Actual 2023	Actual 2024	Actual 2025	Estimate 2026
Income				
Offerings & Gift Aid	£3,867	£3,685	£4,107	£3,550
Rent	£10,010	£10,203	£11,343	£11,700
VIPS	£15,784	£20,423	£20,124	£19,500
Karate	£3,804	£4,561	£4,044	£4,500
Other Income	£48	£10	£7	£110
	£33,513	£38,882	£39,624	£39,360
Costs				
Utillity costs	£3,680	£4,186	£4,235	£4,641
Office & admin costs	£2,594	£1,348	£1,732	£2,000
Professional Fees	£0	£587	£2,340	£3,000
Insurance	£2,120	£2,168	£2,235	£2,605
Repairs & maintenance	£1,788	£1,530	£2,422	£4,085
Other costs	£81	£29	£214	£880
	£10,263	£9,848	£13,178	£17,211
Grants				
Mission Centre	£5,000	£5,000	£5,000	£6,000
Worldwide Ministries	£2,461	£2,535	£2,611	£2,611
Outreach	£560	£178	£519	£460
	£8,021	£7,713	£8,129	£9,071
Congregation Surplus	£15,229	£21,321	£18,317	£13,078

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 2026, compared to the actual expenditure for 2024 and 2025, is shown in the table below:

Major repairs & Renewals	Actual 2023	Actual 2024	Actual 2025	Estimate 2026
Transferred from Insurance	£200	£200	£200	£200
Computer and IT	£0	£0	£0	£0
Electrics and lighting	£5,940	£0	£0	£0
Plumbing	£0	£0	£0	£0
Health & safety	£0	£0	£0	£0
Heating and gas	£0	£0	£0	£1,000
Furniture and equipment	£0	£0	£0	£5,000
Church buildings	£0	£1,400	£0	£8,000
Church grounds	£0	£0	£7,484	£3,000
Total Major Repairs & Renewals	£6,140	£1,600	£7,684	£17,200

8. Policies

Reserves policy

The Operating Reserve Fund totalling £42,490 at the end of 2025 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

Name: M Fox ACMA, AGMA



Position: Pastor and Chair of the Pastor Leadership Team

Date: 30th August 2026

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 2025, 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: 2nd October 2026

Community of Christ – Enfield Congregation

Statement of Financial Activities for the year ended 31st December 2025

	Notes	Unrestricted £	Designated /Restricted £	Total for 2025 £	Total for 2024 £
Receipts					
Donations	1	4,106.57	0.00	4,106.57	3,684.79
Legacies		0.00	0.00	0.00	0.00
Other Income	2	11,342.50	0.00	11,342.50	10,202.50
Activities to further charity's objectives	3	7.00	0.00	7.00	10.00
Activities for generating funds:	4	24,167.50	0.00	24,167.50	24,983.97
Investment income	5	0.00	2,224.38	2,224.38	2,733.64
Gross Income		39,623.57	2,224.38	41,847.95	41,614.90
Other receipts	6	0.00	2,486.78	2,486.78	4,815.55
Total receipts		**39,623.57**	**4,711.16**	**44,334.73**	**46,430.45**
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	30,155.99	272.50	30,428.49	25,741.72
Repairs & renewals	9	2,421.85	7,684.03	10,105.88	3,129.70
Management & Administration	10	10,729.22	0.00	10,729.22	8,289.14
Loan interest		0.00	0.00	0.00	0.00
Total expenditure		43,307.06	7,956.53	51,263.59	37,160.56
Other Payments	6	0.00	2,486.78	2,486.78	2,315.55
Total Payments		**43,307.06**	**10,443.31**	**53,750.37**	**39,476.11**
Net of Receipts/(Payments)		-3,683.49	-5,732.15	-9,415.64	6,954.34
Transfer to/from Operating Reserve	11	0.00	0.00	0.00	0.00
Transfer to/from Repairs & Renewals	11	-316.51	316.51	0.00	0.00
Cash funds last year end		22,000.00	107,848.72	129,848.72	122,894.38
Cash funds this year end		**18,000.00**	**102,433.08**	**120,433.08**	**129,848.72**

Community of Christ – Enfield Congregation

Statement of Assets & Liabilities as at 31st December 2025

	Notes	Unrestricted £	Designated /Restricted £	Total for 2025 £	Total for 2024 £
Cash Funds					
National Savings Bank				19,842.72	19,842.72
Cater Allen				13,422.42	11,962.56
Barclays Current Account				32,110.19	45,822.84
COIF Charities Deposit Fund				54,270.75	52,046.37
Cash in Hand				787.00	174.23
Total Cash Funds				**120,433.08**	**129,848.72**
Investment Assets					
Investments				0.00	0.00
Total Investment Assets				**0.00**	**0.00**
Liabilities					
Current liabilities				0.00	0.00
Other liabilities				0.00	0.00
Total Liabilities				**0.00**	**0.00**
Net cash assets				**120,433.08**	**129,848.72**
Representing					
Major Repairs & Renewals Fund	13	0.00	50,543.37	50,543.37	56,374.27
Operating Reserve Fund	14	0.00	42,489.77	42,489.77	41,014.10
Tomkinson Bequest	15	0.00	0.00	0.00	1,000.00
E Barber/E Worth Caring Fund	16	0.00	4,045.04	4,045.04	4,194.24
Florence Riseley Fund	17	0.00	5,354.90	5,354.90	5,266.11
Congregation Surplus	18	18,000.00	0.00	18,000.00	22,000.00
Total Funds & Reserves	**12**	**18,000.00**	**102,433.08**	**120,433.08**	**129,848.72**

Approved by the Trustees and signed on its behalf by:



Martin Fox ACMA, AGMA – Pastor and Chair of the Pastor Leadership Team

Date: 30th August 2026

Community of Christ – Enfield Congregation

Notes forming part of the financial statements for the year ended 31st December 2025

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 as its buildings, fixtures and fittings were transferred into a trust for the Community of Christ World Church in 1968, 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 2025 £	Total for 2024 £
Offerings	2,701.20	0.00	2,701.20	3,070.20
Gift Aid	1,047.00	0.00	1,047.00	614.59
Ministerial donations	0.00	0.00	0.00	0.00
Local church donations	358.37	0.00	358.37	0.00
Other Donations	0.00	0.00	0.00	0.00
Lancaster Road Playgroup donation	0.00	0.00	0.00	0.00
Total donations	**4,106.57**	**0.00**	**4,106.57**	**3,684.79**

2. Other income

Other income for 2025 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 2025 £	Total for 2024 £
Land rent	11,342.50	0.00	11,342.50	10,202.50
Miscellaneous	0.00	0.00	0.00	0.00
Total other income	**11,342.50**	**0.00**	**11,342.50**	**10,202.50**

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 2025 £	Total for 2024 £
Youth Activities	7.00	0.00	7.00	10.00
Outreach Subsidies & Socials	0.00	0.00	0.00	0.00
Total Income from activities	**7.00**	**0.00**	**7.00**	**10.00**

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 2025 £	Total for 2024 £
Enfield Karate	4,043.75	0.00	4,043.75	4,561.25
VIPS	20,123.75	0.00	20,123.75	20,422.72
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	**24,167.50**	**0.00**	**24,167.50**	**24,983.97**

5. Investment income

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

	Unrestricted £	Designated/ Restricted £	Total for 2025 £	Total for 2024 £
Interest from COIF	0.00	2,224.38	2,224.38	2,536.64
Interest from N.S.B.	0.00	0.00	0.00	197.00
Total investment income	**0.00**	**2,224.38**	**2,224.38**	**2,733.64**

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 2025 £	Total for 2024 £
Funds Collected on Behalf of Other Charities:				
Use Where Needed Most*	0.00	1,653.78	1,653.78	1,381.00
Invite People to Christ*	0.00	0.00	0.00	0.00
Abolish Poverty & End Suffering*	0.00	475.00	475.00	657.05
Develop Disciples to Serve*	0.00	0.00	0.00	0.00
Congregation Support Minister	0.00	0.00	0.00	0.00
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	0.00	0.00	22.50
Outreach International	0.00	358.00	358.00	255.00
Funds collected for other charities	0.00	2,486.78	2,486.78	2,315.55
Florence Riseley loan repayments	0.00	0.00	0.00	2,500.00
Total other receipts	**0.00**	**2,486.78**	**2,486.78**	**4,815.55**

*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 2025.

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 2025 £	Total for 2024 £
Youth activities	67.49	0.00	67.49	95.13
Outreach, subsidies & socials	451.32	0.00	451.32	82.95
Worldwide Ministries	2,610.68	0.00	2,610.68	2,534.64
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	26.50	0.00	26.50	29.00
Dunfield Event Subsidies	0.00	272.50	272.50	0.00
Rise Magazine	0.00	0.00	0.00	0.00
Dunfield Charity	17,000.00	0.00	17,000.00	15,000.00
Children's Holiday Camp	2,000.00	0.00	2,000.00	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	1,000.00	0.00	1,000.00	0.00
Total charitable activities	**30,155.99**	**272.50**	**30,428.49**	**25,741.72**

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 2025 £	Total for 2024 £
General maintenance	101.93	0.00	101.93	176.50
Security	522.78	0.00	522.78	497.88
Furniture and equipment	354.12	0.00	354.12	187.50
Computer and IT	358.46	0.00	358.46	356.43
Heating and gas	834.00	0.00	834.00	0.00
Plumbing	0.00	0.00	0.00	0.00
Health & safety	250.56	0.00	250.56	311.39
Church Grounds	0.00	7,484.03	7,484.03	0.00
Church Buildings	0.00	0.00	0.00	1,400.00
Electrics and lighting	0.00	0.00	0.00	0.00
Transferred from Insurance	0.00	200.00	200.00	200.00
Total maintenance, repairs & renewals	**2,421.85**	**7,684.03**	**10,105.88**	**3,129.70**

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 2025.

	Unrestricted £	Designated/ Restricted £	Total for 2025 £	Total for 2024 £
Cleaning Materials	10.40	0.00	10.40	0.00
Church Garden	177.05	0.00	177.05	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	1,731.64	0.00	1,731.64	1,347.71
Professional Fees	2,340.00	0.00	2,340.00	587.20
Gas	2,003.51	0.00	2,003.51	2,013.62
Water	592.99	0.00	592.99	585.61
Electricity	1,638.23	0.00	1,638.23	1,586.93
Insurance	2,235.40	0.00	2,235.40	2,168.07
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	**10,729.22**	**0.00**	**10,729.22**	**8,289.14**

11. Transfer to and from Reserve Funds

In 2026 the congregation agreed to transfer the £317 remaining balance from the 2026 unrestricted operating surplus, after the agreed distributions to charitable causes, to the Major Repairs and Renewals Fund.

There was also a transfer of the £1,000 held in the Joan Tompkinson bequest fund to the Major Repairs and Renewals Fund to offset the costs of creating a peace garden which formed part of the renovation of the grounds at the side of the church.

12. Movements in Funds in 2025

	Balance b/f £	Income £	Expenditure £	Transfers £	Balance c/f £
Repairs & Renewals (Designated)	56,374.27	536.62	-7,684.03	1,316.51	50,543.37
Operating Reserve (Designated)	41,014.10	1,475.67	0.00	0.00	42,489.77
Tomkinson Bequest (Restricted)	1,000.00	0.00	0.00	-1,000.00	0.00
E. Barber/E. Worth Caring (Restricted)	4,194.24	123.30	-272.50	0.00	4,045.04
Florence Riseley (Restricted)	5,266.11	88.79	0.00	0.00	5,354.90
	107,848.72	2,224.38	-7,956.53	316.51	102,433.08
Congregation Operating Surplus	22,000.00	18,316.51	-22,000.00	-316.51	18,000.00
Total Funds & Reserves	**129,848.72**	**20,540.89**	**-29,956.53**	**0.00**	**120,433.08**

13. Major Repairs & Renewals Fund - itemised

	£
Repairs & Renewals Fund b/f 2024	56,374.27
Interest from COIF	536.62
Interest from N.S.B.	0.00
Sale of assets	0.00
Designated Playgroup Donation	0.00
Total Income	536.62
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	-7,484.03
Total Expenditure	-7,684.03
Transfer from Tompkinson bequest	1,000.00
Transfer from current year operating surplus	316.51
Repairs & Renewals Fund c/f 2025	50,543.37

14. Operating Reserve Fund – itemised

	£
Operating Reserve Fund b/f 2024	41,014.10
Interest from COIF	1,475.67
Transfer to Congregation deficit	0.00
Operating Reserve Fund c/f 2025	42,489.77

15. Tomkinson Bequest -itemised

	£
Tompkinson Bequest Fund b/f 2024	1,000.00
Bequest	0.00
Expenditure	0.00
Transfer to Major Repairs & Renewals Fund	-1000.00
Tomkinson Bequest c/f 2025	0.00

16. E Barber/E Worth Caring Fund - itemised

	£
E Barber/E Worth Caring Fund b/f 2024	4,194.24
Interest from COIF	123.30
Dunfield event subsidies	-272.50
E Barber/E Worth Caring Fund c/f 2025	4,045.04

17. Florence Risely Fund - itemised

Florence Risely Fund b/f 2024	5,266.11
Interest from COIF	88.79
Loan repayments	0.00
Loans made	0.00
Florence Riseley Fund c/f 2025	5,354.90

18. Congregation Surplus - itemised

Unrestricted surplus b/f 2024	**22,000.00**
Distribution of previous years surplus	
Dunfield Charity	-17,000.00
Outreach International	-1,000.00
Children's Holiday Camp	-2,000.00
Chattanooga branch	-2,000.00
Transfer to repairs & renewals	0.00
Net Surplus c/f 2024	**0.00**
Surplus on unrestricted income & expenditure 2025	18,316.51
Transfer from/(to) Operating Reserve	0.00
Transfer from/(to) Major Repairs and Renewals Fund	-316.51
Unrestricted surplus c/f 2025	**18,000.00**

19. Fees for Examining the Accounts

This is being done on a voluntary basis and therefore no fee was paid in 2025.

20. Employees

There were no employees of the church in 2025.All work on behalf of the charity was undertaken by volunteers

21. Trustee Expenses

No expenses were paid to the charity’s trustees in 2025.

22. Related Party Transactions

No payments were made to any related parties during 2025.