

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report and Accounts

31 December 2010

Bush Hill Park United Reformed Church
25 Main Avenue
Enfield
EN1 1DJ
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BUSH HILL PARK UNITED REFORMED CHURCH

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2010

The Elders submit their annual report and accounts of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2010.

1. Reference and Administrative Information

1.1 Charity Name

Bush Hill Park United Reformed Church. The Church was established in 1889.

1.2 Affiliations

Bush Hill Park United Reformed Church Charity is a member church of the United Reformed Church in the United Kingdom.

1.3 Principal Address

Bush Hill Park United Reformed Church, 25 Main Avenue, Enfield EN1 1DJ

1.4 Trustees

The Trustees who served during the year and who were serving at the date of this report were:

Holding Trustee: URC Thames North Trust

Managing Trustees:

Rev Martin Legg	Associate Minister	
Martin Hamblin	Elder & Treasurer	reappointed in December 2010
Sylvia Page	Elder & Secretary	reappointed in December 2010
Lynda Cook	Elder	
Doreen Bamberger	Elder	Serving term ended December 2010
Carol Rensch	Elder	
Andrew Caddies	Elder	

1.5 Professional Advisers and Agents

The principal professional advisers and agents employed by the Church as at the date of this report are as follows:

Bankers	HSBC 1 The Town Enfield Middlesex EN2 6LD
Independent Examiner	John Helm ACA Simply Churches Limited 17 Heathville Road London N19 3AL

2. Structure, Governance & Management

2.1 The Governing Documents

The activities of the Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of the Church (dated 1994).

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2.2 Trustees

The Church has two classes of trustees as follows:

2.2.1 Managing Trustees

The Managing Trustees of the Church are responsible for the day to day management of the Church's business in accordance with the Church's objects. The Managing Trustees are the Ministers and Elders (collectively known as the Elders) and are elected by the Church member's meeting.

- Elders are elected by the Church Meeting, normally in November, ordained to their office, and inducted to serve for a period of three years. An Elder may be elected to serve for further terms of three years. After nine years continuous service an Elder shall not be eligible for election until one year has elapsed.
- Ministers are appointed at Special Church Meetings and serve without fixed term. They can only be removed at Special Church Meetings.

The Elders meet approximately 11 times per annum to discuss a full range of matters relating to finance, fabric, general administration, the implementation of the church constitution and responsibility for the keeping of the church membership roll.

None of the Church's officers receive remuneration from the church.

The induction process for any church member newly-appointed to the Elders comprises an initial meeting with the Ministers and receipt of copies of:

- the Church Constitution
- the most recent financial statements
- the Charity Commission's guidance 'The Essential Trustee'.

2.2.2 Holding Trustee

The holding trustee is responsible for holding the Church's land and buildings on trust for the benefit of the Church in accordance with the trusts applicable to URC properties.

2.3 Church Members

Church Membership is open to those who make a declaration of faith in accordance with the statement concerning the nature faith, and order of the United Reformed Church and section 21, Schedule A, of the Scheme of Union and have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Elders. Church Members meet at least twice per annum for business meetings, and receive reports from the Elders.

3. Objectives, Activities & Strategies

3.1 Objective

As a local congregation of the United Reformed Church, the Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement as: Growing Christians through worship, fellowship and witness.

3.2 Activities

Bush Hill Park United Reformed Church is a vibrant urban multi-ethnic evangelical congregation with a membership of 56.

The Elders have given due regard to the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. The Elders believe that the Church provides benefit to the public by:

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-
- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
 - promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.
 - providing resources and facilities for use by the local community

During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood:

- Sunday Morning Worship
- Kings Club
- Boys Brigade
- Girls Brigade
- Bible Study
- Prayer meetings
- Messy Church
- Book Club
- Christian counselling
- Baby and Toddlers
- Gifts to those in need

4. Achievements and Performance

The church has continued to work for the furtherance of the Gospel in the Bush Hill Park area and it has been encouraging to see Christians maturing in the Lord.

A Fabric Committee oversees the work of the maintenance of our plant on the site at 25 Main Avenue, Enfield. During the summer of 2010 the eastern side of the Church roof has been replaced (completing the work started in 2009) and our stonework has also been refurbished returning the outside of our building to its former standard.

Our Boys Brigade Company has completed internal decoration and repairs and the Grafton Nursery School who meet in our Parlour redecorated this room to their standards.

During 2010 we started a monthly Messy Church which has 15 members enabling families who may not be able to attend regularly on a Sunday morning to meet together in this more creative style of worship.

At the end of February our Boys Brigade Company organised a concert to raise funds for our Building Fund as part of the on-going efforts to pay for the works on our roof and stonework. A mix of old boys, professional musicians and church members gave their time freely to make the event a huge success raising over £1,000.

In May for Christian Aid week members of the Church took part in the annual house to house collection. A fundraising Beetle Drive was held on the Saturday to further boost the funds raised for Christian Aid.

Our 2nd Enfield Boys Brigade Company celebrated their 120th Anniversary in October 2010. A special service was held with music provided by the Old Boys Brass Band. During the service 4 boys were awarded their President's badges. 4 boys also were awarded their bronze Duke of Edinburgh awards having spent the majority of their community work required as part of this badge supporting the Church.

Our Quiz Night in November raised over £250 for our Building Fund and was attended by the local community and Church members.

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Our book club which has now been meeting for 4 years has 8 regular members some from the Church and others from the local community. They meet monthly to discuss a chosen book and other topics that arise from these discussions.

Pastoral care groups keep in regular contact with the fellowship. A prayer request chain and email list are also used to enable quick contact in the event of need both within the fellowship and the local community.

5. Financial Review

5.1 Financial Activity and Financial Position

The Church is funded by the freewill offerings of members and others in attendance.

The Receipts & Payments Account and the Statement of Assets & Liabilities can be found on pages 8 and 9 respectively. The Church's net cash increased by £4,349 during the year (2009 – decreased by £9,242). The Statement of Assets & Liabilities shows total assets of £2,186,072 (2009: £1,989,085) and total liabilities of £9,158 (2009: £nil).

Included in cash are amounts totalling £10,241 (2009: £8,812) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor imposed conditions.

5.2 Reserves Policy

The Elders have examined the requirements for free cash reserves, i.e. unrestricted cash funds. The Elders consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 6 months' routine general fund expenditure, plus committed future expenditure on other projects, where funds permit. The Elders are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2010 the Church had net free cash reserves of £16,617 (2009: £13,697).

	2010 £	2009 £
Total cash reserves	26,858	22,509
Less: restricted funds	(10,241)	(8,812)
Free reserves	16,617	13,697
Free reserves requirement:		
6 month's budgeted routine expenditure	25,000	25,000
Restoration work completed	20,000	-
	45,000	25,000

A loan balance of up to £40,000 has been agreed with the URC Thames North Trust to cover the restoration work already completed.

5.3 Investment Policy

The church currently invests spare funds in interest bearing bank accounts.

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5.4 Grants Policy

The Church supports the work of Care International, the Leprosy Mission and Action for Children with donations being sent directly to these charities. The Church also formally supports the work of Jian Hua through the sponsorship of a Child in China and also on-going support of one of their workers. In addition the Church makes anonymous love gifts, at the discretion of the ministers to those in need within, and outside of, the Church fellowship. The communion fund is used for this purpose.

The Church is committed to making grants, equivalent to approximately 10% of any legacy income, to support missionary endeavours both in the UK and abroad.

6. Plans for Future Periods

Recognising the importance of prayer and Bible study and acknowledging that these areas are often poorly attended new initiatives will be tried to encourage more people to take part in these activities. From February 2011 the first of these a "Second Sunday Supper" will begin offering a time of worship, prayer, Bible study and supper each month. Other activities will also be explored.

A meeting for the older members of the Church is also needed and it is hoped that this could be arranged on a mid-week afternoon.

A Bald Statements Exhibition has been arranged for 2nd – 30th June. This will be an event for the local community and other churches in the area to attend and explore the personal loss and grief process.

Improvements to sound and vision in Church and other meeting areas is needed to enhance worship and also enable Messy Church and our Brigades to enjoy enhanced facilities in the areas they meet.

The Church is seeking to make further appointments of Elders and to update the church's constitution.

7. Responsibilities of Trustees for the Financial Statements

The Elders are responsible for preparing the report and the receipts and payments account and the statement of assets and liabilities. The Elders are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Church. The Elders are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

8. Approval

The report of the Elders was approved by the Elders Meeting on 1st March 2011 and signed on its behalf by:



Revd Martin Legg
Minister

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Report of the Independent Examiner to the Elders of Bush Hill Park United Reformed Church

I report on the accounts of Bush Hill Park United Reformed Church for the year ended 31 December 2010, set out on pages 8 to 15.

This report is made solely to the Elders in accordance with section 43(3) of the Charities Act 1993 (the Act). My independent examination has been undertaken so that I might state to the Elders those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept responsibility to anyone other than the Church and the Elders for my independent examination, for this report, or the opinions I have formed.

RESPECTIVE RESPONSIBILITIES OF ELDERS AND EXAMINER

The Elders consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 43 of the Act);
- To follow the procedures laid down in the General Direction given by the Charity Commission (under section 43(7)(b) of the Act); and
- To state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with 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 Elders 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 accounts.

INDEPENDENT EXAMINER'S STATEMENT

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 41 of the Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached.


John Helm ACA
2nd March 2011

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Receipts & Payments Account Year ended 31 December 2010

	2010 Unrestricted	2010 Restricted	2010 Endowment	2010 Total	2009 Total
Receipts					
Incoming resources from generated funds					
Voluntary income	34,022	23,191	—	57,213	46,375
Loan Received	—	9,158	—	9,158	—
Activities for generating funds	30,373	413	—	30,786	25,328
Investment income	53	—	—	53	11
Total incoming resources	64,448	32,762	—	97,210	71,714
Payments					
Charitable activities					
Ministry & mission Fund	22,955	—	—	22,955	22,389
Ministry/Group expenses	1,011	17	—	1,028	1,200
Church running costs	13,307	—	—	13,307	11,371
Manse running costs	3,485	—	—	3,485	3,327
Programme activity costs	1,440	—	—	1,440	1,441
Support of outside causes	640	158	—	798	420
Office costs	1,633	—	—	1,633	1,905
Maintenance of church buildings	15,358	31,158	—	46,516	36,916
Maintenance of manse	1,100	—	—	1,100	1,987
Governance costs	600	—	—	600	—
Other resources used	—	—	—	—	—
Total resources used	61,529	31,333	—	92,862	80,956
Net incoming / (outgoing) resources before transfer	2,919	1,429	—	4,348	(9,242)
Reconciliation of funds					
Total funds brought forward	13,697	8,812	—	22,509	31,751
Total funds carried forward	16,616	10,241	—	26,858	22,509

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Notes to the Accounts For the year ended 31 December 2010

Monetary assets

	2010 £	2009 £
DEPOSIT: HSBC Business Money Manager		
General fund Unrestricted	5,990	533
Building Fund Designated	4,152	2,871
Building Fund Restricted	6,159	7,030
Manse Fund Designated	3,770	4,551
	<u>20,071</u>	<u>14,985</u>
CURRENT: HSBC Current Account		
General fund Unrestricted	2,464	2,682
Communion Fund Restricted	1,064	1,067
Building Fund Designated	184	3,060
Manse Fund Designated	56	0
	<u>3,768</u>	<u>6,809</u>
CURRENT: HSBC Friends Account		
Building Fund Restricted	3,018	715
	<u>3,018</u>	<u>715</u>
Total Monetary Assets	26,857	22,509
Non Monetary assets		
Land & buildings (vested in URC Thames North Trust Ltd).		
Church & Hall premises at Main Avenue, Enfield (insured value)	1,705,547	1,593,969
Manse at 76 First Avenue, Enfield (insured value)	257,760	251,645
Organ, piano, furniture & equipment in Church & Hall premises	195,180	120,234
	<u>2,158,487</u>	<u>1,965,848</u>
Investments held on behalf of the Church by URC Thames North Trust Ltd		
487.27 Income shares in COIF Ethical Investment Fund	769	728
	<u>769</u>	<u>728</u>
Total Non Monetary Assets	2,159,256	1,966,576
Total Assets	<u>2,186,113</u>	<u>1,989,085</u>
Liabilities		
Loan	9,158	-
Accrued expenditure	20,000	-
Total Liabilities	<u>29,158</u>	<u>-</u>

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Notes to the Accounts

For the year ended 31 December 2010

1. Unrestricted Funds

Unrestricted funds include the general fund and the designated funds (the manse fund, the building fund and the mission fund).

1.1 General Fund

	2010 £	2009 £
Receipts		
<i>Voluntary income</i>		
Offerings (Bank Credits)	21,250	21,055
Offerings (Loose)	5,387	5,965
Gifts and Donations (Loose)	50	241
Gift Aid Tax Repayments	6,253	7,176
	<hr/> 32,940	<hr/> 34,437
<i>Activities for generating funds</i>		
Fundraising Events	37	31
Webshop Commission	177	78
Lettings	25,484	20,044
Printing Services	316	380
Private Photocopier Costs	10	3
Newsletter	10	49
Tea Bar	14	34
	<hr/> 26,051	<hr/> 20,619
<i>Investment income</i>		
Interest and investment receipts	53	11
	<hr/> 59,044	<hr/> 55,067
Total receipts		
Payments		
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	22,955	22,389
	<hr/> 22,955	<hr/> 22,389
<i>Ministry/Group expenses</i>		
Pulpit Supply	125	250
Ministry expenses	886	912
	<hr/> 1,011	<hr/> 1,162
<i>Church running costs</i>		
Gardening	1,408	1,065
Gas and Electricity	3,636	1,989
Water rates	440	268
Cleaning & Caretaking	5,087	4,936
Church Insurance	2,453	1,377
Purchase of Equipment (Church)	283	—
	<hr/> 13,307	<hr/> 9,635
<i>Manse running costs</i>		
Manse Utilities	613	643
Council Tax	2,126	1,993
Manse Insurance	746	691
	<hr/> 3,485	<hr/> 3,327

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Notes to the Accounts For the year ended 31 December 2010

1.1. General Fund (continued)

	2010 £	2009 £
<i>Programme activity costs</i>		
Licenses and Music	387	361
Publicity	508	373
Subscriptions	20	62
Kings Club Resources	179	275
Messy Church	200	—
Catering	146	370
	<hr/>	<hr/>
	1,440	1,441
<i>Support of outside causes</i>		
Overseas Sponsorship	420	420
Gifts	221	—
	<hr/>	<hr/>
	641	420
<i>Office costs</i>		
Telephone and Internet	622	680
Stationery and photocopying	899	992
Purchase of Equipment	55	41
Accounts preparation	57	192
	<hr/>	<hr/>
	1,633	1,905
<i>Maintenance of church buildings</i>		
Church Repairs - General	7,155	29,849
Church Repairs - Decorating	440	1,581
Church Repairs - Electrical	96	410
Church Repairs - Plumbing	331	477
Purchase of Equipment (Maintenance)	336	—
	<hr/>	<hr/>
	8,358	32,317
<i>Maintenance of manse</i>		
Manse Repairs - Plumbing	376	263
<i>Governance</i>		
Independent examination	600	—
Total payments	53,806	72,858
Surplus/(deficit) of receipts over payments	<hr/>	<hr/>
	5,238	(17,791)
 <i>Reconciliation of funds</i>		
Brought forward balance	3,215	21,206
Total carried forward balance	<hr/> 8,453	<hr/> 3,215

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Notes to the Accounts

For the year ended 31 December 2010

1.2 Manse Fund (Designated)

The Manse Fund is used to keep monies taken in rent during our ministerial vacancies so they are kept separate from the general running costs of the Church in the knowledge that the income is not ongoing. The fund is used to make improvements to the Manse prior to the occupancy by a new Minister and their family and is now used to fund maintenance and improvements at the manse as required, plus other special projects as required.

	2010 £	2009 £
Receipts		
<i>Activities for generating funds</i>		
Lettings	—	—
Total receipts	—	—
Payments		
<i>Maintenance of manse</i>		
Manse Repairs - General	724	1,536
Manse Repairs - Electric	—	33
Manse Repairs - Plumbing	—	156
	<hr/> 724	<hr/> 1,725
Total payments	724	1,725
Deficit of receipts over payments	<hr/> (724)	<hr/> (1,725)
 <i>Reconciliation of funds</i>		
Brought forward balance	4,550	6,275
Total carried forward balance	<hr/> 3,826	<hr/> 4,550

1.3 Mission Activities Fund (Designated)

The Mission Fund was a collection of funds given by the URC to enable us to provide a notice board, data projector and publicity for events. In recent years it has been used to fund Alpha publicity and notices for special events. During 2009 the fund was closed after additional donations enabled us to replace our radio microphones

	2010 £	2009 £
Receipts		
<i>Voluntary income</i>		
Gifts and Donations (Loose)	—	389
	<hr/> —	<hr/> 389
<i>Activities for generating funds</i>		
Fundraising Events	—	1,108
	<hr/> —	<hr/> 1,108
Total receipts	<hr/> —	<hr/> 1,497

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Notes to the Accounts

For the year ended 31 December 2010

1.3 Mission Activities Fund (Designated) (continued)

Payments

	2010 £	2009 £
<i>Church running costs</i>		
Purchase of Equipment	—	1,735
	—	1,735
Total payments	—	1,735
Deficit of receipts over payments	—	(238)
Brought forward balance	—	238
Total carried forward balance	—	—

1.4 Building Fund (Designated)

The Building Fund is used for major building projects which cannot be funded as general maintenance. In 2009/10 the Church roof was replaced and our stonework restored. 10% of all rental income is placed in the fund along with specific donations and fundraising towards these works.

Receipts

	2010 £	2009 £
<i>Voluntary income</i>		
Offerings (Loose)	109	212
Gifts and Donations (Loose)	973	3,336
	1,082	3,548
<i>Activities for generating funds</i>		
Fundraising Events	1,491	1,370
Lettings	2,831	2,231
	4,322	3,601
Total receipts	5,404	7,149

Payments

<i>Maintenance of church buildings</i>		
Church Repairs - General	—	4,600
Church Roof Replacement	7,000	—
	(1,596)	2,548

Reconciliation of funds

Brought forward balance	5,932	3,383
Total carried forward balance	4,336	5,932

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Notes to the Accounts

For the year ended 31 December 2010

2. Restricted Funds

2.1 Communion Fund

The Communion Fund is used entirely at the discretion of the Ministers. Contributions are made through special offertory collections during communion services throughout the year. Gifts are made to help those in need and to assist with training costs.

Receipts

	2010 £	2009 £
<i>Voluntary income</i>		
Offerings (Bank Credits)	24	24
Offerings (Loose)	149	232
	<hr/>	<hr/>
	173	256

Total receipts

173

256

Payments

<i>Ministry/Group expenses</i>		
Ministry expenses	17	38
Gifts	158	—
	<hr/>	<hr/>
	175	38

Total payments

175

38

(Deficit)/surplus of receipts over payments

(2)

218

Reconciliation of funds

Brought forward balance	1,066	848
Total carried forward balance	<hr/>	<hr/>
	1,064	1,066

2.2 Building Fund

The Building Fund is used for major building projects which can't be funded as general maintenance. In 2009/10 the Church roof was replaced and our stonework restored. A separate Friends of BHPURC bank account has been setup to allow regular contributions to the Fund.

Receipts

	2010 £	2009 £
Incoming resources from generated funds		
<i>Voluntary income</i>		
Gifts and Donations (Bank Credits)	2,260	625
Gifts and Donations (Loose)	7,755	7,120
Gift Aid Tax Repayments	3,003	—
Grant from URC Thames North Synod	10,000	—
Loan from URC Thames North Synod	9,158	—
	<hr/>	<hr/>
	32,176	7,745

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Notes to the Accounts

For the year ended 31 December 2010

<i>Activities for generating funds</i>		
Fundraising Events	413	—
	<hr/>	<hr/>
	413	—
	<hr/>	<hr/>
Total receipts	32,589	7,745
Payments		
<i>Maintenance of church buildings</i>		
Church Roof Replacement	12,000	—
Church Stonework Repairs	19,158	—
	<hr/>	<hr/>
Total payments	31,158	—
Reconciliation of funds		
(Deficit)/surplus of receipts over payments	1,432	7,745
Brought forward balance	7,745	—
	<hr/>	<hr/>
Total carried forward balance	9,177	7,745

3. Investments

487.27 Income Shares in COIF Charities Investment Fund held for general purposes (original cost £731). Market value at 31st December 2010 £769 (2009: £728).

4. Liabilities

A Synod Loan of £9,158 was outstanding at the end of 2010. Interest charges of 3% per annum are payable and the loan should be repaid by 31st October 2015. The Church has also incurred additional expenditure of £20,000 for the completed restoration. This will be funded by an increase to the loan of the same amount once this work is invoiced.

5. Related Party Transactions

No payments were made to trustees or any persons connected with them during the year. No material transactions took place between the organisation and a trustee or any person connected with them.