

# **BUSH HILL PARK UNITED REFORMED CHURCH**

## **Annual Report and Accounts**

**31 December 2012**



Bush Hill Park United Reformed Church  
25 Main Avenue  
Enfield  
EN1 1DJ  
[www.bhpurc.org.uk](http://www.bhpurc.org.uk)

# **BUSH HILL PARK UNITED REFORMED CHURCH**

## **Annual Report and Accounts 2012 Contents**

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# BUSH HILL PARK UNITED REFORMED CHURCH

## Annual Report of the Elders For the year ended 31 December 2012

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The Elders submit their annual report and accounts of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2012.

### 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	Non-stipendiary
	Martin Hamblin	Elder & Treasurer	
	Sylvia Page	Elder & Secretary	
	Lynda Cook	Elder	Reappointed November 2012
	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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## **Annual Report of the Elders For the year ended 31 December 2012**

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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 Minister(s) 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.
- Minister(s) 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, pastoral matters 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 53 plus 12 regular adherents. Sunday worship has average attendance of 45 including young people with up to 100 attending special services such as Brigade Enrolment and Christmas.

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 facilities for local charities to promote their organisations;
  - 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
- Second Sunday Study
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Prayer meetings
- Arts & Crafts for All
- Book Club
- Christian counselling
- Baby and Toddlers
- Gifts to those in need
- Hosting Christmas services for local schools

#### **4. Achievements and Performance**

##### **Minister's Report**

This past year has been one of consolidation following the sudden departure of our part-time stipendiary minister. We have maintained our calendar of Elder's meetings and have had Church meetings as required to keep members involved and informed and to seek approval and guidance on decisions taken by the Elders and me. We have been well supported in worship and have ensured that the sacraments have been administered if not by myself, by an appropriate person. The number of members and adherents attending worship regularly has increased. Our family parade service which includes our young people, has seen a significant increase in numbers. Pastoral care has been maintained by the Elders and the Minister. However, this has not been as effective when Elders and the Minister have full time work commitments.

Our premises continue to be well used for church activities and by the local community. We have strengthened our link with our local primary school. Unfortunately our ecumenical links have not continued following the demise of the Bush Hill Park Group of Churches Committee.

Elders have been involved in discussions with other United Reformed Churches in Enfield to begin the process of calling a stipendiary minister early in 2014 who will have oversight of other churches.

**Martin Legg**

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## **Annual Report of the Elders For the year ended 31 December 2012**

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### **Secretary's Report**

We met every Sunday morning at 10:30 for worship, and most second Sunday early evenings for Bible Study. Statistics are interesting in that although three people less in Membership this year our average at morning worship increased by four to forty-five. The Elders Meeting worked with four people and each of those was heavily engaged in other aspects of our church life. Attempts to find people to commit to Ordination as an Elder failed. This is perhaps typical of life at present when commitment to anything is so shunned by so many. Our membership covers a wide age range and there are those in the older bracket who were unable to attend worship this year; visits were made to them where possible.

Our non-stipendiary Minister, Revd Martin Legg, conducted thirty five services, including twenty five on Sunday mornings, with the others being taken by our own fellowship, visiting Ministers and lay preachers providing an interesting mix of ways to praise our Lord. Our Minister added to his work-load the special extra services of Easter and Christmas. This year again we welcomed the local Primary School for two nativity services these being very well attended by parents, carers and friends to make a full church both days.

Our continued concern is for the young people of our locality and we were delighted two families brought their children for infant baptism. We were pleased at increasing numbers of those attending Boys' Brigade Company section; although Girls' Brigade numbers fluctuated throughout the year. Parade Services are welcome once a month when numbers are boosted by parents and friends of the Brigade Companies; especially when the newly formed Brass Band plays. Our Sunday morning 'Bible Class' is open to both sexes over the age of eleven. It is well attended most weeks. There is a younger group called 'Sparklers'. We have some babies and toddlers who in the next year or so will be old enough to join the 'King's Club' (the overall title of the young people's work on a Sunday) at the moment they play with toys in the crèche area during worship.

This is a generous congregation which has been happy to support charities throughout the year; North London Hospice; Leprosy Mission; Christian Aid with regular sponsorship of two children one in Zambia and one in Bethlehem.

Our Interfaith links led us to welcoming Islamic friends to two services with a return visit by a few to The Baitul Futuh Mosque at Morden in Surrey.

**Sylvia Page**

### **Fabric Committee**

We have had a very busy year keeping our building fit for purpose. Following our asbestos survey we ensured removal / making safe of asbestos within the church and connecting buildings. The high level windows on the west side of the church were replaced with modern ones (still retaining the lead panel look). Finally, new doors were installed in corridors to meet fire regulations, which also help to keep the heat in and stop cold draughts.

At the annual gas service one heater in the Church was condemned and another shown to be at the end of its working life.

We have started replacing our hall roof, as it was in a very poor condition and had several leaks. The hall is used widely by the church congregation and also the community, so it was important to have the tiles completely renewed. Our next focus will be to replace the hall heating, which is inefficient, and the wooden floor, which is damp and beyond economical repair and also look at the decoration of the hall.

**Andrew Caddies**

### **Arts & Crafts for All**

We started Messy church just over two years ago. The members of the congregation were enthusiastic and encouraging and the club ran well for about 18 months. When numbers of young people started to decline, we changed the time of the club, having a meal after church and then going into the craft activities and ending with a small act of worship, but numbers still did not pick up. We believe that if it were possible to run it as an after school club it would be more viable.



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As the helpers enjoyed the get together over lunch, we launched Arts & Crafts which is open to everybody. We made a wall banners depicting "Joy to the World". "The Life of Jesus" banner is also in preparation.

**Lynda Cook**

#### **Baby & Toddlers**

This Friday morning term-time group of parents and carers with children retained its numbers throughout the year – up to twenty children some weeks. The adults engaged in friendly chat over tea and coffee as the children played on or with the large numbers of toys available.

**Sylvia Page**

#### **Boys Brigade**

Our Boys Brigade Company has maintained its good membership throughout 2012. We have very healthy numbers across all 3 sections (Anchor Boys, Juniors and Company/Senior section). Our Anchor Boys meet every Friday and take part in a range of craft, games and Bible storeys. In March our Anchor section hosted an Enfield wide activity afternoon which was very well attended. They also entered the colouring competition.

Our Junior Section also meets every Friday and also has a full programme of activities. Additional competitions they have entered included the Skills Day. They also took part in the Activity Day, an afternoon of individual events. Next they went to the Hare and Hounds (cross country type competition) where the team won the event for the second year in succession. They also took a number of boys on a Battalion summer weekend camp at Felden Lodge. During the winter they followed the Junior section badge work, which is split into five activity groups, Body (fit for fun), Mind (think and do), Creativity (make and do), Community (me and my world) and Spirit (God and me).

The Company Section attracted 3 new members from advertising within the local library and meets on a Monday evening holding regular badge classes in a very wide range of activities including rocket making, cooking, bike maintenance, fire safety, first aid and golf club making. We also teach first aid on a regular basis. As well as the badge classes, Monday evenings also involves a uniform inspection (the boys and staff take the uniform aspect very seriously and it instils great pride and discipline into the boys), we do a drill session and also a large games session, before finishing the evening with a devotional period.

The Company also offers the D of E scheme to anyone of the correct age and currently has a number of boys enrolled on the Gold level of the award. In March 2012 we ran an expedition trip to Wales. On this trip the lads learnt about looking after themselves, as they have to cook for themselves and look after their own tents. They were also taught map work and navigation. We climbed Snowden on one day and spent another 2 days hill walking and exploring the great outdoors. The annual summer camp took place in August returning to the Isle of Wight. We took 23 boys away to live for a week under white canvas and had loads of fun. Luckily after the very wet months, their camp was very hot.

We try to encourage regular church attendance and this has been going very well, with the majority of members attending Bible Class most Sundays. Our monthly church parade usually has a good attendance from all members and is also attracting some parents as well. After church on most weeks, we hold an hour's pool / table tennis session in the hall, which has been a great success.

**Andrew Caddies / Alan Rushbrook**

#### **Book Club**

We continued to meet during the year; ten times so ten books of varying genre were read and discussed by the five to eight who attended. The discussions often lead to other topics of little, or great significance to our lives. A pleasant hour of feminine chat you may say. Having the group certainly encouraged us to read literature we otherwise may have passed over on the shelves of the local bookshop or online from the Kindle store.

**Sylvia Page**



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### Annual Report of the Elders For the year ended 31 December 2012

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#### Child Sponsorship

In 2012 we provided sponsorship for two children. Through the charity Beyond Ourselves, we support Ruth Lunga Langiwe in Zambia and at the National Society for the Visually Handicapped Al-Shurooq School for Blind Children we support Karam Ashraf Awawdeh. This gives us the opportunity to support them through their education and supports not just the child but their families and the communities in which they live.

Martin Hamblin



#### Girls Brigade

The year started very well having recruited more than 10 new girls into the Explorer section of the company. Unfortunately, a lot of them did not stay but the few that did have now been in the company for over a year.

In March, Ellie Wadden did her Young Leaders training and is now an Intermediate Young Leader. She will be doing her Advanced (third year) training in October 2013. The girls, who were promoted to Brigaders in May 2012, will be joining her in October to start their Foundation (first year) training. Our District Parade was moved to October, to allow the girls completing their Young Leaders Training to be assessed in time, and took place on 7<sup>th</sup> October 2012 at Trinity-at-Bowes in Palmers Green. We had a very good turn out with representation from all Companies. This was also the case in November when we took part in the Remembrance Parade Service in Enfield Town.

In May we had our annual display where the girls showed us what they had been doing during the year (Sept 2011 to May 2012). As part of their My Environment badge, the Seniors and Brigaders went over to Bush Hill Park to help with the Community Project there by picking up litter around the park.

The Juniors, Seniors and Brigaders went to Feldon Lodge for District Camp in June, which is held every two years. There, we meet with other Companies in our District and camp in tents for the weekend. This year was a particularly wet year and some of the girls woke up in puddles, but that is all part of the camping experience!

Our last Company Camp took place in August 2012 and we went to stay at Lynda's house in Aulnay, France, again. We did a number of activities, including devotions in the swimming pool, visiting the Monkey Sanctuary and making our own chocolates.

Lastly, in September 2012 we attended the Enfield Town show again and managed to recruit a few more girls into the company. And on the 14<sup>th</sup> October, the Girls and Officers of the Company, along with the Boys Brigade made their promises again at the Enrolment Parade.

Charlotte McBride

#### Prayers

Although few in number, we met most Friday mornings during term time; augmented by a local non-church member/adherent when he was out of work. He offered a welcome different dimension to our rather regular prayer pattern of our own work; world affairs and friends in particular need - there have been a few this year in and out of hospital.

Sylvia Page

#### Second Sunday Study

We have managed to continue our evening Bible study and prayer meeting which is held on the second Sunday evening each month. We have had a regular number attending and have followed two studies this year. The 'I Am' sayings of Christ in John's Gospel concluding with 'I Am the Alpha and Omega' from The Revelation and in the second half of the year we followed a study based on the first 6 chapters of the Book of Acts called 'It starts with ONE'.

Martin Legg



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## Annual Report of the Elders For the year ended 31 December 2012

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### 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 11 and 12 respectively. The Church's net cash decreased by £5,661 during the year (2011 – increased by £3,345). The Statement of Assets & Liabilities shows total assets of £2,475,646 (2011: £2,329,248) and total liabilities of £34,080 (2011: £8,469). Thames North Synod have agreed a grant of £15,000 to be paid in 2013 and the balance of £17,000 will be covered by a loan.

Included in cash are amounts totalling £4,921 (2011: £2,015) 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 2012 the Church had net free cash reserves of £19,622 (2011: £28,188).

#### Total cash reserves

Less: restricted funds

#### Free reserves

#### Free reserves requirement:

6 month's budgeted routine expenditure

Restoration work completed (2.5% retention)

2012 £	2011 £
24,543	30,204
(4,921)	(2,015)
<b>19,622</b>	<b>28,188</b>
25,000	25,000
-	1,050
<b>25,000</b>	<b>26,050</b>

#### 5.3 Investment Policy

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

#### 5.4 Grants Policy

The Church supports the work of Christian Aid, the Leprosy Mission and Action for Children with donations being sent directly to these charities. During 2012 the Church sponsored two children, one in Zambia through Beyond Ourselves and another at the National Society for the Visually Handicapped through Al-Shurooq School in Bethlehem. 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.

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### Annual Report of the Elders For the year ended 31 December 2012

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#### 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.

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

Fundraise to enable early repayment of loan required to complete our hall roof. Plus scope works and plan funding to enable our community floor and heating to be replaced by the end of 2015.

Run a Lent course as a supplement to Second Sunday Study which will hopefully lead to the setup of a new house group.

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

An "Open Church" event is planned for Pentecost 2013 where all organisation and regular hirers will be invited to share what they do with members of the Church and local community. It is hoped that a Pentecost Celebration service will conclude the weekend which will encourage those to have a firmed commitment in the Church and its activities.

Encourage commitment of both members and adherents in all activities of the Church. To encourage a formal commitment membership classes will be run after Easter with the aim of new members being received by the end of May.

The lack of a stipendiary minister is a concern and the Church will explore ways of working with other churches in the area if possible.

Our Boys Brigade Company hopes to continue with its high and regular attendance. It is hoped that in 2013 they will have more lads enrolled on their Duke of Edinburgh Gold award as well as 3 lads gaining their Queens badge. An expedition trip is planned for April 2013 plus a theme park trip, and summer camp. They are also planning a 5 day sailing trip on the Norfolk broads in May 2013.

Our Girls Brigade are planning a weekend in Paris, in April, which will be in place of the annual summer camp.

The Church is seeking to make further appointments of Elders.

#### 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 10<sup>th</sup> March 2013 and signed on its behalf by:



Revd Martin Legg  
Minister



## **BUSH HILL PARK UNITED REFORMED CHURCH**

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

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I report on the accounts of Bush Hill Park United Reformed Church for the year ended 31 December 2012, set out on pages 11 to 17.

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.

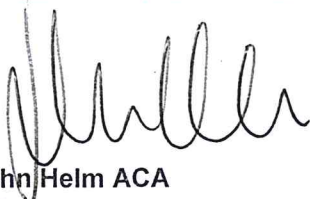
#### **BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

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**  
**12<sup>th</sup> March 2013**



# BUSH HILL PARK UNITED REFORMED CHURCH

## Receipts & Payments Account Year ended 31 December 2012

	2012 <i>Unrestricted</i>	2012 <i>Designated</i>	2012 <i>Restricted</i>	2012 <i>Total</i>	2011 <i>Total</i>
	To nearest £	To nearest £	To nearest £	To nearest £	To nearest £
<b>Receipts</b>					
Incoming resources from generated funds					
Voluntary income	26,533	221	10,246	36,999	52,112
Loan Received	—	—	—	—	19,916
Activities for generating funds	22,281	18,415	145	40,841	40,246
Investment income	16	—	—	16	45
<b>Total incoming resources</b>	<b>48,830</b>	<b>18,636</b>	<b>10,391</b>	<b>77,856</b>	<b>112,319</b>
<b>Payments</b>					
Charitable activities					
Ministry & mission Fund	21,984	—	—	21,984	21,984
Ministry/Group expenses	685	—	—	685	888
Church running costs	13,116	—	—	13,116	18,280
Manse running costs	753	2,109	—	2,863	717
Programme activity costs	1,507	—	—	1,507	1,578
Support of outside causes	476	—	80	556	1,018
Office costs	2,149	—	—	2,149	1,754
Maintenance of church buildings	13,657	15,000	1,207	29,864	37,520
Loan repayment (including interest)	—	1,221	6,198	7,419	22,125
Maintenance of manse	485	2,288	—	2,773	2,090
Governance costs	600	—	—	600	550
Other resources used	—	—	—	—	—
<b>Total resources used</b>	<b>55,413</b>	<b>20,618</b>	<b>7,485</b>	<b>83,517</b>	<b>108,504</b>
<b>Net (outgoing)/incoming resources</b>	<b>(6,584)</b>	<b>(1,982)</b>	<b>2,905</b>	<b>(5,661)</b>	<b>3,346</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>17,258</b>	<b>10,930</b>	<b>2,015</b>	<b>30,204</b>	<b>26,858</b>
<b>Total funds carried forward</b>	<b>10,674</b>	<b>8,948</b>	<b>4,921</b>	<b>24,543</b>	<b>30,204</b>

# BUSH HILL PARK UNITED REFORMED CHURCH

## Notes to the Accounts

For the year ended 31 December 2012

### Monetary assets

		2012 To the nearest £	2011 To the nearest £
<b>DEPOSIT: HSBC Business Money Manager</b>			
General fund	Unrestricted	7,596	15,579
Building Fund	Designated	1,151	1,151
Building Fund	Restricted	1,096	—
Manse Fund	Designated	7,478	3,274
		<b>17,321</b>	<b>20,004</b>
<b>CURRENT: HSBC Current Account</b>			
General fund	Unrestricted	3,079	1,679
Building Fund	Designated	73	1,072
Building Fund	Restricted	1,872	918
Communion Fund	Restricted	1,109	809
Manse Fund	Designated	246	5,587
		<b>6,378</b>	<b>10,066</b>
<b>CURRENT: HSBC Friends Account</b>			
Building Fund	Restricted	<b>844</b>	<b>134</b>
<b>Total Monetary Assets</b>		<b>24,543</b>	<b>30,204</b>
<b>Non-Monetary assets</b>			
<b>Land &amp; buildings (vested in URC Thames North Trust Ltd).</b>			
Church & Hall premises at Main Avenue, Enfield (insured value)		1,952,680	1,824,935
Manse at 76 First Avenue, Enfield (insured value)		278,331	266,498
Organ, piano, furniture & equipment in Church & Hall premises		219,303	206,890
		<b>2,450,314</b>	<b>2,298,323</b>
<b>Investments held on behalf of the Church by URC Thames North Trust Ltd</b>			
487.27 Income shares in COIF Ethical Investment Fund		789	722
		<b>789</b>	<b>722</b>
<b>Total Non-Monetary Assets</b>		<b>2,451,103</b>	<b>2,299,045</b>
<b>Total Assets</b>		<b>2,475,646</b>	<b>2,329,248</b>
<b>Liabilities</b>			
Loan		—	7,419
Accrued expenditure (Hall roof replacement)		34,080	1,050
<b>Total Liabilities</b>		<b>34,080</b>	<b>8,469</b>

# BUSH HILL PARK UNITED REFORMED CHURCH

## Notes to the Accounts

For the year ended 31 December 2012

### 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

	2012 To the nearest £	2011 To the nearest £
<b>Receipts</b>		
<i>Voluntary income</i>		
Offerings (Bank Credits)	18,197	19,893
Offerings (Loose)	4,402	4,456
Legacy	—	500
Gifts and Donations (Loose)	410	2,480
Gift Aid Tax Repayments	3,524	8,872
	<u>26,533</u>	<u>36,202</u>
<i>Activities for generating funds</i>		
Fundraising Events	—	51
Webshop Commission	126	78
Lettings	21,710	29,221
Printing Services	300	591
Private Photocopier Costs	7	4
Newsletter	93	25
Tea Bar	44	40
	<u>22,281</u>	<u>30,010</u>
<i>Investment income</i>		
Interest and investment receipts	16	45
<b>Total receipts</b>	<b>48,830</b>	<b>66,258</b>
<b>Payments</b>		
<i>Ministry &amp; mission Fund</i>		
URC Ministry and Mission	21,984	21,984
	<u>21,984</u>	<u>21,984</u>
<i>Ministry/Group expenses</i>		
Pulpit Supply	535	575
Ministry expenses	150	271
	<u>685</u>	<u>846</u>
<i>Church running costs</i>		
Gardening	1,764	1,908
Gas and Electricity	3,038	6,879
Water rates	477	659
Cleaning & Caretaking	5,464	6,316
Church Insurance	1,843	1,647
Purchase of Equipment (Church)	530	872
	<u>13,116</u>	<u>18,280</u>
<i>Manse running costs</i>		
Manse Utilities	—	( 50)
Council Tax	—	( 565)
Manse Insurance	753	650
	<u>753</u>	<u>35</u>



# BUSH HILL PARK UNITED REFORMED CHURCH

## Notes to the Accounts

For the year ended 31 December 2012

### 1.1. General Fund (continued)

	2012 To the nearest £	2011 To the nearest £
<i>Programme activity costs</i>		
Licenses and Music	727	714
Publicity	510	357
Subscriptions	45	58
Kings Club Resources	30	82
Messy Church	—	65
Catering	197	302
	<u>1,507</u>	<u>1,579</u>
<i>Support of outside causes</i>		
Overseas Sponsorship	330	520
Donations	50	162
Gifts	96	186
	<u>476</u>	<u>868</u>
<i>Office costs</i>		
Telephone and Internet	735	696
Stationery and photocopying	751	961
Purchase of Equipment	400	40
Accounts preparation	263	57
	<u>2,149</u>	<u>1,754</u>
<i>Maintenance of church buildings</i>		
Church Repairs - General	12,572	8,056
Church Repairs - Decorating	910	178
Church Repairs - Electrical	175	273
Church Repairs - Plumbing	—	1,260
Professional Fees	—	180
Purchase of Equipment (Maintenance)	—	1,258
	<u>13,657</u>	<u>11,205</u>
<i>Maintenance of manse</i>		
Manse Repairs - Plumbing	425	353
<i>Governance</i>		
Independent examination	600	550
<b>Total payments</b>	<b>55,353</b>	<b>57,453</b>
Net (deficit)/surplus	<u>(6,524)</u>	<u>8,804</u>
 <i>Reconciliation of funds</i>		
Brought forward balance	17,258	8,454
<b>Total carried forward balance</b>	<b>10,734</b>	<b>17,258</b>

# BUSH HILL PARK UNITED REFORMED CHURCH

## Notes to the Accounts

For the year ended 31 December 2012

### 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 on-going. 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, plus other special projects as required.

	2012 To the nearest £	2011 To the nearest £
<b>Receipts</b>		
<i>Activities for generating funds</i>		
Lettings	13,260	7,453
<b>Total receipts</b>	<b>13,260</b>	<b>7,453</b>
<b>Payments</b>		
<i>Manse running costs</i>		
Agency and Management Fees	2,109	682
<i>Maintenance of Church</i>		
Hall roof replacement	10,000	—
<i>Maintenance of manse</i>		
Manse Repairs - General	2,120	1,606
Manse Repairs - Decorating	65	—
Manse Repairs - Plumbing	163	130
<b>Total payments</b>	<b>14,457</b>	<b>2,418</b>
Net(deficit)/surplus	(1,197)	5,035
<b>Reconciliation of funds</b>		
Brought forward balance	8,861	3,827
<b>Total carried forward balance</b>	<b>7,664</b>	<b>8,861</b>

### 1.4 Building Fund (Designated)

The Building Fund is used for major building projects which cannot be funded as general maintenance. In 2012 we began to replace the Hall roof. 10% of all rental income is placed in the fund along with specific donations and fundraising towards these (and future) works.

	2012 To the nearest £	2011 To the nearest £
<b>Receipts</b>		
<i>Voluntary income</i>		
Offerings (Loose)	106	—
Gifts and Donations (Loose)	115	290
	<b>221</b>	<b>290</b>
<i>Activities for generating funds</i>		
Fundraising Events	399	80
Lettings	4,757	2,698
	<b>5,155</b>	<b>2,778</b>
<b>Total receipts</b>	<b>5,376</b>	<b>3,068</b>

# BUSH HILL PARK UNITED REFORMED CHURCH

## Notes to the Accounts

For the year ended 31 December 2012

### Payments

<i>Maintenance of church buildings</i>		
Hall Roof Replacement	5,000	—
Church Stonework Repairs	1,221	5,336
Net (deficit)/surplus	( 845)	( 2,268)

### Reconciliation of funds

Brought forward balance	2,069	4,336
<b>Total carried forward balance</b>	<b>1,224</b>	<b>2,069</b>

## 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

	2012 To the nearest £	2011 To the nearest £
<i>Voluntary income</i>		
Offerings (Bank Credits)	22	24
Offerings (Loose)	94	176
<b>Total receipts</b>	<b>116</b>	<b>200</b>

### Payments

<i>Ministry/Group expenses</i>		
Ministry expenses	—	42
Gifts	80	150
<b>Total payments</b>	<b>80</b>	<b>192</b>
Surplus/(deficit) of receipts over payments	36	8

### Reconciliation of funds

Brought forward balance	1,072	1,064
<b>Total carried forward balance</b>	<b>1,109</b>	<b>1,072</b>



# BUSH HILL PARK UNITED REFORMED CHURCH

## Notes to the Accounts

For the year ended 31 December 2012

### 2.2 Building Fund

The Building Fund is used for major building projects which can't be funded as general maintenance. In 2012 the Hall roof was replaced. A separate Friends of BHPURC bank account has been setup to allow regular contributions to the Fund.

#### Receipts

	2012 To the nearest £	2011 To the nearest £
Incoming resources from generated funds		
<i>Voluntary income</i>		
Gifts and Donations (Bank Credits)	2,462	2,892
Gifts and Donations (Loose)	6,896	4,515
Gift Aid Tax Repayments	772	2,542
Grants Received	—	5,000
Loan from URC Thames North Synod	—	19,916
	<u>10,129</u>	<u>35,336</u>
<i>Activities for generating funds</i>		
Fundraising Events	145	5
	<u>145</u>	<u>5</u>
<b>Total receipts</b>	<b>10,274</b>	<b>35,341</b>
<b>Payments</b>		
<i>Maintenance of church buildings</i>		
Hall Roof Replacement	—	—
Church Stonework Repairs	1,072	19,347
Professional Fees	135	2,103
Loan repayments	6,198	22,125
	<u>7,405</u>	<u>43,575</u>
<b>Total payments</b>	<b>7,405</b>	<b>43,575</b>
<b>Reconciliation of funds</b>		
Surplus/(deficit) of receipts over payments	<u>2,869</u>	<u>(7,763)</u>
Brought forward balance	9,177	9,177
<b>Total carried forward balance</b>	<b>3,812</b>	<b>943</b>

### 3. Investments

487.27 Income Shares in COIF Charities Investment Fund held for general purposes (original cost £731). Market value at 31<sup>st</sup> December 2012 £789 (2011: £722).

### 4. Liabilities

A Synod Loan of £0 (including interest) was outstanding at 31 December 2012 (2011: £7,419). Work to replace the Hall roof has been started and the balance of £34,084 will be due in the first quarter of 2013. A grant of £15,000 and loan of £17,000 have already been secured.

### 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.