

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report and Accounts

31 December 2013



Bush Hill Park United Reformed Church
25 Main Avenue
Enfield
EN1 1DJ
www.bhpurc.org.uk

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 2013

The Elders submit their annual report and accounts of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2013.

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:	Revd Martin Legg	Associate Minister	Resigned December 2013
	Martin Hamblin	Elder & Treasurer	Reappointed November 2013
	Sylvia Page	Elder & Secretary	Reappointed November 2013
	Lynda Cook	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 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 41 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
- House Group
- Youth Club
- Book Club
- Christian counselling
- Baby and Toddlers
- Joint youth workshops with local Methodist Circuit
- Gifts to those in need
- Hosting Christmas services for local schools

4. Achievements and Performance

Secretary's Report

We met for worship each Sunday at 10:30 with an average of forty-one people. We also met on most second Sundays for an evening of Bible study and prayer.

Our four Elders are also heavily engaged in other aspects of our church life. Martin Hamblin and Sylvia Page were re-elected for a further 3 year term in November, but by the church rules will have to stand down for a year at the end of this time. We continue our efforts to find people willing to commit to Ordination as an Elder and there is hope for next year. 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 twenty-five Sunday morning services; the others being taken by our own fellowship, and visiting lay preachers providing an interesting mix of ways to worship. 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. We were delighted that one local family brought their child for infant blessing.

Revd Martin Legg left us at the end of the year and we give thanks for his twenty-four years with us. His final service on 29th December was well supported with many friends able to attend.

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We are proud of our youth organisations and more will be said in this report. Parade Services are welcome once a month when numbers increase with parents and friends of the Brigade Companies; especially when the Brass Band plays. Our Sunday morning Bible Class open to both sexes over the age of ten; is well attended most weeks. Our 'Sparklers' group of under seven year olds gained a few and did meet more often this year. We are delighted that a Friday evening youth club (TWS@bhpurc) for our own young people started in November.

Our generous congregation has been happy to support many charities through the year; Christian Aid; Action for Children; North London Hospice; Leprosy Mission; Water Aid and regular sponsorship of two children.

A Chinese speaking church continues to use the sanctuary on a Tuesday and we have, since August, helped a French speaking congregation, on a casual basis, meet on a Sunday afternoon when their regular venue was no longer available.

Our church newsletter was published ten times this year and distributed to many homes in the area as well as being available within the church building, via the website and e-mailed from the office.

Our premises were well used by the church family, local community from pre-school; Tumble-Tots and dance classes to GCSE booster classes as well as by the National Blood Service and local Council-run events.

Sylvia Page

Fabric Committee

After the very busy previous years of planned maintenance and work, having replaced the Hall roof, this year has been dedicated to long term planning and research. Our main aim for the year was to plan the hall upgrade, which will see a new internal roof with new lighting, a new floor, upgrade to the heating and redecoration. At the start of the year a grant was authorised from the local authority, restricted for hall heating only, to be requested by March 2014, so the need to do this in the allotted time has further put back refurbishment by a year or two for want of funding.

Realising we needed to have efficient heating throughout the three systems at present controlled intelligently via one control panel, surveys were carried out on the entire building with recommendations for improvements. Having decided that the church heating was sufficient (although one gas heater was out of action having failed in 2012) we decided we would replace like for like as necessary; unfortunately, during December, three of the five church heaters were condemned at annual service, and out of the remaining two, one was given a life expectancy of 12 months maximum. A decision had to be made to divert funds to the church from the hall. These heaters are due to be replaced in January 2014.

After a lot of time spent drawing up briefs and specifications of work for Hall heating to take up the grant from the London Borough of Enfield which runs out in March, we are finally awaiting several quotes to enable this work to be done in early 2014.

The manse at 76 First Avenue is currently with tenants and required unexpected work to be carried out on the roof; with more to come once our Quinquennial Survey has been done early next year.

So for a year meant to be more about planning and keeping costs low, we have had expense on unplanned maintenance.

Andrew Caddies

Arts & Crafts for All

When Messy Church finished and as the helpers enjoyed the get together over lunch, we launched Arts & Crafts for All open to all ages. We made two wall banners depicting "Joy to the World" and "The Life of Jesus" but once complete this group closed.

Lynda Cook

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Baby & Toddlers

This year we purchased a ball pit and this made a good addition to our supply of toys for the up to twenty children who attended Friday mornings during term-time. Their parents, grandparents and even great-grandparents, with carers, enjoyed friendly chat over tea and coffee as the children played on or with the large numbers of toys available. To see the babies grow to toddlers and then off to Nursery School is an immense privilege.

Sylvia Page

Boys Brigade

Our Company maintained good membership throughout 2013 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 stories. In March our Anchor section hosted an Enfield-wide activity afternoon which was very well attended. They also entered the colouring competition. Following the retirement of Robin Hall our long term Office in Charge of the Junior Section at the end of July; they changed their evening to a Monday from 6.15pm. This has proved a success, the overlap with Company Section being great encouragement to the younger lads. The Junior Section took part in an activity afternoon and the Hare and Hounds (cross country-type competition). 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 held 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 taught first aid on a regular basis. Monday evenings also involve 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 DofE scheme to anyone of the correct age and currently have a number of boys enrolled on the Bronze level of the award. We won the London PR games, the battalion athletics, and the badminton competition and were runners up at the swimming gala.

In May we took three of our top aged seniors sailing on the Norfolk broads. This was a fantastic experience and spoken about for a long time after. We hired 2 x 1940's sailing boats, which became home for the next three days. The boys had to cook all their meals on board, planned their meals in advance and bought all the food they required. They learnt how to sail and had great fun. It was truly an amazing experience for us all. This was an expensive trip and due to cost we can only plan to run such a trip every three years, thus ensuring everyone who comes through the company gets to experience it.

In June we took five new lads on a trip who had never been on an expedition before. They had to cook for themselves and look after their own tents. They were also taught map work and navigation. We climbed Snowdon on one day and spent another two days hill-walking and exploring the great outdoors.

The annual summer camp took place in August returning to the Isle of Wight. This year we took 18 boys away to live for a week under white canvas and to have loads of fun. Again the weather was very good to us and we had a great week. There is not enough room to write down all the activities we do, but the boys were non-stop from breakfast to supper!

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.

At the end of the year (August 2013), five of our seniors reached the age where they finished their time in the company. It was quite sad to say goodbye to these young men who joined the second Enfield in anchor boys aged 5. They all truly made the second Enfield their company and supported the church where they could. Two of them have returned (September 2013) as helpers, which is great.

Andrew Caddies

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For the year ended 31 December 2013



Child Sponsorship

In 2014 we provided sponsorship for two children. Through the charity Beyond Ourselves, we support Ruth Lunga Langiwe in Zambia and at the National Library for the Blind, 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

As part of their badge work the Seniors and Brigaders have learnt First Aid, planned a Quiz evening, raised £145.66 for camp in 2014 and have designed and created a book for children. The Explorers have looked at Helpful People, Our Family and Our Favourite Things. The Juniors have learnt about Friendship (Jonathan), Humility (Gideon) and Motivation (Moses).

This year instead of a company camp, we had an enjoyable weekend away in Paris. We drove over after school on the Friday night, arriving at our hotel near the city centre. On Saturday we had an action packed day with a visit to the Arc de Triomphe, a walk down the Champs-Élysées to the Place de la Concorde, on to the Batobus for a trip down the Seine to Notre-Dame on the Île de la Cité. We admired the windows inside Sainte-Chapelle, walked to The Louvre, and then back on the Batobus for a night visit to the Eiffel Tower. On Sunday it was the turn of the Moulin Rouge (only the outside) and a train ride to the Sacré Cœur. We experienced the Paris buses and the Metro. On Sunday we drove home to London very late and very exhausted.

In September 2013 we attended the Enfield Town show again but did not manage to recruit any more girls into the company this year.

On the 6th October, the Girls and Officers of the Company, along with the Boys' Brigade made their promises again at the Enrolment Parade.

In October, one of our Young Leaders did her third year training and is now an Advanced Young Leader. Two were recently promoted to Brigaders and joined her to start their Foundation (first year) training.

The numbers were slightly down this year when we took part in the Remembrance Parade Service in Enfield Town in November but we were pleased with the girls who did come.

Charlotte McBride

TWS

After a survey was completed by the youth of the church (13-18) in September, the results showed that the boys and girls would like to do more joint activities and would also like some casual time with their friends away from the uniformed organisations.

We planned on the opening day (Friday 8th November) to watch a film and then discuss ideas, but we didn't have a good turn out with only five attendees. After that word spread with flyers and by week two we had a rise up to twelve and our average by the end of 2013 was between 16 and 18.

Everyone who has been coming along has enjoyed it and there is a tuck shop. Pool, table-tennis, football, basketball and film room have all been past activities. We run every Friday excluding public holidays from 19:30 until 21:00. We have had a range of 13-18 year olds each week.

Joseph Nicolaides

Prayers

We met most Friday mornings during term time before the Baby & Toddler Group. Mainly only two or three but it was time used to prayerfully consider the work of the church and its leaders as well as local and world events.

Sylvia Page

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Book Club

We met each month in this last year; twelve books by different authors from F Scott Fitzgerald to Tracy Chevalier and ten in between. Some we liked, others we could have given a miss but some we were, perhaps, pleased we had been led to read. Discussions led to other topics. We missed one member who moved away but it was still an enjoyable hour for five or six.

Sylvia Page

House Group

We started our weekly Lent Group in February, looking at 40 Acts of Generosity from Stewardship. At the end of Lent the group decided that they would like to continue meeting and our new House Group was formed meeting fortnightly. We are currently studying NOOMA, a series of short films that explore our world from a perspective of Jesus. NOOMA gives an invitation to search, question and join the discussion.

Lisa Hamblin

Second Sunday Study

Our evening Bible study and prayer meeting held on the second Sunday evening each month has continued. We have had a small but regular number attending using the Gospel according to John "The way to true life." by Douglas Connelly.

Sylvia Page

Joint Workshops with Enfield Methodist Circuit

With the Youth Worker of the Enfield Methodist circuit, we organised music workshops during a week in August and again during the October half-term holiday. Although small in number, the two hours each afternoon with the use of a professional musician, were interesting and beneficial to the young people.

Sylvia Page

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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 12 and 13 respectively. The Church's net cash increased by £5,361 during the year (2012 – decreased by £5,661). The Statement of Assets & Liabilities shows total assets of £2,647,930 (2012: £2,475,646) and total liabilities of £0 (2012: £34,080). Thames North Synod provided a loan of £13,000 which was fully repaid in 2013.

Included in cash are amounts totalling £3,490 (2012: £4,921) 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 2013 the Church had net free cash reserves of £26,521 (2012: £19,622).

	2013 £	2012 £
Total cash reserves	29,904	24,543
Less: restricted funds	(3,383)	(4,921)
Free reserves	26,521	19,622
Free reserves requirement:		
6 month's budgeted routine expenditure	25,000	25,000
	25,000	25,000

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 Water Aid with donations being sent directly to these charities. During 2013 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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6. Plans for Future Periods

We look forward to working with the other Churches in North Enfield: Lancaster Road and Christ Church as we form a three-church pastorate (making the second in Enfield). Revd Ray Adams the minister of the other three-church pastorate is giving oversight to us in the preparation for a new Minister and we trust it will take only months to bring to fruition. This concept is within the wishes of the Denomination because of the many ministers coming to retirement age with fewer in training.

We aim to concentrate on youth work and it may be possible to run TWS@bhpurc youth club during school holidays as well. The joint Methodist/URC projects will continue that planned for February half-term being Drama based.

Looking to the future for the Girls' Brigade, May will be a busy month: On the 11th we will be hosting the District Parade and our previous Minister, Rev Martin Legg, who has been appointed as District Chaplain for the next two years, will be conducting the service. The girls will also be collecting their Young Leaders badges this day. We will also have our annual display on the 14th where the girls will show us what they have been doing during the year (Sept 2013 to May 2014).

Our GB are also looking forward to travelling to Somerset in July for their summer camp.

Boys' Brigade will continue their numerous badge classes, competitions and expeditions.

Funding permitting, we intend to improve our premises to the benefit of all. Quinquennial surveys of the church premises and the Manse are due and being arranged.

Paramount is the need for prayer and The Elders will be encouraging the fellowship in this aspect of our church life.

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 14th March 2014 and signed on its behalf by:



Miss Sylvia Page
Secretary

BUSH HILL PARK UNITED REFORMED CHURCH

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

I report on the financial statements of Bush Hill Park United Reformed Church for the year ended 31 December 2013, which are set out on pages 12 to 18.

RESPECTIVE RESPONSIBILITIES

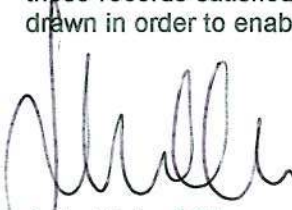
The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 144(2) of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(1)(a) of the Act, whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out in accordance with General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations 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 financial statements.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



John Helm ACA
18th March 2014

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Receipts & Payments Account Year ended 31 December 2013

	2013 <i>Unrestricted</i> To nearest £	2013 <i>Designated</i> To nearest £	2013 <i>Restricted</i> To nearest £	2013 <i>Total</i> To nearest £	2012 <i>Total</i> To nearest £
Receipts					
Incoming resources from generated funds					
Voluntary income	30,887	162	29,244	60,292	36,999
Loan Received	—	—	13,000	13,000	—
Activities for generating funds	25,035	19,058	—	44,093	40,841
Investment income	82	—	—	82	16
Total incoming resources	56,004	19,220	42,244	117,467	77,856
Payments					
Charitable activities					
Ministry & mission Fund	24,984	—	—	24,984	21,984
Ministry/Group expenses	856	—	—	856	685
Church running costs	16,729	—	—	16,729	13,116
Manse running costs	760	2,114	—	2,874	2,863
Programme activity costs	1,286	—	—	1,286	1,507
Support of outside causes	480	—	190	670	556
Office costs	6,518	—	—	6,518	2,149
Maintenance of church buildings	3,722	300	34,080	38,102	29,864
Loan repayment (including interest)	—	3,701	9,507	13,208	7,419
Maintenance of manse	384	5,892	—	6,276	2,773
Governance costs	600	—	—	600	600
Other resources used	—	—	—	—	—
Total resources used	56,318	12,007	43,777	112,102	83,517
Net (outgoing)/incoming resources	(314)	7,213	(1533)	5,365	(5,661)
Reconciliation of funds					
Total funds brought forward	10,674	8,948	4,921	24,543	30,204
Total funds carried forward	10,360	16,161	3,383	29,904	24,543

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Notes to the Accounts

For the year ended 31 December 2013

Monetary assets

		2013 To the nearest £	2012 To the nearest £
DEPOSIT: HSBC Business Money Manager			
General fund	Unrestricted	8,113	7,596
Building Fund	Designated	1,276	1,151
Building Fund	Restricted	1,455	1,096
Manse Fund	Designated	11,478	7,478
		<u>22,322</u>	<u>17,321</u>
CURRENT: HSBC Current Account			
General fund	Unrestricted	2,247	3,079
Building Fund	Designated	1,907	73
Building Fund	Restricted	907	1,872
Communion Fund	Restricted	1,016	1,109
Manse Fund	Designated	1,500	246
		<u>7,577</u>	<u>6,378</u>
CURRENT: HSBC Friends Account			
Building Fund	Restricted	<u>5</u>	<u>844</u>
Total Monetary Assets		29,904	24,543
Non-Monetary assets			
Land & buildings (vested in URC Thames North Trust Ltd).			
Church & Hall premises at Main Avenue, Enfield (insured value)		2,089,368	1,952,680
Manse at 76 First Avenue, Enfield (insured value)		280,836	278,331
Organ, piano, furniture & equipment in Church & Hall premises		246,935	219,303
		<u>2,617,139</u>	<u>2,450,314</u>
Investments held on behalf of the Church by			
URC Thames North Trust Ltd			
487.27 income shares in COIF Ethical Investment Fund		887	789
		<u>887</u>	<u>789</u>
Total Non-Monetary Assets		2,618,026	2,451,103
Total Assets		2,647,930	2,475,646
Liabilities			
Loan		—	—
Accrued expenditure (Hall roof replacement)		—	34,080
Total Liabilities		<u>—</u>	<u>34,080</u>

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Notes to the Accounts

For the year ended 31 December 2013

1. Unrestricted Funds

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

1.1 General Fund

	2013 To the nearest £	2012 To the nearest £
Receipts		
<i>Voluntary income</i>		
Offerings (Bank Credits)	17,396	18,197
Offerings (Loose)	4,462	4,402
Legacy	—	—
Gifts and Donations (Loose)	461	410
Gift Aid Tax Repayments	8,567	3,524
	<u>30,887</u>	<u>26,533</u>
<i>Activities for generating funds</i>		
Fundraising Events	—	—
Webshop Commission	82	126
Lettings	24,570	21,710
Printing Services	317	300
Private Photocopier Costs	11	7
Newsletter	—	93
Tea Bar	56	44
	<u>25,035</u>	<u>22,281</u>
<i>Investment income</i>		
Interest and investment receipts	82	16
Total receipts	56,004	48,830
Payments		
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	24,984	21,984
	<u>24,984</u>	<u>21,984</u>
<i>Ministry/Group expenses</i>		
Pulpit Supply	540	535
Ministry expenses	316	150
	<u>856</u>	<u>685</u>
<i>Church running costs</i>		
Gardening	1,768	1,764
Gas and Electricity	6,412	3,038
Water rates	429	477
Cleaning & Caretaking	6,084	5,464
Church Insurance	1,965	1,843
Purchase of Equipment (Church)	72	530
	<u>16,729</u>	<u>13,116</u>
<i>Manse running costs</i>		
Manse Utilities	—	—
Council Tax	—	—
Manse Insurance	760	753
	<u>760</u>	<u>753</u>

BUSH HILL PARK UNITED REFORMED CHURCH

Notes to the Accounts

For the year ended 31 December 2013

1.1. General Fund (continued)

	2013 To the nearest £	2012 To the nearest £
<i>Programme activity costs</i>		
Licenses and Music	508	727
Publicity	393	510
Subscriptions	85	45
Kings Club Resources	21	30
Catering	279	197
	<u>1,286</u>	<u>1,507</u>
<i>Support of outside causes</i>		
Overseas Sponsorship	330	330
Donations	143	50
Gifts	7	96
	<u>480</u>	<u>476</u>
<i>Office costs</i>		
Telephone and Internet	777	735
Stationery and photocopying	656	751
Purchase of Equipment	4,807	400
Accounts preparation	277	263
	<u>6,518</u>	<u>2,149</u>
<i>Maintenance of church buildings</i>		
Church Repairs - General	2,798	12,572
Church Repairs - Decorating	253	910
Church Repairs - Electrical	131	175
Church Repairs - Plumbing	—	—
Professional Fees	—	—
Purchase of Equipment (Maintenance)	540	—
	<u>3,722</u>	<u>13,657</u>
<i>Maintenance of manse</i>		
Manse Repairs - Plumbing	384	425
<i>Governance</i>		
Independent examination	600	600
Total payments	56,318	55,353
Net (deficit)/surplus	<u>(314)</u>	<u>(6,524)</u>

Reconciliation of funds

Brought forward balance	10,674	17,258
Total carried forward balance	10,253	10,674

BUSH HILL PARK UNITED REFORMED CHURCH

Notes to the Accounts

For the year ended 31 December 2013

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 family and is now used to fund maintenance and improvements at the manse, plus other special projects as required.

	2013 To the nearest £	2012 To the nearest £
Receipts		
<i>Activities for generating funds</i>		
Lettings	13,260	13,260
Total receipts	13,260	13,260
Payments		
<i>Manse running costs</i>		
Agency and Management Fees	2,114	2,109
<i>Maintenance of Church</i>		
Hall roof replacement	—	10,000
<i>Maintenance of manse</i>		
Manse Repairs - General	4,940	2,120
Manse Repairs - Decorating	650	65
Manse Repairs - Plumbing	302	163
Total payments	8,006	14,457
Net surplus/(deficit)	5,254	(1,197)
Reconciliation of funds		
Brought forward balance	7,724	8,861
Total carried forward balance	12,978	7,724

1.4 Building Fund (Designated)

The Building Fund is used for major building projects which cannot be funded as general maintenance. In 2013 we replaced the Hall roof. 10% of all rental income is placed in the fund along with specific donations and fundraising towards future internal hall refurbishment works.

	2013 To the nearest £	2012 To the nearest £
Receipts		
<i>Voluntary income</i>		
Offerings (Loose)	—	106
Gifts and Donations (Loose)	162	115
	162	221
<i>Activities for generating funds</i>		
Fundraising Events	708	399
Lettings	5,090	4,757
	5,798	5,155
Total receipts	5,960	5,376

BUSH HILL PARK UNITED REFORMED CHURCH

Notes to the Accounts

For the year ended 31 December 2013

Payments

<i>Maintenance of church buildings</i>		
Hall Roof Replacement	300	5,000
Church Stonework Repairs	—	1,221
Net surplus/(deficit)	5,660	(845)

Reconciliation of funds

Brought forward balance	1,224	2,069
Loan repayment	3,701	—
Total carried forward balance	3,183	1,224

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

	2013 To the nearest £	2012 To the nearest £
<i>Voluntary income</i>		
Offerings (Bank Credits)	24	22
Offerings (Loose)	77	94
Total receipts	101	116

Payments

<i>Ministry/Group expenses</i>		
Ministry expenses	4	—
Gifts	190	80
Total payments	194	80
Net (deficit)/surplus	(93)	36

Reconciliation of funds

Brought forward balance	1,109	1,072
Total carried forward balance	1,016	1,109

BUSH HILL PARK UNITED REFORMED CHURCH

Notes to the Accounts

For the year ended 31 December 2013

2.2 Building Fund

The Building Fund is used for major building projects which can't be funded as general maintenance. In 2013 the Hall roof was replaced. A separate Friends of BHPURC bank account has been setup to allow regular contributions to the Fund.

Receipts

	2013 To the nearest £	2012 To the nearest £
Incoming resources from generated funds		
<i>Voluntary income</i>		
Gifts and Donations (Bank Credits)	2,925	2,462
Gifts and Donations (Loose)	6,400	6,896
Gift Aid Tax Repayments	3,817	772
Grants Received	16,000	—
Loan from URC Thames North Synod	13,000	—
	<u>23,129</u>	<u>10,129</u>
<i>Activities for generating funds</i>		
Fundraising Events	—	145
	<u>—</u>	<u>145</u>
Total receipts	42,143	10,274

Payments

<i>Maintenance of church buildings</i>		
Hall Roof Replacement	34,080	—
Church Stonework Repairs	—	1,072
Professional Fees	—	135
Loan repayments	9,299	6,198
Interest on Loans	208	—
	<u>43,587</u>	<u>7,405</u>

Total payments

Reconciliation of funds

Net (deficit)/surplus	(1,445)	2,869
Brought forward balance	3,812	9,177
Total carried forward balance	2,367	3,812

3. Investments

487.27 Income Shares in COIF Charities Investment Fund held for general purposes (original cost £731). Market value at 31st December 2013 £887 (2012: £789).

4. Liabilities

A Synod Loan of £0 (including interest) was outstanding at 31 December 2013 (2012: £7,419). Work to replace the Church heating is urgently needed in 2014 and is expected to cost £12,000.

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.