

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report and Accounts

31 December 2014



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

Annual Report and Accounts 2014 Contents

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2014

The Elders submit their annual report and accounts of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2014.

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:	Christine Hall	Church Leader	Appointed November 2014
	Martin Hamblin	Elder & Treasurer	
	Sylvia Page	Elder & Secretary	
	Lynda Cook	Elder	
	Andrew Caddies	Elder	Reappointed November 2014

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 10 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 50 plus 12 regular adherents. Sunday worship has average attendance of 40 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
- Sunday Evening Reflection
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Prayer meetings
- House Group
- Youth Club
- Book Club
- Christian counselling
- Baby and Toddlers
- Gifts to those in need
- Hosting Christmas services for local schools

4. Achievements and Performance

Secretary's Report

During the course of the year it was established that we, with two other churches in Enfield (Christ Church and Lancaster Road) became the North Enfield Group of United Reformed Churches to enable us to be considered for full-time stipendiary Ministry, divided by three, for each church to keep its own identity and to act independently.

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. Andrew Caddies was 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. One member left us for a Care Home nearer his son's home. We lost two members by death.

Without Revd Martin Legg, we found it necessary to conduct worship on twenty-five Sunday morning services; the others being taken by Lay Preachers providing an interesting mix of ways to worship.

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 on both days. We were delighted that one local family brought their child for infant blessing. We were also the venue for two weddings of our own people and one 'blessing'.

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We are proud of our youth organisations and more will be said in this report. Parade Services are welcomed 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. In the autumn we opened to a second Toddlers group on a Wednesday morning, much to the delight of carers and parents. The Friday evening youth club (TWS@bhpurc) for our own young people continued to meet.

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

A Chinese speaking church continues to use the sanctuary on a Tuesday and for most of the year we assisted a French speaking congregation, on a casual basis, to meet on a Sunday afternoon.

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; and dance classes to GCSE booster classes as well as by the National Blood Service and local Council-run events.

The delight of the year was the appointment in November of Mrs Christine Hall as our Local Church Leader and this came as a good boost to the congregation and Elders especially. We look forward to working with her until at least six months after the appointment of a Minister to the three church Pastorate.

Sylvia Page

Fabric Committee

This year saw us continue our general on-going maintenance of our building. We have now had our new church heaters in place for a year, which have been running well over the cold winter. As they are more efficient than the old one, we will be looking to see if we made any savings on our energy bills. Looking to be more environmentally focused has been important to us. Where possible we have tried to change lighting to LED fitting or energy efficient bulbs.

We installed additional lighting in our car park to try and eliminate our dark spots. This was done for security reasons and also to make to car park safer at night for users of the premises. For the same reason we also installed new lighting above the entrance doors to our main hall (which is used a lot by community groups).

We didn't undertake any large projects in 2014 as we are currently planning out a 3 year plan of works, which it is hoped will include a full refurbishment of our hall. The hall refurbishment, which would include its decoration, lighting, flooring and heating has long been a wish of the Elders and Fabric Committee at BHPURC, as we feel that this is something important. The hall is used a lot by our youth groups and the community, so the space needs to reflect this by having an upgrade.

Minor maintenance work on our Manse led to the discovery of a hole and loose beams in the roof. Due to the severity of the problem, work was undertaken immediately to rectify the issue.

Andrew Caddies

Baby & Toddlers

The Friday morning group continued with up to fifteen children their parents, grandparents and even great grandparents on occasion. With sadness over the summer months we lost one dear member by death who had faithfully been at the reception desk for very many years.

The children played on or with the large number of toys while the adults enjoyed friendly chat over tea and coffee. On occasion we have had a visit from someone from the Bush Hill Park Children's Centre who has closed the session with singing and movement.

It is always a shame to see the children leave to go to Nursery School but of considerable pleasure to have seen them grow to get to this stage in their lives.

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When the Wednesday Toddler group at our local Church of England closed we were approached by a number of the carers to see if we could open our premises. This was agreed and the second Toddlers session a week is a delight.

Sylvia Page

Boys Brigade

The 2nd Enfield Boys Brigade company had another successful year. 7 lads had to leave the company at the start of the year (owing to the fact they all reached the age of 18 and were discharged) the company is still in a strong position. Anchor boys and juniors both have healthy numbers, and they are the life blood that will grow the company section over the next year or so. The 12 company section boys (11 – 18 years old) are regular attenders and we have a full turn out each week.

Two of the seniors that we discharged at the end of last year have returned as helpers which is very positive, and the others who have gone off to university kept in touch and returned to help whenever they were back in Enfield.

During the year we undertook a wide range of badge classes, ranging from educational to more craft based ones. We feel it is very useful for the young people to cover first aid training. Having a basic level of first aid knowledge will be a life skill they will always remember. It is also something that could benefit the community. I was taught first aid as a boy in the company and it is always something I was grateful to have learnt and it is still relevant to me 15 years on. We make sure each session is very interactive and interesting and try, where possible, to not have a 'school class room' feel.

As part of the craft activities, the lads spent 6 weeks building their own rockets from scratch. They had to make their own rocket body and craft the rocket fins out of wood. The rockets were designed to fly to about 300 ft before deploying a parachute and returning to earth. The lads all tested the rockets at camp and they work fantastically.

We ran an expedition weekend to the peak district. The lads camped in tents of 2 and had to cook all their own meals. We went out walking every day and the trip was a great success. Since September 2014, most of the lads have been enrolled on the D of E scheme and have been working on map and compass work, as one of their badge class. This is in preparation for their own bronze expedition (see future plans below).

In the summer months we ran a very successful summer programme with trips to lots of outward bound centres as well as making use of our local park, just 100 metres away. The summer ended with our annual camp which was very successful and enjoyed by all. The week was crammed full of activities and we all came home extremely worn out (which is a good thing).

Andrew Caddies



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



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Girls Brigade

Our Girl's brigade company has had a year of ups and downs. Trying to grasp the new badge system has been difficult and not always proving successful. However we have tried to put on a varied programme to maintain the girl's interest. Two of our older girls undertook the Young Leaders training and passed with flying colours. We were also pleased that two girls were awarded the Jack Petchy award and we are very proud of them.

The highlight of the year was our annual company holiday in Somerset. It was a very active week with plenty of fun for all involved. The girls responded extremely well to our devotional session which provided them with both challenging discussions and thoughtful quiet times.

It was disappointing that in September a number of the older girls did not return, most going to colleges after completing their GCSEs. The older girls embarked on a creative badge producing a display for commemorating the First World War and the change it brought to women's lives. They also marked all the conflicts involving British Troops through to the present day. The younger girls took part in the BB Battalion Hero's Day and won the competition. For those who are left planning continues and we look forward to another year.

Chris Hall

TWS

Numbers for TWS@ dwindled during last year, as some of those who were coming had to study for GCSE's or A-levels. Unfortunately they did not return when their exams had finished.

There are now between 4 and 8 attending on a Friday night. Those who come are enjoying it and hope it will continue. We are hopeful more teenagers will come in 2015. Everyone who comes is happy with the activities, so they will probably stay the same as last year.

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

Book Club

This monthly enjoyable hour for five or six of us continued in 2014. We tackled twelve books by different authors from George Eliot to Ken Follett. The latter author was new to us all and we have individually read more of his. As usual, discussions led to other topics.

Sylvia Page

House Group

This year House group has continued to meet, mostly using the Nooma group study videos but also using the 40acts studies at Lent and HTB's prayer course before Christmas. We have a core group of six people and a few who join when they can.

Lisa Hamblin

Sunday Evening Reflection

Our evening Bible study and prayer meeting usually meets on the second Sunday evening of each month. The content and delivery has been shared between us on a theme. Up to eight regular members have met in the church lounge where it is possible to use the computer and sound system. After the reflection together many then visit the local Indian restaurant to share a meal and continue discussions.

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 and also by income generated by the letting of the church premises.

The Receipts & Payments Account and the Statement of Assets & Liabilities can be found on pages 11 and 12 respectively. The Church's net cash increased by £19,878 during the year (2013 – increased by £5,361). The Statement of Assets & Liabilities shows total assets of £2,801,874 (2013: £2,647,930) and total liabilities of £nil (2013: £nil).

Included in cash are amounts totalling £10,854 (2013: £3,383) 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 2014 the Church had net free cash reserves of £38,728 (2013: £26,521). It is anticipated that maintenance at the Manse will require a proportion of this excess.

	2014 £	2013 £
Total cash reserves	49,582	29,904
Less: restricted funds	(10,854)	(3,383)
Free reserves	38,728	26,521
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 North London Hospice, with direct donations to these charities as follows:

- Beyond Ourselves - £403.75 in memory of Forbes Mwenya
- Christian Aid - £299.40 from Christian Aid Week (£159.40); Emergency Appeals (£50.00) and our Harvest Collection (£90.00)
- Leprosy Mission - £55.00 collected at Leprosy Mission Sunday
- North London Hospice - £295.81 as our Christmas Charity

During 2014 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 ministry team 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 continue to look forward to working with the other Churches in North Enfield: Lancaster Road and Christ Church in the newly formed three-church North Enfield Group Pastorate. Revd Ray Adams, our Interim Moderator, is giving oversight to us in the preparation for a new Minister.

At the November church meeting, members considered how to build community within the church which would have an effect on how we met the needs of the community around us. Various ideas came about some which could be relatively easily brought about (phase one) others (phase two) that would need further planning and other (phase three) that would need to be considered as a goal for the future. We will concentrate this year on phase one and as part of this the Church is seeking to make further appointments of Elders. We are also planning to expand our annual Lent course with our House Group looking at the Jeff Lucas' "Singing in the rain" study for Lent and hope to be able to run additional courses during the day to try and cater for all the differing groups within the Church (those at home, work and young people). We will also publicise the course amongst the North Enfield Pastorate. It is hoped these sessions will be a spring board for further activities especially as the weather will be changing from winter to spring and people more amenable to coming out. The success or failure of these ideas depends upon the church members and their commitment to the Gospel and mission of Bush Hill Park United Reformed Church. Paramount is the need for prayer and The Elders will continue to encourage the fellowship in this aspect of our church life.

Our Girls' Brigade aim to look at the badge system and by using some of the older syllabus, create a new programme. They will also advertise the company activities using posters in shops and libraries to improve numbers and ask church members to be actively involved in recruitment and in prayer for the company.

Our Boys' Brigade plans to continue their varied badge class programme, regular games sessions and drill. The D of E boys will continue working on their voluntary work placements and there is also a Thursday circuit training session. An expedition is planned in the Easter holidays, as well as Sunday walks and a weekend practice expedition. Our goal is to be ready for their assessment expedition in the May half term. Another great camp is planned at the end of July.

In September 2015 our BB company will be starting their 125th anniversary celebrations. It's amazing to think the company has been around this long. As a celebration of this, they hope to hold a number of events including a special church service and an old (and current) boy's gala dinner.

Following our Quinquennial surveys in 2014, we intend to improve our Manse in the first half of 2015. We will also start to plan and implement our 3 year plan for maintenance and the refurbishment of our hall. The Quinquennial surveys highlighted the need for immediate and short-term works with budgetary costings of £51,000 (Church); £32,500 (Hall) and £17,750 (Manse).

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 4th March 2015 and signed on its behalf by:



**Mrs Christine Hall
Church Leader**

BUSH HILL PARK UNITED REFORMED CHURCH

Report of the Independent Examiner to the Trustees 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 2014, set out on pages 11 to 17.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 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 the general Directions given by the Charity Commission. 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

INDEPENDENT EXAMINER'S STATEMENT

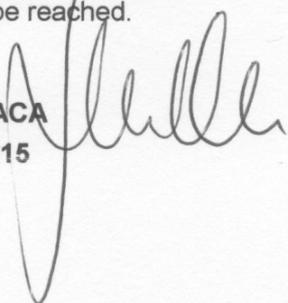
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

John Helm ACA
6th March 2015



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Receipts & Payments Account Year ended 31 December 2014

	2014 <i>Unrestricted</i>	2014 <i>Designated</i>	2014 <i>Restricted</i>	2014 Total	2013 Total
	To nearest £	To nearest £	To nearest £	To nearest £	To nearest £
Receipts					
Incoming resources from generated funds					
Voluntary income	27,622	187	7,817	35,626	60,292
Loan Received	—	—	—	—	13,000
Activities for generating funds	25,819	18,549	—	44,368	44,093
Investment income	16	—	—	16	82
Total incoming resources	53,457	18,736	7,817	80,010	117,468
Payments					
Charitable activities					
Ministry & mission Fund	24,000	—	—	24,000	24,984
Ministry/Group expenses	763	—	20	783	860
Church running costs	14,413	—	—	14,413	16,729
Manse running costs	775	343	—	1,118	2,874
Programme activity costs	1,051	—	—	1,051	1,286
Support of outside causes	391	—	170	561	670
Office costs	1,676	—	—	1,676	6,518
Maintenance of church buildings	10,172	5,360	156	15,687	38,311
Loan repayment (including interest)	—	—	—	—	13,208
Maintenance of manse	419	24	—	443	6,276
Governance costs	600	—	—	600	600
Other resources used	—	—	—	—	—
Total resources used	54,259	5,727	346	60,332	112,315
Net (outgoing)/incoming resources	(802)	13,009	7,472	19,678	5,361
Reconciliation of funds					
Total funds brought forward	10,360	16,161	3,383	29,904	24,543
Total funds carried forward	9,558	29,170	10,854	49,582	29,904

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Notes to the Accounts For the year ended 31 December 2014

1. Unrestricted Funds

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

1.1 General Fund

	2014 To the nearest £	2013 To the nearest £
Receipts		
<i>Voluntary income</i>		
Offerings (Bank Credits)	17,968	17,396
Offerings (Loose)	4,200	4,462
Legacy	—	—
Gifts and Donations (Loose)	175	461
Gift Aid Tax Repayments	5,279	8,567
	<hr/> 27,622	<hr/> 30,887
<i>Activities for generating funds</i>		
Fundraising Events	—	—
Webshop Commission	175	82
Lettings	25,004	24,570
Printing Services	592	317
Private Photocopier Costs	1	11
Newsletter	—	—
Tea Bar	47	56
	<hr/> 25,819	<hr/> 25,035
<i>Investment income</i>		
Interest and investment receipts	16	82
	<hr/> 53,457	<hr/> 56,004
Total receipts		
Payments		
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	24,000	24,984
	<hr/> 24,000	<hr/> 24,984
<i>Ministry/Group expenses</i>		
Pulpit Supply	660	540
Ministry expenses	103	316
	<hr/> 763	<hr/> 856
<i>Church running costs</i>		
Gardening	1,884	1,768
Gas and Electricity	1,833	6,412
Water rates	672	429
Cleaning & Caretaking	7,907	6,084
Church Insurance	2,077	1,965
Purchase of Equipment (Church)	40	72
	<hr/> 14,413	<hr/> 16,729
<i>Manse running costs</i>		
Manse Utilities	—	—
Council Tax	—	—
Manse Insurance	775	760
	<hr/> 775	<hr/> 760

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Notes to the Accounts For the year ended 31 December 2014

1.1. General Fund (continued)

	2014 To the nearest £	2013 To the nearest £
<i>Programme activity costs</i>		
Licenses and Music	321	508
Publicity	467	393
Subscriptions	85	85
Kings Club Resources	35	21
Catering	143	279
	<hr/> 1,051	<hr/> 1,286
<i>Support of outside causes</i>		
Overseas Sponsorship	330	330
Donations	30	143
Gifts	41	7
	<hr/> 391	<hr/> 480
<i>Office costs</i>		
Telephone and Internet	872	777
Stationery and photocopying	673	656
Purchase of Equipment	—	4,807
Accounts preparation	130	277
	<hr/> 1,676	<hr/> 6,518
<i>Maintenance of church buildings</i>		
Church Repairs - General	8,354	2,798
Church Repairs - Decorating	48	253
Church Repairs - Electrical	1,265	131
Church Repairs - Plumbing	65	—
Professional Fees	360	—
Purchase of Equipment (Maintenance)	60	540
	<hr/> 10,172	<hr/> 3,722
<i>Maintenance of manse</i>		
Manse Repairs - Plumbing	419	384
<i>Governance</i>		
Independent examination	600	600
Total payments	<hr/> 54,259	<hr/> 56,318
Net deficit	(802)	(314)
 <i>Reconciliation of funds</i>		
Brought forward balance	10,360	10,674
Total carried forward balance	<hr/> 9,558	<hr/> 10,360

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Notes to the Accounts For the year ended 31 December 2014

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.

	2014	2013
	To the nearest £	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	343	2,114
<i>Maintenance of Church</i>		
Church Heating replacement	5,000	—
<i>Maintenance of manse</i>		
Manse Repairs - General	—	4,940
Manse Repairs - Decorating	—	650
Manse Repairs - Plumbing	24	302
Professional Fees	360	—
Total payments	5,727	8,006
Net surplus	7,533	5,254

Reconciliation of funds

Brought forward balance	12,978	7,724
Total carried forward balance	20,511	12,978

1.4 Building Fund (Designated)

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

Receipts

	2014	2013
	To the nearest £	To the nearest £
<i>Voluntary income</i>		
Gifts and Donations (Loose)	187	162
	<u>187</u>	<u>162</u>
<i>Activities for generating funds</i>		
Fundraising Events	212	708
Lettings	5,078	5,090
	<u>5,289</u>	<u>5,798</u>
Total receipts	5,476	5,960

BUSH HILL PARK UNITED REFORMED CHURCH

Notes to the Accounts For the year ended 31 December 2014

Payments

Maintenance of church buildings
Hall Roof Replacement

—

300

Net surplus

5,476

5,660

Reconciliation of funds

Brought forward balance

3,183

1,224

Loan repayment

—

3,701

Total carried forward balance

8,659

3,183

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

Voluntary income

Offerings (Bank Credits)

2014

To the nearest £

24

2013

To the nearest £

24

Offerings (Loose)

135

77

Total receipts

159

101

Payments

Ministry/Group expenses

Ministry expenses

20

4

Gifts

170

190

Total payments

190

194

Net deficit

(31)

(93)

Reconciliation of funds

Brought forward balance

1,016

1,109

Total carried forward balance

985

1,016

BUSH HILL PARK UNITED REFORMED CHURCH

Notes to the Accounts For the year ended 31 December 2014

2.2 Building Fund

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

Receipts

	2014 To the nearest £	2013 To the nearest £
Incoming resources from generated funds		
<i>Voluntary income</i>		
Gifts and Donations (Bank Credits)	2,691	2,925
Gifts and Donations (Loose)	2,669	6,400
Gift Aid Tax Repayments	2,299	3,817
Grants Received	—	16,000
Loan from URC Thames North Synod	—	13,000
	<hr/> 7,658	<hr/> 42,143
<i>Activities for generating funds</i>		
Fundraising Events	—	145
	<hr/> —	<hr/> 145
Total receipts	<hr/> 7,658	<hr/> 42,288
Payments		
<i>Maintenance of church buildings</i>		
Hall Roof Replacement	—	34,080
Church Heating Repairs	156	—
Loan repayments	—	9,299
Interest on Loans	—	208
	<hr/> 156	<hr/> 43,587
Total payments	<hr/> 156	<hr/> 43,587
Reconciliation of funds		
Net surplus/(deficit)	<hr/> 7,502	<hr/> (1,445)
Brought forward balance	2,367	3,812
Total carried forward balance	<hr/> 9,869	<hr/> 2,367

3. Investments

487.27 Income Shares in COIF Charities Investment Fund held for general purposes (original cost £731). Market value at 31st December 2014 £932 (2013: £887).

4. Liabilities

There are no material liabilities.

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.