

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report and Accounts

31 December 2015



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

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report and Accounts 2015 Contents

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2015

The Elders submit their annual report and accounts of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2015.

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:	Henriette Wentink	Minister	Appointed from July 2015
	Christine Hall	Local Church Leader	Serving Term Ended December 2015
	Martin Hamblin	Elder & Treasurer	
	Sylvia Page	Elder & Secretary	
	Lynda Cook	Elder	Serving Term Ended December 2015
	Andrew Caddies	Elder	
	John Vyse	Elder	Appointed from March 2015

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 Minister(s) 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 an urban, multi-ethnic, community church, with a membership of 50 plus 10 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. 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

Minister's Report

The first six months in post as minister in the North Enfield Pastorate were predominantly used to learn about the three churches. Getting to know the people in the congregations has been the priority, as well as visiting the different groups and activities that take place and of course leading worship on Sundays.

Due to several deaths of members at Lancaster Road URC, much time was given to care for families and the congregation there. I am looking forward to being able to review the first six months in ministry early in 2016 and further explore what it means to be minister in the different churches.

Henriette Wentink

Local Church Leader's Report

Looking to our vision of building up community within in the fellowship, we formalised our Sunday lunch gatherings. These happened about every six weeks at various locations with attendance averaging about ten. The benefit of these lunches can be seen in the closer understanding of individual needs and commitments. It also gives the opportunity to express new ideas on development and to share concerns in an informal way.

We are also holding a monthly prayer time before the start of the service and this has had some positive results.

At the request of members we held our first Ash Wednesday service which was shared by people from the North Enfield Pastorate and neighbouring churches. During the Lent season three groups were set up for bible study and reflection. One group in the evening, led by Lisa Hamblin at her home, one on Wednesday morning and one on Friday evening, for the young people, both at the church and led by myself. The Maundy Thursday service included a meal delivered from a local store followed by a time of prayer and reflection led by myself and Martin Hamblin.

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We received the news of the appointment of our minister with joy and all our efforts were put into welcoming her to the church. Unfortunately and regrettably, my work within our fellowship had to take a step back due to the difficulties in regaining our manse from the tenants and the subsequent redecoration. This took an extraordinary amount of time from the hours allotted to the Church Leader. However we look forward to gaining strength and moving forward under the leadership of our minister.

Christine Hall

Secretary's Report

Having created the North Enfield Group of United Reformed Churches with Christ Church and Lancaster Road URCs it enabled 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 were introduced to an ordinand, Henriette Wentink, whose origins are in the Netherlands. She preached with a view in January and was unanimously invited to become the Pastorate Minister. She accepted, completed her course at Westminster College in Cambridge and the ordination and induction took place on the 11th July in our church.

Our Local Church Leader, Christine Hall, remained in place for the rest of the year, her terms coming to an end on the 31st December. Chris conducted the majority of services (40) during the year others being taken by Elders, Lay Preachers with only 11 services by ordained people. It gave a wide variety of worship styles. On two occasions we met at other churches and realise with the Pastorate this will happen more often in the future as we share.

Our average of forty people at worship each Sunday at 10:30 continued with some good and some extremely poor attendances. We also met on most second Sundays for an evening of Bible study and prayer.

Our five Elders are also heavily engaged in other aspects of our church life. Lynda Cook completed her final year of nine and has to stand down. Martin Hamblin and Sylvia Page complete nine years at the end of 2016 and it is of concern that no successors have been identified. We continue our efforts to find people willing to commit to Ordination as an Elder as the situation is urgent.

Our membership gained with Christine Hall and Henriette Wentink but we lost two of our older members by death during the year. It covers a wide age range. There are those in the older bracket who were unable to attend worship; visits were made to them where possible.

We welcomed the local Primary School for two nativity services and the local Nursery School for two sessions to look at the decorated church and hear the nativity story; these being very well attended to make a full church on three days. We were delighted that two families brought their children for infant baptism.

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. Two Toddlers groups on a Wednesday and Friday morning continue. The Friday evening youth club (TWS@bhpurc) for our own young people continued to meet but numbers were small.

A Chinese speaking church continues to use the sanctuary on a Tuesday and we have allowed our church to be used at Easter and Christmas by the local Bush Hill Park Community Church for their special services when their own premises are too small.

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 other events.

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Mrs Christine Hall as our Local Church Leader came as a good boost to the congregation and Elders especially. We will miss her loving care but she will remain a member of the church and continue to conduct worship once a month.

Our major concern during the year has been the Manse. Although given the statutory notice to quit with legal intervention via Thames North Trust, the tenant remained in place until just prior to the Ordination date. We had to rent a property for six months to enable the Ordination to take place and work on 76 First Avenue to be carried out. Major damp proofing with fresh plastering was required, a new bathroom and shower room, new oven and hob and a gas fire plus a total internal re-decoration. It is anticipated that Henriette will move in on the 9th January 2016 with all work complete.

Sylvia Page

Baby & Toddlers

The Wednesday and Friday morning groups continued with up to twenty-five children their parents and grandparents or Carers.

We purchased new toys which the children love. So there are balls all over the hall – never mind! The adults enjoyed friendly chat over tea and coffee. Wednesday morning is concluded with a singing/music time taken by one of the Carers and much enjoyed by the children.

We understand when we lose them to go to Nursery School but it is of considerable pleasure to have seen them grow to get to this stage in their lives. New ones come along.

Sylvia Page

Book Club

A loyal five or six people met eleven times during the year, one month stopped by fog and illness. An enjoyable hour was spent discussing the work of varying authors (and other matters). We realise we enjoy reading about life in different ages and or in different parts of the world learning as we go.

Sylvia Page

Boys Brigade

The Second Enfield Boys Brigade has had a very busy year. We ran both Junior and Company Sections on a Monday evening and Anchor Boys on a Friday evening. Numbers have been growing over the past 6 months and we are currently in a healthy situation.

During 2015 activities and trips were arranged to Thorpe Park, Quasar, Bowling, Top golf, ice skating and archery, as well as a large range of badge classes, community projects and games. We also run a youth Bible study on a Sunday (which is for all young people within the church).

We ran two camping trips this year. The first was an Easter expedition to the Peak District. This was a 4 day trip, where the lads learnt about camp craft and cooking for themselves, as well as navigation skills using maps and compasses. They also were able to learn about nature and explore.

The second was our Annual Summer Camp, held under white canvas on the Isle of Wight. The lads are entertained from dawn to dusk. Camp is definitely the highlight of the year for both staff and members.

In October, 5 boys from the Company took part in their Bronze Duke of Edinburgh expedition assessment. This was the final element for them, after spending 6 months doing voluntary work, learning a skill and physical elements. They were presented their awards at our Enrolment service.

On Sunday 18th October, we held a very special Church service to celebrate our 125th Anniversary. Our new Chaplain, Henriette, took the service, with our guest speaker Revd Martin Poll adding to the service. Martin Poll is an old boy of the Second Enfield and is now the domestic Chaplain to the Queen – with his full title being 'The Reverend Canon Martin Poll'. Lots of old boys were also invited to attend and we held a buffet lunch in the church hall after the service.

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The company held a gala dinner at the Royal Chase Hotel as part of our Anniversary celebrations. Past and present members were invited and we had over 40 old boys among the 90 people at the meal.

We have been running a brass band practice every Monday before Company section starts and now have 5 members who can play a brass instrument to a good standard. They now make up part of the second Enfield brass band - which consists of both old and current members, and plays at special events.

We have also been running a circuit training session every Thursday, which is well attended and they boys enjoy. Numerous competitions have taken place throughout the year, organised by the Enfield battalion.

Andrew Caddies

Child Sponsorship



In 2015 we provided sponsorship for two children. Through the charity Beyond Ourselves, we supported Ruth Lunga Langiwe in Zambia, until she sadly passed away at the end of May following complications of sickle cell anaemia. We have continued our support of the Charity and await the allocation of a new sponsee in 2016. At the National Library for the Blind, Al-Shurooq School for Blind Children in Palestine, we support Karam Ashraf Awawdeh. Not only does Karam like to play football he now attends the music academy to improve his drumming skills. Child sponsorship gives us the opportunity to support them through their education and supports not just the children but their families and the communities in which they live.



Martin Hamblin

Girls Brigade

We had our annual district parade at Trinity at Bowes church in Palmers Green on 26th April. There were a good number of girls who attended from all companies in the district. An activity afternoon took place immediately afterwards and the girls were able to make use of the fantastic facilities that were available, including a climbing wall, trampolines and interactive dance studios.

Our Summer Camp was held in Ramsgate. The girls enjoyed a variety of activities including a visit to a Pick and Paint a Pot shop, a visit to Quex Park where we had the challenge of Laser Rush, mini-golf, swimming, a visit to Broadstairs, a boat trip to see the seals as well as a sandcastle competition.

The house in Ramsgate was a little like the Tardis it appeared small from the outside but was very large once inside. On Sunday we went to the local church Hardres Street United Church, the members made us all very welcome and sent their good wishes to Bush Hill Park.

On the final day we visited the Ramsgate Tunnels which run under the town of Ramsgate and were used during the Second World War as air raid shelters. As the war progressed doctors held surgeries and the WVS had help stations down in the tunnels. Some people actually lived in the tunnels for a large part of the war as they had lost their homes. A very interesting place.

There were of course other activities and challenges going on throughout the week for which girls were awarded prizes. Thank you to everyone who made this a very happy week, to those who sent cakes and especially Lynda who did all the planning then at the last minute was unable to come.

We had a good turn-out for our Enrolment parade in October where the girls and staff make their promises to keep the Girls' Brigade Law and Motto. I would like to take this opportunity to say a big thank you to all the staff who helped us throughout the year. We really appreciate all the support from the Church as well.

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The Girls took part in the Remembrance Parade at our church in November. We then stayed for Pizza and a few games in the Hall before heading to Christ Church to meet with other companies in the District and the BB Battalion. We then joined with other organisations to parade to Enfield Cenotaph and on through Enfield Town. Although numbers were down for GB this year, it was noticed that the girls looked very smart and their marching was much improved as they paraded.

This year Chris organised the Carol Service and the girls took part as angels and shepherds. All the girls did very well and managed to keep to the script. A big thank you to Chris for organising this!

Charlotte McBride

House Group

This year house group has meet on most 2nd and 4th Tuesday's in the month, we have had to cancel a few due to numbers. We finished the Nooma group study videos, did Jeff Lucas's six week study "Singing in the Rain" over Lent and Ed's story videos which looked at hope. We had a core group of seven people and a few who join when they can. Our numbers increased over Lent but those who joined then left after Lent.

Lisa Hamblin

Prayers

We met on a Wednesday or Friday morning during term time before a Baby & Toddler Group. Mainly only two or three people but it was time used to prayerfully consider the work of the church and its leaders as well as local and world matters. We also now meet for prayer before our Communion services with subjects for consideration being projected to aid us in this.

Sylvia Page

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

TWS

Over the past year, the TWS@ Friday night club has continued to meet regularly. There are 4/5 of us that come almost every week, although some weeks we have had up to 9 young people attending especially nearer the end of the year. All of us that go enjoy socialising with our friends in a safe, secure environment.

We heard that Lancaster Road URC also has a youth group, so we thought about joining the two groups together. In early December I went along to discuss this with them and have arranged for them to come to our church when we came back after Christmas to decide between all of us how this could work.

Joseph Nicolaides

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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 and Payments Account and the Statement of Assets & Liabilities can be found on pages 12 and 13 respectively. The Church's net cash increased by £5,066 during the year (2014 – increased by £19,678). The Statement of Assets & Liabilities shows total assets of £2,961,960 (2014: £2,801,862) and total liabilities of £24,655 (2014: £nil). Thames North Synod agreed a grant of £25,000 towards Manse Refurbishment costs. £10,800 paid in 2015 with the balance of £14,200 in 2016.

Included in cash are amounts totalling £18,169 (2015: £10,854) 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 2015 the Church had net free cash reserves of £36,479 (2014: £38,728). It is anticipated that maintenance at the Manse will require a proportion of this excess.

	2015 £	2014 £
Total cash reserves	54,648	49,582
Less: restricted funds	(18,169)	(10,854)
Free reserves	36,479	38,728
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:

- Christian Aid Emergency Appeals £135.00
- Leprosy Mission - £178 (£60.00 collected at Leprosy Mission Sunday and £118 at a special service).
- North Enfield Foodbank - £197.41 as our Christmas Charity

During 2015 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 look forward to working with the other Churches in North Enfield: Lancaster Road and Christ Church in the North Enfield Group Pastorate. A United Service is planned for the 5th Sunday in any month and our TWS group also hope to join with the Lancaster Road youth group for some meetings.

Eldership and commitment is of paramount importance in 2016 and beyond. We are aware of members who plan to move away during the year and two of our Elders come to the end of their nine year maximum term in December.

A Vision Day will take place in the first half of 2016, led by our Minister and elders, to encourage greater commitment within the worshipping fellowship and to build on the ideas started in 2014 when 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, others that would need further planning and the remainder that would need to be considered as a goal for the future. 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. As part of this the Church is urgently seeking to make further appointments of Elders.

Our Girls' Brigade are looking forward to their 125th Anniversary in February 2017 and will be organising special activities in the run up to this important milestone. During 2016 their Young Leaders will receive training with the Bishops Stortford District and plans are already in progress for the Summer Camp. They also hope to join with the District trip to the Young Mariners Centre during September.

Our Boys' Brigade have many day trips and activities planned, plus they will be running a 4 day expedition trip to the Snowdonia National Park, where they plan to climb Mount Snowdon. They already have booked pitches for the 2016 and 2017 Summer Camps. The Company will offer both Bronze and Silver Duke of Edinburgh awards. With the departure of a large group of the Seniors expected in 3 years' time, recruitment will continue to be a very important part of their work.

We intend to complete our Manse refurbishment in the first weeks 2016, ready for our Minister to move in. We will also start to plan and implement our 3 year plan for maintenance and the refurbishment of our hall as well as bringing recommended improvements following our Fire Risk Assessment.

We are a Partner Church for the JustOne event planned for 8th July 2017 at the Emirates Stadium. As such we will be praying and fundraising for the event which is a vision of Canon J. John and the Philo Trust.

7. Responsibilities of Trustees for the Financial Statements

The Elders are responsible for preparing the report and the Income and endowments 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 2016 and signed on its behalf by:



**Revd Henriette Wentink
Minister**

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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 2015, set out on pages 12 to 19.

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.

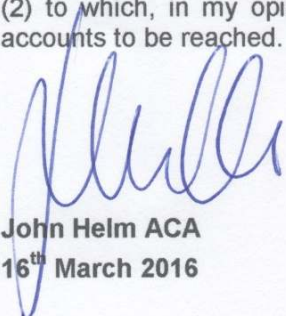
BASIS OF INDEPENDENT EXAMINER'S STATEMENT

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
16th March 2016

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Receipts and Payments Account Year ended 31 December 2015

	2015 <i>Unrestricted</i> To nearest £	2015 <i>Designated</i> To nearest £	2015 <i>Restricted</i> To nearest £	2015 Total To nearest £	2014 Total To nearest £
Income from:					
Donations and legacies	28,966	1,018	21,896	51,880	35,626
Other trading activities	21,968	9,961	—	31,928	44,368
Investments	28	—	—	28	16
Total income	50,962	10,978	21,896	83,836	80,010
Expenditure on:					
Expenditure on charitable activities	600	—	—	600	600
Ministry & mission Fund	25,584	—	—	25,584	24,000
Ministry/Group expenses	2,674	5,679	3,145	11,499	783
Church running costs	15,768	—	—	15,768	14,413
Manse running costs	1,256	1,988	573	3,817	1,118
Programme activity costs	1,177	—	—	1,177	1,051
Support of outside causes	462	—	15	477	561
Office costs	1,217	—	—	1,217	1,676
Maintenance of church buildings	1,028	705	—	1,733	15,687
Maintenance of manse	467	5,631	10,800	16,898	443
Other expenditure	—	—	—	—	—
Total expenditure	50,234	14,003	14,533	78,770	60,332
Net Income / (expenditure) resources before transfer	728	(3,024)	7,363	5,066	19,678
Transfers					
Gross transfers between funds - in	47	—	—	47	—
Gross transfers between funds - out	—	—	(47)	(47)	—
Net movement in cash	775	(3024)	7,316	5,066	19,678
Reconciliation of cash					
Total cash brought forward	9,558	29,169	10,854	49,582	29,904
Total cash carried forward	10,333	26,145	18,170	54,648	49,582

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Statement of Assets & Liabilities

At 31 December 2015

Monetary assets		2015	2014
		To the nearest £	To the nearest £
DEPOSIT: HSBC Business Money Manager			
General fund	Unrestricted	6,237	4,029
Building Fund	Designated	11,976	8,276
Building Fund	Restricted	14,033	9,585
Communion Fund	Restricted	1,000	—
Legacy Fund	Restricted	2,000	—
Manse Fund	Designated	10,898	20,078
		46,144	41,968
CURRENT: HSBC Current Account			
General fund	Unrestricted	3,903	5,529
Building Fund	Designated	35	383
Building Fund	Restricted	75	283
Communion Fund	Restricted	351	985
Manse Fund	Designated	3,236	433
		7,599	7,613
CURRENT: HSBC Friends Account			
Building Fund	Restricted	1	1
CURRENT: HSBC North Enfield Group of United Reformed Churches			
General Fund	Unrestricted	193	—
Pastorate Fund	Restricted	710	—
		903	—
Total Monetary Assets		54,648	49,582
Non-Monetary assets			
Land & buildings (vested in URC Thames North Trust Ltd).			
Church & Hall premises at Main Avenue, Enfield (insured value)		2,347,614	2,214,730
Manse at 76 First Avenue, Enfield (insured value)		302,175	286,340
Organ, piano, furniture & equipment in Church & Hall premises		256,596	250,290
		2,906,385	2,751,360
Investments held on behalf of the Church by URC Thames North Trust Ltd			
487.27 Income shares in COIF Ethical Investment Fund		927	920
Total Non-Monetary Assets		2,907,312	2,752,280
Total Assets		2,961,960	2,801,862
Debtors			
Gift Aid claim for Q4 2015		2,023	1,606
Manse Rental unpaid at end of year		1,300	—
		3,323	1,606
Liabilities			
Accrued expenditure (Manse Refurbishment)		24,655	—

North Enfield Group of United Reformed Churches
Notes to the Accounts for the year ended 31 December 2015

1. Unrestricted Funds

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

1.1 General Fund

	2015	2014
	To the nearest £	To the nearest £
Income		
<i>Donations and legacies</i>		
Offerings (Bank Credits)	17,153	17,768
Offerings (Loose)	5,626	4,200
Gifts and Donations (Bank Credits)	51	—
Gifts and Donations (Loose)	464	175
Grants Received	228	—
Gift Aid Tax Repayments	5,445	5,279
	<hr/>	<hr/>
	28,966	27,622
<i>Other trading activities</i>		
Fundraising Events	1,855	—
Webshop Commission	98	175
Lettings	19,595	25,004
Printing Services	361	593
Newsletter	27	—
Tea Bar	32	47
	<hr/>	<hr/>
	21,968	25,819
<i>Investments</i>		
Interest and investment Income	28	16
	<hr/>	<hr/>
Total income	50,962	53,457
Expenditure		
<i>Expenditure on charitable activities</i>		
Independent examination	600	600
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	25,584	24,000
	<hr/>	<hr/>
	25,584	24,000
<i>Ministry/Group expenses</i>		
Pulpit Supply	1,044	660
Ministry expenses	656	103
Ministerial Housing	672	—
Induction Costs	169	—
Purchase of Equipment (Minister)	134	—
	<hr/>	<hr/>
	2,674	763
<i>Church running costs</i>		
Gardening	1,764	1,884
Gas and Electricity	3,383	1,833
Water rates	413	672
Cleaning & Caretaking	7,865	7,907
Church Insurance	2,195	2,077
Purchase of Equipment (Church)	149	40
	<hr/>	<hr/>
	15,768	14,413

North Enfield Group of United Reformed Churches
Notes to the Accounts for the year ended 31 December 2015

1.1. General Fund (continued)

	2015	2014
	To the nearest £	To the nearest £
<i>Manse running costs</i>		
Manse Utilities	135	—
Council Tax	303	—
Manse Insurance	818	775
	<hr/> 1,256	<hr/> 775
<i>Programme activity costs</i>		
Licenses and Music	438	321
Publicity	440	467
Subscriptions	100	85
Kings Club Resources	31	35
Catering	168	143
	<hr/> 1,117	<hr/> 1,051
<i>Support of outside causes</i>		
Overseas Sponsorship	337	330
Donations	80	120
Gifts	35	41
	<hr/> 462	<hr/> 391
<i>Office costs</i>		
Telephone and Internet	505	872
Stationery and photocopying	441	673
Accounts preparation	270	130
	<hr/> 1,217	<hr/> 1,676
<i>Maintenance of church buildings</i>		
Church Repairs - General	638	8,354
Church Repairs - Decorating	—	48
Church Repairs - Electrical	124	1,265
Church Repairs - Plumbing	22	65
Professional Fees	245	360
Purchase of Equipment (Maintenance)	—	80
	<hr/> 1,028	<hr/> 10,172
<i>Maintenance of manse</i>		
Manse Repairs - Plumbing	467	419
Total expenditure	<hr/> 50,234	<hr/> 54,259
Excess of Income over Expenditure	728	(802)
Brought forward balance	9,558	10,360
Transfers to/(from)	47	—
Total carried forward balance	<hr/> 10,138	<hr/> 9,558

North Enfield Group of United Reformed Churches
Notes to the Accounts for the year ended 31 December 2015

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.

	2015	2014
	To the nearest £	To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Loose)	996	—
Grants Received	10,800	—
<i>Other trading activities</i>		
Lettings	6,630	13,260
Total Income	18,426	13,260
Payments		
<i>Ministry/Group Expenses</i>		
Ministerial Housing	5,679	—
<i>Manse running costs</i>		
Agency and Management Fees	1,988	343
<i>Maintenance of Church</i>		
Church Heating replacement	—	5,000
<i>Maintenance of manse</i>		
Manse Repairs - General	15,882	—
Manse Repairs - Electric	213	—
Manse Repairs - Plumbing	336	24
Professional Fees	705	360
Total payments	24,803	5,727
Excess of Income over Expenditure	(6,377)	7,533
Brought forward balance	20,511	12,978
Total carried forward balance	14,134	20,511

North Enfield Group of United Reformed Churches

Notes to the Accounts for the year ended 31 December 2015

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.

Income

	2015 To the nearest £	2014 To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Loose)	22	187
	<hr/> 22	<hr/> 187
<i>Other trading activities</i>		
Fundraising Events	—	212
Lettings	3,331	5,078
	<hr/> 3,331	<hr/> 5,289
Total Income	3,352	5,476

Expenditure

	—	—
	<hr/>	<hr/>
Excess of Income over Expenditure	3,352	5,476
Brought forward balance	8,659	3,183
	<hr/>	<hr/>
Total carried forward balance	12,011	8,659

2. Restricted Funds

2.1 Communion Fund

The Communion Fund is used entirely at the discretion of the Trustees. 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.

Income

	2015 To the nearest £	2014 To the nearest £
<i>Donations and legacies</i>		
Offerings (Bank Credits)	13	24
Offerings (Loose)	257	135
Gifts and Donations (Loose)	110	—
Total Income	380	159

Expenditure

<i>Ministry/Group expenses</i>		
Ministry expenses	—	20
<i>Support of outside causes</i>		
Gifts	15	170
Total expenditure	15	190
	<hr/>	<hr/>
Excess of Income over Expenditure	365	(31)
Brought forward balance	985	1,016
	<hr/>	<hr/>
Total carried forward balance	1,351	985

North Enfield Group of United Reformed Churches

Notes to the Accounts for the year ended 31 December 2015

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.

Income and endowments

	2015 To the nearest £	2014 To the nearest £
Incoming resources from generated funds		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	3,021	2,691
Gifts and Donations (Loose)	742	2,669
Gift Aid Tax Repayments	477	2,299
	4,240	7,658
Total Income	4,240	7,658
Expenditure		
<i>Maintenance of church buildings</i>		
Church Heating Repairs	—	156
Total expenditure	—	156
	4,240	7,502
Excess of Income over Expenditure	4,240	7,502
Brought forward balance	9,869	2,367
Total carried forward balance	14,109	9,869

2.3 Legacy (Youth Work) Fund

The Legacy (Youth Work) Fund contains the Legacy from the estate of Doreen Bamberger which was left to the Church with the instruction that it should be used for Youth Work

Income

	2015 To the nearest £	2014 To the nearest £
<i>Donations and legacies</i>		
Legacy	2,000	—
Total Income	2,000	—
Expenditure	—	—
Total expenditure	—	—
Excess of Income over Expenditure	2,000	—

North Enfield Group of United Reformed Churches

Notes to the Accounts for the year ended 31 December 2015

2.4 North Enfield Group of URCs Fund

The North Enfield Group of United Reformed Churches Fund is used to facilitate the sharing of Ministerial and Administrative expenses of the three member Churches of the Pastorate, Bush Hill Park URC (Unrestricted Funds) and Christ Church URC /Lancaster Road URCs (Restricted Funds). The three churches are equally liable for all costs associated with running the Pastorate

Income

	2015 To the nearest £	2014 To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations	20	—
Grants Received	456	—
Pastorate Income	4,000	—
Total Income	4,456	—
Expenditure		
<i>Ministry/Group expenses</i>		
Ministry expenses	838	—
Ministerial Housing	1,703	—
Induction Costs	337	—
Purchase of Equipment (Minister)	267	—
	<u>3,145</u>	<u>—</u>
<i>Manse running costs</i>		
Manse Utilities	270	—
Council Tax	302	—
	<u>573</u>	<u>—</u>
Total expenditure	3,718	—
Excess of Income over Expenditure	728	—
Brought forward balance	—	—
Transfers to/(from)	(47)	—
Total carried forward balance	710	—

3. Investments

487.27 Income Shares in COIF Charities Ethical Investment Fund held for general purposes (original cost £731). Market value at 31st December 2015 £927 (2014: £920).

4. Debtors

Gift Aid claim outstanding for the last quarter of 2015 £2,023 (2014: £1,606)

Manse rental from North Enfield Group of United Reformed Churches £1,300 (2014: £0)

5. Liabilities

Work to refurbish the Manse has been started and the balance of £24,655 will be due in the first quarter of 2015. A grant of £9,543 has already been secured towards this.

6. 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.