



BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2019



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 2019

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2019

The Trustees have pleasure in presenting their report and the examined financial statements of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2019.

1. Reference and Administrative Information

1.1 Charity Name and Number

Bush Hill Park United Reformed Church (Registered Charity No. 1176710) is a Church in Enfield, North London. The Church was established in 1887.

1.2 Affiliations

The church is part of the Enfield and East Hertfordshire Local Area Group of the Thames North Synod of the United Reformed Church.

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 or who were serving at the date of this report were:

Holding Trustee: URC Thames North Trust

Managing Trustees:

Robin Ward	Elder & Secretary	Reappointed from January 2020
Martin Hamblin	Elder & Treasurer	
Andrew Caddies	Elder	
Diann Nicolaides	Elder	Reappointed from January 2020
Lynda Cook	Elder	Reappointed from January 2020

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	The Co-Operative Bank Plc P O Box 250, Delf House Skelmersdale WN8 6WT
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	HSBC 1 The Town Enfield EN2 6LD
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Independent Examiner	John Helm ACA Simply Churches Limited 17 Heathville Road London N19 3AL
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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2019

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 trusts distilled from The United Reformed Church Acts (1972 and 1981) and Scheme of Union (1972), and are supplemented by the rules of the Church (dated 1994).

2.2 Trustees

The Church has two classes of trustees as follows:

2.2.1 Managing Trustees

Those members of the Elders' Meeting of (Bush Hill Park United Reformed Church) who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of (Bush Hill Park United Reformed Church) which shall be in conformity with the Scheme of Union of the United Reformed Church. Elders are elected by the Church Members and 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.

The Elders meet approximately 6 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) or Secretary 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 under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

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 three times per annum for business meetings, and receive reports from the Elders.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2019

3. Objectives, Activities & Strategies

3.1 Objective

The object of the Church is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. This is achieved 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 34 plus 10 regular adherents. Sunday worship has average attendance of 25 including young people with up to 80 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:

- 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
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Prayer meetings
- House Group
- Book Club
- Christian counselling
- Baby and Toddlers
- Family Film Afternoons
- Gifts to those in need
- Hosting Christmas services for local schools

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2019

4. Achievements and Performance

Minister's Report

2019 has been a year of continuing to develop our plans for the church in Bush Hill Park. It has been good to get phase one of the building works completed, enabling us to sort out the electrics in the sanctuary area and install modern lighting in many parts of the building complex.

One of my personal delights of the year was visiting the Boys Brigade on camp on the Isle of Wight, even though this ended up being a little wet for me! Developing the Parade services which are attended so well by the uniformed organisations has also brought much pleasure.

The Family Film Feasts on Saturday afternoon have been growing and I look forward to exploring with others what extra opportunities there may be for working with families in the area.

Christmas proved to be a busy period for a lot of people in the church where, in addition to our worship we as a church were out on the streets, with Boys Brigade collecting "door-to-door" and with Martin and Lisa, accompanied by another musician, playing carols for us at the Little Green Dragon Beer and Carols night where we raised over £300 for a local charity – the Boys Brigade band were engaged elsewhere that night also playing carols. Our work in the community is growing and beginning to be noticed.

With a change of service time agreed for 2020, an earlier time of 10am, I hope to be more present for services that will enable us all to work better together.

Fundraising for the projects that my wife and I support in India is going well in addition to which we are trying to establish a Christians Against Poverty Debt Advice Centre in the borough of Enfield – a project the church has generously agreed to support financially.

I look forward to finding out what plans God has for us in the year ahead.

Your minister,
Mark

Revd Mark Meatcher

Secretary's Report

Rev. Mark (and Rev. Melanie) have now been with us for about 18 months. During 2019 they moved from the temporary manse in Winchmore Hill to their permanent manse near Enfield Town. Members of all six churches assisted with the move and restoration of the garden at the new manse. They have settled into their new home and have settled into their ministry in Enfield. We remain blessed and privileged to have them leading our worship and caring for us all.

During 2019 the three churches in our North Enfield group all agreed to alter Sunday worship times. Bush Hill Park will now worship at 10.00am (previously 10.30am) from the start of 2020 onwards. This will allow our minister to lead worship at two services each Sunday morning and should increase our congregations' exposure to his ministry.

During 2019 numbers attending worship increased slightly.

BHPURC continued to work with children in 2019 through our Boys Brigade, Girls Brigade and Toddlers group. We have continued to reach out into the community through our monthly Family Film Feast afternoons. This is a chance for anyone to come along and watch a family suitable film and enjoy some popcorn. There is no charge but donations are accepted from those who are able, we have passed these donations onwards to the charity "Toilet Twinning" who provide sanitation for poor communities lacking proper facilities.

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During 2019 we completed our application for the A Rocha Eco Church award and were awarded bronze level of achievement. We are hopeful that increasing our awareness of environmental issues and applying these to church life will allow us to gain higher awards in the future.

During 2019 the church has committed to support the establishment of a Christians Against Poverty debt advice centre in Enfield in the near future.

During 2019 the work to make our premises safe and modernised for the future was completed in the church, corridors and small rooms. These works included electrical upgrades and a fire alarm system. These upgrades have made our premises safe and compliant to fire and safety regulations. We now plan to carryout similar work in the church hall but will need significant help funding this project. We also upgraded the audio-visual displays in the church which we hope will enhance the worship experience at Bush Hill Park URC.

Robin Ward

Baby & Toddlers

We had a steady year for numbers; sometimes up to thirty children on a Wednesday with perhaps a dozen or so adults filling the hall. However, Friday mornings were so much quieter that we decided from September to start at 10am instead. Those coming enjoyed the more relaxed atmosphere with slightly younger children playing with toys which had stayed in the cupboard for months; good to get them out again.

Our relationship with Grafton Pre-School continued and they joined us for our end of summer term entertainment with 'Mr Marvel' and our Christmas 'party' held in the church. Our Minister visited us when he could. Always pleased to see him and to have his support.

Donations were made to the church towards Phase 2 of the refurbishment plan which will include upgrading the hall, so badly needed. A donation of £10 was given to the church every week and a further sum was donated to the 2019 Christmas charities.

Sylvia Page

Book Club

Our club continues to meet, with a small, but loyal and committed membership who enjoy meeting to review the books and also for general community fellowship. (We are still in touch with two members who moved away and discuss read books when we meet!) It is always of interest to see how often each of us picks up a thread through the story that others had not, which leads to a good discussion. We all readily agree that we read books which might otherwise be out of our usual choice.

We try to vary our selection each month, and have very much enjoyed reading nearly all of the books (the odd one or two slipping through the net!) Among our most enjoyable reads were: The man I think I know by Mike Gayle; Giver of stars by Jojo Moyes; The Muse by Jessie Burton; The girl who saved the king of Sweden by Jonas Jonasson and Sophie Khan is not obliged by Alisha Malik.

We look forward to continuing our book club in the coming year - we are trialling meeting earlier in the day, which allows one of our members to personally attend rather than give a review to be passed on to the group meeting.

Sylvia Page and Yvonne Coe

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Boys Brigade

2019 was another successful year for the Second Enfield. We continue to run Company Section & Junior Section on a Monday evening as well as the Anchor Boys' on a Friday evening. Our membership numbers have increased slightly, due to current members bringing friends along and also from local recruitment stands at community events.

The year has seen the Company take part in a wide range of activities for all three sections, ranging from competitions to days trips, to week long holidays.

During the Easter break, we ran a 4-day expedition trip to the Peak District for Company Section, where we took six lads away. During the expedition trip we spent a lot of time teaching the boys navigation using a compass and OS map. We would spend each day walking and exploring the mountains and hills of the Peak District for up to seven hours. The lads would lead, putting their navigation skills into practice. They also had to cook all their own meals on their camping stoves. All this was in preparation for their Duke of Edinburgh award, which we have five boys currently working towards their Bronze level.

We also ran our own week-long Company Section summer camp, where we took 16 boys to the Isle of Wight, to camp in traditional Ridge Tents. Camp is the highlight of all the boys year and they are entertained from 8am until at least 10.30pm. Once again, we were blessed this year (just like last year) with a heat wave all week. Our Junior Section also had a weekend away and joined over 50 other youngsters from the Battalion.

The youth brass band continue to meet and practice every Monday and have performed for a number of church services and Christmas concerts.

This year the boys have entered competitions in swimming, athletics, football, bowling, quasar, table tennis, colouring and drill.

Some of the day trips that we have run have been to Chessington, Legoland, Thorpe Park, London Dungeons, an escape room and visiting a snow centre to do tobogganing.

The boys have put on their own fundraising quiz night, which helped to raise money for the hall refurbishment and the company. We also held a jumble sale and at Christmas we had a small brass band playing carols around the streets of Bush Hill Park while the boys knocked on doors for fundraising.

Some of the older boys also volunteered to help re-paint parts of the church corridor, as they needed refreshing.

We are now looking forward to the new decade and planning for the forthcoming year, including Camp 2020 and hopefully an Easter expedition.

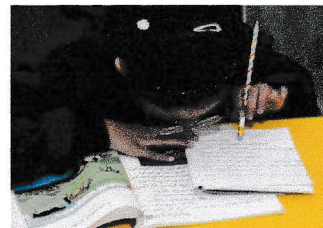
Andrew Caddies

Child Sponsorship



Through the charity Beyond Ourselves, we supported 11 year old Elijah Simukoko from Greater Joy School in Zambia. Elijah's favourite subject is technology and one day he would like to be a pilot.

Through the McCabe Educational Trust, we also supported the Al-Shurooq School for Blind Children in Palestine. The school is affiliated to The National Society for the Visually Handicapped and provides total care and education for children aged from two upwards, who are brought to them. Some pay a small contribution towards their upkeep, as their families are able, but many are from very poor families or have been abandoned. The focus is on rehabilitation and integration into the local community.



Martin Hamblin

BUSH HILL PARK UNITED REFORMED CHURCH

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Eco Church

As a group eco church have not met very often but we have been putting things in motion. The church now has recycling facilities for biscuit, crisps and nut wrappers, bird boxes, a bug hotel, bike racks and a bank account which does not invest in fossil fuels. All these changes, as well as others I haven't mentioned, have meant that we now have the bronze award from Eco Church. Although the eco church group have been working hard towards this we couldn't have achieved it without the support of the Boys and Girls Brigades and the whole congregation - thank you for your support.

It is fantastic that we have been awarded the bronze award, however there is a lot more we can do and we will be looking at what it takes to get the silver award from Eco Church. This may mean changes in the personal life of congregation members (e.g. taking a carbon footprint survey) which I hope will be simple and easy to do so that we can be good stewards of God's creation.

Lisa Hamblin

Girls Brigade

Currently we have 6 Explorers and 2 Juniors who attend regularly.

At the beginning of the year the girls were completing badge work. The n:vestigate group were learning about being healthy which included looking at how to keep clean, looking after our teeth, how to exercise and how much sugar food contains as well as making sure we rest. The n:gage group looked at the story of Abraham and how his obedience to God helped him to have many children who could go and help spread the good news about God to others. We also looked at our own family trees and the importance of following rules even though we don't always want to.

We had our Awards evening on 22nd May, and I would like to thank all the parents who came to support us. The girls did a drama about the colours of the rainbow for us and did so well to say their lines, especially as we only had a week to practice it. As well as giving out the badges the girls have earned over the past year, we also gave out prizes to the girls for Attendance and Uniform. A big well done to all of them.

During the Summer term we have fun activities planned for the girls to give them a break from the hard work they have been doing throughout the year. These included a science experiments and cookery which the girls really enjoy. As well as a visit to Jump-In as an end of term treat.

In September two of our Juniors joined two other companies in the District for a day at the Herts Young Mariners Base in Cheshunt where they did Caving in the morning and Kayaking in the afternoon after their picnic. The best part of the day was jumping in the river to cool off!

We had 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 we have had helping us throughout the year and continue to do so. We really appreciate all the support from the Church as well.

December saw the girls doing their second badge for the academic year 2019-2020, which included learning about the planets and constellations in our solar system.

Charlotte McBride

Family Film Feast

During the course of the year we changed the day of the month that we held the Family Film Feast so that it could be promoted in a better way to a wider audience. This, together with choosing films which we hope will appeal to more people, has resulted in an increase in the average attendance. Popcorn and/or other snacks are usually available.

Mark Meatcher

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2019

House Group

This year house group has only managed to meet on about half of the 2nd and 4th Tuesday's in the month. We finished a 10-session study on Proverbs following an inspiring service from Martin Hamblin where as a group we realised we knew very little about what was in the book of Proverbs. We followed that with a couple of studies from The Bible Society. We had a core group of five people and a few who join when they can.

Although those who come enjoy it I feel like it is only supporting a small fraction of our church so maybe a different time or location is needed. Also, I cannot give it the proper attention it deserves, hence only meeting half the times we intended to, so I'm looking into other options. Hopefully the members of BHP URC will still be able to meet in small groups to study the bible and continue to grow as Christians outside of the Sunday services.

Lisa Hamblin

Informal Cinema/Theatre Group

A few of us have continued to meet every so often to go to the Cinema. Not always all together as dates or choices determined. We meet for a coffee with chat first, if it is a convenient time. The trips have been most enjoyable times, and friendships have been strengthened.

This year we saw 'All is True'; 'Fisherman's Friends'; 'Red Joan'; 'Yesterday'; 'The Lion King'; 'Mrs Lowry'; 'Downton Abbey'; 'Last Christmas' and 'Cats'.

On other occasions, if there was nothing we wished to see, we just met for coffee and chat. The intention is to continue these outings when possible; we are always pleased to have others join us.

Sylvia Page

Prayers

Formal prayer meetings were held before our Communion Worship on the first Sunday of each month. Attendees are few, but regular, with prayers relating to individual, local, national, international and environmental topics. A book is available on a Sunday morning for people to contribute their requests for the prayers of intercession each week. A monthly prayer plan is published in our Newsletter. Sadly, our Friday morning prayer meeting finished in the summer.

Martin Hamblin

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2019

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.

Our hall is in urgent need of improvement. Works to remove asbestos from the ceiling void, replace the ceiling, upgrade the electrics, replace the floor and repair and decorate the internal walls have been tendered with an expected cost of £300,000. We will need to secure significant grants to enable these works to take place.

The Receipts and Payments Account and the Statement of Assets & Liabilities can be found on pages 13 and 14 respectively. The Church's net cash decreased by £16,228 during the year (2018 – increased by £5,865). The Statement of Assets & Liabilities shows total assets of £387,247 (2018: £390,212) and total liabilities of £1,407 (2018: £nil).

Included in cash are amounts totalling £16,476 (2018: £12,491) 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 2019 the Church had net free cash reserves of £58,317 (2018: £78,530).

Total cash reserves

Less: restricted funds

Free reserves

Free reserves requirement:

6 month's budgeted routine expenditure

2019 £	2018 £
74,793	91,021
(16,476)	(12,491)
58,317	78,530
23,000	24,000
23,000	24,000

5.3 Investment Policy

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

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2019

5.4 Grants Policy

The Church supports the work of All People All Places, Christian Aid, North Enfield Foodbank, The Leprosy Mission, The Nightingale Cancer Support Centre and Toilet Twinning, with direct donations to these charities as follows:

- All People All Places - £200.00 as our Christmas Charity
- Christian Aid - £178.00
- North Enfield Foodbank – Donation of food as our Harvest Charity
- The Leprosy Mission - £50.00
- The Nightingale Cancer Support Centre - £200 as our Christmas Charity
- Toilet Twinning - £191

During 2019 the Church sponsored a child in Zambia through the Charity Beyond Ourselves and also supported 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.

6. Plans for Future Periods

Building closer relationships with our regular hirers and the Grafton Nursery school will continue. We hope to hold quarterly events and/or services to enable us to get to know each other better and further strengthen our community.

Recognising the importance of our impact on the environment. We will work towards the silver Eco Church award.

Our Hall is in urgent need of refurbishment of the hall and the removal of asbestos in the roof area is a key task to complete. This will require us to replace the ceiling and upgrade the electrics and insulation. Once complete, we hope that this will help more people to use the premises and therefore become aware of our presence in their community.

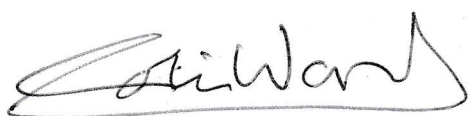
We will focus on developing a ministry for our older members and friends, allowing them to meet together during the day for fun, fellowship, Bible Study and prayer. New ideas will be explored to facilitate this as well as trying to widen the attendance by all ages at our prayer meetings.

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 8th March 2020 and signed on its behalf by:



**Robin Ward
Church Secretary**

BUSH HILL PARK UNITED REFORMED CHURCH

Report of the Independent Examiner to the Trustees/members 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 2019, set out on pages 13 to 21.

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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

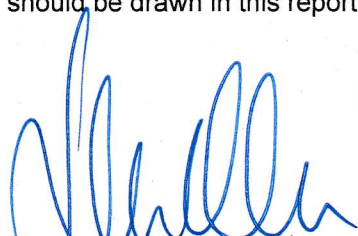
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the 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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



John Helm ACA
17 Heathville Road
London
N19 3AL

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)

Receipts and Payments Account
Year ended 31 December 2019

	2019 <i>Unrestricted</i>	2019 <i>Designated</i>	2019 <i>Restricted</i>	2019 Total	2018 Total
	To nearest £	To nearest £	To nearest £	To nearest £	To nearest £
Income from:					
Donations and legacies	5,204	24	45,500	50,729	13,251
Offerings	20,471	—	184	20,655	21,180
Income from charitable activities	29	—	—	29	23
Other trading activities	23,569	20,176	516	44,261	40,093
Investments	151	—	—	151	95
Total income	49,425	20,200	46,200	115,825	74,643
Expenditure on:					
Raising funds	448	1,511	—	1,959	2,846
Expenditure on charitable activities	600	—	—	600	600
Ministry & mission Fund	17,400	—	—	17,400	17,400
Ministry & worship expenses	3,206	—	82	3,288	3,958
Church running costs	19,297	6,906	—	26,203	18,161
Manse running costs	759	2,540	—	3,298	1,924
Programme activity costs	122	—	—	122	189
Support of outside causes	469	—	256	725	777
Maintenance of church buildings	1,647	33,259	41,877	76,783	22,078
Maintenance of manse	675	1,000	—	1,675	845
Total expenditure	44,623	45,215	42,215	132,053	68,777
Net income / (expenditure) before transfers	4,803	(25,015)	3,985	(16,228)	5,865
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net movement in funds	4,803	(25,015)	3,985	(16,228)	5,865
Reconciliation of funds					
Total funds brought forward	9,405	69,125	12,491	91,021	85,156
Total funds carried forward	14,208	44,109	16,476	74,793	91,021

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Statement of Assets and Liabilities

Monetary assets

		2019	2018
		To the nearest £	To the nearest £
CURRENT: Coop Directplus Account			
General fund	Unrestricted	2,557	—
Building Fund	Designated	3,129	—
Building Fund	Restricted	1,064	—
Communion Fund	Restricted	362	—
Manse Fund	Designated	1,305	—
Agency Collection	Restricted	5	—
		8,422	—
DEPOSIT: Coop Business Select Deposit Account			
General fund	Unrestricted	11,576	7,273
Building Fund	Designated	10,076	15,286
Building Fund	Restricted	14,202	11,117
Communion Fund	Restricted	848	903
Manse Fund	Designated	18,926	26,463
Legacy Fund	Restricted	10,673	27,123
		66,300	88,166
CURRENT: HSBC Friends Account			
Building Fund	Restricted	1	10
CURRENT: HSBC Current Account			
General Fund	Unrestricted	75	2,131
Communion Fund	Restricted	—	461
Manse Fund	Designated	—	253
		75	2,845
CASH: Cash in Hand			
General Fund	Unrestricted	—	—
		—	—
Total Monetary Assets		74,798	91,021
Non-Monetary Assets			
Church Buildings (see note 6)			
Fixtures, Fittings & Equipment (see note 7)		312,275	297,406
Total Non-Monetary Assets		312,275	297,406
Debtors			
Gift Aid claim for Q4 2019		1,581	1,785
		1,581	1,785
Liabilities			
Agency Collections		(5)	—
Phase 1 Building Project retainer		(1,402)	—
		(1,407)	—
Total Assets		387,247	390,212

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2019

1. Unrestricted Funds

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

1.1 General Fund

	2019 To the nearest £	2018 To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	—	253
Gifts and Donations (Loose)	—	185
Gift Aid Tax Repayments	5,112	5,168
Webshop Commission	93	57
	<u>5,204</u>	<u>5,663</u>
<i>Offerings</i>		
Offerings (Bank Credits)	16,921	17,073
Offerings (Loose)	3,550	3,863
	<u>20,471</u>	<u>20,936</u>
<i>Income from charitable activities</i>		
Newsletter	15	5
Tea Bar	14	18
	<u>29</u>	<u>23</u>
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	22,428	20,442
Printing Services	1,141	451
	<u>23,569</u>	<u>20,893</u>
<i>Investments</i>		
Interest and investment Income	151	95
Total income	<u>49,425</u>	<u>47,610</u>
Expenditure		
<i>Raising funds</i>		
Publicity	448	1,300
	<u>448</u>	<u>1,300</u>
<i>Expenditure on charitable activities</i>		
Independent examination	600	600
	<u>600</u>	<u>600</u>
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	17,400	17,400
	<u>17,400</u>	<u>17,400</u>
<i>Ministry & worship expenses</i>		
Pulpit Supply	1,245	1,273
Ministry expenses	1,135	1,380
Induction Costs	—	227
Licenses and Music	826	465
	<u>3,206</u>	<u>3,345</u>

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2019

1.1. General Fund (continued)

	2019	2018
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Gardening	1,944	1,860
Gas and Electricity	3,689	3,262
Water rates	472	711
Cleaning & Caretaking	7,828	7,510
Church Insurance	3,130	2,960
Telephone and Internet	377	435
Stationery and photocopying	1,336	793
Purchase of Equipment (Church)	371	272
Accounts preparation	150	199
	<u>19,279</u>	<u>18,001</u>
<i>Manse running costs</i>		
Manse Insurance	759	730
	<u>759</u>	<u>730</u>
<i>Programme activity costs</i>		
Kings Club Resources	—	30
Catering	122	159
	<u>122</u>	<u>189</u>
<i>Support of outside causes</i>		
Subscriptions	85	88
Overseas Sponsorship	384	300
	<u>469</u>	<u>388</u>
<i>Maintenance of church buildings</i>		
Church Repairs - General	1,401	3,379
Church Repairs - Decorating	163	82
Church Repairs - Electrical	83	68
Church Repairs - Plumbing	—	190
	<u>1,647</u>	<u>3,719</u>
<i>Maintenance of manse</i>		
Manse Repairs - Plumbing	675	615
	<u>675</u>	<u>615</u>
Total expenditure	44,623	46,287
Excess of Income over Expenditure	4,803	1,322
Brought forward balance	9,405	8,082
Total carried forward balance	14,208	9,405

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2019

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.

	2019 To the nearest £	2018 To the nearest £
Income		
<i>Other trading activities</i>		
Lettings	17,280	17,280
Total Income	17,280	17,280
Payments		
<i>Raising funds</i>		
Agency and Management Fees	1,511	1,451
Professional and Legal Fees	—	95
	1,511	1,546
<i>Expenditure on charitable activities</i>		
<i>Manse running costs</i>		
Ministerial Housing	2,540	1,175
Manse Utilities	—	19
	2,540	1,194
<i>Maintenance of manse</i>		
Manse Repairs - General	1,000	—
Manse Repairs - Electric	—	180
Manse Repairs - Plumbing	—	500
	1,000	230
<i>Maintenance of church buildings</i>		
Church Repairs - General	1,870	—
Health & Safety Improvements	16,845	—
	18,715	—
Total payments	23,765	2,969
(Deficit)/Excess of Income over Expenditure	(6,485)	14,311
Brought forward balance	26,716	12,405
Total carried forward balance	20,231	26,716

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2019

1.3 Building Fund (Designated)

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

Income

	2019	2018
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	—	220
Gifts and Donations (Loose)	24	254
	<u>24</u>	<u>474</u>
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	2,896	1,920
	<u>2,896</u>	<u>1,920</u>
Total Income	<u>2,920</u>	<u>2,394</u>

Expenditure

Electrical Upgrade	5,000	—
	<u>(2,080)</u>	<u>—</u>
(Deficit)/Excess of Income over Expenditure	15,286	12,892
	<u>15,286</u>	<u>12,892</u>
Total carried forward balance	<u>13,206</u>	<u>15,286</u>

1.4 Terry Blowfield Legacy Fund (Designated)

The Terry Blowfield Legacy Fund contains the Legacy from the estate of Terry Blowfield which was left to the Church. It is planned to use this legacy for specific projects which would otherwise be unaffordable.

Expenditure

	2019	2018
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Purchase of Equipment (Church)	6,906	—
<i>Maintenance of church buildings</i>		
Electrical Upgrade	9,544	—
Total expenditure	<u>16,450</u>	<u>—</u>
(Deficit) of Income over Expenditure	(16,450)	—
Brought forward balance	27,123	27,123
	<u>27,123</u>	<u>27,123</u>
Total carried forward balance	<u>10,673</u>	<u>27,123</u>

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2019

2. Restricted Funds

2.1 Communion Fund

The Communion Fund is used entirely at the discretion of the Minister and 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

	2019	2018
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Offerings (Bank Credits)	24	23
Offerings (Loose)	160	222
Total Income	184	245

Expenditure

<i>Ministry/Group expenses</i>		
Ministry expenses	82	23
<i>Support of outside causes</i>		
Donations	74	289
Gifts	182	100
Total expenditure	338	412

(Deficit)/Excess of Income over Expenditure	(154)	(167)
Brought forward balance	1,364	1,532

Total carried forward balance	1,210	1,364
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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

	2019	2018
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	3,757	1,452
Gifts and Donations (Loose)	2,019	4,076
Grants Received	38,356	1,000
Gift Aid Tax Repayments	1,368	586
Fundraising Events	516	—
Total Income	46,016	7,114

Expenditure

<i>Maintenance of church buildings</i>		
Professional Fees	1,746	3,943
Health & Safety Improvements	—	14,416
Electrical Upgrade	40,132	—

Total expenditure	41,877	7,114
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Excess/(Deficit) of Income over Expenditure	4,139	(11,245)
Brought forward balance	11,127	22,372

Total carried forward balance	15,266	11,127
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BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2019

2.3 Legacy (Youth Work) Fund

The Legacy (Youth Work) Fund contained 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.

Expenditure

	2019	2018
	To the nearest £	To the nearest £
Purchase of Equipment (Church)	—	160
Gifts	—	—
Total expenditure	—	160
(Deficit) of Income over Expenditure	—	(160)
Brought forward balance	—	160
Fund Closed 31st December 2018	—	—

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 shown as part of the General Fund) and Christ Church/Lancaster Road URCs (Restricted Funds). The three churches are equally liable for all costs associated with running the Pastorate. Following the appointment of a new Pastorate Treasurer in July 2018 all funds have now been paid to Lancaster Road United Reformed Church and this fund is now closed.

Income

	2019	2018
	To the nearest £	To the nearest £
Total Income	—	—
Expenditure		
<i>Ministry & worship expenses</i>		
Ministry expenses	—	590
	—	590
Total expenditure	—	590
(Deficit)/Excess of Income over Expenditure	—	(590)
Brought forward balance	—	590
Fund Closed 31st December 2018	—	—

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2019

3. Debtors

Gift Aid claim outstanding for the last quarter of 2019 £1,581 (2018: £1,785)

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.

6. Church Buildings

The church building and the manse at 76 First Avenue, Enfield, EN1 1BW, are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Bush Hill Park United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £3,484,369 (2018: £3,287,141) and the manse for £347,869 (2018: £334,714).

7. Fixtures, Fittings & Equipment

The church contents are insured by the church for £312,275 (2018: £297,406).