

BUSH HILL PARK UNITED REFORMED CHURCH

England & Wales · Charity number 1176710

Details

Other names BHPURC

Status Registered

Legal form Other

Registered 2018-01-17

Register [View on the Charity Commission register](#)

Contact

Address Bhp United Reformed Church
25 Main Avenue
Enfield
EN1 1DJ

Phone 02083665526

Email secretary@bhpurc.org.uk

Website www.bhpurc.org.uk

Activities

Objects: THE OBJECT OF THE CHARITY 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

Activities: The church's main activities include public worship, teaching and discipleship, work with children and young people, mission and outreach, pastoral work, the provision of facilities with a Christian ethos for the local community, and support of other charities. Many activities are undertaken jointly with other churches in the town and area.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

Geography

- Enfield

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£112,079	£123,750	-	-
2023-12-31	£117,575	£84,157	-	-
2022-12-31	£109,412	£102,410	-	-
2021-12-31	£174,047	£204,262	-	-
2020-12-31	£126,388	£143,214	-	-

Trustees

Name	Role	Appointed
Andrew Caddies		2019-01-01
LYNDA ELAINE COOK		2017-01-01
Martin David Hamblin		2018-01-01

BUSH HILL PARK UNITED REFORMED CHURCH

England & Wales - Charity number 1176710

Accounts



BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2024



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

BUSH HILL PARK UNITED REFORMED CHURCH

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

The Trustees (who are the Elders) 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 2024.

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 are the Elders) 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 (term finished 31 st December 2024)
	Martin Hamblin	Elder & Treasurer
	Andrew Caddies	Elder
	Diann Nicolaides	Elder (term finished 31 st December 2024)
	Lynda Cook	Elder

1.5 Professional Advisers and Agents

The principal professional advisers and agents employed by the Church as at the date of this report are as follows:

Bankers	The Co-Operative Bank Plc P O Box 250, Delf House Skelmersdale WN8 6WT
Independent Examiner	Stephen Hendy Data Developments First Floor, The Chubb Buildings, Fryer Street, Wolverhampton, WV1 1HT

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

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 at least 4 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 2024

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 26 plus 10 regular adherents. Sunday worship has average attendance of 19 including young people with over 60 attending special services such as Brigade Enrolment and Christmas. Our services are also live streamed each week via our YouTube channel enabling those who are unable to attend in person to take part in worship either live or at a time suitable to them. An average of 19 people watch part of our YouTube services each week.

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
- Sunday Morning Youth Activities
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Book Club
- Baby and Toddlers
- Friends Group
- Gifts to those in need

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

4. Achievements and Performance

Minister's Report - Snippets of this year in ministry

The first service of 2024 was a communion service held at Bush Hill Park URC but livestreamed at Lancaster Road URC. This was an experiment that seemed to work very well and means that if a preacher is ill at the last minute, we have the ability to help each other out across the Pastorate.

Sadly, I had to do my first funeral. However, it was a joyous occasion of a life well lived by someone loved so much by his family. Even the pall bearers mentioned what a wonderful way to end a funeral with 'Bring Me Sunshine' by Morecambe and Wise.

I arranged a visit by Eddie Boon who gave us some good ideas of how to make a discipleship space in the 3 churches. As we can see this has motivated a redecoration of the whole church and we are starting to see some of the new things being put in place. I attended further Local Area Group meetings on zoom and hosted a LAG ministry team meeting at The Manse that included lunch.

I have also continued to attend the two Enfield clergy breakfast groups monthly meetings which have been so encouraging and helpful to deepen my relationship with the other Enfield clergy.

I have been doing monthly visits to the Boys Brigade sessions. We started our 4th Sunday morning breakfast discipleship course at BHP URC for the older members of the BB company section. Sadly, this has not been as successful as we had hoped so we will have to rethink for the boys. I was blessed to be invited to the BB dinner in Half term week but must admit the plum duff was a highlight! Not sure I'll ever forget the band processing it in though!!!

I also have to join regular zoom meetings for my continued training in the next stage of my ministry - EM2. I joined fellow EM2ers from Eastern Synod. I also did my first pastoral supervision session with my supervisor who is based in Scotland. This is going really well and has been invaluable being able to talk to someone outside of the area.

At the beginning of **February**, I had organised a Policy workshop day for the Pastorate that was then extended to a LAG event held at Bush Hill Park URC. It was good to see people enjoying the fellowship. The parade service this month was a café style service and was very well attended. There was a good atmosphere with new people joining in.

I have enjoyed being able to visit the Friendship group and have enjoyed getting to know everyone there. The conversations are lively and very entertaining because of how the conversation develops.

I was invited back to Westminster College, Cambridge to share my experience as a newly Ordained minister. It was very different to be on the other side of the table.

I have been able to visit the Toddler group and the week I went in February appeared to be experiencing a revival as there were 19 children in attendance. The back wall looked like a scene from Mothercare due to the line of prams. At the same time I visited the nursery and was very honoured to be able to read a book about a Highway Rat – who came good in the end you'll be pleased to know; apparently, he has a job in a cake shop now (perish the thought)!

I attended the LAG zoom meeting on the 20th February which was well attended by the 9 churches in the LAG. As part of my role I am called to help where required within the LAG and am working with Revd Martin Legg, the LAG convenor.

In **March** I visited: Friends group, Toddlers, Boys Brigade, The Nursery, and prepared the 4th Sunday pre-church session for the older Brigade boys.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

At the start of March, I attended the Thames North Synod meeting at Lumen. I attended a webinar led by The National Church Trust to see if I could find out about funding for old churches. However, this did not prove as helpful as first expected. I continue to meet up with the other clergy in Enfield which is very encouraging. There is a vision that we can do more things together and therefore we are trying to help one another to achieve God's purpose for Enfield.

The Pastorate Lent course continued throughout the month and was well attended by people from Lancaster Road and Bush Hill Park. The topic of the Lent course followed the five events of Holy week: Maundy Thursday, The Garden of Gethsemane, Good Friday, Holy Saturday, and Easter Sunday.

Good Friday allowed me to attend my first service in the town centre and we ran out of the 150 service sheets that had been printed. There was a wonderful turn out followed by a service at St Andrew's where I was honoured to do the Intercessory prayers. Again, there was good support from the other denominations too. The joint Easter Communion service was fairly well attended before we went over to the Lancaster Road URC church hall for breakfast. When we meet around a table it is the best place to get to really know people. Each church made the decision to keep their church open, as we have had new people popping in across the pastorate recently.

I have enjoyed being able to do some pastoral visits and have been privileged to pray with people. Sadly, because I have had to concentrate on getting to know people in general, the areas, how the three churches 'tick' I have not been able to give the level of priority this deserves but this will change next year. More priority will be given to the pastoral care side of my role. This year I wanted to prioritise the pastoral care of the Elders.

On the first Sunday of **April** it was a very strange feeling to make my own husband a member of Bush Hill Park URC, but an honour. Again, I regularly visit the groups, especially the youth groups, throughout the month. The groups are thriving due to the amazing dedication of the leaders.

I was able to visit some people who do not get to church which is good and is one of the privileges I have as your minister.

It was a joy to attend the Bush Hill Park URC Boys Brigade Awards night and to celebrate with those who received their well-deserved awards. It's on these occasions you see all the hard work the leaders do come to fruition.

I had a meeting with Leo from Enfield Council in **May** to talk about his community work around faith and radicalisation within the community. This is also an opportunity to offer him support in what can be a very lonely role.

There was a Baptism (my first) at BHPURC on Pentecost Sunday. I have kept in touch with the family to maintain the connection made and will continue to do so in the future.

My six weekly pastoral supervision was extremely useful in May (although we do seem to be having monthly sessions). I must admit at the start I didn't know what real use these sessions would be but I am really appreciating the time to reflect this gives me with someone outside of the area.

I continue to meet up with the other Enfield Town Clergy for the regular times of worship and breakfast (of course). I am aware that I have not had the same contact with the other clergy who serve the Bush Hill Park area.

I was able to submit, with the help of Revd Eddie Boon, the Discipleship Space grant applications for BHP URC in **June**

There was a webinar on 20th June about using testimonies, 'The Power of Testimony: Mutual storytelling to encourage the Body of Christ'. This is something I strongly believe in because it is the best way to tell people what God has done for you and one of the easiest ways to share the Gospel and the hope we have at the same time as giving glory to God.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

I attended my final EM2 Retreat of this first year as an ordained minister at Westminster College in Cambridge; it ran over 3 days. It was a good time to catch up with student colleagues and have the opportunity to be honest about the first year of ministry.

I was one of the General Assembly reps in Derbyshire this year. During the month of **July** the youth groups start winding down for the end of term.

During **August** I was able to catch up with a considerable amount of admin because my August holiday rightfully was cancelled as Stu's mum ended up in hospital again so I could work remotely and do Zoom meetings from the Midlands.

We celebrated our Fair Trade Sunday at the start of **September**. I continued to visit the youth groups now they were back into the school routine. Revd Eddie Boon started purchasing items for our Discipleship space.

As part of my ongoing EM2 formation I attended the Festival of Preaching (online) which was funded by the Synod as part of my yearly training allowance. I was finally able to meet up with our local MP Feryal Clark which was very useful.

It was a privilege to make Margaret a member of the church in **October** and the service was followed by a church meeting.

October saw the floor redone meaning there was a lot of work needed to empty the church and then dust and refit the church after the work. BHP is so blessed to have so many people willing to put in this hard work, it really is lovely to see how everyone works so well together.

Sadly, we had to say goodbye to our dear church member Judith Hughes and I had the privilege to be part of the Thanksgiving service held at church.

I started **November** by attending an Equip conference – a resource exhibition for children's ministry with talks. This is where I discovered I like playing with fire – something I showed you at the parade service in December.

Sadly, Stu's mother died at the start of the month, on November 5th so family had to take more of a priority at this time. I thank everyone for allowing us the time to travel up and down over the last 6 months. You have shown us such compassion and love which we are so thankful for.

On the 16th November I attended a Godly Play taster day at Lumen which was fascinating and I did learn more than I expected. We can learn so much when we use our senses when studying Scripture.

We had a wonderful Christmas family service on the 22nd **December** which was such a joyful time. The Boys Brigade gave us a modern take on the Nativity service but left us with thinking what did the nativity story mean for BHP today.

It was lovely to celebrate Holy Communion on Christmas Eve. Even though it was with a very small number present, it was lovely to spend it at BHP this year rather than in bed like last year.
God bless, Ruth.

Ruth Dewis

Secretary's Report

2024 was a settled year for Bush Hill Park United Reformed Church with Reverend Ruth Dewis now well established as leader of the pastorate. Ruth and her husband Stuart have been fantastic additions to our Church family and we look forwards to continuing our work together into 2025.

The Church continues to be well-used and the church hall and supplementary buildings are well used by a variety of community groups. This footfall continues to be a great opportunity to help our Church engage with the local and wider community with the prayerful hope that we can encourage them into the church. This increasing usage of our assets allows us to be financially stable.

BUSH HILL PARK UNITED REFORMED CHURCH

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Our buildings were starting to show some wear and tear because of the volume of users and during 2024 we completed internal redecoration of the hall, corridors and worship space.

The Church is always delighted to support our youth organisations and has been grateful that both the Boys Brigade and Girls Brigade companies are still growing in numbers.

Numbers attending worship have been slowly rising and it has been encouraging to see a variety of new people attending worship.

Robin Ward

Book Club

Only three of us but we continued to meet at the local Dunelm café to chat over the latest book.

Over the year we read: 'The Lies you wrote' with detective Raisa Susanta by Brianca Labuska; 'Clock Dance' by Anne Tyler; 'The Guilty One' by Lisa Ballantyne; 'A Slow Fire Burning' by Paula Hawkins; 'Weyward' by Emilia Hart; 'The Maids Diary' by Loreth Anne White; 'In Falling Snow' by Mary-Rose MacColl; 'The Clockwork Girl' by Anna Mazzola; 'The Blink of an Eye' by Jo Callaghan; 'Murder in Belgravia' by Lynn Brittney; 'Remembering Babylon' by David Malouf; and 'The River We Remember' by William Kent Krueger. This was a very good mix; some we liked, some not completed but we enjoyed trying.

Sylvia Page

Boys Brigade

We started the session in September 2023 and it ran until August 2024. We had seven members in the Anchor boys, 10 members in the Junior section and 25 members in the Company section.

During this session we ran a sailing trip on the Norfolk broads for our oldest seniors. This consisted of them living on a 1940s sailing boat for 3 days. We had hired three 4 berth sailing boats, one for the staff and two for the boys. They had to cook all their own meals. During the day, the boys were split across the three boats, with a qualified skipper on each, who instructed the lads on how to sail. It was a brilliant experience and enjoyed immensely by all who took part. We aim to run this trip again in the next session.

We also took part in the battalion weekend away which is aimed at the 11 - 14 yr. olds. For this weekend we joined with other companies in the battalion, staying in dormitories at Feldon Lodge. There were lots of activities planned for the weekend and everyone had a great time. Our Junior Section also went away on their own weekend camp, joining with all the other Junior Sections from the battalion.

There were lots of competitions that we took part in, including the Swimming Gala, Athletics competition, 5-a-side football competition, Hare & Hounds races, Bowling competition and laser quest competition. In addition, the Anchor boys all took part in the colouring competition. On Monday evenings the Junior section and Company sections met and did a range of activities, that cover lots of different topics and themes, but generally fell into one of six areas: "crafts"; "skills"; Adventure"; "community"; "Fitness" and "faith".

During the summer months all three sections moved into the summer session, which means the activities are more adventure based and often involve games and sports over the park or trips to activity centres. Also, during the year we ran a number of fundraising events including a quiz night and a jumble sale, to raise money to help towards the costs for summer camp and running the company.

At the end of July 2024, we ended the session by taking 21 very excitable lads away for a week-long summer camp at Whitecliff Bay on the Isle of Wight. We camp in traditional white canvas ridge tents and keep the boys busy from dawn till dusk. We were very lucky with the weather as the sun was out every day. In fact, it was during the heat wave and it was very, very hot at times. Its lucky that we are a short walk from the beach and also have a large swimming pool on the site, which was used regularly. We started back to a new term in September 2024. All our members have returned. The current boys are very committed to the company and we have very good support from the parents. Plans are now well underway for lots of activities, trips, and camps in 2025.

Andrew Caddies

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

Community Focus Group

In 2024 we continued to implement the plans that the Community Focus group set the previous year. The group's first focus was looking at improving the openness to the entrance of the church and make it more inviting for locals to come into the church. The group wanted the entrance way to be less of a barrier and for it to be obvious to passers-by that the church was open. We were awarded a small grant for this and work started in August 2024. The doors were refurbished and internal windows added to provide a view into the church from the lounge. The entire lounge was redecorated and new TV screens and furniture bought. A dedicated prayer area was also created. The church floor was sanded and varnished .

Andrew Caddies

Eco Church

We continued working towards the silver Eco Church award, and have received a grant from Thames North Synod to fund a Church Energy Audit as a first stage in funding for reducing carbon emissions. This will take place in early 2025.

At Christmas we encouraged members to share a communal Christmas card, with messages read out on Christmas Day. Sufficient donations were given to fund the planting of 100 pigeon pea trees in Uganda, 25 avocado trees in Kenya and also funded carbon reduction by repairing water boreholes in Eritrea and measures to help avoid methane emissions from landfill in Brazil. These were purchased through the website ecologi.com/bhpurc. Members are encouraged to fund more trees on the same website: ecologi.com/bhpurc by following the "Gift more impact" button.

Working with TerraCycle, in 2024 we sent 1.08kg of cheese wrappers, 6.08kg of biscuit, cracker and cake wrappers, 4.64kg of Pringles® Tubes and 26.18kg of crisp and snack wrappers for recycling. In return TerraCycle donated £36.12 to the church. The crisp and snack wrapper recycling programme has now closed (wrappers can now be recycled via supermarkets) we have now added bread wrappers to the list of items we can send for recycling. Full details of our recycling programmes can be viewed at <https://bhpurc.org.uk/community/recycle/>

Lisa & Martin Hamblin

Friends Group

We met on Thursday mornings at about 10:30 – 12:00 on the second and fourth of each month. With coffee and or tea and biscuits we chatted, discussed and enjoyed time with church friends.

For Advent we started the Christmas decorations. The lanterns given last year were so useful to make life easier and were very effective. The advent crown was, arguably the best in years.

In this relaxed atmosphere of fellowship and friendship we intend to continue, hoping more will join us.

Sylvia Page

Girls Brigade

Another positive year in 2024 Girls Brigade. We now have an average of 10 girls, and one member of BB, coming each week, and they are a lovely, lively bunch of girls.

Vickie has joined Chris Hall, Sue Stubbs & Margaret Trevellion to help out each week, but Sue sometimes finds it difficult due to a promotion and shifts at work. We still need some younger blood, so please continue your prayers, and thank you ladies for your help.

We now run two groups, the first up to the age 10, and the second up to age 15. Our new recruit is aged 14, and her parents and older sister have been involved in brigades in the past. But they live in Cheshunt!

Our WhatsApp group where we keep in touch with the parents, is still going strong and we can exchange news and meeting details.

Lynda Cook

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

Informal Cinema Group

Our outings in 2024 were fewer perhaps because the price has gone up so much and we are more selective.

We did see 'One Life'; 'Cabrinini'; 'Unsung Hero'; 'Paddington in Peru' and 'Mufasa – The Lion King'.

Not everyone made each screening but it didn't matter it was good to go as a group or even with just two. The group is committed to continue as and when appropriate films are advertised. We would love others to join us. We often combine it with a coffee and chat before or after.

Sylvia Page

Prayers

Prayers relating to individual, local, national, international and environmental topics are requested via the Church WhatsApp Group. A monthly prayer plan is published in our Newsletter, a prayer is included in our Sunday news sheet and prayer topics are regularly shared on the Church Facebook page.

Martin Hamblin

Overseas Sponsorship



We support the charity Beyond Ourselves, who work in Zambia partnering with community schools; empowering their senior leadership teams to run their schools more effectively. They also have ongoing feeding programmes at their partner schools which provide a hot meal to each school child every school day.

They also develop education resources with local specialists and are working with the Zambian Ministry of Education to train teachers in the Jolly Phonics literacy programme.

Beyond Ourselves also promotes the dignity and well-being of the girl-child by partnering with schools to teach girls about their identity, worth and significance in God by facilitating Dignity Days and the Cherished Dignity mentoring programme as well as sexual health training.

Through the McCabe Educational Trust, we also supported the Al-Shurooq School for Blind Children in Palestine. The school 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. In the face of numerous challenges, including the ongoing conflict in Gaza, lockdowns, and the imposition of multiple checkpoints between cities, they remain dedicated to our mission of ensuring that blind children have access to the education they rightfully deserve.



Martin Hamblin

Toddlers Group

Alison, and Chris helped me continue running Toddlers on a Wednesday morning. Under school age the children are accompanied by parents, grandparents, or child-minders.

We had about eleven children each week but not everyone comes every week. It is a delight to see their confidence growing as they interact.

Sylvia Page

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

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 14 and 15 respectively. The Church's net cash decreased by £16,291 during the year (2023 – increased by £40,853). The Statement of Assets & Liabilities shows total assets of £550,556 (2023: £513,176) and total liabilities of £nill (2023: £nill).

Included in cash are amounts totalling £5,564 (2023: £1,104) 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 2024 the Church had net free cash reserves of £87,202 (2023: £103,332).

	2024 £	2023 £
Total cash reserves	92,766	104,436
Less: restricted funds	(5,564)	(1,104)
Free reserves	87,202	103,332
Free reserves requirement:		
6 month's budgeted routine expenditure	37,000	37000
	37,000	37,000

5.3 Investment Policy

The church currently invests spare funds in interest bearing bank accounts. All investments are held in accounts which do not allow investment in fossil fuels following our pledge supporting the Bright Now's Fossil Free Church declaration.

5.4 Grants Policy

The Church made direct donations to charities as follows:

- Christian Aid Week - £100 plus £109 online via our e-envelope.
- Ecologi Action - £78.90 (our Shared Christmas card charity)
- Leprosy Mission - £140 plus £171 directly given to Leprosy Mission via credit card.
- Mind in Enfield & Barnet (our Christmas Charity) - £200

The Church provides regular support to the charity Beyond Ourselves, working in Zambia in education; the Al-Shurooq Blind School in Bethlehem, through the McCabe Educational Trust; the Enfield Churches Debt Centre in conjunction with Christians Against Poverty (CAP); the URC Commitment for Life making a difference to vulnerable communities in Bangladesh, Israel & Palestine and Zimbabwe and A Rocha UK as part of Eco Church. 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.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2024

6. Plans for Future Periods

A weakness in future planning is the 30 – 50s, who are underrepresented in our congregation. We will look to improve activities and events for this age group to try and engage with them.

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.

We recognise that our corporate prayer life needs improvement. We will look to ensure that regular corporate prayer meetings are reintroduced, making use of our new Prayer Corner in the Church.

Recognising the importance of our impact on the environment, we will continue working towards the silver Eco Church award. As part of our commitment to reducing our carbon footprint we will arrange an Energy Audit to help identify areas where we can reduce heat loss. We will also look at improving our community and global engagement as these are both weak points identified by our Eco Church survey.

During 2025 we would like to run both a Youth and Adult Alpha course. We will start with the Youth Alpha in the Spring Term for our older BB members. In September a 'traditional' Alpha Course for the local community will be advertised for people to attend. We look forward to welcoming new people into our fellowship and for existing members of our congregation to be involved in supporting these courses in prayer and practical help.

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 06 May 2025 and signed on its behalf by:



Lynda Cook
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 2024, set out on pages 14 to 22.

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 Commission (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 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.



Stephen Hendy

Data Developments

First Floor, The Chubb Buildings,

Fryer Street, Wolverhampton,

WV1 1HT

30th April 2025

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

	2024	2024	2024	2024	2023
	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	Total	Total
	To nearest	To nearest	To nearest	To nearest	To nearest
	£	£	£	£	£
Receipts:					
Donations and legacies	6,997	24	10,017	17,037	11,300
Offerings	18,878	—	373	19,251	22,749
Income from charitable activities	30	520	—	550	616
Other trading activities	44,385	29,256	—	73,641	82,174
Investments	1,601	—	—	1,601	735
Total Receipts	71,891	29,799	10,390	112,079	117,575
Payments:					
Raising funds	—	1,806	—	1,806	2,002
Expenditure on charitable activities	588	—	—	588	600
Ministry & mission Fund	23,862	7,842	—	31,704	26,520
Ministry & worship expenses	4,688	—	402	5,090	4,989
Church running costs	31,576	2,642	560	34,778	34,190
Manse running costs	1,955	5,781	—	7,736	3,238
Programme activity costs	216	61	—	277	75
Support of outside causes	841	—	67	908	918
Maintenance of church buildings	21,915	14,048	4,900	40,863	4,190
Sub total	85,641	32,180	5,929	123,750	76,722
Loan Repayment	—	—	—	—	7,435
Total Payments	85,641	32,180	5,929	123,750	84,157
Net income / (expenditure) before transfers	(13,750)	(2,381)	4,461	(11,670)	33,418
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net movement in funds	(13,910)	(2,381)	4,621	(11,670)	33,418
Reconciliation of funds					
Total funds brought forward	52,287	51,045	1,104	104,436	63,583
Total funds carried forward	38,538	48,664	5,564	92,766	104,436

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

Monetary assets

		2024	2023
		To the nearest £	To the nearest £
CURRENT: Coop Community Directplus Account			
General fund	Unrestricted	1,005	4,696
Baby & Toddlers	Designated	1,222	778
Building Fund	Designated	1,018	1,839
Building Fund	Restricted	229	—
Communion Fund	Restricted	744	459
Manse Fund	Designated	1,222	5,829
Walking the Way	Restricted	4,059	—
Agency Collection	Restricted	—	—
		9,389	13,602
DEPOSIT: Coop Business Select Deposit Account			
General fund	Unrestricted	36,766	46,770
Building Fund	Designated	286	5,946
Building Fund	Restricted	185	297
Communion Fund	Restricted	348	348
Manse Fund	Designated	37,652	26,652
Legacy Fund	Designated	7,374	10,000
		82,610	90,012
CURRENT: Coop Friends Account			
Building Fund	Restricted	—	—
CURRENT: Lettings Account			
General Fund	Unrestricted	767	821
CASH: Cash in Hand			
General Fund	Unrestricted	—	—
Total Monetary Assets		92,766	104,436
Non-Monetary Assets			
Church Buildings (see note 6)			
Fixtures, Fittings & Equipment (see note 7)		457,790	408,740
Total Non-Monetary Assets		550,556	408,740
Debtors			
		—	—
Liabilities			
Agency Collections		—	—
		—	—
Total Assets		550,556	513,176

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2024

1. Unrestricted Funds

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

1.1 General Fund

	2024	2023
	To the nearest £	To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	336	36
Gifts and Donations (Stewardship)	56	35
Grants Received	1,500	8
Gift Aid Tax Repayments	5,016	5,356
Webshop Commission	89	38
	6,997	5,473
<i>Offering</i>		
Offerings (Bank Credits)	14,626	18,620
Offerings (Loose)	3,344	3,069
Offerings (SMS)	94	18
Offerings (Stewardship)	814	759
	18,878	22,466
<i>Income from charitable activities</i>		
Newsletter	30	20
Tea Bar	—	—
Wedding Fees	—	—
	30	20
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	43,862	54,165
Printing Services	523	437
	44,385	54,603
<i>Investments</i>		
Interest on bank accounts	1,601	735
Total income	71,891	83,297
Expenditure		
<i>Expenditure on charitable activities</i>		
Independent examination	588	600
	588	600
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	23,862	19,920
	23,862	19,920
<i>Ministry & worship expenses</i>		
Pulpit Supply	1,400	1,840
Ministry expenses	2,265	1,633
Induction Costs	—	615
Licenses and Music	1,023	583
Publicity	—	513
	4,688	4,960

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2024

1.1. General Fund (continued)

	2024	2023
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Gardening	1,232	1,561
Electricity	2,104	997
Gas – Church & Parlour	2,251	4,263
Gas – Hall & Junior Room	3,420	5,871
Water	(1,342)	870
Cleaning & Caretaking	15,332	13,232
Church Insurance	4,749	4,243
Telephone Internet & Postage	394	419
Stationery and printing	2,296	1,422
Photocopier Lease	993	993
Purchase of Equipment (Church)	—	169
Accounts preparation	150	150
	31,576	34,190
<i>Manse running costs</i>		
Ministerial Housing	—	726
Manse Repairs - Routine	953	823
Manse Insurance	1,002	893
	1,955	2,442
<i>Programme activity costs</i>		
Catering	216	68
	216	68
<i>Support of outside causes</i>		
Subscriptions	157	118
Overseas Sponsorship	384	384
Enfield Churches Debt Centre	300	300
	841	804
<i>Maintenance of church buildings</i>		
Church Repairs - General	11,755	794
Church Repairs – Decorating	7,492	—
Church Repairs - Routine	1,947	2,569
Professional Fees	720	240
	21,915	3,602
Total expenditure	85,641	66,587
Excess/(Deficit) of Income over Expenditure	(13,750)	16,710
Brought forward balance	52,287	35,577
Total carried forward balance	38,538	52,287

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2024

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.

	2024	2023
	To the nearest £	To the nearest £
Income		
<i>Other trading activities</i>		
Lettings	21,713	19,260
Total Income	21,713	19,260
Expenditure		
<i>Raising funds</i>		
Agency and Management Fees	1,806	2,002
	1,806	2,002
<i>Expenditure on charitable activities</i>		
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	7,842	6,600
	7,842	6,600
<i>Manse running costs</i>		
Ministerial Housing	4,864	796
Manse Repairs - General	917	—
Manse Repairs - Decorating	—	—
Purchase of Equipment (Manse)	—	—
Professional Fees	—	480
	5,781	1,276
Total expenditure	15,429	9,878
Excess/(Deficit) of Income over Expenditure	6,283	9,382
Loan Repayments	—	(716)
Brought forward balance	32,481	23,815
Total carried forward balance	38,765	32,481

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2024

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

	2024	2023
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	—	—
Gifts and Donations (Loose)	24	2
<i>Other trading activities</i>		
Lettings	7,543	8,311
Total Income	7,543	8,313

Expenditure

<i>Maintenance of church buildings</i>		
Church Repairs – General	3,811	—
Church Repairs – Decorating	10,000	—
Health & Safety Improvements	238	—
	14,049	—
<i>Loan</i>		
Interest on Loans	—	107
Total expenditure	14,048	107
Excess/(Deficit) of Income over Expenditure	(6,482)	8,206
Loan Repayments	—	(715)
Brought forward balance	7,785	294
Total carried forward balance	1,304	7,785

1.4 Barbara Camp Legacy Fund (Designated)

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

Expenditure

Purchase of equipment (Church)	2,627	—
Total expenditure	2,627	—
Excess/(Deficit) of Income over Expenditure	(2,627)	—
Brought forward balance	10,000	10,000
Total carried forward balance	7,374	10,000

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2024

1.5 Toddlers Fund (Designated)

The Toddlers Fund is used by our Toddler Group.

Income

<i>Income from charitable activities</i>		
Session Fees	520	596

Total Income	520	596
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Expenditure

<i>Expenditure on charitable activities</i>		
Purchase of equipment	15	—

<i>Programme Activity Costs</i>		
Expenses	61	5
Catering	—	2

Total Expenditure	61	7
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Excess/(Deficit) of Income over Expenditure	443	589
Brought forward balance	778	189

Total carried forward balance	1,222	778
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2. Restricted Funds

2.1 Communion Fund (Restricted)

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

	2024	2023
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Offerings (Bank Credits)	84	80
Offerings (Loose)	289	200

Total Income	373	280
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Expenditure

<i>Ministry & worship expenses</i>		
Ministry expenses	21	29
<i>Support of outside causes</i>		
Donations	67	114

Total expenditure	88	143
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Excess/(Deficit) of Income over Expenditure	285	137
Brought forward balance	807	670

Total carried forward balance	1,092	807
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BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2024

2.2 Building Fund (Restricted)

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

	2024	2023
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	3,061	3,645
Gifts and Donations (Loose)	300	340
Gifts and Donations (Stewardship)	—	40
Grants Received	1,000	1,000
Gift Aid Tax Repayments	656	805
Total Income	5,017	5,829
Expenditure		
<i>Maintenance of church buildings</i>		
Church Repairs - General	600	—
Church Repairs – Decorating	4,300	—
<i>Loan</i>		
Loan Repayments	—	7,435
Total expenditure	7,435	7,435
Excess/(Deficit) of Income over Expenditure	117	(1,606)
Loan Repayments	—	1,431
Brought forward balance	297	471
Total carried forward balance	414	297

2.3 Walking the Way Fund (Restricted)

The Walking the Way Discipleship grant is awarded by Thames North Synod to help local churches with small projects that aid faith development and therefore discipleship in the local congregation.

Income and endowments

	2024	2023
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Grants Received	5,000	—
Total Income	5,000	—
Expenditure		
<i>Expenditure on charitable activities</i>		
Ministry Expenses	381	—
Purchase of Equipment	560	—
Total expenditure	941	—
Excess/(Deficit) of Income over Expenditure	941	—
Brought forward balance	—	—
Total carried forward balance	4,059	—

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2024

3. Debtors

None.

4. Liabilities

None.

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 £5,303,908 (2023: £4,735,632) and the manse for £489,866 (2023: £437,380).

7. Fixtures, Fittings & Equipment

The church contents are insured by the church for £457,790 (2023: £408,740).

BUSH HILL PARK UNITED REFORMED CHURCH

England & Wales - Charity number 1176710

Accounts



BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2023



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

BUSH HILL PARK UNITED REFORMED CHURCH

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

The Trustees (who are the Elders) 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 2023.

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 are the Elders) 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
	Martin Hamblin	Elder & Treasurer
	Andrew Caddies	Elder
	Diann Nicolaides	Elder
	Lynda Cook	Elder

1.5 Professional Advisers and Agents

The principal professional advisers and agents employed by the Church as at the date of this report are as follows:

Bankers	The Co-Operative Bank Plc P O Box 250, Delf House Skelmersdale WN8 6WT
Independent Examiner	Stephen Hendy Data Developments First Floor, The Chubb Buildings, Fryer Street, Wolverhampton, WV1 1HT

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

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 2023

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 25 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. Our services are also live streamed each week via our YouTube channel enabling those who are unable to attend in person to take part in worship either live or at a time suitable to them. An average of 21 people watch part of our YouTube services each week.

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
- Sunday Morning Youth Activities
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Book Club
- Baby and Toddlers
- Friends Group
- 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 2023

4. Achievements and Performance

Minister's Report

Since my Ordination and Induction at the end of September as you can imagine I have been finding my feet in Enfield.

My first meeting was with the Pulpit secretaries and so my church life is planned out for 2024- I don't think I have ever been so organised in my life. Before the end of the month I attended a session on Whole Life Discipleship organised by Eddie Boon and run by LICC which was at St John's URC, New Barnet.

As I am newly ordained, I have entered what is known as my EM2 training which is being overseen by Rev Julian Templeton. This will mean I have to attend further sessions in various places through the coming 3 years. Julian visited me early on to explain what is required of me. My first full EM2 event was at Church House on the 8th November 2023.

I have been joining the Discipleship Matters zoom meetings set up by Eddie Boon and have asked him to visit BHP on the 16th February 2024 to discuss further the plans for applying for a grant in connection with Discipleship Spaces within churches.

Over the first 8 weeks after arriving I made sure that I visited at least once all the different groups associated with the 3 churches. I felt this was the best way to introduce myself and to meet as many people as I could in the most time efficient way. As you can imagine that was a lot of people and after a good start (even though I say it myself) I became brain saturated with new names and started to get a bit muddled who was who. So please bear with me and forgive me if I get a name or two wrong still.

Also, as part of this calling to Enfield I have responsibilities towards the Local Area Group. As part of LAG, I joined with some Elders from the LAG churches and attended an Elders study day at Westminster College, Cambridge which was organised by Rev Martin Legg. We had study sessions given to us by the College staff. As Ministers we are also called to extend support out to the other churches as required.

In October I attended online, the URC's Safeguarding Symposium which was very interesting and inspired the thought that we need to ensure, as churches, we are compliant in all areas when it comes to our policy documents. A workshop to focus on this has been organised and will be held at BHPURC in February 2024. I also attended the 'Elders as Trustees' course run by the URC. Although I am not an Elder, I thought this a good way to refresh myself on the responsibilities of Elders as trustees. Towards the end of October, I attended my first Thames North Synod at Lumen.

In November there was a memorial and Thanksgiving Service which allowed people to come and reflect on the memories of their loved ones who had died. There has been good feedback but it maybe worth making the times earlier so that people who do not like going out in the dark can attend. It was dark at 4pm in November and this put some people off attending.

As part of my own continual self-learning, I attended online The Festival of Preaching which is run by The Anglican church. This was a day of hearing and picking up advice from more experienced preachers - the ones that write books about it.

I have focused a lot of time on the youth work since my arrival and have been DBS checked and registered as the BB Chaplain for the 3 churches in the Pastorate. I have also registered to attend a BB Chaplains forum online in January 2024 and also registered to attend one of the taster days for a new course being launched by the BB which is focusing on smaller group work around discipleship. Looking forward we are planning to start a before service discipleship course for the Boys Brigade on the 4th Sunday of the month at 9.30am. We are hoping that this will give the older boys in particular, the opportunity to discuss the problems they face today and show them how relevant the Bible is in the modern world. We must focus our attention on helping the next generation of church leaders develop. The timing of this group will allow me to attend and then be able to meet the service commitments at the other 2 churches when I'm down to preach.

I was very pleased to be able to join one of the BB Carol music nights around Bush Hill Park where the band played. It was a good evening and the boys really did make me feel welcome and even talked to me! Very few

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

teenage grunts in sight. I also got my 10,000 steps in, slightly neutralised by the gorgeous hot chocolate with marshmallows on top served afterwards!

I have made regular visits to the Nursery and have been made very welcome by both the staff and children. Sadly, I had already booked a meeting on the day the nursery and toddler group joined together in church to hear the Christmas Story but will make sure that date gets put in the diary well in advance for December 2024.

Obviously there have been the meetings with the Elders which have always been productive and I have really appreciated their support and encouragement in these first 4 months. I also really appreciate the time they give to God's work in the church. Ministers cannot be effective without a group of dedicated Elders.

Looking into the New Year, I intend (having had the permission from the Elders at the last Joint Elders Meeting) to visit each church group once a month where possible and also to start making contact with the other Bush Hill Park clergy. As I have not heard from them, I will make it one of the items on my 'to do list' for 2024.

There have been a few sad pastoral moments in the last months of the year but many happy times which have already given me a bank of happy memories here in Bush Hill Park. Can I take this opportunity to thank everyone for making me, Stuart and the girls (when they visit) very welcome.

Ruth Dewis

Secretary's Report

We began 2023 still in ministerial vacancy. However, thanks to the hard work of the vacancy committee we were delighted to receive interest in the post from a minister approaching the completion of her training at Westminster College, Cambridge. After meeting the committee, Ruth Dewis was invited to meet the communities of our three-church pastorate and to preach with a view. On the 14th May a joint Church Meeting was convened and the decision was made to offer the post to Ruth. Everyone was delighted when Ruth accepted the offer.

Plans were made for Ruth's ordination which was agreed to take place at Christ Church URC.

Ruth and her husband moved to their new home in Enfield on 11th September and the ordination service took place on Saturday 23rd September. George Watt the URC Thames North Moderator presided and various dignitaries were in attendance including local MP's.

Ruth Dewis led her first worship at Bush Hill Park URC on the 1st of October.

The Church was still busy and active before Ruth's arrival with Sunday morning worship continuing throughout with thanks to the team of willing lay preachers without whose assistance the church would have been unable to survive.

The Church continues to be well-used and the church hall and supplementary buildings are well used by a variety of community groups. This footfall is seen as a great opportunity to help our Church engage with the local and wider community with the prayerful hope that we can encourage them into the church. This increasing usage of our assets allows us to be financially stable.

The Church is always delighted to support our youth organisations and has been grateful that both the Boys Brigade and Girls Brigade companies are growing in numbers. This was again evident at the Christmas family nativity which was enacted by members of both BB and GB. It was very encouraging to see them taking part and to see their wider families coming to church to support them.

Numbers attending worship have been slowly rising.

Robin Ward

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

Book Club

With only four members then reduced to three, we made the decision to meet at the local Dunelm café rather than ask for heat in the church lounge. The atmosphere there is good and the coffee excellent!

During the year we read and chatted about:

The Christmas Train; The Paris Apartment; Lessons in Chemistry; The Vanishing Half; The Maid's Diary; The Midnight House; The Lamplighters; House of Fortune; Hiding from the Light; The Ninth child and The Twilight Gardens.

We would love others to join us but realise reading one book a month is not possible for everyone.

Sylvia Page and Yvonne Coe

Boys Brigade

We started the session in September 2022 and it ran until August 2023. We had nine members in the Anchor boys, 11 members in the Junior section and 24 members in the Company section.

In early September, 6 of our senior boys took part in their Bronze D of E expedition in the Chiltern Hills. 2 of those boys have now completed their full award and gained their Bronze D of E in May 2023

There were lots of competitions that we took part in, including the Swimming Gala, Athletics competition, 5-a-side football competition, Hare & Hounds races, Bowling competition and laser quest competition. In addition, the Anchor boys all took part in the colouring competition. On Monday evenings the Junior section and Company sections met and did a range of activities, that cover lots of different topics and themes, but generally fell into one of six areas: "crafts"; "skills"; Adventure"; "community"; "Fitness" and "faith".

During the summer months all three sections moved into the summer session, which means the activities are more adventure based and often involve games and sports over the park or trips to activity centres. We took the boys to a high ropes course, zip line centre, canoeing centre, trampoline park, rock climbing centre, plus arranged lots of our own outward bound's activities in the local forest including bridge building, orienteering and wide games. Also, during the year we ran a number of fundraising events including a quiz night and a jumble sale, to raise money to help towards the costs for summer camp and running the company.

At the end of July 2023, we ended the session by taking 18 very excitable lads away for a week-long summer camp at Whitecliff Bay on the Isle of Wight. We camp in traditional white canvas ridge tents and keep the boys busy from dawn till dusk. Although it was a very wet camp we had a splendid time and it was very successful. We started back to a new term in September 2023. All our members have returned. The current boys are very committed to the company and we have very good support from the parents. Plans are now well underway for lots of activities, trips, and camps in 2024.

Andrew Caddies

Community Focus Group

In 2023 we started up a new group called the Community Focus group. Its goal is to implement new ideas and strategies to try and engage with the local community more, with the main goal of eventually growing our church family and congregation.

The group's first focus was looking at improving the openness to the entrance of the church and make it more inviting for locals to come into the church. The group wanted the entrance way to be less of a barrier and for it to be obvious to passers-by that the church was open and inviting. The group has met with a specialist who gave advice and we are looking to apply for a small grant for the improvement works that have been suggested

Andrew Caddies

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

Eco Church

We continued working towards the silver Eco Church award, with the main focus this year being the areas of Community and Global Engagement and Lifestyle, where we still haven't reached silver.

At Christmas we encouraged members to share a communal Christmas card, with messages read out on Christmas Day. Sufficient donations were given to fund the planting of 20 Cordia Africana trees and 25 Lemon trees in Kenya and also in the UK, 5 sessile oak, 5 aspen and 1 bird cherry trees through the website ecologi.com/bhpurc. Members are encouraged to fund more trees on the same website: ecologi.com/bhpurc by following the "Gift more impact" button.

Working with Terracycle, in 2023 we sent 1.98kg of cheese wrappers and 18.74kg of crisp and snack wrappers for recycling. In return Terracycle donated £36.06 to the church. Full details of our recycling programmes can be viewed at <https://bhpurc.org.uk/community/recycle/>

Lisa & Martin Hamblin

Girls Brigade

2023 has been a positive year for Girls Brigade. We continue to have an average of 9 girls coming each week, and they are a lovely, lively bunch of girls.

Chris Hall, Sue Stubbs & Margaret Trevellion still help out each week, but Sue sometimes finds it difficult due to a promotion and shifts at work. I have persuaded Vickie Thompson to help, and we have lately been joined by Vivienne who we knew from the food bank at Ponders End and who worships at Winchmore Hill. We have some younger blood now, so thank you for your prayers, and thank you ladies for your help.

At the moment we only have girls up to the age of 11, junior school age, but we have a couple who will be going to senior school in September. Do we start another group? It's not practical to run 12-year-olds with 4 year olds. So, we still need your prayers.

Our WhatsApp group where we keep in touch with the parents, is still going strong were we can exchange news and meeting details.

Lynda Cook

Friends Group

We meet on a Thursday morning about 10:45 – 12:00 on the second and fourth of each month. Over coffee and or tea and biscuits we 'put the world to right' with surprising subjects coming up! We task our brains with a quiz or sometimes a board game.

Towards Advent we were able to start putting up the Christmas decorations. This was fun but we did decide to cut-back on the amount of work involved and lanterns were needed for the windowsills to make life easier each year. These with battery operated candles were very effective.

Our hope for 2024 is to increase our numbers but to retain a relaxed atmosphere of fellowship and friendship. If an occasional outing can be arranged this will enhance our closeness.

Sylvia Page

Prayers

Prayers relating to individual, local, national, international and environmental topics are requested via the Church WhatsApp Group. A monthly prayer plan is published in our Newsletter and prayer topics are regularly shared on the Church Facebook page.

Martin Hamblin

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

Overseas Sponsorship



We support the charity Beyond Ourselves, who work in Zambia partnering with community schools; empowering their senior leadership teams to run their schools more effectively. They also have ongoing feeding programmes at their partner schools which provide a hot meal to each school child every school day.

They also develop education resources with local specialists and are working with the Zambian Ministry of Education to train teachers in the Jolly Phonics literacy programme.

Beyond Ourselves also promotes the dignity and well-being of the girl-child by partnering with schools to teach girls about their identity, worth and significance in God by facilitating Dignity Days and the Cherished Dignity mentoring programme as well as sexual health training.

Through the McCabe Educational Trust, we also supported the Al-Shurooq School for Blind Children in Palestine. The school 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. In the face of numerous challenges, including the ongoing conflict in Gaza, lockdowns, and the imposition of multiple checkpoints between cities, they remain dedicated to our mission of ensuring that blind children have access to the education they rightfully deserve.



Martin Hamblin

Toddlers Group

With the help of Alison, and later in the year by Chris too we were able to continue running Toddlers on a Wednesday morning. The children are those under school age accompanied by parents, grandparents, or child-minders. The numbers are small but not everyone comes every week.

It is good to see the children growing in confidence over the weeks and from crawling to enjoying the steps up to the slide and their excitement coming down. The trampette is also well loved. We feel blessed with the number of toys we have and for the cupboard to store them in. We aim to continue, and it is encouraging to be asked for introductions to our Minister for consideration of infant baptism or blessing.!

Sylvia Page

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

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 £40,853 during the year (2022 – increased by £35,830). The Statement of Assets & Liabilities shows total assets of £514,884 (2022: £430,114) and total liabilities of £nill (2022: £7,435).

Included in cash are amounts totalling £1,104 (2022: £1,141) 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 2023 the Church had net free cash reserves of £103,332 (2022: £62,442).

	2023 £	2022 £
Total cash reserves	104,436	63,583
Less: restricted funds	(1,104)	(1,141)
Free reserves	103,332	62,442
Free reserves requirement:		
6 month's budgeted routine expenditure	37,000	37000
	37,000	37,000

5.3 Investment Policy

The church currently invests spare funds in interest bearing bank accounts. All investments are held in accounts which do not allow investment in fossil fuels following our pledge supporting the Bright Now's Fossil Free Church declaration.

5.4 Grants Policy

The Church made direct donations to charities as follows:

- Christian Aid - £109
- Diabetes UK (our Beer & Carols Christmas Charity) - £362
- Ecologi Action £61
- McCabe Educational Trust work in Palestine (our Christmas Charity) - £197
- The North Enfield Foodbank (our Harvest charity) - £80

The Church provides regular support to the charity Beyond Ourselves, working in Zambia in education; the Al-Shurooq Blind School in Bethlehem, through the McCabe Educational Trust; and the Enfield Churches Debt Centre in conjunction with Christians Against Poverty (CAP). 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.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2023

6. Plans for Future Periods

We would like to make our church more welcoming and will look to improve the Lounge area, removing barriers to those who are unfamiliar with church.

A weakness in future planning is the 30 – 50s, who are underrepresented in our congregation. We will look to improve activities and events for this age group to try and engage with them.

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.

We recognise that our corporate prayer life needs improvement. We will look to ensure that regular corporate prayer meetings are reintroduced.

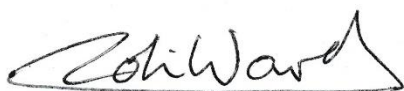
Recognising the importance of our impact on the environment, we will continue working towards the silver Eco Church award. As part of our commitment to reducing our carbon footprint we will arrange an Energy Audit to help identify areas where we can reduce heat loss. We will also look at improving our community and global engagement as these are both weak points identified by our Eco Church survey.

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 23rd May 2024 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 2023, 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(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 Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

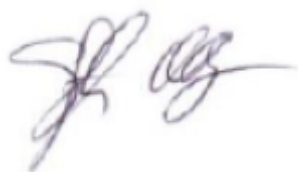
BASIS OF INDEPENDENT EXAMINER'S STATEMENT

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 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.



Stephen Hendy

Data Developments

First Floor, The Chubb Buildings,
Fryer Street, Wolverhampton,

WV1 1HT

27th April 2024

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

Receipts and Payments Account
Year ended 31 December 2023

	2023	2023	2023	2023	2022
	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	Total	Total
	To nearest	To nearest	To nearest	To nearest	To nearest
	£	£	£	£	£
Receipts:					
Donations and legacies	5,473	2	5,826	11,300	13,180
Offerings	22,466	—	284	22,749	22,366
Income from charitable activities	20	596	—	616	519
Other trading activities	54,603	27,571	—	82,174	73,270
Investments	735	—	—	735	78
Total Receipts	83,297	28,169	6,109	117,575	109,413
Payments:					
Raising funds	—	2,002	—	2,002	1,566
Expenditure on charitable activities	600	—	—	600	600
Ministry & mission Fund	19,920	6,600	—	26,520	23,220
Ministry & worship expenses	4,960	5	29	4,994	3,637
Church running costs	34,190	—	—	34,190	33,765
Manse running costs	2,442	796	—	3,238	3,402
Programme activity costs	68	2	—	70	296
Support of outside causes	804	—	114	918	802
Maintenance of church buildings	3,602	587	—	4,190	6,295
Sub total	66,587	9,992	143	76,722	73,583
Loan Repayment	—	1,431	6,004	7,435	28,828
Total Payments	66,587	11,423	6,147	84,157	102,410
Net income / (expenditure) before transfers	16,710	16,746	(38)	33,418	7,001
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net movement in funds	16,710	16,746	(38)	33,418	7,001
Reconciliation of funds					
Total funds brought forward	35,577	34,299	1,142	71,017	64,016
Total funds carried forward	52,287	51,045	1,104	104,436	71,017

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

Monetary assets

		2023	2022
		To the nearest £	To the nearest £
CURRENT: Coop Community Directplus Account			
General fund	Unrestricted	4,696	12,146
Baby & Toddlers	Designated	778	189
Building Fund	Designated	1,839	294
Building Fund	Restricted	—	146
Communion Fund	Restricted	459	322
Manse Fund	Designated	5,829	4,948
Agency Collection	Restricted	—	—
		13,602	18,047
DEPOSIT: Coop Business Select Deposit Account			
General fund	Unrestricted	46,770	23,431
Building Fund	Designated	5,946	—
Building Fund	Restricted	297	325
Communion Fund	Restricted	348	348
Manse Fund	Designated	26,652	18,867
Legacy Fund	Designated	10,000	10,000
		90,012	52,970
CURRENT: Coop Friends Account			
Building Fund	Restricted	—	—
CURRENT: Lettings Account			
General Fund	Unrestricted	821	—
CASH: Cash in Hand			
General Fund	Unrestricted	—	—
Total Monetary Assets		104,436	71,017
Non-Monetary Assets			
Church Buildings (see note 6)			
Fixtures, Fittings & Equipment (see note 7)		408,740	364,945
Total Non-Monetary Assets		408,740	364,945
Debtors			
Gift Aid Claim for Q4		1,708	1,617
		1,708	1,617
Liabilities			
Agency Collections		—	—
Loan from URC Thames North Synod		—	(7,435)
		—	(7,435)
Total Assets		514,884	430,144

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2023

1. Unrestricted Funds

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

1.1 General Fund

	2023	2022
	To the nearest £	To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	36	350
Gifts and Donations (Stewardship)	35	121
Grants Received	8	100
Gift Aid Tax Repayments	5,356	5,544
Webshop Commission	38	135
	5,473	6,250
<i>Offerings</i>		
Offerings (Bank Credits)	18,620	18,960
Offerings (Loose)	3,069	2,424
Offerings (SMS)	18	86
Offerings (Stewardship)	759	724
	22,466	22,194
<i>Income from charitable activities</i>		
Newsletter	20	—
Tea Bar	—	—
Wedding Fees	—	—
	—	—
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	54,165	47,832
Printing Services	437	351
	54,603	48,184
<i>Investments</i>		
Interest on bank accounts	735	78
Total income	83,297	76,705
Expenditure		
<i>Expenditure on charitable activities</i>		
Independent examination	600	600
	600	600
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	19,920	17,220
	19,920	17,220
<i>Ministry & worship expenses</i>		
Pulpit Supply	1,840	2,000
Ministry expenses	1,633	677
Induction Costs	615	—
Licenses and Music	583	432
Publicity	289	513
	4,960	3,622

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2023

1.1. General Fund (continued)

	2023	2022
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Gardening	1,561	1,990
Electricity	997	2,046
Gas – Church & Parlour	4,263	3,789
Gas – Hall	5,871	4,529
Water	870	685
Cleaning & Caretaking	13,232	14,578
Church Insurance	4,243	3,800
Telephone Internet & Postage	419	347
Stationery and printing	1,422	799
Photocopier Lease	993	434
Purchase of Equipment (Church)	169	305
Accounts preparation	150	150
	34,190	33,452
<i>Manse running costs</i>		
Ministerial Housing	726	—
Manse Repairs - Routine	823	813
Manse Insurance	893	852
	2,442	1,665
<i>Programme activity costs</i>		
Catering	68	292
	68	292
<i>Support of outside causes</i>		
Subscriptions	120	118
Overseas Sponsorship	384	384
Gifts	—	—
Enfield Churches Debt Centre	300	300
	804	802
<i>Maintenance of church buildings</i>		
Church Repairs - General	794	2,140
Church Repairs - Routine	2,569	2,856
Professional Fees	240	—
	3,602	4,996
Total expenditure	66,587	62,649
Excess of Income over Expenditure	16,710	14,055
Brought forward balance	35,577	21,522
Total carried forward balance	52,287	35,577

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2023

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.

	2023	2022
	To the nearest £	To the nearest £
Income		
<i>Other trading activities</i>		
Lettings	19,260	17,995
Total Income	19,260	17,995
Payments		
<i>Raising funds</i>		
Agency and Management Fees	2,002	1,556
	1,556	1,556
<i>Expenditure on charitable activities</i>		
<i>Manse running costs</i>		
URC Ministry and Mission	6,600	6,000
	6,600	6,000
<i>Manse running costs</i>		
Ministerial Housing	796	715
Manse Repairs - General	—	182
Manse Repairs - Decorating	—	840
Purchase of Equipment (Manse)	—	280
Professional and Legal Fees	480	—
	1,176	2,016
Total payments	9,878	9,572
Excess/(Deficit) of Income over Expenditure	9,382	8,383
Loan Repayments	(716)	(4,000)
Brought forward balance	23,815	19,443
Total carried forward balance	32,481	23,815

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2023

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

	2023	2022
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	—	25
Gifts and Donations (Loose)	2	—
	2	25
<i>Other trading activities</i>		
Lettings	8,311	7,132
	8,311	7,132
Total Income	8,313	7,157

Expenditure

<i>Maintenance of church buildings</i>		
Health & Safety Improvements	—	204
Hall Refurbishment	—	295
	—	499
<i>Loan</i>		
Interest on Loans	107	800
Total payments	107	1,299
Excess/(Deficit) of Income over Expenditure	8,206	5,858
Loan Repayments	(715)	(14,600)
Brought forward balance	294	9,037
Total carried forward balance	7,785	294

1.4 Barbara Camp Legacy Fund (Designated)

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

Brought forward balance	10,000	10,000
Total carried forward balance	10,000	10,000

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2023

1.5 Baby & Toddlers Fund (Designated)

The Baby & Toddlers Fund is used by our Baby & Toddler Group.

Income

<i>Income from charitable activities</i>		
Session Fees	596	519

Total Income	596	519
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Expenditure

<i>Expenditure on charitable activities</i>		
Purchase of equipment	—	33

<i>Programme Activity Costs</i>		
Expenses	5	—
Catering	2	4

Total Payments	7	37
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Excess of Income over Expenditure	589	482
Loan Repayments	—	(400)
Brought forward balance	189	107

Total carried forward balance	778	189
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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

	2023	2022
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Offerings (Bank Credits)	80	60
Offerings (Loose)	200	112
Total Income	280	172

Expenditure

<i>Ministry & worship expenses</i>		
Ministry expenses	29	16
<i>Support of outside causes</i>		
Donations	114	—
Gifts	—	—

Total expenditure		16
--------------------------	--	-----------

Excess/(Deficit) of Income over Expenditure	137	157
Brought forward balance	670	513

Total carried forward balance	807	670
--------------------------------------	------------	------------

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2023

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

	2023	2022
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	3,645	4,220
Gifts and Donations (Loose)	340	575
Gifts and Donations (SMS)	—	57
Gifts and Donations (Stewardship)	36	244
Grants Received	1,000	1,000
Gift Aid Tax Repayments	805	810
Fundraising Events	—	—
Total Income	5,829	6,905
Expenditure		
<i>Raising Funds</i>		
HSBC Bank Charges	—	10
<i>Loan</i>		
Interest on Loans	—	—
Loan Repayments	7,435	28,828
Total expenditure	7,435	28,838
(Deficit)/Excess of Income over Expenditure	(1,606)	(21,933)
Loan Repayments	1,431	19,000
Brought forward balance	471	3,404
Total carried forward balance	297	471

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2023

3. Debtors

Gift Aid claim outstanding for the last quarter of 2023 £1,708 (2022: £1,617)

4. Liabilities

None. A loan from the URC Thames North Synod was fully repaid as of 31st December 2023 (2022 £7,435 outstanding).

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 £4,735,632 (2022: £4,228,242) and the manse for £437,380 (2022: £390,517).

7. Fixtures, Fittings & Equipment

The church contents are insured by the church for £408,740 (2022: £364,945).

BUSH HILL PARK UNITED REFORMED CHURCH

England & Wales - Charity number 1176710

Accounts



BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2022



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

BUSH HILL PARK UNITED REFORMED CHURCH

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2022

The Trustees (who are the Elders) 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 2022.

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 are the Elders) 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
	Martin Hamblin	Elder & Treasurer
	Andrew Caddies	Elder
	Diann Nicolaides	Elder
	Lynda Cook	Elder

1.5 Professional Advisers and Agents

The principal professional advisers and agents employed by the Church as at the date of this report are as follows:

Bankers	The Co-Operative Bank Plc P O Box 250, Delf House Skelmersdale WN8 6WT
Independent Examiner	John Helm ACA Simply Churches Limited 17 Heathville Road London N19 3AL

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2022

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 2022

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 29 plus 10 regular adherents. Sunday worship has average attendance of 15 including young people with up to 80 attending special services such as Brigade Enrolment and Christmas. Our services are also live streamed each week via our YouTube channel enabling those who are unable to attend in person to take part in worship either live or at a time suitable to them. On average we have 13 people watch our YouTube broadcast each week.

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
- Sunday Morning Youth Activities
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Book Club
- Baby and Toddlers
- Friends Group
- 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 2022

4. Achievements and Performance

Secretary's Report

In 2022 Church activity was no longer affected by the Covid 19 pandemic, although the virus was still circulating in the community, face to face church activities were able to continue throughout the year.

During 2022 numbers attending worship reduced. We continued to reach out to anyone who could not make face to face worship by broadcasting all our services on the you-tube channel.

We were delighted at the addition of a new church member.

BHPURC continued to work with children in 2022 through our Boys Brigade and Girls Brigade companies and our Toddlers group.

The newly refurbished premises are now proving to be attractive to community groups and local businesses and as such the hall and other rooms have been well utilised throughout the year. This brings many advantages with the buildings having a higher profile within the community and also helping to raise funds for the up keep of the structure.

We remained without a minister for the whole of 2022. Our ministerial vacancy has been circulated to potential ministerial candidates but as 2022 closed the process was still ongoing.

Robin Ward

Book Club

Our group of novel lovers continued to meet on a regular basis. We found authors not read before: William Kent Krueger; Deborah Orr; Mark Billingham; Martin Booth; Mike Carter; Elif Shafak; Lara Prescott and Eve Chase while still enjoying books by Tracy Chevalier; Elly Griffiths and Jessie Burton.

The Group enjoyed discussing books we had also read individually, TV programmes watched (enjoyed or otherwise), places visited as well as catching up with local news. The meetings gave a good chance to catch up socially. We aim to continue.

Sylvia Page and Yvonne Coe

Boys Brigade

We started in January 2022 with six members in the Anchor boys, 11 members in the Junior section and 18 members in the Company section. There were lots of competitions that we took part in, including the Swimming Gala, Athletics competition, 5-a-side football competition, Hare & Hounds races, Bowling competition and laser quest competition. In addition, the Anchor boys all took part in the colouring competition.

On Monday evenings the Junior section and Company sections met and did a range of activities, that cover lots of different topics and themes, but generally fell into one of six areas: "crafts"; "skills"; Adventure"; "community"; "Fitness" and "faith".

In April we took eight boys away on a 4-day expedition trip to the Peak District where they camped and learnt campcraft skills. These included being self-sufficient and cooking all their own meals on camping stoves, pitching their own tents and generally being able to look after themselves. They also learnt navigation skills and were taught how to use an OS map and compass.

During the summer months all three sections moved into the summer session, which means the activities are more adventure based and often involve games and sports over the park or trips to activity centres. We took the boys to a high ropes course, zip line centre, canoeing centre, trampoline park, rock climbing centre, plus arranged lots of our own outward bound's activities in the local forest including bridge building, orienteering and wide games. Also, during the year we ran a number of fundraising events including a quiz night and a jumble sale, to raise money to help purchase a new minibus, after our current one was stolen in February!

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2022

At the end of July, we ended the session by taking 16 very excitable lads away for a week-long summer camp at Lee Bay in north Devon. We camp in traditional white canvas ridge tents and keep the boys busy from dawn till dusk. We had a splendid camp and it was very successful.

We started back to a new term in September 2022. All our members have returned, and we have even gained members in the Company section & one in the Junior section. This means we currently have six boys in the Anchor Boys, twelve boys in the Junior section & 22 boys in the Company section. The current boys are very committed to the company and we have very good support from the parents. Plans are now well underway for lots of activities, trips, and camps in 2023.

Andrew Caddies

Eco Church

We continued working towards the silver Eco Church award, with the main focus this year being the areas of Community and Global Engagement and Lifestyle, where we still haven't reached silver.

We also had a donation from one member who planted 100 trees across the world through the website ecologi.com/bhpurc. The trees have been planted as follows: 76 in Madagascar, 18 in Kenya and 6 in Uganda. Members are encouraged to fund more trees on the same website: ecologi.com/bhpurc by following the "Gift more impact" button.

Lisa & Martin Hamblin

Girls Brigade

We continued though 2022 with the total number of girls rising to 10 on the register, with nine girls from the age of 5 to 9 attending weekly.

We have followed the courses set for the n:gage syllabus, which is for the junior age girls, but have adapted it to be suitable for the whole age range.

The themes look at different Christian values and have included

- Perseverance: based on the character of Nehemiah
- Sharing: on the Character the Widow of Zarephath
- Kindness: based on various women from the bible (Dorcas, Esther. Hannah. Mary & Martha and Ruth)
- Courage: looking at missionary work and the story of Paul
- Love: the story of Ruth
- We explored the many ways that God Cares for us
- We looked at different stories from the bible e.g. feeding the 5000, Daniel in the lion's den, Jesus in the storm, the lost sheep, and the prodigal son.

We also studied the "Lord's Prayer" and looked at the life of the Queen and her service to the country.

Last year I was asking for prayer that a younger person would come to help and I am pleased to say that Victoria Thompson, who was a young leader in the brigade when she was a girl has stepped up to come and help us.

So now With Victoria, Chris Hall, Sue Stubbs and Margaret Trevellion, we are a formidable team. We are always on the lookout for more young help though so we will not settle on our laurels as some of us are a bit "old in the tooth" and we couldn't function without each other's support.

Our WhatsApp group, set up in the pandemic, is still functioning and we are able to keep in touch with the parents, and is proving a really useful tool where can exchange news and meeting details.

Lynda Cook

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2022

Friends Group

Friends Group continued this year meeting twice a month on a Thursday morning. We chatted over coffee/tea with cake and biscuits sometimes doing a quiz, a game or seeing a film. Up to ten people were involved not all managing to attend every time but the fellowship felt positive.

We went on an Outing to the London Postal Museum on a day of a London Underground strike – not really a good idea but we had already paid! It was an interesting visit with a ride on the mail train. It was an enjoyable day for all. We will try and arrange more outings in 2023.

Sylvia Page

Informal Cinema Group

Our outings in 2022 were fewer but we did manage to see 'Belfast'; 'Death on the Nile'; 'The Duke'; 'Downton Abbey a New Era'; 'Where the Crawdad's Sing'; 'Mrs Harris goes to Paris'; 'Matilda' and 'The Nutcracker'. Not everyone made each screening but it didn't matter it was good to go as a group or even with just two. The group is committed to continue as and when appropriate films are advertised. We would love others to join us. We often combine it with a coffee and chat before or after.

Sylvia Page

Pam's Pantry

Throughout the year six of us continued to be involved with the hub at Ponders End URC on a Tuesday morning. The project of a local foodbank was set up by the previous two Ministers involving the six churches of the two pastorates. Ponders End being part of the Borough of Enfield is the most deprived and therefore the best centre for this united church outreach. Regular helpers came from four churches. We welcomed the time of prayer at the start as it was an opportunity to share concerns, personal or otherwise.

It's a humbling experience and we witnessed Christian action first hand when the 'thanks' came from our guests/customers. Constantly wondering where the cash to keep going is coming from, we have trusted God to supply and he has not let us down through various sources.

The morning contains a drop-in coffee morning and it has been attended by some who do not need food aid but are willing to chat and encourage fellowship.

This morning has proved more than just food distribution as it has brought together four of the local United Reformed Churches. The team worked well under the guidance of Ponders End's Local Leader. It has proved an opportunity to gather and distribute not only food and personal hygiene items but also information.

We are committed to continuing this for as long as we are needed. Bush Hill Park office facilitates the administration and is a useful place for deliveries for onward distribution through 'Pantry'.

Sylvia Page & Lynda Cook

Prayers

Prayers relating to individual, local, national, international and environmental topics are requested via the Church WhatsApp Group. A monthly prayer plan is published in our Newsletter.

Martin Hamblin

Overseas Sponsorship



We continue to support the charity Beyond Ourselves. They have moved away from individual child sponsorship and now partner with community schools; empowering their senior leadership teams to run their schools more effectively. The Beyond Ourselves Team have mentored the Head Teachers and developed their leadership skills as they plan and implement school improvement plans.

They also have ongoing feeding programmes at their partner schools which provide a hot meal to each school child every school day. This really lifts a financial burden in many families. For those most vulnerable they distribute food parcels or other practical gifts that may assist them.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2022

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

Toddlers Group

We met on Wednesday mornings during term time but with only about 10 children most weeks. Some came with childminders others with parents or grandparents. Being slightly younger this year, not all the toys came out, but we tried to vary it each week while keeping them occupied with the regular favourites; trampette, ride on toys and activity playhouse. It always went quiet when the rich tea biscuits came out!

Sylvia Page and Alison Bartram

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2022

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 £35,830 during the year (2021 – decreased by £32,506). The Statement of Assets & Liabilities shows total assets of £430,114 (2021: £373,712) and total liabilities of £7,435 (2021: £36,314).

Included in cash are amounts totalling £1,141 (2021: £3,917) 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 2022 the Church had net free cash reserves of £62,442 (2021: £23,836).

	2022 £	2021 £
Total cash reserves	63,583	27,753
Less: restricted funds	(1,141)	(3,917)
Free reserves	62,442	23,836
Free reserves requirement:		
6 month's budgeted routine expenditure	37,000	23,000
	37,000	23,000

5.3 Investment Policy

The church currently invests spare funds in interest bearing bank accounts. All investments are held in accounts which do not allow investment in fossil fuels following our pledge supporting the Bright Now's Fossil Free Church declaration.

5.4 Grants Policy

The Church supports the work of Christian Aid, Enfield Churches Debt Centre, Pam's Pantry, The Leprosy Mission, and Toilet Twinning, with direct donations to charities as follows:

- 2nd Enfield Boys Brigade Minibus Appeal - £1,100
- Christian Aid - £222
- Cooking Champions (our Beer & Carols Christmas Charity) - £398
- Pam's Pantry – Donation of food as our Harvest Charity
- Prison Fellowship (our Christmas Charity) - £163
- The Leprosy Mission - £180
- Toilet Twinning - £70

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2022

During 2022 the Church supported the charity Beyond Ourselves, working in Zambia in education 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

A weakness in future planning is the 30 – 50s, who are underrepresented in our congregation. We will look to improve activities and events for this age group to try and engage with them.

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.

We recognise that our corporate prayer life needs improvement. We will look to ensure that regular corporate prayer meetings are reintroduced.

Recognising the importance of our impact on the environment, we will continue working towards the silver Eco Church award. As part of our commitment to reducing our carbon footprint we will investigate insulating the Parlour and Junior Rooms as these are both used regularly so contribute to heat loss. We will also look at improving our community and global engagement as these are both weak points identified by our Eco Church survey.

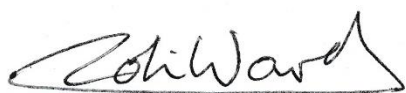
We will look to improve our website, ensuring content is current and the theme matches a URC template. We will ask organisations to regularly update their information to ensure that our community can quickly find the information they need.

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 2nd May 2023 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 2022, set out on pages 12 to 20.

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 Commission (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 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
17 Heathville Road
London
N19 3AL

3rd May 2023

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

Receipts and Payments Account
Year ended 31 December 2022

	2022	2022	2022	2022	2021
	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	Total	Total
	To nearest £	To nearest £	To nearest £	To nearest £	To nearest £
Receipts:					
Donations and legacies	6,249	25	6,905	13,179	97,946
Offerings	22,193	—	172	22,365	21,395
Income from charitable activities	—	519	—	519	207
Other trading activities	48,183	25,086	—	73,270	54,482
Investments	77	—	—	77	15
Sub total	76,704	25,630	7,077	109,412	174,047
Loan Receipt	—	—	—	—	40,000
Total Receipts	76,704	25,630	7,077	109,412	214,047
Payments:					
Raising funds	—	1,555	10	1,565	1,633
Expenditure on charitable activities	600	—	—	600	600
Ministry & mission Fund	17,220	6,000	—	23,220	23,712
Ministry & worship expenses	3,621	—	15	3,637	3,488
Church running costs	33,452	312	—	33,765	26,052
Manse running costs	1,665	1,736	—	3,401	4,225
Programme activity costs	292	4	—	296	88
Support of outside causes	801	—	—	801	1,347
Maintenance of church buildings	4,995	1,299	—	6,295	143,114
Sub total	62,649	10,908	25	73,583	204,262
Loan Repayment	—	19,000	9,828	28,828	3,737
Total Payments	62,649	29,908	9,853	102,410	207,998
Net income / (expenditure) before transfers	14,055	(4,278)	(2,776)	7,001	6,049
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net movement in funds	14,055	(4,278)	(2,776)	7,001	6,049
Reconciliation of funds					
Total funds brought forward	21,522	38,576	3,918	64,016	57,067
Total funds carried forward	35,577	34,298	1,142	71,017	64,016

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

Monetary assets

		2022	2021
		To the nearest £	To the nearest £
CURRENT: Coop Community Directplus Account			
General fund	Unrestricted	12,146	5,498
Baby & Toddlers	Designated	189	107
Building Fund	Designated	294	2,266
Building Fund	Restricted	146	3,242
Communion Fund	Restricted	322	166
Manse Fund	Designated	4,948	566
Agency Collection	Restricted	—	51
		18,047	11,895
DEPOSIT: Coop Business Select Deposit Account			
General fund	Unrestricted	23,431	16,019
Building Fund	Designated	—	6,771
Building Fund	Restricted	325	—
Communion Fund	Restricted	348	348
Manse Fund	Designated	18,867	18,867
Legacy Fund	Designated	10,000	10,000
		52,970	52,005
CURRENT: Coop Friends Account			
Building Fund	Restricted	—	110
CURRENT: HSBC Friends Account			
Building Fund	Restricted	—	47
CURRENT: HSBC Current Account			
General Fund	Unrestricted	—	5
Building Fund	Restricted	—	5
		—	10
CASH: Cash in Hand			
General Fund	Unrestricted	—	—
Total Monetary Assets		71,017	64,067
Non-Monetary Assets			
Church Buildings (see note 6)			
Fixtures, Fittings & Equipment (see note 7)		364,945	344,286
Total Non-Monetary Assets		364,945	344,286
Debtors			
Gift Aid claim for Q4 2022		1,617	1,673
		1,617	1,673
Liabilities			
Agency Collections		—	(51)
Loan from URC Thames North Synod		(7,435)	(36,263)
		(7,435)	(36,314)
Total Assets		430,114	373,712

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2022****1. Unrestricted Funds**

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

1.1 General Fund

	2022 To the nearest £	2021 To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	350	49
Gifts and Donations (Stewardship)	121	—
Grants Received	100	—
Gift Aid Tax Repayments	5,544	5,065
Webshop Commission	135	63
	<u>6,250</u>	<u>5,176</u>
<i>Offerings</i>		
Offerings (Bank Credits)	18,960	18,210
Offerings (Loose)	2,424	2,436
Offerings (SMS)	86	183
Offerings (Stewardship)	724	482
	<u>22,194</u>	<u>21,312</u>
<i>Income from charitable activities</i>		
Newsletter	—	—
Tea Bar	—	—
Wedding Fees	—	100
	<u>—</u>	<u>100</u>
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	47,832	32,428
Printing Services	351	49
	<u>48,184</u>	<u>32,477</u>
<i>Investments</i>		
Interest on bank accounts	78	16
Total income	<u>76,705</u>	<u>59,081</u>
Expenditure		
<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	17,220	17,712
	<u>17,220</u>	<u>17,712</u>
<i>Ministry & worship expenses</i>		
Pulpit Supply	2,000	921
Ministry expenses	677	1,469
Licenses and Music	432	675
Publicity	513	415
	<u>3,622</u>	<u>3,481</u>

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2022****1.1. General Fund (continued)**

	2022	2021
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Gardening	1,990	2,214
Gas and Electricity	10,364	3,031
Water	685	637
Cleaning & Caretaking	14,578	12,463
Church Insurance	3,800	3,552
Telephone Internet & Postage	347	345
Stationery and printing	799	848
Photocopier Lease	434	—
Purchase of Equipment (Church)	305	—
Accounts preparation	150	150
	33,452	23,240
<i>Manse running costs</i>		
Manse Repairs - Routine	813	782
Manse Insurance	852	820
	1,665	1,601
<i>Programme activity costs</i>		
Kings Club Resources	—	—
Catering	292	88
	292	88
<i>Support of outside causes</i>		
Subscriptions	118	70
Overseas Sponsorship	384	384
Gifts	—	100
Enfield Churches Debt Centre	300	300
	802	854
<i>Maintenance of church buildings</i>		
Church Repairs - General	2,140	2,827
Church Repairs - Routine	2,856	1,394
	4,996	4,221
Total expenditure	62,649	51,796
Excess of Income over Expenditure	14,055	7,285
Brought forward balance	21,522	14,237
Total carried forward balance	35,577	21,522

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.

	2022	2021
	To the nearest £	To the nearest £
Income		
<i>Other trading activities</i>		
Lettings	17,955	17,618
Total Income	17,955	17,618
Payments		
<i>Raising funds</i>		
Agency and Management Fees	1,556	1,533
Professional and Legal Fees	—	100
	1,556	1,633
<i>Expenditure on charitable activities</i>		
<i>Manse running costs</i>		
URC Ministry and Mission	6,000	6,000
	6,000	6,000
<i>Manse running costs</i>		
Ministerial Housing	715	2,144
Manse Repairs - General	182	430
Manse Repairs - Decorating	840	—
Manse Repairs - Routine	—	50
Purchase of Equipment (Manse)	280	—
	2,016	2,624
<i>Maintenance of church buildings</i>		
Hall Refurbishment	—	10,447
	—	10,447
Total payments	9,572	20,735
Excess/(Deficit) of Income over Expenditure	8,383	(3,117)
Loan Repayments	(4,000)	—
Brought forward balance	19,433	22,550
Total carried forward balance	23,815	19,433

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2022****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

	2022	2021
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	25	—
Gifts and Donations (Loose)	—	10
	<u>25</u>	<u>10</u>
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	7,132	4,388
	<u>7,132</u>	<u>4,388</u>
Total Income	<u>7,157</u>	<u>4,398</u>

Expenditure

<i>Maintenance of church buildings</i>		
Health & Safety Improvements	204	—
Hall Refurbishment	295	4,915
	<u>499</u>	<u>4,915</u>
<i>Loan</i>		
Interest on Loans	800	—
Total payments	<u>1,299</u>	<u>4,915</u>
Excess/(Deficit) of Income over Expenditure	5,858	(518)
Loan Repayments	(14,600)	—
Brought forward balance	9,037	9,555
Total carried forward balance	<u>294</u>	<u>9,037</u>

1.4 Barbara Camp Legacy Fund (Designated)

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

Brought forward balance	10,000	10,000
Total carried forward balance	<u>10,000</u>	<u>10,000</u>

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2022****1.5 Baby & Toddlers Fund (Designated)**

The Baby & Toddlers Fund is used by our Baby & Toddler Group.

Income

Income from charitable activities

Session Fees

519

107

Total Income

519

107

Expenditure

Expenditure on charitable activities

Purchase of equipment

33

—

Programme Activity Costs

Catering

4

—

Total Payments

37

—

Excess of Income over Expenditure

482

107

Loan Repayments

(400)

—

Brought forward balance

107

—

Total carried forward balance

189

107

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

2022
To the nearest £

2021
To the nearest £

Donations and legacies

Offerings (Bank Credits)

60

60

Offerings (Loose)

112

24

Total Income

172

84

Expenditure

Ministry & worship expenses

Ministry expenses

16

8

Support of outside causes

Gifts

—

493

Total expenditure

16

501

Excess/(Deficit) of Income over Expenditure

157

(417)

Brought forward balance

513

931

Total carried forward balance

670

513

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2022****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

	2022	2021
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	4,220	3,673
Gifts and Donations (Loose)	575	322
Gifts and Donations (SMS)	57	56
Gifts and Donations (Facebook)	—	90
Gifts and Donations (Stewardship)	244	180
Grants Received	1,000	87,760
Gift Aid Tax Repayments	810	679
Fundraising Events	—	—
<i>Loan</i>		
Loan from URC Thames North Synod	—	40,000
Total Income	6,905	132,760
Expenditure		
<i>Raising Funds</i>		
HSBC Bank Charges	10	—
<i>Church running costs</i>		
Purchase of Equipment (Church)	—	2,813
<i>Maintenance of church buildings</i>		
Health & Safety Improvements	—	520
Electrical Upgrade	—	280
Hall Refurbishment	—	122,124
<i>Loan</i>		
Interest on Loans	—	577
Loan Repayments	28,828	3,737
Total expenditure	28,838	130,051
(Deficit)/Excess of Income over Expenditure	(21,933)	2,709
Loan Repayments	19,000	—
Brought forward balance	3,404	695
Total carried forward balance	471	3,404

3. Debtors

Gift Aid claim outstanding for the last quarter of 2022 £1,673 (2021: £1,424)

4. Liabilities

A loan from the URC Thames North Synod of £7,435 (excluding interest) was outstanding at 31st December 2022 (2021 £36,263). Interest charges of 3% per annum are payable and the loan is due to be repaid by 28th June 2026. We are currently expecting to fully repay the loan in 2023.

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 £4,228,242 (2021: £3,915,038) and the manse for £390,517 (2021: £375,750).

7. Fixtures, Fittings & Equipment

The church contents are insured by the church for £364,945 (2021: £344,286).

BUSH HILL PARK UNITED REFORMED CHURCH

England & Wales - Charity number 1176710

Accounts



BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2021



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

BUSH HILL PARK UNITED REFORMED CHURCH

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

The Trustees (who are the Elders) 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 2021.

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 are the Elders) 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
	Martin Hamblin	Elder & Treasurer
	Andrew Caddies	Elder
	Diann Nicolaides	Elder
	Lynda Cook	Elder

1.5 Professional Advisers and Agents

The principal professional advisers and agents employed by the Church as at the date of this report are as follows:

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

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

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 2021

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 29 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. Our services are also live streamed each week via our YouTube channel enabling those who are unable to attend in person to take part in worship either live or at a time suitable to them. On average we have 9 people watch a YouTube service.

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
- Sunday Morning Youth Activities
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Book Club
- Baby and Toddlers
- Family Film Afternoons
- Friends Group
- 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 2021

4. Achievements and Performance

Minister's Report

2021 as a year for Bush Hill Park URC proved to be one of disruption in different ways. Our worship was interrupted, our lives were again effectively put on hold for much of the year as Enfield and the UK continued to try and deal with the coronavirus pandemic.

We began the year worshipping online again, and although we have managed to get back into worshipping in our church building, it is still not quite how it was pre-covid 19.

Much has, however, been achieved by our church community in these past twelve months – the hall refurbishment has been completed and our income has held up well.

Can I thank the eldership team and the Fabric Committee for all the effort that they have put in over this last year – the work that has been completed has placed Bush Hill Park URC in a strong position to move forward as a Christian community.

Other disruption through the year has been of my own making, in that accepting a call to join the Council for World Mission working in Fiji meant that the second half of the year has been focussed on considering future ministry needs for Bush Hill Park. I hope that, once Melanie and I have left you, things will progress with good speed to enable the church to consider what sort of minister to call to join you in your work here in Enfield.

Our congregation has found things tough this year as we have had several people taken ill and have had to say some painful goodbyes to people we have thought and cared about a lot.

We do have hope for the future, though, in that the Boys and Girls Brigade companies are working well, the Book Club continues to meet regularly, our work with children and parents goes on and we are served by a great diversity of lay preachers, non-stipendiary ministers and local leaders.

Thank you for your prayers for my own future.

Your minister,
Mark

Rev'd Mark Meatcher

Secretary's Report

2021 continued to be affected by the Covid19 pandemic. We began the year under "Tier 3" restrictions; meaning no worship in person. Worship continued to be provided with an on-line weekly service until the end of February. We were delighted at the return of in person worship at the start of March which meant that we were able to be together for the important Easter services on Good Friday and Easter Sunday. Face coverings were required and there would be no singing until much later in the year but it was good to start back on the road to "the new normal" after covid19.

During 2021 numbers attending worship (when possible) were stable, with an increase in the latter part of the year.

BHPURC continued to work with children in 2021 through our Boys Brigade and Girls Brigade companies.

During 2021 refurbishment of the church hall was completed. All asbestos having been removed in 2020, the skeleton of the hall was insulated, relined and decorated, a new table and chair store was created, a new vinyl floor was laid and the heating system renovated. This left us with a church hall which was safe and fit for purpose.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

Our minister Mark Meatcher was called to work overseas in Fiji and tendered his resignation effective 31st October 2021. This has remained a rolling notice and at the end of 2021 Mark was still here working with us in Enfield as he waited for visas to be completed allowing him to make the move to Fiji. Work between the three churches in our pastorate has already begun so that we are ready to make the call for a new minister as soon as it is allowed.

As 2021 ended, Covid19 again dominated with the Omicron wave increasing cases locally and nationally. We were though able to continue through this wave with in person worship, although face coverings were once again required. Christmas worship was possible with midnight carols on Christmas Eve and family worship on Christmas Day. We also held a traditional family nativity on the last Sunday of advent. Towards the end of 2021 we were blessed with several new families joining our congregation and numbers at worship improved, we hope to build on these green shoots of recovery as we move into 2022.

Robin Ward

Book Club

Wonderfully, we were able to keep this group going during the difficult year often meeting in the open air. We read these novels; A Christmas Railway Mystery; Away with the Penguins; The Glass; Madame Burova; Anything you do say; The Tenderness of Wolves; The Unusual Pilgrimage of Harold Fry; Two Women in Rome; Eight detectives; To Kill a Mockingbird; At the Edge of the Orchard.

This gave a wide variety and disclosed our different likes and dislikes – a good thing! At the end of the Year just as we were saying Farewell to Mark, we welcomed Alan. Sadly, we lost Ivy such a staunch supporter; although health had not allowed her to join us in person for some months, she always wanted to know the next choice so she could follow us.

Sylvia Page and Yvonne Coe

Boys Brigade

We started January in 2021 in a similar way to how we spent most of 2020 – online via Zoom, as we were in the middle of the third national lockdown.

We had maintained contact with all members during the past two lockdowns using online meetings, so doing it for a third time was no issue. We also still managed to engage with 100% of our members each week, across all three sections of the company (Anchor boys, Junior section & Company section).

At the start of January, we had eight members in the Anchor boys, 12 members in the Junior section and 16 members in the Company section.

Restrictions were lifted for uniform organisations in April, and we decided to return to face to face activities as soon as we could. We had planned to continue to run online session in parallel with face-to-face meetings, for any member who was not ready to return. However, it quickly became apparent that all our young people wanted to get back to face to face meetings as soon as possible – so we didn't have to run online activities again.

All three sections focused on having fun for the summer term and trying to offer the young people as many activities as possible after the previous 18 months!

All summer camps were still not allowed when we came back in April, but we decided to take the chance and organise our summer camp anyway, in the hope that they would be permitted by the time of our camp. I am very pleased to say that with just five weeks to go, the government and BB national lifted restrictions on summer camps.

This was great news, and we took 16 very excitable lads away for a week-long summer camp at Lee Bay in north Devon. After the previous 18 months everyone was ready to fully enjoy themselves. We had a splendid camp and it was truly needed!

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

We started back to a new term in September 2021 (and with no restrictions in place). All our members have returned, and we have even gained three new members in the Company section & two in the Junior section. The current boys are very committed to the company and we have very good support from the parents. Plans are now well underway for lots of activities, trips, and camps in 2022.

Andrew Caddies

Child Sponsorship



Through the charity Beyond Ourselves, we supported 10-year-old Elijah Kaluzu from Greater Joy School in Zambia. Elijah is in Grade 6 at Greater Joy Community School. His favourite subject is science. One day Elijah would like to be a doctor.

Due to COVID-19 schools were closed in Zambia for about six months. During this time many children helped their families on their small farms, especially harvesting maize. Most children took on extra responsibilities at home by helping to cook, clean, and take care of any younger siblings. Greater Joy School resumed its feeding programme during the school closures to help the many families who were really struggling during this time. The staple diet in Zambia consists of nshima (grounded maize cooked with water) and local vegetables. Elijah's favourite food is sausage and chips.

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

Eco Church

Last year was a busy year for everyone, we had several Eco Church Meetings throughout the year.

We looked at getting our recognition up from Bronze to Silver or Gold but have not had time to update the required information yet. We also explored the idea of having a small flower meadow patch at the side of our car park as well as thinking about the prospect of having a flower meadow roof garden on a part of the hall flat roof. We are still waiting to hear if the structure is suitable to carry the weight of the earth.

We looked at getting involved in a local litter pick (this is still on our agenda for 2022, we had a Teams meeting with the Friends of Bush Park (Carol Stanley), who was able to give us information and would help us get started when we are ready.

BHPURC also entered the Enfield in Bloom competition – Sylvia and Yvonne did a great job. We were given the Enfield in Bloom Silver Award for best display in a public area.

As well as this we were also able to represent our church at several events, as listed below. I have been involved in Enfield Climate Waste group and at the events listed I have discussed recycling with residents of Enfield, trying to get them to recycle more efficiently. As part of the Climate Waste group I have helped produced the Tony Tips sheets which have been very popular and helpful for people. As well as all this we got involved in the climate action festival, below are some events that we attended.

Cleaner Greener Southgate Sunday 15th August, we had a recycling stand, giving our leaflets and helping locals in need of food. XR team also gave out plants to help to encourage people to grow. As well as this there was a street festival.

Sunday 19th September, Apple Day in the community orchard day at Bromfield Park. This was an amazing event to be at, we are going to have a stall to promote recycling next year.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

Friday 24th September, we hosted the Fairtrade Wine and Chocolate Evening at BHP URC. This was a wonderful evening where we had many people from outside our church and pastorate membership attend. There were five different types of wine, three different types of chocolate as well as a Fairtrade stall selling various products. Over the course of the evening the different wines were discussed and information was shared on the problems of non-Fairtrade produce.

25th September was the big green climate festival at Christ Church, many of our congregation were there, not only as helpers but enjoying the events that were going on. This was packed with families, and everyone had a great day.

I think we all owe a massive thank you to Melanie and Mark for the efforts they put in to make the events throughout out the climate action week work so well. They worked tirelessly behind the scenes to make sure everyone that needed a stall had one and all the traders that we wanted at the events were also able to attend. Let's carry on the good work they started in 2022.

We have continued to collect non-recyclable items to send to TerraCycle to be made into something new. This is much better than the items simply being thrown in the bin. People from within our church as well as people who find our scheme on the TerraCycle website have given use their items. Across the various programmes we have collected:

Cheese Packaging Programme – 890 items

The KP Snacks® Nuts, Popcorn, Crisps and Pretzels Packet Recycling Programme – 6,599 items

The Pladis Biscuits and Snacks Recycling Programme – 1,866 items

Thank you to everyone who has not thrown away these items but has helped make them into something new.

Tony Nicolaides

Girls Brigade

2022 has been a better year for Girls Brigade. We managed to start back again after April 2021. In the period that we were not meeting I managed to complete my officer training, and the "Life to the full" child protection and safety course.

The girls that had promised us to come back did, but after the summer holiday three sisters, who had moved away, left to follow interests nearer to their home. That left us with six girls starting in September, but somehow, from somewhere, another three girls started so we ended the year back with nine.

I have the help of three ladies, Chris Hall, Sue Stubbs & Margaret Trevellion and we couldn't function without each other's support. We would appreciate some younger blood in the team though!

Our WhatsApp group where we keep in touch with the parents, is a really useful tool. We can exchange news and meeting details.

Lynda Cook

Family Film Feast

Due to COVID-19 restrictions, we were unable to restart our family films until December. We were able to enjoy watching "The Star" with donations being encouraged for Toilet Twinning.

We are hopeful that 2022 will enable us to regularly run the Family Film Feast and also hope that our Friends Group might have some thought-provoking movies to watch at some point, accompanied by a discussion on the topics raised by such films.

Martin Hamblin

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

Friends Group

Once Lockdown eased last autumn and we were able to mix more freely, we realised a need for much missed interaction with fellow members of our congregation. The 'Friends' Group' was started. This is just an informal gathering to chat over tea/coffee and maybe cake! A time to reminisce and/or take part in a quiz to engage our brains!

We meet on a Thursday morning about 10:30 – 12:00 on the second and fourth of each month.

The first 'official' meeting had seven adults and two children playing happily with the new set of skittles, but we had to use the church lounge as the lawn was very wet and it was drizzling.

Our December meetings consisted of making and putting up the Christmas decorations. This was fun using our various talents (or not) and with Christmas music in the background.

Our hope for 2022 is to increase our numbers by advertising more widely and we have ideas to make the time together 'different' each meeting perhaps with an occasional speaker or film.

Sylvia Page

Prayers

Prayers relating to individual, local, national, international and environmental topics are requested via the Church WhatsApp Group. A monthly prayer plan is published in our Newsletter and each week an email is sent out to all nine Enfield URCs remembering people in each church as well as wider issues.

Martin Hamblin

Toddlers Group

With the help of Alison, I was able to open again in the newly refurbished hall to those under school age. Our numbers were small, but the reduction meant for more adequate control of social distancing.

Eighteen months had made a difference to the attendees as they were but babies at the beginning of lockdown and it was a pleasure to see them learning to integrate with others of their own age. The Child Minders who returned with new children were very pleased. The grandparents delighted in seeing their grandsons loving the space to let rip on a bike or pedal car. We also welcomed new parents with a child but there was little consistency with no explanation – perhaps illness rather than something we are not offering.

Sylvia Page

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

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 13 and 14 respectively. The Church's net cash decreased by £32,506 during the year (2020 – decreased by £16,825). The Statement of Assets & Liabilities shows total assets of £373,712 (2020: £387,281) and total liabilities of £36,314 (2020: £39).

Included in cash are amounts totalling £3,917 (2020: £1,626) 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 2021 the Church had net free cash reserves of £23,836 (2020: £56,342).

	2021 £	2020 £
Total cash reserves	27,753	57,968
Less: restricted funds	(3,917)	(1,626)
Free reserves	23,836	56,342
Free reserves requirement:		
6 month's budgeted routine expenditure	23,000	23,000
	23,000	23,000

5.3 Investment Policy

The church currently invests spare funds in interest bearing bank accounts. All investments are held in accounts which do not allow investment in fossil fuels following our pledge supporting the Bright Now's Fossil Free Church declaration.

5.4 Grants Policy

The Church supports the work of Christian Aid, Enfield Churches Debt Centre, Pam's Pantry, The Leprosy Mission, and Toilet Twinning, with direct donations to charities as follows:

- Christian Aid - £218
- London Churches Refugee Fund (our Christmas Charity) - £177
- Macmillan Coffee Morning - £240
- Pam's Pantry – Donation of food as our Harvest Charity
- Save the Children Christmas Jumper Appeal - £56
- The Leprosy Mission - £51.72
- Water Aid - £30

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2021

During 2021 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 continue working towards the silver Eco Church award.

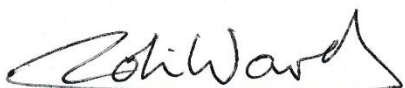
We will focus on developing a ministry for our older members and friends, allowing them to meet together during the day for fun, fellowship, Bible Study and prayer. New ideas will be explored to facilitate this as well as trying to widen the attendance by all ages at our prayer meetings.

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 6th April 2022 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 2021, 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(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 Commission (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 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
17 Heathville Road
London
N19 3AL

29 April 2022

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Receipts and Payments Account**
Year ended 31 December 2021

	2021	2021	2021	2021	2020
	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	Total	Total
	To nearest £	To nearest £	To nearest £	To nearest £	To nearest £
Receipts:					
Donations and legacies	5,176	10	92,760	97,947	65,747
Offerings	21,312	—	84	21,395	19,715
Income from charitable activities	100	107	—	207	8
Other trading activities	32,477	22,005	—	54,482	40,680
Investments	16	—	—	16	238
Sub total	59,081	22,122	92,844	174,047	126,388
Loan Receipt	—	—	40,000	40,000	—
Total Receipts	59,081	22,122	132,844	214,047	126,388
Payments:					
Raising funds	—	1,633	—	1,633	1,515
Expenditure on charitable activities	600	—	—	600	600
Ministry & mission Fund	17,712	6,000	—	23,712	24,924
Ministry & worship expenses	3,481	—	8	3,488	3,647
Church running costs	23,240	—	2,813	26,053	16,625
Manse running costs	1,601	2,624	—	4,226	4,591
Programme activity costs	88	—	—	88	—
Support of outside causes	854	—	493	1,347	888
Maintenance of church buildings	4,221	15,393	123,501	143,114	90,424
Sub total	51,796	25,650	126,815	204,262	143,214
Loan Repayment	—	—	3,737	3,737	—
Total Payments	51,796	25,650	130,552	207,998	143,214
Net income / (expenditure) before transfers	7,285	(3,528)	2,292	6,049	(16,825)
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net movement in funds	7,285	(3,528)	2,292	6,049	(16,825)
Reconciliation of funds					
Total funds brought forward	14,237	42,104	1,626	57,067	74,793
Total funds carried forward	21,522	38,576	3,918	64,016	57,968

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

Monetary assets

		2021	2020
		To the nearest £	To the nearest £
CURRENT: Coop Community Directplus Account			
General fund	Unrestricted	5,498	12,157
Baby & Toddlers	Designated	107	—
Building Fund	Designated	2,266	283
Building Fund	Restricted	3,242	695
Communion Fund	Restricted	166	83
Manse Fund	Designated	566	705
Agency Collection	Restricted	51	39
		11,895	13,962
DEPOSIT: Coop Business Select Deposit Account			
General fund	Unrestricted	16,019	2,075
Building Fund	Designated	6,771	9,271
Building Fund	Restricted	—	—
Communion Fund	Restricted	348	848
Manse Fund	Designated	18,867	21,845
Legacy Fund	Restricted	10,000	10,000
		52,005	44,039
CURRENT: Coop Friends Account			
Building Fund	Restricted	110	—
CURRENT: HSBC Friends Account			
Building Fund	Restricted	47	—
CURRENT: HSBC Current Account			
General Fund	Unrestricted	5	5
Building Fund	Restricted	5	—
		10	5
CASH: Cash in Hand			
General Fund	Unrestricted	—	—
Total Monetary Assets		64,067	58,006
Non-Monetary Assets			
Church Buildings (see note 6)			
Fixtures, Fittings & Equipment (see note 7)		344,286	327,890
Total Non-Monetary Assets		344,286	327,890
Debtors			
Gift Aid claim for Q4 2021		1,673	1,424
		1,673	1,424
Liabilities			
Agency Collections		(51)	(39)
Loan from URC Thames North Synod		(36,263)	—
		(36,314)	(39)
Total Assets		373,712	387,281

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2021****1. Unrestricted Funds**

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

1.1 General Fund

	2021 To the nearest £	2020 To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	49	—
Gifts and Donations (Loose)	—	30
Gifts and Donations (Stewardship)	—	249
Gift Aid Tax Repayments	5,065	5,065
Webshop Commission	63	55
	<u>5,176</u>	<u>5,399</u>
<i>Offerings</i>		
Offerings (Bank Credits)	18,210	16,862
Offerings (Loose)	2,436	2,634
Offerings (SMS)	183	141
Offerings (Stewardship)	482	—
	<u>21,312</u>	<u>19,637</u>
<i>Income from charitable activities</i>		
Newsletter	—	5
Tea Bar	—	3
Wedding Fees	100	3
	<u>8</u>	<u>8</u>
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	32,428	20,245
Printing Services	49	233
	<u>32,477</u>	<u>20,478</u>
<i>Investments</i>		
Interest on bank accounts	16	238
Total income	<u>59,081</u>	<u>45,761</u>
Expenditure		
<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	17,712	18,924
	<u>17,712</u>	<u>18,924</u>
<i>Ministry & worship expenses</i>		
Pulpit Supply	921	456
Ministry expenses	1,469	2,094
Licenses and Music	675	723
Publicity	415	366
	<u>3,481</u>	<u>3,639</u>

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2021****1.1. General Fund (continued)**

	2021	2020
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Gardening	2,214	1,782
Gas and Electricity	3,031	2,744
Water	637	377
Cleaning & Caretaking	12,463	5,626
Church Insurance	3,552	3,311
Telephone Internet & Postage	345	414
Stationery and printing	848	721
Purchase of Equipment (Church)	—	—
Accounts preparation	150	150
	<u>15,125</u>	<u>15,125</u>
<i>Manse running costs</i>		
Manse Repairs - Routine	782	748
Manse Insurance	820	789
	<u>1,601</u>	<u>1,536</u>
<i>Programme activity costs</i>		
Kings Club Resources	—	—
Catering	88	—
	<u>88</u>	<u>—</u>
<i>Support of outside causes</i>		
Subscriptions	70	96
Overseas Sponsorship	384	384
Gifts	100	34
Enfield Churches Debt Centre	300	25
	<u>854</u>	<u>539</u>
<i>Maintenance of church buildings</i>		
Church Repairs - General	2,827	4,178
Church Repairs - Routine	1,394	1,190
	<u>4,221</u>	<u>5,368</u>
Total expenditure	51,796	45,731
Excess of Income over Expenditure	7,285	30
Brought forward balance	14,237	14,208
Total carried forward balance	21,522	14,237

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2021****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.

	2021	2020
	To the nearest £	To the nearest £
Income		
<i>Other trading activities</i>		
Lettings	17,618	17,348
Total Income	17,618	17,348
Payments		
<i>Raising funds</i>		
Agency and Management Fees	1,533	1,515
Professional and Legal Fees	100	—
	1,633	1,515
<i>Expenditure on charitable activities</i>		
<i>Manse running costs</i>		
URC Ministry and Mission	6,000	6,000
	6,000	6,000
<i>Manse running costs</i>		
Ministerial Housing	2,144	2,144
Manse Repairs - General	740	740
Manse Repairs - Routine	170	170
	3,054	3,054
<i>Church running costs</i>		
Purchase of Equipment (Church)	—	1,500
	—	1,500
<i>Maintenance of church buildings</i>		
Health & Safety Improvements	—	(336)
Hall Refurbishment	10,477	3,295
	10,477	2,959
Total payments	20,735	15,028
(Deficit)/Excess of Income over Expenditure	(3,117)	2,319
Brought forward balance	22,550	20,231
Total carried forward balance	19,433	22,550

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2021****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

	2021	2020
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Loose)	10	20
Gifts and Donations (Facebook)	—	150
	<u>10</u>	<u>170</u>
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	4,388	2,854
	<u>4,388</u>	<u>2,854</u>
Total Income	<u>4,398</u>	<u>3,024</u>

Expenditure

<i>Maintenance of church buildings</i>		
Hall Refurbishment	4,915	2,633
Asbestos Removal	—	4,043
	<u>4,915</u>	<u>6,675</u>
Total payments	<u>4915</u>	<u>6,675</u>
(Deficit) of Income over Expenditure	(518)	(3,651)
Brought forward balance	9,555	13,206
Total carried forward balance	<u>9,037</u>	<u>9,555</u>

1.4 Barbara Camp Legacy Fund (Designated)

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

<i>Donations and legacies</i>		
Legacy	—	10,000
Total Income	<u>—</u>	<u>10,000</u>
Expenditure		
	—	—
Total payments	<u>—</u>	<u>—</u>
Excess of Income over Expenditure	—	10,000
Brought forward balance	10,000	—
Total carried forward balance	<u>10,000</u>	<u>10,000</u>

Notes to the Accounts for the year ended 31 December 2021

1.5 Baby & Toddlers Fund (Designated)

The Baby & Toddlers Fund is used by our Baby & Toddler Group.

Income

Income from charitable activities

Session Fees

107

—

Total Income

107

—

Expenditure

—

—

Total payments

—

—

Excess of Income over Expenditure

107

—

Brought forward balance

—

—

Total carried forward balance

107

—

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

2021
To the nearest £

2020
To the nearest £

Donations and legacies

Offerings (Bank Credits)

60

48

Offerings (Loose)

24

30

Total Income

84

78

Expenditure

Ministry & worship expenses

Ministry expenses

8

8

Support of outside causes

Donations

—

—

Gifts

493

349

Total expenditure

501

357

(Deficit) of Income over Expenditure

(417)

(279)

Brought forward balance

931

1,210

Total carried forward balance

513

931

Notes to the Accounts for the year ended 31 December 2021

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

	2021	2020
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	3,673	3,776
Gifts and Donations (Loose)	322	1,341
Gifts and Donations (SMS)	56	61
Gifts and Donations (Facebook)	90	—
Gifts and Donations (Stewardship)	180	3,974
Grants Received	87,760	40,000
Gift Aid Tax Repayments	679	1,026
Fundraising Events	—	—
<i>Loan</i>		
Loan from URC Thames North Synod	40,000	—
Total Income	132,760	50,178
Expenditure		
<i>Church running costs</i>		
Purchase of Equipment (Church)	2,813	—
	<u>2,813</u>	<u>—</u>
<i>Maintenance of church buildings</i>		
Interest on Loans	577	—
Health & Safety Improvements	520	—
Electrical Upgrade	280	—
Asbestos Removal	—	62,369
Hall Refurbishment	122,124	2,380
<i>Loan</i>		
Interest on Loans	577	—
Loan Repayments	3,737	—
Total expenditure	130,051	64,749
Excess/(Deficit) of Income over Expenditure	2,709	(14,571)
Brought forward balance	695	15,266
Total carried forward balance	3,404	695

3. Debtors

Gift Aid claim outstanding for the last quarter of 2021 £1,673 (2020: £1,424)

4. Liabilities

A loan from the URC Thames North Synod of £36,263 (excluding interest) was outstanding at 31st December 2021 (2020 £-). Interest charges of 3% per annum are payable and the loan is due to be repaid by 28th June 2026.

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 £3,915,038 (2020: £3,693,432) and the manse for £375,750 (2020: £361,541).

7. Fixtures, Fittings & Equipment

The church contents are insured by the church for £344,286 (2020: £327,890).

BUSH HILL PARK UNITED REFORMED CHURCH

England & Wales - Charity number 1176710

Accounts



BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2020



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

BUSH HILL PARK UNITED REFORMED CHURCH

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Receipts and payments account	12
Statement of assets and liabilities	13
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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2020

The Trustees (who are the Elders) 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 2020.

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 are the Elders) 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
Martin Hamblin	Elder & Treasurer
Andrew Caddies	Elder
Diann Nicolaides	Elder
Lynda Cook	Elder

1.5 Professional Advisers and Agents

The principal professional advisers and agents employed by the Church as at the date of this report are as follows:

Bankers	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
--

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 2020

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 2020

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. We live streamed 2 services with an average attendance of 45.

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
- 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 2020

4. Achievements and Performance

Minister's Report

I think that I can easily sum up 2020 for us in one word – Unbelievable!

When we look back at the twelve months that we have just gone through I do not think any other word does the year justice.

And it has been unbelievable in so many different ways – we have had to worship in a completely different way for much of the year because of the coronavirus pandemic which prevented us from even opening the building for much of the year. And then there has been the incredible amount that has been achieved in the church building itself during the course of the year. Our fundraising has been unbelievable! Who could have believed that in the last couple of years we have raised the amount of money we have done in order to get the buildings into a state fit for the 21st century – and yet we are now almost there!

I would like to say a big thank you to all those who have worked hard to get to this point in our church's history.

God has been faithful to us this last year and has given us much to be thankful for, and because of that faithfulness I wonder what God might have planned for us next. Whatever it is I think we need to resolve to spend a little more time in God's presence at the beginning of 2021 so that we can discern how best to preach the gospel and serve our community in the next few years.

Whilst our plans may have been changed this year, our outlook is still towards the One who gave his life for us. So, in the days ahead, keep your eyes and ears open to the Holy Spirit moving amongst us.

Praise God for all that God has done – and pray for light for our future pathway.

Your minister,
Mark

Revd Mark Meatcher

Secretary's Report

2020 was obviously dominated by the Covid19 pandemic. With on-site worship completely stopped during the first national lockdown meaning that Easter services could not go ahead. On-site services were stopped for the second national lockdown in October. In late December a new variant of covid19 rapidly spread in the UK and the difficult decision was taken that there were to be no on-site services at Christmas time.

After the first Lockdown period, on-site services were restarted with a garden service and socially distanced seating. The church space was made COVID-19 secure and a COVID-19 specific cleaning package put in place. Socially distanced worship on-site was able to recommence but with no singing.

During the periods where on-site worship was not possible the ministerial team worked hard to ensure that worship was still possible with an on-line service prepared each week, hard copies were made available to those without suitable technology, a landline telephone answer service was set up with a thought for the day. A LAG wide prayer was also circulated. It was also possible on Remembrance Sunday to live stream a service which included the traditional 11am act of Remembrance. It is hoped that we can increase the numbers of people who receive our message in the future by continuing with this type of outreach.

It was pleasing to see how the church community responded to the pandemic with a WhatsApp group chat proving a very popular & well used way of supporting each other. We hope that this will be a permanent feature.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2020

The three churches in our North Enfield group altered our Sunday worship times from the start of 2020 onwards. Bush Hill Park now worship at 10am (previously 10.30am). This has allowed Rev. Mark Meatcher to be available to lead worship on a greater number of Sundays than previously. As with most things during 2020 it has not been possible to see full effect these changes might have had if the world had been in its normal state.

During 2020 numbers attending worship (when possible) were stable.

BHPURC continued to work with children in 2020 through our Boys Brigade, Girls Brigade and Toddlers group. Although this has been difficult with a lack of face-to-face meetings because of COVID-19 restrictions.

During 2020 refurbishment of the church hall was started. The initial phase involved removal of dangerous asbestos in the roof void. This work was completed but further asbestos was discovered increasing the cost of this phase of the project. It had been hoped that all the works would be completed in 2020 but COVID-19 lockdowns and the contractors having difficulty sourcing supplies for the same reason have delayed this project which should now be completed in 2021.

Robin Ward

Baby & Toddlers

Our Wednesdays had between 28 and 33 children on each of the nine weeks we were able to meet. However, the nine Friday mornings were so much quieter with perhaps 5 children and their parent/childminder. We have not been able to meet since mid-March.

Our Minister visited us when he could, speaking to the children, parents/childminders. We were always pleased to see him and to have his support.

We were able to pass on £650 to the church.

Sylvia Page and Alison Bartram

Book Club

Our book club is still going strong, but naturally in a slightly different format since March. We did take a break, but during the summer we were able to meet in a member's garden or kitchen, but then had to go to Zoom meetings.

We read eleven books: a variety of novels and one autobiography. We were much impressed by the first 'Vera' novel by Ann Cleeves realizing the character as written is different from that played so well by Brenda Blethyn in the ITV series adapted from the books. Members have gone on to read more of the series on their own. We were pleased to find new authors, Kevin Wignall; Barbara Erskine; Mike Gayle being three of them.

Books have been of great enjoyment to us these past few months and we aim to continue into 2021.

Sylvia Page and Yvonne Coe

Boys Brigade

The second Enfield Boys Brigade started 2020 with lots of activities, competitions and trips planned. Very soon into the year we had to suspend all our meetings and activities, which was very disappointing to all our members. The staff team quickly decided to try and offer some kind of weekly sessions online via zoom. Boys Bridge HQ was also very helpful in guidance and ideas around online activities that we could do.

We were very concerned that members would struggle to engage with boy's brigade via an online platform, but they quickly proved us wrong. All members eventually got comfortable with our online format. Over the course of three months, we engaged all our three sections in a wide range of crafts and model making, observation and quick reaction games and we even got the lads cooking in their kitchen. As we entered the summer months, we are able to do online fitness sessions and even challenges in gardens with buckets or water.

As the months went past, we were forced to cancelled summer camp, which was a very big disappointment to all the boys. Camp is such an important part of our year. The boys were obviously very disappointed but understood the reasons. We therefore carried out a zoom session every day of what would have been our camp week, to try and give some kind of camp feel that week.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2020

Our biggest fear was that members would not return to a physical meeting when we were allowed to meet again. Once again, the members stopped our concerns by us having full attendance when we were able to start meeting again face to face from September. As the weather was still warm, we managed to get over the park for a few weeks and run some of the games and activities we missed out on during the summer months.

Unfortunately, we quite soon returned to online zoom meetings as more restrictions come back in.

That was 2020. All are members are now looking to a more positive 2021.

Andrew Caddies

Child Sponsorship



Through the charity Beyond Ourselves, we supported 9-year-old Elijah Kaluzu from Greater Joy School in Zambia. Elijah lives with four other children and two adults in his home. He is cared for by Shadrack and Jane who are his parents. At home Elijah is responsible for sweeping outside the house. He enjoys reading during his free time. Apart from the staple diet of nshima (maize), Elijah enjoys eating chicken.

Elijah is in Grade 5 at Greater Joy Community School. His favourite subjects are maths and science and one day he would like to be a doctor. He enjoys reading at school. Elijah's favourite moment from the last school year was singing and dancing at Independence Day celebrations.

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

Eco Church

Although we have not met very often this year, what we put into motion the previous year is carrying on well. In particular the biscuit, crisps and nut recycling which is now being much more widely used by people outside of the church. We have sent 1,191 biscuits and 5,627 crisps/nuts/popcorn wrappers to TerraCycle which they will turn into new products and means less landfill. In addition to biscuits, crisps, nuts, popcorn and pretzels we have now signed up to a scheme to recycle cheese wrappers, although we have not met the minimum weight to send those to TerraCycle yet.



In the spring Tony and Diann planted some wildflower seeds in the corner of the garden with Third and Main Avenues. This was a small trial patch and although small was a nice bit of colour to have near the bug hotel the Girls Brigade put in last year. This year we hope to put a larger patch of wildflower seeds in the same area.

We continue to look towards achieving the silver award from Eco Church which 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

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2020

Girls Brigade

2020 has been a difficult year for Girls Brigade with the closure in March.

Our numbers were not very encouraging, and the closure decided two of our oldest girls to leave, two more we have lost contact with, and Charlotte found that her new job meant that she would be unable to dedicate the time she needed for preparation and decided to resign as Captain.

The church has asked me to carry on running the company, and I was left with just six girls, but have added another three (smaller sisters), making a total of nine. We were going to start back in October, after completing all the Covid safe preparations, but further restrictions prevented that, so had another delay.

We have a WhatsApp group where we keep in touch with the parents exchanging Christmas & New Year greetings and we were able to get Christmas gifts to all the girls.

We tried to continue with Zoom meetings, but I found that the girls attention wandered so we shelved that for the moment after discussion with the parents but look forward to starting again possibly after the February Half term.

Lynda Cook

Family Film Feast

We ended 2019 with watching the Muppets take on "A Christmas Carol", and sadly were not able to fit in too many more films in 2020 because of the coronavirus pandemic – a few of us enjoyed the cuddly lions in "The Lion King" in February but not the nasty creatures that also featured in the movie (!) and were beginning to look forward to learning how to train dragons in our next featured film, but sadly this didn't happen.

We are very hopeful that at some point in 2021 we will be able to re-start the Family Film Feast and also hope that in one of our Local Area Group churches we might have some thought-provoking movies to watch at some point, accompanied by a discussion on the topics raised by such films.

Mark Meatcher

Informal Cinema/Theatre Group

Our outings in 2020 were naturally curtailed, but we did manage to see 'The Private Life of David Copperfield' and 'The Military Wives'. It was so good to be together, to chat over coffee before and after on the walk back to our cars. Most of the same few did manage a walk in the grounds of Forty Hall one day in the summer, a boost to us all.

Sylvia Page

Prayers

Formal prayer meetings were held before our Worship on the third Sunday of each month where we met on site. Attendees are few, but regular, with prayers relating to individual, local, national, international and environmental topics. Prayer requests are also made via the Church WhatsApp Group. A monthly prayer plan is published in our Newsletter and each week an email is sent out to all nine Enfield URCs remembering people in each church as well as wider issues.

Martin Hamblin

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2020

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 ongoing Covid-19 pandemic has caused a reduction in income and this is expected to continue into 2021. This has been partially off-set by the reduction in some areas of expenditure.

Our hall is in urgent need of improvement. Following works to remove asbestos from the ceiling void in 2020, we now need to replace the ceiling, upgrade the electrics, replace the floor as well as repair and decorate the internal walls. These remaining works have been tendered with an expected cost of £175,000. 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 12 and 13 respectively. The Church's net cash decreased by £16,825 during the year (2019 – decreased by £16,228). The Statement of Assets & Liabilities shows total assets of £387,281 (2019: £387,247) and total liabilities of £39 (2019: £1,407).

Included in cash are amounts totalling £1,626 (2019: £16,476) 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 2020 the Church had net free cash reserves of £56,342 (2019: £58,517).

	2020 £	2019 £
Total cash reserves	57,968	74,793
Less: restricted funds	(1,626)	(16,476)
Free reserves	56,342	58,317
Free reserves requirement:		
6 month's budgeted routine expenditure	23,000	23,000
	23,000	23,000

5.3 Investment Policy

The church currently invests spare funds in interest bearing bank accounts. All investments are held in accounts which do not allow investment in fossil fuels following our pledge supporting the Bright Now's Fossil Free Church declaration.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2020

5.4 Grants Policy

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

- Christian Aid - £80
- North Enfield Foodbank – Donation of food as our Harvest Charity
- Save the Children Christmas Jumper Appeal - £115
- The Leprosy Mission - £83

During 2020 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 refurbishment will be completed in 2021. 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.

Recognising the need to provide services to those unable to attend our building in person, we will look towards improved accessibility, specifically being able to provide worship via our YouTube channel and an improved website.

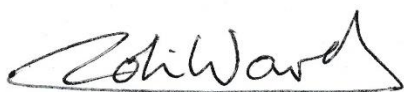
We will focus on developing a ministry for our older members and friends, allowing them to meet together during the day for fun, fellowship, Bible Study and prayer. New ideas will be explored to facilitate this as well as trying to widen the attendance by all ages at our prayer meetings.

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 19th March 2021 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 2020, set out on pages 12 to 20.

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 Commission (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 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
17 Heathville Road
London
N19 3AL

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Receipts and Payments Account**
Year ended 31 December 2020

	2020	2020	2020	2020	2019
	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	Total	Total
	To nearest £	To nearest £	To nearest £	To nearest £	To nearest £
Income from:					
Donations and legacies	5,399	10,170	50,178	65,747	50,729
Offerings	19,637	—	78	19,715	20,655
Income from charitable activities	8	—	—	8	29
Other trading activities	20,478	20,202	—	40,680	44,261
Investments	238	—	—	238	151
Total income	45,761	30,372	50,256	126,388	115,825
Expenditure on:					
Raising funds	—	1,515	—	1,515	1,511
Expenditure on charitable activities	600	—	—	600	600
Ministry & mission Fund	18,924	6,000	—	24,924	17,400
Ministry & worship expenses	3,639	—	8	3,647	3,736
Church running costs	15,125	1,500	—	16,625	26,203
Manse running costs	1,536	3,054	—	4,591	4,974
Programme activity costs	—	—	—	—	122
Support of outside causes	539	—	349	888	725
Maintenance of church buildings	5,368	20,307	64,749	90,424	76,783
Total expenditure	45,731	32,377	65,106	143,214	132,053
Net income / (expenditure) before transfers	30	(2,005)	(14,850)	(16,825)	(16,228)
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net movement in funds	30	(2,005)	(14,850)	(16,825)	(16,228)
Reconciliation of funds					
Total funds brought forward	14,208	44,109	16,476	74,793	91,021
Total funds carried forward	14,237	42,104	1,626	57,968	74,793

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

Monetary assets

		2020	2019
		To the nearest £	To the nearest £
CURRENT: Coop Directplus Account			
General fund	Unrestricted	12,157	2,557
Building Fund	Designated	283	3,129
Building Fund	Restricted	695	1,064
Communion Fund	Restricted	83	362
Manse Fund	Designated	705	1,305
Agency Collection	Restricted	39	5
		13,962	8,422
DEPOSIT: Coop Business Select Deposit Account			
General fund	Unrestricted	2,075	11,576
Building Fund	Designated	9,271	10,076
Building Fund	Restricted	—	14,202
Communion Fund	Restricted	848	848
Manse Fund	Designated	21,845	18,926
Legacy Fund	Restricted	10,000	10,673
		44,039	66,300
CURRENT: HSBC Friends Account			
Building Fund	Restricted	1	1
CURRENT: HSBC Current Account			
General Fund	Unrestricted	5	75
		5	75
CASH: Cash in Hand			
General Fund	Unrestricted	—	—
		—	—
Total Monetary Assets		58,006	74,798
Non-Monetary Assets			
Church Buildings (see note 6)			
Fixtures, Fittings & Equipment (see note 7)		327,890	312,275
Total Non-Monetary Assets		327,890	312,275
Debtors			
Gift Aid claim for Q4 2020		1,424	1,581
		1,424	1,581
Liabilities			
Agency Collections		(39)	(5)
Phase 1 Building Project retainer		—	(1,402)
		(39)	(1,407)
Total Assets		387,281	387,247

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2020****1. Unrestricted Funds**

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

1.1 General Fund

	2020 To the nearest £	2019 To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Loose)	30	—
Gifts and Donations (Stewardship)	249	—
Gift Aid Tax Repayments	5,065	5,112
Webshop Commission	55	93
	5,399	5,204
<i>Offerings</i>		
Offerings (Bank Credits)	16,862	16,921
Offerings (Loose)	2,634	3,550
Offerings (SMS)	141	—
	19,637	20,471
<i>Income from charitable activities</i>		
Newsletter	5	15
Tea Bar	3	14
	8	29
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	20,245	22,428
Printing Services	233	1,141
	20,478	23,569
<i>Investments</i>		
Interest and investment Income	238	151
Total income	45,761	49,425
Expenditure		
<i>Expenditure on charitable activities</i>		
Independent examination	600	600
	600	600
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	18,924	17,400
	18,924	17,400
<i>Ministry & worship expenses</i>		
Pulpit Supply	456	1,245
Ministry expenses	2,094	1,135
Licenses and Music	723	826
Publicity	366	448
	3,639	3,654

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2020****1.1. General Fund (continued)**

	2020	2019
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Gardening	1,782	1,944
Gas and Electricity	2,744	3,689
Water	377	472
Cleaning & Caretaking	5,626	7,828
Church Insurance	3,311	3,130
Telephone and Internet	414	377
Stationery and photocopying	721	1,336
Purchase of Equipment (Church)	—	371
Accounts preparation	150	150
	<u>15,125</u>	<u>19,297</u>
<i>Manse running costs</i>		
Manse Repairs - Routine	748	675
Manse Insurance	789	759
	<u>1,536</u>	<u>1,434</u>
<i>Programme activity costs</i>		
Kings Club Resources	—	—
Catering	—	122
	<u>—</u>	<u>122</u>
<i>Support of outside causes</i>		
Subscriptions	96	85
Overseas Sponsorship	384	384
Gifts	34	—
Enfield Churches Debt Centre	25	—
	<u>539</u>	<u>469</u>
<i>Maintenance of church buildings</i>		
Church Repairs - General	4,178	159
Church Repairs - Decorating	—	163
Church Repairs - Routine	1,190	1,325
	<u>5,368</u>	<u>1,647</u>
<i>Maintenance of manse</i>		
Manse Repairs - Routine	748	675
	<u>748</u>	<u>675</u>
Total expenditure	45,731	44,623
Excess of Income over Expenditure	30	4,803
Brought forward balance	14,208	9,405
Total carried forward balance	14,237	14,208

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2020****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.

	2020	2019
	To the nearest £	To the nearest £
Income		
<i>Other trading activities</i>		
Lettings	17,348	17,280
Total Income	17,348	17,280
Payments		
<i>Raising funds</i>		
Agency and Management Fees	1,515	1,511
	<u>1,515</u>	<u>1,511</u>
<i>Expenditure on charitable activities</i>		
<i>Manse running costs</i>		
URC Ministry and Mission	6,000	—
	<u>6,000</u>	<u>—</u>
<i>Manse running costs</i>		
Ministerial Housing	2,144	2,540
Manse Repairs - General	740	1,000
Manse Repairs - Routine	170	—
	<u>3,054</u>	<u>3,540</u>
<i>Church running costs</i>		
Purchase of Equipment (Church)	1,500	—
	<u>1,500</u>	<u>—</u>
<i>Maintenance of church buildings</i>		
Church Repairs - General	—	1,870
Health & Safety Improvements	(336)	16,845
Hall Refurbishment	3,295	—
	<u>2,959</u>	<u>18,715</u>
Total payments	15,028	23,765
Excess/(Deficit) of Income over Expenditure	2,319	(6,485)
Brought forward balance	20,231	26,716
Total carried forward balance	22,550	20,231

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2020****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

	2020	2019
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Loose)	20	24
Gifts and Donations (Facebook)	150	—
	<u>170</u>	<u>24</u>
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	2,854	2,896
	<u>2,854</u>	<u>2,896</u>
Total Income	<u>3,024</u>	<u>2,920</u>

Expenditure

<i>Maintenance of church buildings</i>		
Electrical Upgrade	—	5,000
Hall Refurbishment	2,633	—
Asbestos Removal	4,043	—
	<u>6,675</u>	<u>5,000</u>
Total payments	<u>6,675</u>	<u>5,000</u>
(Deficit) of Income over Expenditure	(3,651)	(2,080)
Brought forward balance	13,206	15,286
Total carried forward balance	<u>9,555</u>	<u>13,206</u>

1.4 Barbara Camp Legacy Fund (Designated)

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

<i>Donations and legacies</i>		
Legacy	10,000	—
Total Income	<u>10,000</u>	<u>—</u>
Expenditure		
	—	—
Total expenditure	<u>—</u>	<u>—</u>
Excess of Income over Expenditure	10,000	—

Notes to the Accounts for the year ended 31 December 2020**1.5 Terry Blowfield Legacy Fund (Designated)**

The Terry Blowfield Legacy Fund contained the Legacy from the estate of Terry Blowfield which was left to the Church.

Expenditure

	2020	2019
	To the nearest £	To the nearest £
<i>Church running costs</i>		
Purchase of Equipment (Church)	—	6,906
<i>Maintenance of church buildings</i>		
Asbestos Removal	9,271	—
Electrical Upgrade	1,402	9,544
Total expenditure	10,673	16,450
(Deficit) of Income over Expenditure	(10,673)	(16,450)
Brought forward balance	10,673	27,123
Fund Closed 31st December 2020	—	10,673

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

	2020	2019
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Offerings (Bank Credits)	48	24
Offerings (Loose)	30	160
Total Income	78	184
Expenditure		
<i>Ministry & worship expenses</i>		
Ministry expenses	8	82
<i>Support of outside causes</i>		
Donations	—	74
Gifts	349	182
Total expenditure	357	338
(Deficit) of Income over Expenditure	(279)	(154)
Brought forward balance	1,210	1,364
Total carried forward balance	931	1,210

Notes to the Accounts for the year ended 31 December 2020**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

	2020	2019
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	3,776	3,749
Gifts and Donations (Loose)	1,341	2,019
Gifts and Donations (SMS)	61	—
Gifts and Donations (Stewardship)	3,974	8
Grants Received	40,000	38,356
Gift Aid Tax Repayments	1,026	1,368
Fundraising Events	—	516
Total Income	50,178	46,016
Expenditure		
<i>Maintenance of church buildings</i>		
Professional Fees	—	1,746
Electrical Upgrade	—	40,132
Asbestos Removal	62,369	—
Hall Refurbishment	2,380	—
Total expenditure	64,749	41,877
Excess/(Deficit) of Income over Expenditure	(14,571)	4,139
Brought forward balance	15,266	11,127
Total carried forward balance	695	15,266

3. Debtors

Gift Aid claim outstanding for the last quarter of 2020 £1,424 (2019: £1,581)

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 £3,693,432 (2019: £3,484,369) and the manse for £361,541 (2019: £347,869).

7. Fixtures, Fittings & Equipment

The church contents are insured by the church for £327,890 (2019: £312,275).