



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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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
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Independent Examiner	John Helm ACA Simply Churches Limited 17 Heathville Road London N19 3AL
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BUSH HILL PARK UNITED REFORMED CHURCH

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

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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

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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.

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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.

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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

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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.

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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.

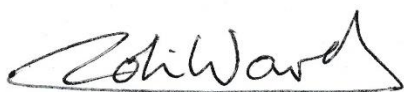
We will focus on developing a ministry for our older members and friends, allowing them to meet together during the day for fun, fellowship, Bible Study and prayer. New ideas will be explored to facilitate this as well as trying to widen the attendance by all ages at our prayer meetings.

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
	<hr/> 5,399	<hr/> 5,204
<i>Offerings</i>		
Offerings (Bank Credits)	16,862	16,921
Offerings (Loose)	2,634	3,550
Offerings (SMS)	141	—
	<hr/> 19,637	<hr/> 20,471
<i>Income from charitable activities</i>		
Newsletter	5	15
Tea Bar	3	14
	<hr/> 8	<hr/> 29
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	20,245	22,428
Printing Services	233	1,141
	<hr/> 20,478	<hr/> 23,569
<i>Investments</i>		
Interest and investment Income	238	151
Total income	<hr/> 45,761	<hr/> 49,425
Expenditure		
<i>Expenditure on charitable activities</i>		
Independent examination	600	600
	<hr/> 600	<hr/> 600
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	18,924	17,400
	<hr/> 18,924	<hr/> 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
	<hr/> 3,639	<hr/> 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	—

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

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

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

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).