



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

Annual Report and Accounts 2021 Contents

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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 |

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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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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

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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

Revd 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.

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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!

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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.

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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 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

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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

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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

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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 To the nearest £ | 2020 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 |
| | 15,125 | 15,125 |
| <i>Manse running costs</i> | | |
| Manse Repairs - Routine | 782 | 748 |
| Manse Insurance | 820 | 789 |
| | 1,601 | 1,536 |
| <i>Programme activity costs</i> | | |
| Kings Club Resources | — | — |
| Catering | 88 | — |
| | 88 | — |
| <i>Support of outside causes</i> | | |
| Subscriptions | 70 | 96 |
| Overseas Sponsorship | 384 | 384 |
| Gifts | 100 | 34 |
| Enfield Churches Debt Centre | 300 | 25 |
| | 854 | 539 |
| <i>Maintenance of church buildings</i> | | |
| Church Repairs - General | 2,827 | 4,178 |
| Church Repairs - Routine | 1,394 | 1,190 |
| | 4,221 | 5,368 |
| 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> |

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

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