



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

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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.

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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

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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!

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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

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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 Crawdads 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 parishes. 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.

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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

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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
	<hr/> 33,452	<hr/> 23,240
<i>Manse running costs</i>		
Manse Repairs - Routine	813	782
Manse Insurance	852	820
	<hr/> 1,665	<hr/> 1,601
<i>Programme activity costs</i>		
Kings Club Resources	—	—
Catering	292	88
	<hr/> 292	<hr/> 88
<i>Support of outside causes</i>		
Subscriptions	118	70
Overseas Sponsorship	384	384
Gifts	—	100
Enfield Churches Debt Centre	300	300
	<hr/> 802	<hr/> 854
<i>Maintenance of church buildings</i>		
Church Repairs - General	2,140	2,827
Church Repairs - Routine	2,856	1,394
	<hr/> 4,996	<hr/> 4,221
Total expenditure	<hr/> 62,649	<hr/> 51,796
Excess of Income over Expenditure	14,055	7,285
Brought forward balance	21,522	14,237
Total carried forward balance	<hr/> 35,577	<hr/> 21,522

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)**Notes to the Accounts for the year ended 31 December 2022****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	—
	<u>800</u>	<u>—</u>
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
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Total Income

519	107
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Expenditure

Expenditure on charitable activities

Purchase of equipment	33	—
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Programme Activity Costs

Catering	4	—
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Total Payments

37	—
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Excess of Income over Expenditure	482	107
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Loan Repayments	(400)	—
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Brought forward balance	107	—
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Total carried forward balance

189	107
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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

Donations and legacies

	2022	2021
	To the nearest £	To the nearest £
Offerings (Bank Credits)	60	60

Offerings (Loose)	112	24
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Total Income

172	84
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Expenditure

Ministry & worship expenses

Ministry expenses	16	8
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Support of outside causes

Gifts	—	493
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Total expenditure

16	501
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Excess/(Deficit) of Income over Expenditure	157	(417)
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Brought forward balance	513	931
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Total carried forward balance

670	513
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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).