



## **BUSH HILL PARK UNITED REFORMED CHURCH**

**Charity Registration no. 1176710**

### **Annual Report and Accounts**

**31 December 2023**



Bush Hill Park United Reformed Church  
25 Main Avenue  
Enfield  
EN1 1DJ  
[www.bhpurc.org.uk](http://www.bhpurc.org.uk)



# **BUSH HILL PARK UNITED REFORMED CHURCH**

## **Annual Report and Accounts 2023 Contents**

---

	<b>Page</b>
<b>Annual Report of the Trustees</b>	<b>2</b>
<b>Independent Examiner's report to the Trustees</b>	<b>12</b>
<b>Receipts and payments account</b>	<b>13</b>
<b>Statement of assets and liabilities</b>	<b>14</b>
<b>Notes to the accounts</b>	<b>15</b>

# BUSH HILL PARK UNITED REFORMED CHURCH

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

---

The Trustees (who are the Elders) have pleasure in presenting their report and the examined financial statements of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2023.

### 1. Reference and Administrative Information

#### 1.1 Charity Name and Number

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

#### 1.2 Affiliations

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

#### 1.3 Principal Address

Bush Hill Park United Reformed Church, 25 Main Avenue, Enfield EN1 1DJ.

#### 1.4 Trustees

The Trustees (who are the Elders) who served during the year or who were serving at the date of this report were:

Holding Trustee:	URC Thames North Trust	
Managing Trustees:	Robin Ward	Elder & Secretary
	Martin Hamblin	Elder & Treasurer
	Andrew Caddies	Elder
	Diann Nicolaides	Elder
	Lynda Cook	Elder

#### 1.5 Professional Advisers and Agents

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

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

# **BUSH HILL PARK UNITED REFORMED CHURCH**

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

---

### **2. Structure, Governance & Management**

#### **2.1 The Governing Documents**

The activities of the Church are overseen by the Elders' Meeting of the Church in accordance with the trusts distilled from The United Reformed Church Acts (1972 and 1981) and Scheme of Union (1972), and are supplemented by the rules of the Church (dated 1994).

#### **2.2 Trustees**

The Church has two classes of trustees as follows:

##### **2.2.1 Managing Trustees**

Those members of the Elders' Meeting of (Bush Hill Park United Reformed Church) who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of (Bush Hill Park United Reformed Church) which shall be in conformity with the Scheme of Union of the United Reformed Church. Elders are elected by the Church Members and serve for a period of three years. An Elder may be elected to serve for further terms of three years. After nine years continuous service an Elder shall not be eligible for election until one year has elapsed.

The Elders meet approximately 6 times per annum to discuss a full range of matters relating to finance, fabric, general administration, the implementation of the church constitution, pastoral matters and responsibility for the keeping of the church membership roll.

None of the Church's officers receive remuneration from the church.

The induction process for any church member newly-appointed to the Elders comprises an initial meeting with the Minister(s) or Secretary and receipt of copies of:

- the Church Constitution
- the most recent financial statements
- the Charity Commission's guidance 'The Essential Trustee'.

##### **2.2.2 Holding Trustee**

The holding trustee is responsible for holding the Church's land and buildings under the trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

#### **2.3 Church Members**

Church Membership is open to those who make a declaration of faith in accordance with the statement concerning the nature faith, and order of the United Reformed Church and section 21, Schedule A, of the Scheme of Union and have their membership application accepted by the Church Members' Meeting.

Church Members share in the responsibility for the finances, administration, maintenance and activities of the church and elect the Elders. Church Members meet at least three times per annum for business meetings, and receive reports from the Elders.

# **BUSH HILL PARK UNITED REFORMED CHURCH**

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

---

### **3. Objectives, Activities & Strategies**

#### **3.1 Objective**

The object of the Church is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. This is achieved through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement as: Growing Christians through worship, fellowship and witness.

#### **3.2 Activities**

Bush Hill Park United Reformed Church is an urban, multi-ethnic, community church, with a membership of 25 plus 10 regular adherents. Sunday worship has average attendance of 25 including young people with up to 80 attending special services such as Brigade Enrolment and Christmas. Our services are also live streamed each week via our YouTube channel enabling those who are unable to attend in person to take part in worship either live or at a time suitable to them. An average of 21 people watch part of our YouTube services each week.

The Elders have given due regard to the Charity Commission's guidance on public benefit. The Elders believe that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers;
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole;
- providing facilities for local charities to promote their organisations;
- providing resources and facilities for use by the local community.

During the year the Church continued to carry out the following activities in order to promote the Gospel in the local neighbourhood:

- Sunday Morning Worship
- Sunday Morning Youth Activities
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Book Club
- Baby and Toddlers
- Friends Group
- Gifts to those in need
- Hosting Christmas services for local schools

# BUSH HILL PARK UNITED REFORMED CHURCH

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

---

### 4. Achievements and Performance

#### Minister's Report

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

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

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

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

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

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

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

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

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

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

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

# **BUSH HILL PARK UNITED REFORMED CHURCH**

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

---

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

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

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

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

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

**Ruth Dewis**

### **Secretary's Report**

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

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

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

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

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

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

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

Numbers attending worship have been slowly rising.

**Robin Ward**



# **BUSH HILL PARK UNITED REFORMED CHURCH**

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

---

### **Book Club**

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

During the year we read and chatted about:

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

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

**Sylvia Page and Yvonne Coe**

### **Boys Brigade**

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

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

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

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

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

**Andrew Caddies**

### **Community Focus Group**

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

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

**Andrew Caddies**

# **BUSH HILL PARK UNITED REFORMED CHURCH**

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

---

### **Eco Church**

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

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

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

**Lisa & Martin Hamblin**

### **Girls Brigade**

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

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

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

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

**Lynda Cook**

### **Friends Group**

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

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

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

**Sylvia Page**

### **Prayers**

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

**Martin Hamblin**

# **BUSH HILL PARK UNITED REFORMED CHURCH**

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

---

### **Overseas Sponsorship**



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

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

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

Through the McCabe Educational Trust, we also supported the Al-Shurooq School for Blind Children in Palestine. The school provides total care and education for children aged from two upwards, who are brought to them. Some pay a small contribution towards their upkeep, as their families are able, but many are from very poor families or have been abandoned. The focus is on rehabilitation and integration into the local community. In the face of numerous challenges, including the ongoing conflict in Gaza, lockdowns, and the imposition of multiple checkpoints between cities, they remain dedicated to our mission of ensuring that blind children have access to the education they rightfully deserve.



**Martin Hamblin**

### **Toddlers Group**

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

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

**Sylvia Page**

# BUSH HILL PARK UNITED REFORMED CHURCH

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

### 5. Financial Review

#### 5.1 Financial Activity and Financial Position

The Church is funded by the freewill offerings of members and others in attendance and also by income generated by the letting of the church premises.

The Receipts and Payments Account and the Statement of Assets & Liabilities can be found on pages 12 and 13 respectively. The Church's net cash increased by £40,853 during the year (2022 – increased by £35,830). The Statement of Assets & Liabilities shows total assets of £514,884 (2022: £430,114) and total liabilities of £nill (2022: £7,435).

Included in cash are amounts totalling £1,104 (2022: £1,141) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions.

#### 5.2 Reserves Policy

The Elders have examined the requirements for free cash reserves, i.e. unrestricted cash funds. The Elders consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 6 months' routine general fund expenditure, plus committed future expenditure on other projects, where funds permit. The Elders are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2023 the Church had net free cash reserves of £103,332 (2022: £62,442).

#### Total cash reserves

Less: restricted funds

#### Free reserves

#### Free reserves requirement:

6 month's budgeted routine expenditure

2023 £	2022 £
104,436	63,583
(1,104)	(1,141)
103,332	62,442
37,000	37,000
37,000	37,000

#### 5.3 Investment Policy

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

#### 5.4 Grants Policy

The Church made direct donations to charities as follows:

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

The Church provides regular support to the charity Beyond Ourselves, working in Zambia in education; the Al-Shurooq Blind School in Bethlehem, through the McCabe Educational Trust; and the Enfield Churches Debt Centre in conjunction with Christians Against Poverty (CAP). In addition, the Church makes anonymous love gifts, at the discretion of the ministry team to those in need within, and outside of, the Church fellowship. The communion fund is used for this purpose.

# **BUSH HILL PARK UNITED REFORMED CHURCH**

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

---

### **6. Plans for Future Periods**

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

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

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

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

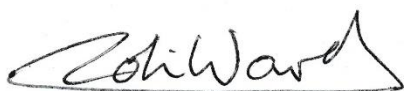
Recognising the importance of our impact on the environment, we will continue working towards the silver Eco Church award. As part of our commitment to reducing our carbon footprint we will arrange an Energy Audit to help identify areas where we can reduce heat loss. We will also look at improving our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

### **7. Responsibilities of Trustees for the Financial Statements**

The Elders are responsible for preparing the report and the receipts and payments account and the statement of assets and liabilities. The Elders are responsible for keeping adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Church. The Elders are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

### **8. Approval**

The report of the Elders was approved by the Elders Meeting on 23<sup>rd</sup> May 2024 and signed on its behalf by:



**Robin Ward**  
**Church Secretary**

## **BUSH HILL PARK UNITED REFORMED CHURCH**

### **Report of the Independent Examiner to the Trustees/members of Bush Hill Park United Reformed Church**

---

I report on the financial statements of Bush Hill Park United Reformed Church for the year ended 31 December 2023, set out on pages 13 to 21.

#### **RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

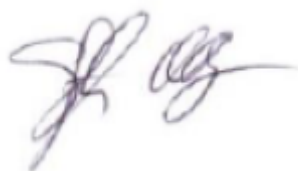
#### **BASIS OF INDEPENDENT EXAMINER'S STATEMENT**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Stephen Hendy**

Data Developments

First Floor, The Chubb Buildings,

Fryer Street, Wolverhampton,

WV1 1HT

**27<sup>th</sup> April 2024**

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

## **Receipts and Payments Account** **Year ended 31 December 2023**

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

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

**Monetary assets**

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



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

**1. Unrestricted Funds**

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

**1.1 General Fund**

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

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

**1.1. General Fund (continued)**

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

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

---

**1.2 Manse Fund (Designated)**

The Manse Fund is used to keep monies taken in rent during our ministerial vacancies so they are kept separate from the general running costs of the Church in the knowledge that the income is not on-going. The fund is used to make improvements to the Manse prior to the occupancy by a new Minister and family and is now used to fund maintenance and improvements at the manse, plus other special projects as required.

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

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

---

**1.3 Building Fund (Designated)**

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

**Income**

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

**Expenditure**

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

**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
<b>Total carried forward balance</b>	<b>10,000</b>	<b>10,000</b>

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

---

**1.5 Baby & Toddlers Fund (Designated)**

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

**Income**

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

**Expenditure**

<i>Expenditure on charitable activities</i>		
Purchase of equipment	—	33
<i>Programme Activity Costs</i>		
Expenses	5	—
Catering	2	4
<b>Total Payments</b>	<b>7</b>	<b>37</b>
Excess of Income over Expenditure	589	482
Loan Repayments	—	(400)
Brought forward balance	189	107
<b>Total carried forward balance</b>	<b>778</b>	<b>189</b>

**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**

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

**Expenditure**

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

<b>Total expenditure</b>		<b>16</b>
Excess/(Deficit) of Income over Expenditure	137	157
Brought forward balance	670	513
<b>Total carried forward balance</b>	<b>807</b>	<b>670</b>

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

---

**2.2 Building Fund**

The Building Fund is used for major building projects which can't be funded as general maintenance. A separate Friends of BHPURC bank account has been setup to allow regular contributions to the Fund.

**Income and endowments**

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

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

---

**3. Debtors**

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

**4. Liabilities**

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

**5. Related Party Transactions**

No payments were made to trustees or any persons connected with them during the year. No material transactions took place between the organisation and a trustee or any person connected with them.

**6. Church Buildings**

The church building and the manse at 76 First Avenue, Enfield, EN1 1BW, are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Bush Hill Park United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £4,735,632 (2022: £4,228,242) and the manse for £437,380 (2022: £390,517).

**7. Fixtures, Fittings & Equipment**

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