



BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2024



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

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report and Accounts 2024 Contents

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BUSH HILL PARK UNITED REFORMED CHURCH

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

The Trustees (who are the Elders) have pleasure in presenting their report and the examined financial statements of Bush Hill Park United Reformed Church ("the Church") for the year ended 31 December 2024.

1. Reference and Administrative Information

1.1 Charity Name and Number

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

1.2 Affiliations

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

1.3 Principal Address

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

1.4 Trustees

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

| | | |
|--------------------|------------------------|--|
| Holding Trustee: | URC Thames North Trust | |
| Managing Trustees: | Robin Ward | Elder & Secretary (term finished 31 st December 2024) |
| | Martin Hamblin | Elder & Treasurer |
| | Andrew Caddies | Elder |
| | Diann Nicolaides | Elder (term finished 31 st December 2024) |
| | Lynda Cook | Elder |

1.5 Professional Advisers and Agents

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

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

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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 at least 4 times per annum to discuss a full range of matters relating to finance, fabric, general administration, the implementation of the church constitution, pastoral matters and responsibility for the keeping of the church membership roll.

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

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

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

2.2.2 Holding Trustee

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

2.3 Church Members

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

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

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

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

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

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

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

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4. Achievements and Performance

Minister's Report - Snippets of this year in ministry

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Ruth Dewis

Secretary's Report

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

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

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

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

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

Robin Ward

Book Club

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

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

Sylvia Page

Boys Brigade

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

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

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

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

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

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

Andrew Caddies

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Community Focus Group

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

Andrew Caddies

Eco Church

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

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

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

Lisa & Martin Hamblin

Friends Group

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

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

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

Sylvia Page

Girls Brigade

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

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

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

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

Lynda Cook

BUSH HILL PARK UNITED REFORMED CHURCH

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Informal Cinema Group

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

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

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

Sylvia Page

Prayers

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

Martin Hamblin

Overseas Sponsorship



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

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

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

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



Martin Hamblin

Toddlers Group

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

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

Sylvia Page

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5. Financial Review

5.1 Financial Activity and Financial Position

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

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

Included in cash are amounts totalling £5,564 (2023: £1,104) which are restricted. These monies have either been raised for, and their use restricted to, specific purposes, or they comprise donations subject to donor-imposed conditions.

5.2 Reserves Policy

The Elders have examined the requirements for free cash reserves, i.e. unrestricted cash funds. The Elders consider that, given the nature of the Church's work, free reserves should be equivalent to approximately 6 months' routine general fund expenditure, plus committed future expenditure on other projects, where funds permit. The Elders are of the opinion that this provides sufficient flexibility to cover temporary shortfalls in incoming resources and will allow the Church to cope and respond to unforeseen emergencies whilst specific action plans are implemented. At 31 December 2024 the Church had net free cash reserves of £87,202 (2023: £103,332).

Total cash reserves

Less: restricted funds

Free reserves

Free reserves requirement:

6 month's budgeted routine expenditure

| 2024 £ | 2023 £ |
|-----------|-----------|
| 92,766 | 104,436 |
| (5,564) | (1,104) |
| 87,202 | 103,332 |
| 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 Week - £100 plus £109 online via our e-envelope.
- Ecologi Action - £78.90 (our Shared Christmas card charity)
- Leprosy Mission - £140 plus £171 directly given to Leprosy Mission via credit card.
- Mind in Enfield & Barnet (our Christmas Charity) - £200

The Church provides regular support to the charity Beyond Ourselves, working in Zambia in education; the Al-Shurooq Blind School in Bethlehem, through the McCabe Educational Trust; the Enfield Churches Debt Centre in conjunction with Christians Against Poverty (CAP); the URC Commitment for Life making a difference to vulnerable communities in Bangladesh, Israel & Palestine and Zimbabwe and A Rocha UK as part of Eco Church. In addition, the Church makes anonymous love gifts, at the discretion of the ministry team to those in need within, and outside of, the Church fellowship. The communion fund is used for this purpose.

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6. Plans for Future Periods

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

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

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

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

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

7. Responsibilities of Trustees for the Financial Statements

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

8. Approval

The report of the Elders was approved by the Elders Meeting on 06 May 2025 and signed on its behalf by:



Lynda Cook
Church Secretary

BUSH HILL PARK UNITED REFORMED CHURCH

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

I report on the financial statements of Bush Hill Park United Reformed Church for the year ended 31 December 2024, set out on pages 14 to 22.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

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

It is my responsibility to:

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

BASIS OF INDEPENDENT EXAMINER'S STATEMENT

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

INDEPENDENT EXAMINER'S STATEMENT

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

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



Stephen Hendy

Data Developments

First Floor, The Chubb Buildings,

Fryer Street, Wolverhampton,

WV1 1HT

30th April 2025

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

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

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

Monetary assets

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

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

1. Unrestricted Funds

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

1.1 General Fund

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

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

1.1. General Fund (continued)

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

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

1.2 Manse Fund (Designated)

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

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

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

1.3 Building Fund (Designated)

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

Income

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

Expenditure

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

1.4 Barbara Camp Legacy Fund (Designated)

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

Expenditure

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

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

1.5 Toddlers Fund (Designated)

The Toddlers Fund is used by our Toddler Group.

Income

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

| | | |
|---------------------|------------|------------|
| Total Income | 520 | 596 |
|---------------------|------------|------------|

Expenditure

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

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

| | | |
|--------------------------|-----------|----------|
| Total Expenditure | 61 | 7 |
|--------------------------|-----------|----------|

| | | |
|---|-----|-----|
| Excess/(Deficit) of Income over Expenditure | 443 | 589 |
| Brought forward balance | 778 | 189 |

| | | |
|--------------------------------------|--------------|------------|
| Total carried forward balance | 1,222 | 778 |
|--------------------------------------|--------------|------------|

2. Restricted Funds

2.1 Communion Fund (Restricted)

The Communion Fund is used entirely at the discretion of the Minister and Trustees. Contributions are made through special offertory collections during communion services throughout the year. Gifts are made to help those in need and to assist with training costs.

Income

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

| | | |
|---------------------|------------|------------|
| Total Income | 373 | 280 |
|---------------------|------------|------------|

Expenditure

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

| | | |
|--------------------------|-----------|------------|
| Total expenditure | 88 | 143 |
|--------------------------|-----------|------------|

| | | |
|---|-----|-----|
| Excess/(Deficit) of Income over Expenditure | 285 | 137 |
| Brought forward balance | 807 | 670 |

| | | |
|--------------------------------------|--------------|------------|
| Total carried forward balance | 1,092 | 807 |
|--------------------------------------|--------------|------------|

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

2.2 Building Fund (Restricted)

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

Income and endowments

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

2.3 Walking the Way Fund (Restricted)

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

Income and endowments

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

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

3. Debtors

None.

4. Liabilities

None.

5. Related Party Transactions

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

6. Church Buildings

The church building and the manse at 76 First Avenue, Enfield, EN1 1BW, are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Bush Hill Park United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £5,303,908 (2023: £4,735,632) and the manse for £489,866 (2023: £437,380).

7. Fixtures, Fittings & Equipment

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