

BUSH HILL PARK UNITED REFORMED CHURCH

Charity Registration no. 1176710

Annual Report and Accounts

31 December 2018



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

BUSH HILL PARK UNITED REFORMED CHURCH

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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2018

The Trustees 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 2018.

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 1889.

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 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	Appointed from January 2019
Diann Nicolaides	Elder	
Lynda Cook	Elder	
John Vyse	Elder	Serving term ended July 2018

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	HSBC 1 The Town Enfield Middlesex EN2 6LD
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Independent Examiner	John Helm ACA Simply Churches Limited 17 Heathville Road London N19 3AL
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BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2018

2. Structure, Governance & Management

2.1 The Governing Documents

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

2.2 Trustees

The Church has two classes of trustees as follows:

2.2.1 Managing Trustees

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

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

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

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

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

2.2.2 Holding Trustee

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

2.3 Church Members

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

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

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Annual Report of the Elders For the year ended 31 December 2018

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 35 plus 8 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.

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

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

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

- Sunday Morning Worship
- Kings Club
- Sunday Evening Reflection
- Special Services
- Boys Brigade
- Girls Brigade
- Bible Study
- Prayer meetings
- House Group
- Book Club
- Christian counselling
- Baby and Toddlers
- Family Film Afternoons
- 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 2018

4. Achievements and Performance

Minister's Report

It has been my pleasure and privilege to join Bush Hill Park URC as its minister in July 2018 and to begin to get to know folk within the church.

Working in a pastorate of three churches means that I still feel that there are many things that I haven't been able to get along to, and many people that I haven't been able to meet yet – at least to have a longer conversation than “hello, how are you?”

With my wife, Rev Melanie Smith, serving the South and East Enfield group of churches, we hope that by working together and in partnership with other lay preachers, retired ministers and non-stipendiary ministers in the Enfield area (not forgetting our friends at Trinity as well of course!) we will be able to pray and plan so that we might all together grow in our faith and our understanding – and see ourselves more effectively outreaching into the community around us.

Much has been done over the years to help with this, and I was particularly delighted to join the Boys Brigade just before Christmas as they went out “door-to-door” collecting some much needed funds for their activities. It was also wonderful to have Martin and Lisa play carols for us at the Little Green Dragon Beer and Carols night that Melanie and I organised in the week before Christmas – an evening that is still being talked about months later!

Melanie and I have also been able to begin to entice you with things that are happening in other parts of the world with an evening sharing our experiences of India and then organizing an evening to talk about Lebanon. I suspect there may be many similar things happening in the future as I believe that it is important that we are aware of what is going on in the wider world.

I look forward to a full year in ministry with you all, and hope and pray for your health and welfare in the months ahead.

Your minister,
Mark

Revd Mark Meatcher

Secretary's Report

During 2018 thanks to the work of the vacancy committee and the prayers of our congregation we were blessed by the arrival of our new ministerial team, Reverends Mark Meatcher and Melanie Smith. They arrived to minister to the congregations of six Enfield Churches including Bush Hill Park United Reformed Church with Revd Mark Meatcher having responsibility for Bush Hill Park, Christ Church and Lancaster Road URCs and Revd Melanie Smith having responsibility for Palmers Green, Ponders End and Winchmore Hill URCs. This arrangement has naturally led to a closer working partnership between all six churches. Anyone who spends time with Mark and/or Melanie will quickly realise that they are very gifted and inspirational people. We will continue to try to promote ourselves in the area of Bush Hill Park and further afield so that many more people can benefit from Mark and Melanie's ministry.

During 2018 numbers attending worship continued to be stable. BHPURC continued to work with children in 2018 through our Boys Brigade, Girls Brigade and Toddlers group.

In an attempt to reach out into the community we have started a once monthly ‘film feast’ afternoon. This is a chance for anyone to come along and watch a family suitable film and enjoy some popcorn. The film is shown on the first Saturday afternoon of each month. There is no charge but donations are accepted from those who are able, we have passed these donations onwards to the charity “Toilet Twinning” who provide sanitation for poor communities lacking proper facilities.

We have agreed to work towards becoming an Eco Church through the “A Rocha Eco Church project”.

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During 2018 work began on making our premises safe and modernised for the future. A new accessible toilet, meeting regulations, was installed and a new cupboard created for our partner organisation, Grafton preschool. Further works are agreed and will be completed in 2019 including electrical upgrades, a fire alarm system and refit of our church hall. These upgrades will make our premises better for our members and the local community so that we can maximise our buildings use.

Robin Ward

Baby & Toddlers

Our numbers have increased this year. We were sad to lose some but so pleased they are now at nursery or school and reports back are they are doing well.

Our numbers on a Wednesday have increased, sometimes up to thirty children with perhaps a dozen or so adults filling the hall. On Friday mornings there have been fewer adults and children, but a calmer atmosphere of play feels good.

Increasing the bond between church and the Grafton Pre-School, several toys have been donated by them as their syllabus changed with Ofsted requirements. Our children love having a dolls house, fitness giraffe; more food for the kitchen section and extra jigsaws etc. The railway had a new goods engine and was used in the Church at Christmas time.

Before the Easter break, wanting the children to see inside the church, we organised an Easter egg hunt, there were plenty of small eggs for all plus the adults.

An end of the summer session saw the hiring of entertainers for a full fun packed noisy time. With the Grafton Pre-School. We were delighted by a visit from Revd Mark Meatcher and his wife Revd Melanie Smith, so recently inducted to the six URCs in Enfield.

At Christmas our Minister, Mark, spoke to the adults and children and gave out bags of chocolate coins when we all went into the church for the children to see the Christmas tree and decorations. Each child went home with a gift and a chocolate Santa.

We were able to pass on £750 towards Phase 2 of the church refurbishment plan which will include up-grading the space we use twice a week. Additionally, a regular donation of £10 was given to the church every week. We held a Macmillan Coffee morning sending £120 to cancer care. £40 was donated to the local Night Shelter project run last winter at Lancaster Road URC.

Sylvia Page

Book Club

Our book club is still going strong, but unfortunately our numbers have decreased for various, very valid reasons. The group continues to meet regularly, enjoying sharing our passion for reading; we were delighted when our new minister, Mark, came along in the autumn.

We read thirteen books this year, most we liked a lot and others, perhaps best forgotten. We tried to vary our genres and included a biography in our selection. We managed not to duplicate authors. Books we especially liked were 'The Abbess of Crewe' by Muriel Spark; 'Lost for words' by Stephanie Butland and 'The Sealwoman's Gift' by Sally Magnusson, all of which lead to a good discussion at our meetings.

It is hoped we can continue our book club, with perhaps going to a morning meeting rather than the evening, but it does depend upon the shifts of one of our members who is still working.

Sylvia Page and Yvonne Coe

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Boys Brigade

The Second Enfield Boys Brigade has had a very busy year. We run both Junior and Company Sections on a Monday evening and Anchor Boys on a Friday evening. Our numbers have remained consistent throughout the period January 2018 – December 2018, leaving us in a healthy situation.

Every Sunday morning we run a youth Bible study, which is currently split into two age groups (covering from 5 – 18 years old).

During the year, all three sections had a range of trips on offer to them. The Anchor Boys and Junior Section visited Lego Land, as well as a London wide activity day. The Junior Section also took part in a weekend camp.

Company Section enjoyed trips to Thorpe Park, stand up paddle boarding, Quasar, bowling, Top Golf, ice skating, sledging and archery, as well as a large range of badge classes, community projects and games. We also took our Senior Boys to the white water rafting centre.

At Company Section, we again ran two camping trips this year. The first was a Battalion weekend away, which saw our lads join six other companies for a weekend of fun. The second was our week long Annual Summer Camp, held under white canvas on the Isle of Wight. The lads are entertained from dawn to dusk. Camp is definitely the highlight of the year for both staff and members. This year we were blessed with a heat wave all week, which meant lots of trips to the beach plus lots of water fights.

Throughout the year we run a brass band, which the lads are really keen on. The current band is rapidly growing in size, which is very encouraging. During the year we held a 'Last night of the proms' concert, with all the money we raised being donated to the Building Fund.

Every Thursday we run a circuit training session for those that want to get fit. This is mainly run to provide an activity for our DofE boys. However it is also attend by other younger lads, who are not yet doing their DofE.

The company also took part in a wide range of competitions throughout the year, including swimming galas, cross countries, multi sports competition and athletics.

In July, we held our annual fundraising Jumble sale. This raised £800 towards the cost of our summer camp. September saw a new group starting their bronze DofE award. They have to cover four projects for six months. One project must be a physical project, another in a volunteering form, another in a skill form and finally an expedition section. The boys have been very enthusiastic so far and are really putting in the work.

In December, we took to the streets of Bush Hill Park, where our brass band played traditional Christmas carols, and the remaining boys and staff collected donations from the community.

We now look forward to a fantastic 2019. We have trips to the snow centre and London Dungeons planned for February 2019, along with our annual company dinner. We will be running an Easter expedition to the Peak District, and also summer camp 2019.

Andrew Caddies

Child Sponsorship



Through the charity Beyond Ourselves, we supported 10 year old Elijah Simukoko from Greater Joy School in Zambia. Elijah's favourite subject is literacy and one day he would like to be a firefighter.

We also supported the National Library for the Blind, Al-Shurooq School for Blind Children in Palestine.

Martin Hamblin



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Girls Brigade

Currently we have six Explorers and three Juniors who attend regularly including two new girls who joined at the end of the year.

Here is an overview of what we did in 2018

Month	Activity	Activities
		At the beginning of the year the girls were completing badge work including looking at different GB companies around the world and what uniforms they wear.
March	Pottery Painting	We took the girls (and their parents) to do some pottery painting in March to celebrate our 100 year anniversary. We also enjoyed some afternoon tea afterwards. It was a really lovely afternoon and the girls were very creative with their painting (there was a multi-coloured elephant which looked amazing!)
May	Awards Evening	Our Awards evening took place in May where we had the opportunity to present the girls with the awards that they had been working towards during the Autumn and Spring terms.
June	Summer sessions	During the Summer term we had fun activities planned for the girls to give them a break from the hard work they had been doing throughout the year. These included a foot rally (where one group always get lost), cooking, a visit to the local park and games outside.
September	District Camp Badge work	Three of our Juniors joined four other companies in the District, for Camp from 14-16 th September at Tolmers Activity Centre in Cheshunt. They enjoyed activities such as a picture trail, climbing, kayaking and archery. They also did an assault course and potted sports. Over the months of September to December the girls studied what it means to be a friend, different ways to be creative, interpreted the Lord's Prayer and learnt about different Christmas traditions.
October	Enrolment Parade	We had our Enrolment parade this year where the girls and staff make their promises to keep the Girls' Brigade Law and Motto. I would like to take this opportunity to say a big thank you to all the staff we have had helping us throughout the year and continue to do so. We really appreciate all the support from the Church as well.
December	Carol Service	This year the nativity was organised by the BB company and some of the girls took part as Mary, a Wise Man and Angels. A big thank you to Caroline and Michelle for organising this and to the girls who took part.



Charlotte McBride

Family Film Feast

We have started to host a Family Film Feast on the first Saturday afternoon of each month in an effort to encourage some families to come together and watch a film with us, enjoying some popcorn and doughnuts (light refreshments) at the same time. Attendances so far have fluctuated but each time everyone present has enjoyed the film and we have begun to build some more relationships. If you are able to do so, then please do come along – and bring a friend.

Mark Meatcher

BUSH HILL PARK UNITED REFORMED CHURCH

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House Group

This year house group has met on most 2nd and 4th Tuesday's in the month. We finished a 12 session study on miracles and started a 10 session study on Proverbs following an inspiring service from Martin Hamblin where as a group we realised we knew very little about what was in the book of Proverbs. We had a core group of six people and a few who join when they can.

Lisa Hamblin

Informal Cinema/Theatre Group

During this year some of us have got together every few weeks to go to the Cinema or Theatre. We meet for coffee first and have sometimes been joined by friends who are not our church connected. They have been most enjoyable evenings.

We saw 'Finding your Feet'; 'The Children Act'; and 'The Nutcracker and the Four Realms';

We can thoroughly recommend a visit to the Dugdale Centre in Enfield Town where we saw 'Sweet Charity' and spent a good evening with Green Matthews – a folk duo joined by a friend for the occasion. Such talented musical people taking us back in time to the earliest Christmas tunes played on ancient revived instruments.

Sylvia Page

New Songs

This year we started up a group to learn some of the newer worship songs so that we can have a bit more variety in worship on a Sunday morning. The group of about six meet at 8pm on the first Wednesday of the month which is just as Girls Brigade ends. I think some people who join in really like the time to wind down and worship. I think others come for inspiration and sometimes reflection - it can be good for the soul to just hear the songs and take in the lyrics rather than sing all the time. Each person is welcome.

Lisa Hamblin

Prayers

Formal prayer meetings are held on Friday mornings, during term time and before our Communion Worship on the first Sunday of each month. Attendees are few, but regular, with prayers relating to individual, local, national, international and environmental topics. A book is available on a Sunday morning for people to contribute their requests for the prayers of intercession each week.

Martin Hamblin

Sunday Evening Reflection

A small group of around 8 people meet, usually on the Second Sunday evening of each month, for an informal, reflective act of worship based on a Bible passage or theme. After the reflection together many then visit a local restaurant to share a meal and continue discussions.

Martin Hamblin

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2018

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.

Continued expenditure to improve the safety of our buildings is planned in 2019 with fire alarm and electrical works budgeted at £80,055. Grants towards this work, totalling £38,356, have been secured, with the balance to be paid from our existing funds.

The Receipts and Payments Account and the Statement of Assets & Liabilities can be found on pages 13 and 14 respectively. The Church's net cash increased by £5,865 during the year (2017 – increased by £2,759). The Statement of Assets & Liabilities shows total assets of £390,212 (2017: £369,808) and total liabilities of £nil (2017: £nil).

Included in cash are amounts totalling £12,491 (2016: £24,653) 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 2018 the Church had net free cash reserves of £78,530 (2017: £60,503).

Total cash reserves

Less: restricted funds

Free reserves

Free reserves requirement:

6 month's budgeted routine expenditure

2018 £	2017 £
91,021	85,156
(12,491)	(24,653)
78,530	60,503
24,000	24,000
24,000	24,000

5.3 Investment Policy

The church currently invests spare funds in interest bearing bank accounts.

BUSH HILL PARK UNITED REFORMED CHURCH

Annual Report of the Elders For the year ended 31 December 2018

5.4 Grants Policy

The Church supports the work of All People All Places, Christian Aid, Enfield Mental Health Users Group, the Leprosy Mission, Macmillan Cancer Support, North Enfield Foodbank, and Toilet Twinning, with direct donations to these charities as follows:

- All People All Places - £120.00 as our Christmas Charity
- Christian Aid - £455.77
- Enfield Mental Health Users Group - £80.00 as our Christmas Charity
- Leprosy Mission - £126.30
- Macmillan Coffee Morning, hosted by our Baby & Toddlers group - £120.00
- North Enfield Foodbank – Donation of 59.7 kg of food as our Harvest Charity
- Toilet Twinning - £63

During 2018 the Church sponsored a child in Zambia through the Charity Beyond Ourselves and also supported the National Society for the Visually Handicapped, through Al-Shurooq School in Bethlehem. In addition the Church makes anonymous love gifts, at the discretion of the ministry team to those in need within, and outside of, the Church fellowship. The communion fund is used for this purpose.

6. Plans for Future Periods

Building closer relationships with our regular hirers and the Grafton Nursery school will continue with the hope that special events and/or services can be held to enable us to get to know each other better.

Following the decision of the November 2018 Church Meeting, a small group has been formed to investigate Eco Church, working towards the bronze award.

We will also continue upgrading our facilities to ensure compliance with Health & Safety. This will include a new fire alarm system and electrical improvements. We then plan a refurbishment of the hall area. We hope that this will help more people to use the premises and therefore become aware of our presence in their community.

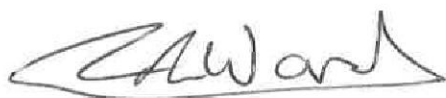
We will continue to pray together and encourage others to join us as we pray for our church as well as local and wider issues.

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 4th April 2019 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 2018, 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 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Charities 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 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 the 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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



4/4/19

John Helm ACA
17 Heathville Road
London
N19 3AL

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

Receipts and Payments Account
Year ended 31 December 2018

	2018	2018	2018	2018	2017
	<i>Unrestricted</i>	<i>Designated</i>	<i>Restricted</i>	Total	Total
	To nearest £	To nearest £	To nearest £	To nearest £	To nearest £
Income from:					
Donations and legacies	5,663	474	7,114	13,251	9,840
Offerings	20,936	—	245	21,180	20,574
Income from charitable activities	23	—	—	23	940
Other trading activities	20,893	19,200	—	40,093	26,527
Investments	95	—	—	95	31
Total income	47,610	19,674	7,359	74,643	57,911
Expenditure on:					
Raising funds	1,300	1,451	—	2,751	2,567
Expenditure on charitable activities	600	—	—	600	600
Ministry & mission Fund	17,400	—	—	17,400	21,000
Ministry & worship expenses	3,345	—	613	3,958	2,167
Church running costs	18,001	—	160	18,161	19,542
Manse running costs	730	19	—	749	2,023
Programme activity costs	189	—	—	189	134
Support of outside causes	388	—	389	777	1,082
Maintenance of church buildings	3,719	95	18,359	22,173	3,524
Maintenance of manse	615	230	—	845	2,510
Other expenditure	—	1,175	—	1,175	—
Total expenditure	46,287	2,969	19,521	68,777	55,152
Net income / (expenditure) before transfers	1,322	16,704	(12,162)	5,865	2,759
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net movement in funds	1,322	16,704	(12,162)	5,865	2,759
Reconciliation of funds					
Total funds brought forward	8,082	52,420	24,653	85,156	82,397
Total funds carried forward	9,405	69,125	12,491	91,021	85,156

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

Monetary assets

		2018 To the nearest £	2017 To the nearest £
DEPOSIT: HSBC Business Money Manager			
General fund	Unrestricted	7,273	2,178
Building Fund	Designated	15,286	12,576
Building Fund	Restricted	11,117	21,380
Communion Fund	Restricted	903	903
Legacy Fund	Designated	27,123	27,123
Manse Fund	Designated	26,463	9,898
		88,166	74,058
CURRENT: HSBC Current Account			
General fund	Unrestricted	2,131	5,289
Building Fund	Designated	—	318
Building Fund	Restricted	—	873
Communion Fund	Restricted	461	628
Manse Fund	Designated	253	2,508
Legacy Fund	Restricted	—	160
Agency Collection	Restricted	—	(112)
		2,845	9,661
CURRENT: HSBC Friends Account			
Building Fund	Restricted	10	119
CURRENT: HSBC North Enfield Group of United Reformed Churches			
General Fund	Unrestricted	—	295
Pastorate Fund	Restricted	—	590
		—	885
CASH: Cash in Hand			
General Fund	Unrestricted	—	320
Agency Collections	Restricted	—	112
		—	432
Total Monetary Assets		91,021	85,156
Non-Monetary Assets			
Church Buildings (see note 6)			
Fixtures, Fittings & Equipment (see note 7)		297,406	283,242
Total Non-Monetary Assets		297,406	283,242
Debtors			
Gift Aid claim for Q4 2018		1,785	1,410
		1,785	1,410
Liabilities			
Accrued expenditure		—	—
Total Assets		390,212	369,808

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2018

1. Unrestricted Funds

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

1.1 General Fund

	2018 To the nearest £	2017 To the nearest £
Income		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	253	343
Gifts and Donations (Loose)	185	15
Gift Aid Tax Repayments	5,168	5,302
Webshop Commission	57	98
	5,663	5,758
<i>Offerings</i>		
Offerings (Bank Credits)	17,073	16,014
Offerings (Loose)	3,863	4,422
	20,936	20,436
<i>Income from charitable activities</i>		
Newsletter	5	15
Tea Bar	18	15
	23	30
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	20,442	18,013
Printing Services	451	582
	20,893	18,595
<i>Investments</i>		
Interest and investment Income	95	31
Total income	47,610	44,849
Expenditure		
<i>Raising funds</i>		
Publicity	1,300	436
	1,300	436
<i>Expenditure on charitable activities</i>		
Independent examination	600	600
	600	600
<i>Ministry & mission Fund</i>		
URC Ministry and Mission	17,400	21,000
	17,400	21,000
<i>Ministry & worship expenses</i>		
Pulpit Supply	1,273	982
Ministry expenses	1,380	326
Induction Costs	227	—
Licenses and Music	465	289
	3,345	1,597

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2018

1.1 General Fund (continued)

	2018 To the nearest £	2017 To the nearest £
<i>Church running costs</i>		
Gardening	1,860	1,764
Gas and Electricity	3,262	2,998
Water rates	711	766
Cleaning & Caretaking	7,510	7,348
Church Insurance	2,960	2,799
Telephone and Internet	435	467
Stationery and photocopying	793	751
Purchase of Equipment (Church)	272	—
Accounts preparation	199	65
	<u>18,001</u>	<u>16,958</u>
<i>Manse running costs</i>		
Manse Utilities	—	135
Council Tax	—	234
Manse Insurance	730	818
	<u>730</u>	<u>1,187</u>
<i>Programme activity costs</i>		
Kings Club Resources	30	—
Catering	159	134
	<u>189</u>	<u>134</u>
<i>Support of outside causes</i>		
Subscriptions	88	98
Overseas Sponsorship	300	362
Gifts	—	13
	<u>388</u>	<u>472</u>
<i>Maintenance of church buildings</i>		
Church Repairs - General	3,379	878
Church Repairs - Decorating	82	—
Church Repairs - Electrical	68	193
Church Repairs - Plumbing	190	335
	<u>3,719</u>	<u>1,406</u>
<i>Maintenance of manse</i>		
Manse Repairs - Plumbing	615	542
	<u>615</u>	<u>542</u>
Total expenditure	46,287	44,332
Excess of Income over Expenditure	1,322	517
Brought forward balance	8,082	7,566
Total carried forward balance	9,405	8,082

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2018

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.

	2018 To the nearest £	2017 To the nearest £
Income		
<i>Other trading activities</i>		
Lettings	17,280	7,139
Total Income	17,280	7,139
Payments		
<i>Raising funds</i>		
Agency and Management Fees	1,451	2,293
Professional and Legal Fees	95	—
	1,546	2,293
<i>Expenditure on charitable activities</i>		
<i>Manse running costs</i>		
Manse Utilities	19	33
Manse Insurance	—	68
Gardening	—	478
Cleaning & Caretaking	—	98
	19	677
<i>Support of outside causes</i>		
Gifts	—	17
	—	17
<i>Maintenance of manse</i>		
Manse Repairs - General	—	1,637
Manse Repairs - Decorating	—	117
Manse Repairs - Electric	180	5
Manse Repairs - Plumbing	50	200
	230	1,958
<i>Other expenditure</i>		
Ministerial Housing	1,175	—
Total payments	2,969	4,946
Excess of Income over Expenditure	14,311	2,193
Brought forward balance	12,405	10,213
Total carried forward balance	26,716	12,405

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2018

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

	2018 To the nearest £	2017 To the nearest £
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	220	—
Gifts and Donations (Loose)	254	—
	<hr/> 474	<hr/> —
<i>Other trading activities</i>		
Fundraising Events	—	—
Lettings	1,920	793
	<hr/> 1,920	<hr/> 793
Total Income	2,394	793

Expenditure

Church Repairs - Plumbing	—	1,956
Excess/(Deficit) of Income over Expenditure	2,394	(1,163)
Brought forward balance	12,892	14,055
Total carried forward balance	15,286	12,892

1.4 Terry Blowfield Legacy Fund (Designated)

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

Expenditure

	2018 To the nearest £	2017 To the nearest £
	—	—
Total expenditure	<hr/> —	<hr/> —
Excess of Income over Expenditure	—	—
Brought forward balance	27,123	27,123
Total carried forward balance	27,123	27,123

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2018

2. Restricted Funds

2.1 Communion Fund

The Communion Fund is used entirely at the discretion of the 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

	2018	2017
	To the nearest £	To the nearest £
<i>Donations and legacies</i>		
Offerings (Bank Credits)	23	12
Offerings (Loose)	222	126
JustOne Emirates	—	719
Total Income	245	857

Expenditure

<i>Ministry/Group expenses</i>		
Ministry expenses	23	28
<i>Support of outside causes</i>		
Donations	289	21
Gifts	100	43
JustOne Emirates	—	500
Total expenditure	412	592
(Deficit)/Excess of Income over Expenditure	(167)	266
Brought forward balance	1,532	1,266
Total carried forward balance	1,364	1,532

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

	2018	2017
	To the nearest £	To the nearest £
Incoming resources from generated funds		
<i>Donations and legacies</i>		
Gifts and Donations (Bank Credits)	1,452	1,891
Gifts and Donations (Loose)	4,076	948
Grants Received	1,000	—
Gift Aid Tax Repayments	586	524
Total Income	7,114	3,363

Expenditure

<i>Maintenance of church buildings</i>		
Professional Fees	3,943	—
Health & Safety Improvements	14,416	—
Total expenditure	18,359	—
(Deficit)/Excess of Income over Expenditure	(11,245)	3,363
Brought forward balance	22,372	19,009
Total carried forward balance	11,127	22,372

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2018

2.3 Legacy (Youth Work) Fund

The Legacy (Youth Work) Fund contains the Legacy from the estate of Doreen Bamberger which was left to the Church with the instruction that it should be used for Youth Work.

Expenditure

	2018	2017
	To the nearest £	To the nearest £
Purchase of Equipment (Church)	160	1,810
Gifts	—	30
Total expenditure	160	—
(Deficit) of Income over Expenditure	(160)	(1,840)
Brought forward balance	160	2,000
Total carried forward balance	—	160

2.4 North Enfield Group of URCs Fund

The North Enfield Group of United Reformed Churches Fund is used to facilitate the sharing of Ministerial and Administrative expenses of the three member Churches of the Pastorate, Bush Hill Park URC (Unrestricted Funds shown as part of the General Fund) and Christ Church/Lancaster Road URCs (Restricted Funds). The three churches are equally liable for all costs associated with running the Pastorate. Following the appointment of a new Pastorate Treasurer in July 2018 all funds have now been paid to Lancaster Road United Reformed Church and this fund is now closed.

Income

	2018	2017
	To the nearest £	To the nearest £
<i>Income from charitable activities</i>		
Pastorate Income	—	910
Total Income	—	910

Expenditure

<i>Ministry & worship expenses</i>		
Ministry expenses	590	541
	590	541
<i>Manse running costs</i>		
Cleaning & Caretaking	—	207
Manse Utilities	—	270
Council Tax	—	468
	590	748
Total expenditure	590	1,486
(Deficit)/Excess of Income over Expenditure	(590)	576
Brought forward balance	590	1,166
Total carried forward balance	—	590

BUSH HILL PARK UNITED REFORMED CHURCH (Registered Charity No. 1176710)
Notes to the Accounts for the year ended 31 December 2018

3. Debtors

Gift Aid claim outstanding for the last quarter of 2018 £1,785 (2017: £1,410)

4. Liabilities

There are no material liabilities.

5. Related Party Transactions

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

6. Church Buildings

The church building and the manse at 76 First Avenue, Enfield, EN1 1BW, are vested in URC Thames North Synod Trust as trustees and are not church assets. They are held for the benefit of Bush Hill Park United Reformed Church in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £3,287,141 (2017: £3,101,076) and the manse for £334,714 (2017: £323,395).

7. Fixtures, Fittings & Equipment

The church contents are insured by the church for £297,406 (2017: £283,242).