

BOLTON VILLAS UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1180791

Details

Other names	BOLTON VILLAS FAMILY CHURCH
Status	Registered
Legal form	Other
Registered	2018-11-22
Register	View on the Charity Commission register

Contact

Address	Bolton Villas Family Church Livingstone Close Bradford BD2 1PZ
Phone	01274449606
Email	info@bvurc.org.uk
Website	http://www.boltonvillasfamily.church/

Activities

Objects: THE OBJECT OF THE CHARITY 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.

Activities: Bolton Villas Family Church exists to promote the Christian faith, we do this by providing regular public worship for all and aim to teach people about the love of Jesus through all our various activities.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Bradford City

Finances

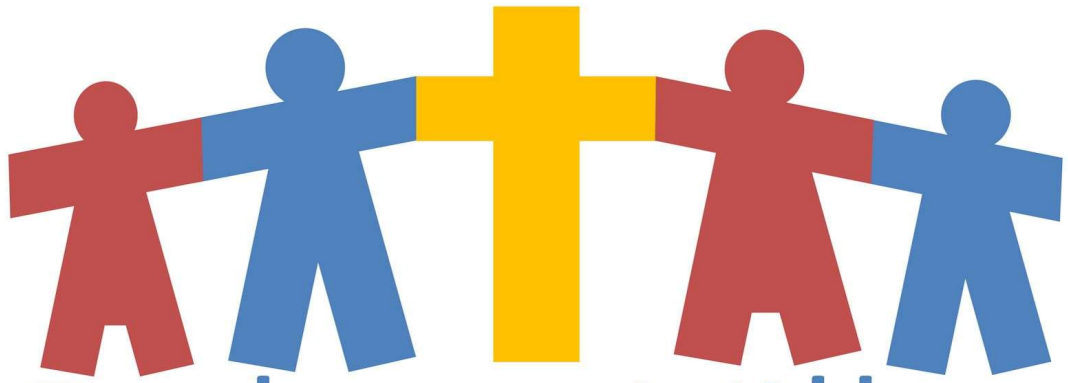
Period end	Income	Expenditure	Assets	Employees
2024-12-31	£106,053	£94,366	-	-
2023-12-31	£112,866	£117,265	-	-
2022-12-31	£105,861	£116,745	-	-
2021-12-31	£107,790	£101,679	-	-
2020-12-31	£103,379	£104,053	-	-

Trustees

Name	Role	Appointed
Adrian Steele		2025-03-16
John Brookes		2022-11-27
Karen Charlesworth		2025-03-16
Marguerite Helen Sobol BA DipLib		2021-11-21

Accounts

Bolton Villas United Reformed Church Charity
Registered Charity: 1180791



Bolton Villas
Family Church

part of the United Reformed Church

**Trustees annual report & financial statement
for the year ending 31 December 2024**

Trustees' report for the year ended December 2024**Reference and administrative details of the charity, its trustees and advisors**

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	
Rev. Ashley Evans	Senior Pastor/Chair Of Trustees	Resigned January 2024
Margaret Merriweather	Chair of Trustees/Elder	Resigned November 2024
Marguerite Sobol	Church Treasurer/Elder	
John Brookes	Elder	
Jean Flerin	Elder	
Zara Grainger-Jones	Elder	Appointed March 2024 - Resigned August 2024
Sarah Haley	Elder	Appointed March 2024 - Resigned January 2025
Karen Charlesworth	Elder	Appointed March 2025
Adrian Steele	Elder	Appointed March 2025

Charity Number

Bolton Villas United Reformed Church was an excepted Charity, but became a registered Charity, number 1180791 with the Charity Commission for England and Wales on 22 November 2018.

Charity Address:

Bolton Villas Family Church, Livingstone Road, Wrose, Bradford, BD2 1PZ

Bankers

Current Account - Co-operative Bank, P.O. Box 250, Skelmersdale, WN8 6WT

Independent Examiner

Andrew Russell, APR Accountancy Services, Shan House, 80-86 North Street, Keighley, BD21 3AF

Structure, governance and management

The Charity is a trust distilled from the United Reformed Church acts (1972 and 1981) and Scheme of Union (1972) adopted 19 June 2008. The Trustees are responsible for the charity.

Method of recruitment and appointment of trustees

The Trustees of the charity are appointed by the members at the AGM and at other Church Meetings as required.

The Charity's Objectives

The object of the Charity 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.

Objectives & Activities

The Charity's main activities, achievement and performance

2024 saw the Church continue with a range of activities involving use of the building which is generally being used at some point daily except for some Saturdays.

General activities involving the local community

During January to March and again in November and December we once again ran Winter Warmers on Wednesdays at teatime where people came along for free food and friendship. This was part of our aim to reach out to support our local community. We also registered as a Warm Space for which we received funding via Bradford Council.

In February we again hosted Inn Churches, providing breakfast, an evening meal and a bed for the night for homeless people for a week.

From June onwards we began a series of events under the title of Women of Wrose to attract local women. We also took part in the local Scarecrow Festival.

In July we acted as the Polling station for the General Election.

In October our Harvest Festival meal supported both the Foodbank and Caring for Life (a Christian charity in Yeadon, north Leeds).

November saw us host a charity fundraiser for a local kidney charity. A Quiz Night was held in November which again gained the support of many from our local community. Our usual Christmas Fayre was equally well supported. We also focused this year on collecting large amounts of Socks and Chocs for the Bradford Soup Run who support the homeless in Bradford.

Throughout the year, our work with Refreshed (our cafe/charity shop which is open Wednesdays, Thursdays and Fridays) has continued to be successful in terms of the number of local people who attend regularly mainly to eat in the cafe but also to shop with us. The number and relevant skills of volunteers continues to be a challenge but a new volunteer this year has brought significant improvements to the way the kitchen works. Income from this activity is proving to be vital for the general running of the Church and to support the work of our Youth Pastor.

Faith-based events

Throughout the year, Encounter Nights have continued on a regular/quarterly basis, dedicated to prayer praise and worship.

During the early months of the year we ran a course called Leading Your Church Into Growth which resulted in the intention to "Grow the Church Younger".

At Easter we celebrated our risen Lord Jesus Christ with a Maundy Thursday, Good Friday and Easter services. We also held our usual range of Christmas celebration services plus carols at the local pub as a united venture with the other local churches.

Our ongoing youth work has involved activities on 5 nights per week (later reducing to 4 nights per week). The Monday night group that was set up together with Bradford Council is now well settled and Bradford Council have provided some funding. It has been encouraging to see some of the older teenagers involved in various activities as part of church life. There are some volunteers from church who work with the children, but more volunteer help would be beneficial. We have agreed that our 2 part-time youth workers will be added to the payroll next year.

Objectives & Activities (continued)**Changes in personnel**

As anticipated, our Pastor, Rev Ashley Evans left Bolton Villas Family Church in February 2024. Various Synod-wide meetings are being held to support us through our new situation.

In March we elected 2 new Elders plus the new role of Mission Enabler.

In November we appointed Marguerite Sobol as Treasurer and Adrian Steele as Assistant Treasurer to work alongside our treasury team to look into all aspects of Income and Expenditure together with our external accountant who provides support and management accounts with the use of Quickbooks.

The roles of Church Secretary continue to be divided between the remaining Elders.

Future plans

In 2025 we will mark Bolton Villas Family Church's 125th Anniversary.

Public Benefit Statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of the Christian Faith.

Safeguarding

Bolton Villas Family Church takes its duties under the Children Act 2004 seriously. If a reasonable suspicion is raised about the protection of a child under the age of 18 years or of any adult seen to be at risk, then the Church will undertake its duties using its procedures. The Church has a policy to vet all those who have the responsibilities for the care of children and adults at risk within areas of its responsibilities to comply with the Protection of Children Act 1999.

Financial review

There is still a recognition of the need to find additional funding sources especially for our youth work, but the challenge is to find people with the relevant time and skills to carry out this work.

Income

Our income has reduced in 2024 compared with 2023 mainly due to a significant reduction in fundraising and donations, though we have seen an increase in giving through tithes and offerings. Income generated by Refreshed has been used to top up deficits wherever necessary but especially in relation to expenses related to youth work. Grants received included a further grant from the Yorkshire Synod's Mission Fund to enable us to continue to employ our Youth Pastor plus £5,000 from Wrose Community Association towards the cost of the repair and replacement of some bargeboards, the cost of which was not paid until 2025. The use of the minibus became prohibitive and it was therefore scrapped.

Financial Review (continued)**Expenditure**

Salaries of both our Youth Pastor and cleaner have been increased in line with URC guidelines and the Real Living Wage.

Our expenditure has, as expected, reduced significantly due to the reduced amount that we have had to pay to Synod following the departure of our minister. There has also been less expense for the minister and the manse. However, we are aware that under certain circumstances we may be liable for 10% of costs for manse repairs.

We no longer have to pay the Kingdom Bank loan which had led to another significant decrease in expenditure.

Refreshed's expenses increased mainly as a result of purchasing new equipment for the cafe.

As planned, a new Repair and Replacement fund was set up in 2024 to support the various projects of repair and replacement that are needed throughout the building.

We have also had significant costs in relation to a boiler replacement and roof repairs.

We continue to give generously to outside causes through our regular disbursements including £1,000.00 to Sunbridge Road Mission to support their redevelopment work plus one off giving mainly through Communion offerings.

Overall

We continue to be challenged to balance our desire to undertake more activities against having sufficient funds and also personnel to support those aspirations, especially in relation to our youth and children's work.

Reserves Policy

The charity's free cash reserves at the year end were £57,418 (2023 - £50,754), which includes designated funds of £38,886 (2023 - £35,200). It is the Trustees policy to maintain a balance of unrestricted funds (if possible), which equates to at least three months payments, equivalent to £23,592 to cover emergency situations that may arise from time to time. The balance of £57,418 held of free cash reserves funds at the year end exceeded this target.

Funds held as agent on behalf of others

At the year-end just one fund was held on behalf of another organisation that had been received but had not been transferred to them, this is classed as agency Income & Expenditure. Otherwise all such funds had been successfully transferred.

Future Considerations

Whilst we continue to be challenged about balancing our funds and personnel against our aspirations, the Trustee have reassessed the charity's ability to continue for the next 12 months and have concluded that no material uncertainties exist that cast significant doubt on the charity's ability to meet its liabilities as they occur.

Signed on behalf of the board of Trustees:



Marguerite Sobol (Sep 25, 2025 08:45:39 GMT+1)

Marguerite Sobol

Church Treasurer

Date: 25/09/2025

Independent Examiner's report**Independent examiner's report to The Trustees of Bolton Villas United Reformed Church Charity**

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2024, which are set out on pages 6 to 10.

Respective responsibilities of The Trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 charity as required by section 130 of the Charities Act; or
- 2 the accounts do not accord with those accounting records.

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.

Signed:

*APRussell*APRussell (Sep 25, 2025 08:54:21 GMT+1)

Name: Andrew Russell FFA FMAAT

Date: 25/09/2025

APR Accountancy Services
Shan House
80-86 North Street
Keighley
BD21 3AF

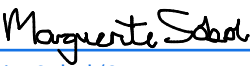
Receipts and Payments Account for the year ended 31 December 2024

	Notes	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
Receipts						
Tithes and offerings		36,158	-	3,970	40,128	39,528
Fundraising and donations		513	207	-	720	4,700
Gift Aid repayments		7,126	775	580	8,481	9,284
Refreshed café and shop		-	22,590	-	22,590	23,015
Property income		2,223	-	-	2,223	3,573
Grants received		-	-	27,653	27,653	24,388
Other incoming resources		1,465	2,788	5	4,258	7,566
Bank interest		-	-	-	-	32
Programme activity income		-	-	-	-	780
Total Receipts		47,485	26,360	32,208	106,053	112,866
Payments						
Synod mission & ministry fund		12,936	-	-	12,936	20,352
Employment & travel expense	3	11,911	815	24,979	37,705	38,360
Church running costs	4	14,642	127	1,724	16,493	16,182
Programme activity costs	5	1,574	6,048	458	8,080	11,890
Support of outside causes	6	1,657	1,590	-	3,247	5,079
Church buildings & other assets	7	6,158	2,526	-	8,684	9,668
Refreshed café and shop		-	7,221	-	7,221	5,903
Loan repayments		-	-	-	-	9,831
Total payments		48,878	18,327	27,161	94,366	117,265
Net receipts (payments)		(1,393)	8,033	5,047	11,687	(4,399)
Transfers between Funds		4,371	(4,347)	(24)	-	-
Net receipts (Payment) after transfers		2,978	3,686	5,023	11,687	(4,399)
Cash Funds at 1 January 2024	2	15,554	35,200	1,416	52,170	56,569
Cash Funds at 31 December 2024		18,532	38,886	6,439	63,857	52,170

Statement of Assets and Liabilities for the year ended 31 December 2024

	Note	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
Monetary assets						
Bank and cash accounts		18,532	38,886	6,439	63,857	52,170
Deposit accounts		-	-	-	-	-
Total monetary assets		18,532	38,886	6,439	63,857	52,170
Other assets						
Agent Payments held on behalf of others		-	-	-	251	-
Assets used for Church purposes						
Minibus		-	-	-	-	625
Church Building	8					
Manse Building	8					
Liabilities						
Independent examiner's fee		170	-	-	170	160
Agent Payments held on behalf of others		-	-	-	251	-

Signed on behalf of the board of Trustees:


[Marguerite Sobol \(Sep 25, 2025 08:45:39 GMT+1\)](#)
Marguerite Sobol
Church Treasurer
Date: 25/09/2025

Notes to support accounts

1 Accounting policies The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis. There has been no change to the accounting policies since last year. No changes have been made to the accounts for previous years.

Taxation As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Unrestricted funds may be used by the church for any of its ordinary purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fixed assets**Consecrated property and movable church furnishings**

Consecrated and benefice property of any kind is not included in the Accounts in accordance with the Charities Act 2011.

2 Fund Accounting	B/Fwd.	Receipts	Payments	Transfers	C/Fwd.
Restricted funds	£	£	£	£	£
Defibrillator	942	-	73	-	869
External Organisation Donations	24	-	-	(24)	-
Repair & Replacement	-	5,570	-	-	5,570
Winter Warmer	81	1,658	1,739	-	-
Youth Pastor fund	-	24,980	24,980	-	-
Youth Work - GAP Year	369	-	369	-	-
Total for restricted funds	1,416	32,208	27,161	(24)	6,439
Designated funds					
Disbursements	-	-	1,440	1,440	-
Hardship fund	2,570	-	150	-	2,420
Inn Churches fund	240	124	364	-	-
Minister fund	-	2,634	3,288	654	-
Outreach fund	530	83	-	-	613
Refreshed	-	23,365	7,221	0	16,144
Refreshed previous	30,363	-	-	(10,654)	19,709
Youth Pastor fund	1,082	154	5,449	4,213	-
Youth Work - GAP Year	415	-	415	-	-
Total for designated funds	35,200	26,360	18,327	(4,347)	38,886
Unrestricted funds	15,554	47,485	48,878	4,371	18,532
Total overall Funds	52,170	106,053	94,366	-	63,857

Fund details are listed over the Page

Notes to support accounts (continued)**Fund details**

Defibrillator	Funds held for the installation and ongoing maintenance of a Defibrillator
Disbursements	Regular donations given from Church resources to External organisations
External Organisation Donations	Funds from Donations given specifically to external organisations
Hardship fund	Used to support members of the congregation in financial difficulty
Inn Churches fund	Funds held for the Inn Churches activities
Minister fund	Holding area for Minster & Synod Evangelist expenses
Outreach fund	Funds raised for outreach projects
Refreshed	Funds raised through Refreshed Café & Shop, used for Mission & Church projects
Refreshed previous	Remaining funds held from prior year Refreshed Café & Shop surplus
Repair & Replacement	Funds raised through donations for the repair of the church building
Winter Warmer	Project, grant funding for being a Welcoming Space
Youth Work - GAP Year - DES	Church allocated support for the Project prior to appointment
Youth Work - GAP Year - RES	Project, grant funding for youth work
Youth Pastor fund - DES	Funds held to support youth work
Youth Pastor fund - RES	Donations & Grant funding for Youth Pastor salary

	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
3 Employment & travel costs					
Salary, PAYE & employment expenses	11,911	-	24,979	36,890	33,293
Mileage & travel costs	-	628	-	628	4,126
Ministers expenses	-	119	-	119	941
Youth Pastors expenses	-	68	-	68	-
Total employment & travel costs	11,911	815	24,979	37,705	38,360

Trustees remuneration & expenses

No trustee received any trustee related expenses during this year or the previous year.

John Brookes, a trustee of the church, is employed as a cleaner and received gross wages of £6,780 (2023: £6,397) in that role and not his role as a trustee.

Though Rev Ashley Evans was a trustee (resigned in January 2024) he was an employee of the National United Reformed Church, not the local Church. He was however paid expenses for his role as minister but not his role as trustee & Synod Evangelist.

4 Church running costs

Gas and electricity	4,125	-	1,540	5,665	5,069
Water	342	-	-	342	325
Insurance	2,934	-	-	2,934	2,628
Stationery & printing	654	-	-	654	145
Publicity	237	-	110	347	660
Purchase of equipment	774	-	-	774	555
Subscriptions	620	-	-	620	903
Cleaning equipment & materials	479	-	-	479	610
Accountancy	1,888	-	-	1,888	2,892
Pulpit fees	700	-	-	700	434
Telephone/ internet	799	127	-	926	1,616
Health and safety	243	-	-	243	133
Other admin expenses	847	-	74	921	212
Total church running costs	14,642	127	1,724	16,493	16,182

	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
5 Programme activity costs					
Activity Travel Costs	-	-	-	-	71
Children's activities	223	-	-	223	174
Youth activities	-	5,684	369	6,053	8,319
Training & Study Material	60	-	-	60	310
Other events	1,291	364	89	1,744	3,016
Total programme activity costs	1,574	6,048	458	8,080	11,890
6 Support of outside causes					
Age UK	-	-	-	-	406
Bible Society	-	240	-	240	240
Caring for Life	157	600	-	757	1,038
Leprosy Mission	-	-	-	-	406
MacMillan Cancer Support	-	-	-	-	406
Marie Curie	-	-	-	-	407
Other donations	500	150	-	650	1,170
Prayer for Bradford	-	120	-	120	120
Bradford North foodbank	-	240	-	240	646
Sunbridge Road Mission	1,000	-	-	1,000	-
We See Hope	-	240	-	240	240
Total support of outside causes	1,657	1,590	-	3,247	5,079
7 Church buildings & other assets					
Property repairs	5,442	-	-	5,442	4,765
Gardening	400	-	-	400	415
Manse maintenance & related expense	316	2,526	-	2,842	4,488
Total maintenance of church buildings	6,158	2,526	-	8,684	9,668

8 Assets used for Church purposes

The church building is vested in the Congregational Union as trustees and are not church assets. It is held for the benefit of Bolton Villas Family Church in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church building & external storage unit are insured by the church for £3,219,875. The Church contents are insured by the church for £240,652.

The Church has a 10% share of the Manse with the remaining 90% vested in the United Reformed Church (Yorkshire Province) Trust Limited.

BV Financial Statement 2024 - Final

Final Audit Report

2025-09-25

Created:	2025-09-24
By:	Gracian Daniel-Sam (gracian@danielsam.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA2FtMijguIRchL9qx4eSSaMq9V49FY5Zh

"BV Financial Statement 2024 - Final" History

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2025-09-25 - 7:53:12 AM GMT
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2025-09-25 - 7:54:19 AM GMT
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Signature Date: 2025-09-25 - 7:54:21 AM GMT - Time Source: server
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2025-09-25 - 7:54:21 AM GMT



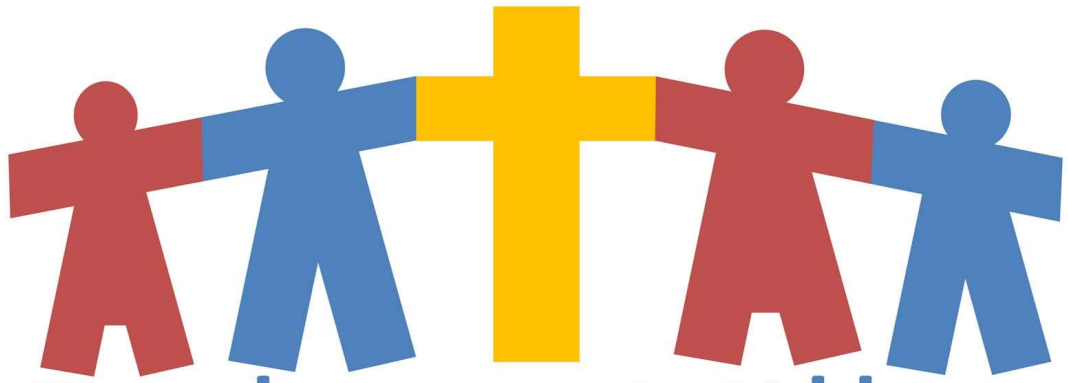
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BOLTON VILLAS UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1180791

Accounts

Bolton Villas United Reformed Church Charity
Registered Charity: 1180791



Bolton Villas
Family Church

part of the United Reformed Church

Trustees annual report & financial statement
for the year ending 31 December 2023

Trustees' report for the year ended December 2023**Reference and administrative details of the charity, its trustees and advisors**

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	
Rev. Ashley Evans	Senior Pastor/Chair Of Trustees	Resigned January 2024
Margaret Merriweather	Chair of Trustees/Elder	
Karen Charlesworth	Church Secretary	Resigned November 2023
Marguerite Sobol	Church Treasurer/Elder	
John Brookes	Church Secretary/Elder	
Kathleen Evans	Elder	Resigned November 2023
Jean Flerin	Elder	
Richard Haley	Elder	Resigned November 2023
Zara Grainger-Jones	Elder	Appointed March 2024
Sarah Hayley	Elder	Appointed March 2024

Charity Number

Bolton Villas United Reformed Church was an excepted Charity, but became a registered Charity, number 1180791 with the Charity Commission for England and Wales on 22 November 2018.

Charity Address:

Bolton Villas Family Church, Livingstone Road, Wrose, Bradford, BD2 1PZ

Bankers

Current Account - Co-operative Bank, P.O. Box 250, Skelmersdale, WN8 6WT

Independent Examiner

Andrew Russell, APR Accountancy Services, Shan House, 80-86 North Street, Keighley, BD21 3AF

Structure, governance and management

The Charity is a trust distilled from the United Reformed Church acts (1972 and 1981) and Scheme of Union (1972) adopted 19 June 2008. The Trustees are responsible for the charity, though delegate day-to-day running to the senior leadership team.

Method of recruitment and appointment of trustees

The Trustees of the charity are appointed by the members at the AGM.

The Charity's Objectives

The object of the Charity 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.

Objectives & Activities

The Charity's main activities, achievement and performance

2023 saw the Church continue with a range of activities involving use of the building.

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In March we again hosted Inn Churches, providing breakfast, an evening meal and a bed for the night for homeless people for a week.

At Easter we celebrated our risen Lord Jesus Christ with a Maundy Thursday, Good Friday and Easter services.

In May we held a Coronation celebration lunch.

In July we held a coffee morning in aid of the local Foodbank.

In August we held a barbecue to reach out to our families, friends and local community.

In October our Harvest and Hunger Lunch supported both the Foodbank and Caring for Life (a Christian charity in Yeadon, north Leeds).

A Comedy Night was held in November with a Christian comedian and a full house. This event was supported financially by the URC's Yorkshire Synod. This was followed by our usual range of Christmas celebration services plus carols at the local pub as a united venture with the other local churches. We also focused this year on collecting large amounts of Socks and Chocs for the Bradford Soup Run who support the homeless in Bradford.

Throughout the year, Encounter Nights have continued on a regular/quarterly basis, dedicated to prayer praise and worship. There have also been a number of mens' events at other local churches that members of our fellowship have attended and that we have supported financially.

Our ongoing youth work has involved activities on 5 nights per week including a new Monday night group that was set up in February together with Bradford Council. We also started a Friday teatime group for younger children. From June onwards we have added another Youth worker to our small team working with our Youth Pastor. There are some volunteers from church who work with the children, but more volunteer help would be beneficial for our youth work.

Throughout the year, our work with Refreshed (our cafe/charity shop which is open Wednesdays, Thursdays and Fridays) increased significantly in terms of the number of local people who attended requiring the addition of extra seating space. Customers come mainly to eat in the cafe but also to shop with us. The number and relevant skills of volunteers continues to be a challenge. Income from this activity is proving to be vital for the general running of the Church and to support the work of our Youth Pastor.

Objectives & Activities (continued)**Changes in personnel**

In October our Pastor, Rev Ashley Evans informed us that he will be changing roles to continue to work with the Yorkshire Synod as Evangelist but also taking on a similar role with West Midlands Synod. Therefore he will have left Bolton Villas Family Church in February 2024. This will impact our finances in terms of the reduced amount we will have to pay to the Synod next year and also expenses related to the manse.

With the treasurer having stepped down in 2022 we have now brought a small team together looking into all aspects of Income and Expenditure with an external accountant providing support and management accounts. From April onwards our financial management was transferred to Quickbooks under his guidance. We continue to look at small grants to support these changes and building fabrication repairs, but at the moment we have not been as successful as we would have wished.

Following the resignation of the previous Church Secretary, the roles have been divided between the remaining Elders with the intention of reviewing the situation in early 2024.

Future plans

In early 2024 we plan to run a Leading Your Church Into Growth (local) course which will help us to review our current situation and hopefully inform us of what plans to put in place moving forwards. At forthcoming Church Meetings as a fellowship we are also intending to appoint a Mission Enabler from within our fellowship to encourage us in our outreach going forward, and intending to elect additional Elders to help lead the fellowship.

Public Benefit Statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of the Christian Faith.

Safeguarding

Bolton Villas Family Church takes its duties under the Children Act 2004 seriously. During 2023 a new Safeguarding Officer was appointed. If a reasonable suspicion is raised about the protection of a child under the age of 18 years or of any adult seen to be at risk, then the Church will undertake its duties using its procedures. The Church has a policy to vet all those who have the responsibilities for the care of children and adults at risk within areas of its responsibilities to comply with the Protection of Children Act 1999.

Financial review

In January the Elders were informed that Saturday Seniors had closed and their funds were dispersed to 3 local, 2 national and 1 international charities.

In February the congregation was challenged concerning their giving as income was not covering expenditure. This was successful and our finances were much improved after a shortfall earlier in the year.

However, there is still a recognition of the need to find additional funding sources especially for our youth work, but the challenge is to find people with the relevant time and skills to carry out this work.

Income

Our income has increased in 2023 compared with 2022 mainly due to increased giving/fundraising/donations; additional income from Refreshed; and additional income from the use of our building. Grants received included a further grant from the Yorkshire Synod's Mission Fund to enable us to continue to employ our Youth Pastor.

Financial Review (continued)**Expenditure**

Expenditure has increased slightly in 2023 compared with 2022 but has been kept under control by the decision to put a number of building repairs on hold, especially the replacement of our bargeboards. It is hoped to be able to carry this out in 2024.

Payments to the Synod Mission and Ministry fund have decreased due to a slight reduction in our overall membership.

Refreshed's expenses increased as a result of increased activity, especially in the cafe, but these increased expenses were outweighed by the increased income.

With great rejoicing by the end of 2023 we have paid off our 25 year Kingdom Bank loan after only 14 years. This was achieved by an increase in the monthly amounts paid plus the final closure payment. Thanks were expressed to those who have contributed towards the repayment over many years. Those members have been encouraged to transfer their giving to general Church funds, though there is also a plan to create a new fund in 2024 to support the various projects of repair and replacement that are needed throughout the building.

In October it was agreed to no longer continue to repair the minibus which was subsequently sold.

One significant item of expenditure was an examination of the flat roof to check for RAAC (which was fortunately not found).

Church Meeting agreed to increase pulpit fees especially in light of our own Pastor Rev Ashley Evans being more in demand elsewhere during 2023.

We continue to give generously to outside causes through our tithing/regular disbursements and one off giving mainly through Communion offerings.

Overall

We continue to be challenged to balance our desire to undertake more activities against having sufficient funds and also personnel to support those aspirations, especially in relation to our youth and children's work.

Reserves Policy

The charity's free cash reserves at the year end were £50,754 (2022 - £46,828), which includes designated funds of £35,200 (2022 - £32,902). It is the Trustees policy to maintain a balance of unrestricted funds (if possible), which equates to at least three months payments, equivalent to £29,316 to cover emergency situations that may arise from time to time. The balance of £50,754 held of free cash reserves funds at the year-end exceeded this target.

Funds held as agent on behalf of others

At the year-end no funds were held on behalf of other organisations that had been received but hadn't been transferred to them, this is classed as Agency Income & Expenditure.

Future Considerations

Whilst we continue to be challenged about balancing our funds and personnel against our aspirations, the Trustee have reassessed the charity's ability to continue for the next 12 months and have concluded that no material uncertainties exist that cast significant doubt on the charity's ability to meet its liabilities as they occur.

Signed on behalf of the board of Trustees:

Margaret Merriweather
Chair of Trustees
Date:

Marguerite Sobol
Church Treasurer

Independent Examiner's report

Independent examiner's report to The Trustees of Bolton Villas United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2023, which are set out on pages 6 to 10.

Respective responsibilities of The Trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 charity as required by section 130 of the Charities Act; or
- 2 the accounts do not accord with those accounting records.

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.

Signed:

Name: Andrew Russell FFA FMAAT

Date:

APR Accountancy Services
Shan House
80-86 North Street
Keighley
BD21 3AF

Receipts and Payments Account for the year ended 31 December 2023

	Notes	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
Receipts						
Tithes and offerings		31,485	125	7,918	39,528	37,668
Fundraising and donations		663	2,355	1,682	4,700	3,020
Monies raised for outside causes	3	-	-	-	-	5
Gift Aid repayments		7,205	-	2,079	9,284	10,017
Refreshed café and shop		-	23,015	-	23,015	20,206
Property income		3,573	-	-	3,573	1,639
Grants received		3,008	1,380	20,000	24,388	25,116
Other incoming resources		3,355	4,211	-	7,566	5,934
Bank interest		-	32	-	32	14
Programme activity income		780	-	-	780	2,242
Total Receipts		50,069	31,118	31,679	112,866	105,861
Payments						
Synod mission & ministry fund		20,352	-	-	20,352	22,080
Employment & travel expense	4	6,211	6,575	25,574	38,360	39,161
Church running costs	5	13,581	369	2,232	16,182	17,822
Programme activity costs	6	2,123	4,669	5,098	11,890	10,697
Support of outside causes	7	240	4,839	-	5,079	2,311
Church buildings & other assets	8	4,892	4,776	-	9,668	11,013
Refreshed café and shop		-	5,903	-	5,903	4,712
Loan repayments		-	2,731	7,100	9,831	8,949
Total payments		47,399	29,862	40,004	117,265	116,745
Net receipts (payments)		2,670	1,256	(8,325)	(4,399)	(10,884)
Transfers between Funds		(1,042)	1,042	-	-	-
Net receipts (Payment) after transfers		1,628	2,298	(8,325)	(4,399)	(10,884)
Cash Funds at 1 January 2023	2	13,926	32,902	9,741	56,569	67,453
Cash Funds at 31 December 2023		15,554	35,200	1,416	52,170	56,569

Statement of Assets and Liabilities for the year ended 31 December 2023

	Note	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
Monetary assets						
Bank and cash accounts		15,554	35,200	1,416	52,170	54,049
Deposit accounts		-	-	-	-	2,520
Total monetary assets		15,554	35,200	1,416	52,170	56,569
Agent Payments held on behalf of others		-	-	-	-	14
Other assets						
Gift aid recoverable		6,396	493	1,911	8,800	9,303
Assets used for Church purposes						
Minibus		625	-	-	625	625
Church Building	9					
Manse Building	9					
Liabilities						
Loan outstanding from Kingdom Bank	10	-	-	-	-	9,115
Independent examiner's fee		160	-	-	160	990
Electricity		-	-	-	-	725

Signed on behalf of the board of Trustees:

Margaret Merriweather
Chair of TrusteesMarguerite Sobol
Church Treasurer

Date:

Notes to support accounts

1 Accounting policies The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis. There has been no change to the accounting policies since last year. No changes have been made to the accounts for previous years.

Taxation As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Unrestricted funds may be used by the church for any of its ordinary purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fixed assets**Consecrated property and movable church furnishings**

Consecrated and benefice property of any kind is not included in the Accounts in accordance with the Charities Act 2011.

2 Fund Accounting	B/Fwd.	Receipts	Payments	Transfers	C/Fwd.
	£	£	£	£	£
Restricted funds					
Defibrillator	942	-	-	-	942
Communion Offerings	5	-	5	-	-
External Organisation Donations	24	-	-	-	24
HUB project	-	7,100	7,100	-	-
Youth Pastor fund	1,851	23,579	25,430	-	-
Youth Work - GAP Year	2,500	-	2,131	-	369
Youth Work - Harry & Mary	2,000	1,000	3,000	-	-
Youth Work - Winter Warmer	2,419	-	2,338	-	81
Total for restricted funds	9,741	31,679	40,004	-	1,416
Designated funds					
Adam & Eve fund	398	-	-	(398)	-
Disbursements	-	-	1,440	1,440	-
Hardship fund	1,260	2,240	930	-	2,570
HUB project	21,726	23,015	8,921	(18,996)	16,824
Inn Churches fund	-	240	-	-	240
Minister fund	-	3,961	9,418	5,457	-
Outreach fund	-	1,630	1,100	-	530
Refreshed previous	-	-	-	13,539	13,539
Saturday Seniors fund	2,543	32	2,575	-	-
Youth Pastor fund	4,475	-	3,393	-	1,082
Youth Work - GAP Year	2,500	-	2,085	-	415
Total for designated funds	32,902	31,118	29,862	1,042	35,200
Unrestricted funds	13,926	50,069	47,399	(1,042)	15,554
Total overall Funds	56,569	112,866	117,265	-	52,170

Fund details are listed over the Page

Notes to support accounts (continued)

Fund details

Adam & Eve fund	Funds held from previous Mother and Toddlers project for future use
Defibrillator	Funds held for the installation and ongoing maintenance of a Defibrillator
Disbursements	Regular donations given from Church resources to External organisations
External Organisation Donations	Funds from Donations given specifically to external organisations
Hardship fund	Used to support members of the congregation in financial difficulty
HUB project - DES	Funds raised through Refreshed Café & Shop, used for Mission & Church projects
HUB project - RES	Funds raised through donations for the repayment of the Kingdom Bank Loan
Inn Churches fund	Funds held for the Inn Churches activities
Minister fund - DES	Holding area for Minster & Synod Evangelist expenses
Outreach fund - DES	Funds raised for outreach projects
Refreshed previous	Remaining funds held from prior year Refreshed Café & Shop surplus
Saturday Seniors fund	Funds held By Saturday Seniors for 60+ group
Youth Work - GAP Year - DES	Church allocated support for the Project prior to appointment
Youth Work - GAP Year - RES	Project, grant funding for youth work
Youth Pastor fund - DES	Funds held to support youth work
Youth Pastor fund - RES	Donations & Grant funding for Youth Pastor salary

	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
3 Monies raised for outside causes					
Mission fund ^{*2}	-	-	-	-	5
Total raised for outside causes	-	-	-	-	5
4 Employment & travel costs					
Salary, PAYE & employment expenses	6,038	1,942	25,313	33,293	35,862
Mileage & travel costs	91	3,774	261	4,126	3,116
Ministers expenses	82	859	-	941	168
Youth Pastors expenses	-	-	-	-	15
Total employment & travel costs	6,211	6,575	25,574	38,360	39,161

Trustees remuneration & expenses

No trustee received any trustee related expenses during this year or the previous year.

John Brookes, a trustee of the church, is employed as a cleaner and received gross wages of £6,397 in that role and not his role as a trustee.

Though Rev Ashley Evans was a trustee he was an employee of the National United Reformed Church, not the local Church. He was however paid expenses for his role as minister but not his role as trustee & Synod Evangelist.

5 Church running costs

Gas and electricity	2,837	-	2,232	5,069	3,473
Water	325	-	-	325	971
Insurance	2,628	-	-	2,628	3,606
Stationary & printing	145	-	-	145	1,236
Publicity	660	-	-	660	811
Purchase of equipment	482	73	-	555	620
Subscriptions	903	-	-	903	1,296
Cleaning equipment & materials	610	-	-	610	812
Accountancy	2,892	-	-	2,892	780
Pulpit fees	434	-	-	434	-
Telephone/ internet	1,320	296	-	1,616	1,683
Health and safety	133	-	-	133	-
Other admin expenses	212	-	-	212	2,534
Total church running costs	13,581	369	2,232	16,182	17,822

^{*2} Where appropriate Mission Funds are categorised as Agency payments.

	Unrestricted £	Designated £	Restricted £	2023 £	2022 £
6 Programme activity costs					
Activity Travel Costs	-	-	71	71	1,761
Children's activities	174	-	-	174	355
Youth activities	-	3,464	4,855	8,319	2,091
Training & Study Material	250	-	60	310	2,198
Other events	1,699	1,205	112	3,016	4,292
Total programme activity costs	2,123	4,669	5,098	11,890	10,697
7 Support of outside causes					
Age UK	-	406	-	406	-
Annual disbursements	-	-	-	-	150
Bible Society	-	240	-	240	240
Caring for Life	-	1,038	-	1,038	600
Leprosy Mission	-	406	-	406	-
MacMillan Cancer Support	-	406	-	406	-
Marie Curie	-	407	-	407	-
Other donations	240	930	-	1,170	254
Prayer for Bradford	-	120	-	120	120
Bradford North foodbank	-	646	-	646	707
We See Hope	-	240	-	240	240
Total support of outside causes	240	4,839	-	5,079	2,311
8 Church buildings & other assets					
Property repairs	4,477	288	-	4,765	6,352
Gardening	415	-	-	415	387
Manse maintenance & related expense	-	4,488	-	4,488	4,274
Total maintenance of church buildings	4,892	4,776	-	9,668	11,013

9 Assets used for Church purposes

The church building is vested in the Congregational Union as trustees and are not church assets. It is held for the benefit of Bolton Villas Family Church in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church building & external storage unit are insured by the church for £3,105,542. The Church contents are insured by the church for £202,705.

The Church has a 10% share of the Manse with the remaining 90% vested in the United Reformed Church (Yorkshire Province) Trust Limited.

For insurance purposes the Manse property is insured jointly by the Trust & the Church for £522,490.

- 10 **A loan** of £nil (2022 - £9,115) is secured on the church building and is included within these accounts as the liability to repay the loan is that of Bolton Villas *Family* Church.

Accounts

Bolton Villas United Reformed Church Charity
Registered Charity: 1180791



part of the United Reformed Church

**Trustees annual report & financial statement
for the year ending 31 December 2022**

Trustees' report for the year ended December 2022**Reference and administrative details of the charity, its trustees and advisors**

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	
Rev. Ashley Evans	Senior Pastor/ Chair Of Trustees	
Karen Charlesworth	Church Secretary	
Justin Charlesworth	Church Treasurer	Resigned March 2022
John Brookes	Elder	Appointed November 2022
Kathleen Evans	Elder	
Jean Flerin	Elder	
Richard Haley	Elder	
Margaret Merriweather	Elder	
Marguerite Sobol	Elder	

Charity Number

Bolton Villas United Reformed Church was an excepted Charity, but became a registered Charity, number 1180791 with the Charity Commission for England and Wales on 22 November 2018.

Charity Address:

Bolton Villas Family Church, Livingstone Road, Wrose, Bradford, BD2 1PZ

Bankers

Current Account - Co-operative Bank, P.O. Box 250, Skelmersdale, WN8 6WT

Independent Examiner

Rhys North, West Yorkshire Community Accounting Service CIO, Stringer House, 34 Lupton Street, Leeds, LS10 2QW

Structure, governance and management

The Charity is a trust distilled from the United Reformed Church acts (1972 and 1981) and Scheme of Union (1972) adopted 19 June 2008. The Trustees are responsible for the charity, though delegate day-to-day running to the senior leadership team.

Method of recruitment and appointment of trustees

The Trustees of the charity are appointed by the members at the AGM.

The Charity's Objectives

The object of the Charity 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.

Objectives & Activities

The Charity's main activities, achievement and performance

2022 saw continued stability for the Church as we settled into a new post-Covid 'normal'. This stability enabled the Church to continue opening up our building and (re-)starting activities. We ran family specials in February focussed on Valentines, at Easter and at Christmas. These afternoons aim to bring the whole family together and include craft activities, stories, worship and food, and are aimed at not only families connected with the church but also the whole community.

We also re-started our Encounter Nights, these are evenings dedicated to prayer, praise and worship which we have started running quarterly. We ran several events aimed at men including 'youth club' nights and meals out. We also joined up with two churches located near us, New Life Community Church and Church on the Way, to run and attend events aimed at men. The Church was also able to take a coach full of people to the Yorkshire Synod Big Day Out at Lightwater Valley in September.

We were enormously pleased to welcome several people into membership during the year, and baptised one of our young people in the river at Burnsall in the summer. In conjunction with St Cuthberts, our local Anglican church, we ran a successful joint Alpha Course in the second half of the year. We also organised a Harvest Supper evening which included a talk from Commitment for Life, the United Reformed Church's global justice programme which the church donates money to regularly.

We are also very proud to note that we now have a defibrillator installed in our Church car park. This was made possible through receipt of two grants from Wrose Community Association and Yorkshire Ambulance Trust, as well as a very generous donation from one of our own church members.

Grant applications were also received in the latter part of the year from Yorkshire Synod's Mission Fund which will enable us to continue to employ our Youth Pastor. Grants were also received during the year to fund other projects including our Winter Warmers Pop-Up café, one of our responses to the cost-of-living crisis. The café started in November and will run weekly throughout winter for those in the community who need a warm meal and somewhere to gather on cold winters nights. Our Refreshed café and charity shop is also a registered warm space, and we thank Bradford Council for the grant they provided.

We did unfortunately lose two of our key trustees during the year as our Church Treasurer resigned in March, and our Church Secretary gave notice of her intention to step down from the role at the AGM in November 2023. The Trustees of the church are actively searching for replacements for both positions. In the meantime however both role holders are continuing serving the Church for a period of time until replacements can be found.

Christmas is always a joyous time of the year for any Church as we seek to celebrate the birth of our Lord and Saviour Jesus Christ, and Bolton Villas is no exception. As well as events noted above, we were able to gather for carols at a local pub, collect toys for delivery by our young people to families in need locally and collect socks and chocolates for distribution to Bradford Soup Run who supports the homeless in Bradford.

Public Benefit Statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of the Christian Faith.

Safeguarding

Bolton Villas Family Church takes its duties under the Children Act 2004 seriously and has appropriate procedures and leaders appointed to meet its duties under the 2004 Act. If a reasonable suspicion is raised about the protection of a child under the age of 18 years or any adult seen as at risk the Church will undertake its duties using its procedures. The Church has a policy to vet all those who have the responsibilities for the care of children and adults at risk within areas of its responsibilities to comply with the Protection of Children Act 1999.

Objectives & Activities (continued)

Financial review

Income

Our Income is returning to what might be understood patterns of the past. Gone are the support grants & also a number of legacies that we received during previous years. Tithes and offering income is broadly similar, Fundraising and Donation are down reflecting the legacies received in the previous year. Gift Aid includes a catch up quarter to align the GASDS & Gift Aid claims into the same time frame. The Refreshed cafe whilst now open for 3 days per week is much busier, takings are proportionally up on the income when it was open 6 days a week. Property income is up showing that the building is being used more for external groups and parties than in the previous year. Grants is reflecting the additional support in the early part of 2021 that Refreshed charity shop received in Government Grants due to COVID. Bank interest is reflecting the changes in this areas as well, and the programme activity costs clearly show that more things have been happening with Church activities.

Overall income is down slightly on the previous year and our aspiration to do more things continues to challenge the Church finances longer term.

Expenditure

Expenditure has overall increased reflected by the additional activities that were undertaken. The Synod Mission & Ministry fund is based on Church members at the start of the previous year and is calculated by the Synod each year All areas of spending have increased other than the Interest paid on the Kingdom bank loan. Again this reflects the increase in activities during since the previous year. This is our continued challenge to balance our desire to support our local community with activities and having the financial to continue to do that.

Overall

Whilst we are re-establishing our work after COVID we are continually challenged with the desire to undertaken more whilst needing additional funds to support that work. The Kingdom Bank loan should be repayed at the end of the 2023 which we will have repaid early with offerings and Refreshed income. Our challenges may continue in the future as the pressure on reduced incoem against or aspiration to do more.

Reserves Policy

The charity’s free cash reserves at the year end were £46,828 (2021 - £58,108), which includes designated funds of £32,902 (2021 - £48,108). It is the Trustees policy to maintain a balance of unrestricted funds (if possible), which equates to at least three months payments, equivalent to £29,186 to cover emergency situations that may arise from time to time. The balance of £46,828 held of free cash reserves funds at the year-end exceeded this target.

Funds held as agent on behalf of others

At the year-end we held £113.91 on behalf of other organisations that had been received but hadn’t been transferred to them, this is classed as Agency Income & Expenditure.

Future Considerations

Whilst we continue to return to new patterns of work and the new normal and there are continued challenges balancing the Desire to do more with what we have, the Trustees have reassessed the charity's ability to continue for the next 12 months and have concluded that no material uncertainties exist that cast significant doubt on the charities ability to meet its liabilities as they fall.

Signed on behalf of the board of Trustees:

Rev. Ashley Evans

Karen Charlesworth

Chair of Trustees

Church Secretary

Date: 6th July 2023

Independent Examiner's report

Independent examiner’s report to The Trustees of Bolton Villas United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31 December 2022, which are set out on pages 6 to 10.

Respective responsibilities of The Trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 charity as required by section 130 of the Charities Act; or
- 2 the accounts do not accord with those records.

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.

Signed: Rhys North

Name: Rhys North ACA

Date: 12th July 2023

West Yorkshire Community Accounting Service CIO
Stringer House
34 Lupton Street
Leeds
LS10 2QW

Receipts and Payments Account for the year ended 31 December 2022

	Notes	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
Receipts						
Tithes and offerings		29,093	-	8,575	37,668	38,049
Fundraising and donations		505	-	2,515	3,020	9,819
Monies raised for outside causes	3	-	-	5	5	-
Gift Aid repayments		7,947	-	2,070	10,017	8,579
Refreshed café and shop		-	20,206	-	20,206	10,838
Property income		1,639	-	-	1,639	250
Grants received		616	-	24,500	25,116	35,312
Other incoming resources		1,037	4,897	-	5,934	4,499
Bank interest		-	14	-	14	4
Programme activity income		800	696	746	2,242	440
Total Receipts		41,637	25,813	38,411	105,861	107,790
Payments						
Synod mission & ministry fund		17,664	4,416	-	22,080	23,388
Employment & travel expense	4	4,155	8,510	26,496	39,161	33,287
Church running costs	5	14,202	2,411	1,209	17,822	16,240
Programme activity costs	6	4,513	4,212	1,972	10,697	6,234
Support of outside causes	7	60	1,760	491	2,311	1,573
Church buildings & other assets	8	6,682	4,274	57	11,013	7,604
Refreshed café and shop		-	4,712	-	4,712	4,404
Loan capital repayments		-	1,159	6,845	8,004	7,590
Loan interest		-	-	945	945	1,359
Total payments		47,276	31,454	38,015	116,745	101,679
Net receipts (payments)		(5,639)	(5,641)	396	(10,884)	6,111
Transfers between Funds		9,565	(9,565)	-	-	-
Net receipts (Payment) after transfers		3,926	(15,206)	396	(10,884)	6,111
Cash Funds at 1 January 2022	2	10,000	48,108	9,345	67,453	61,342
Cash Funds at 31 December 2022		13,926	32,902	9,741	56,569	67,453

Statement of Assets and Liabilities for the year ended 31 December 2022

	Note	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
Monetary assets						
Bank and cash accounts		13,926	30,382	9,741	54,049	64,547
Deposit accounts		-	2,520	-	2,520	2,906
Total monetary assets		13,926	32,902	9,741	56,569	67,453
Agent Payments held on behalf of others				14	14	167
Other assets						
Gift aid recoverable		7,239	1,572	493	9,303	10,017
Assets used for Church purposes						
Minibus		625				
Church Building	9					
Manse Building	9					
Liabilities						
Loan outstanding from Kingdom Bank	10	9,115			9,115	17,119
WYCAS Independent examiners Fee		990			990	600
Electricity ^{*1}		725			725	-

Signed on behalf of the board of Trustees:

Rev. Ashley Evans

Karen Charlesworth

Chair of Trustees

Church Secretary

Date: 6th July 2023

*1 The Churches electricity meter was replaced in September but it didn't function or allow meter readings to be returned until 17th January 2023.

Notes to support accounts

1 Accounting policies The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis. There has been no change to the accounting policies since last year. No changes have been made to the accounts for previous years.

Taxation As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Unrestricted funds may be used by the church for any of its ordinary purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fixed assets**Consecrated property and movable church furnishings**

Consecrated and benefice property of any kind is not included in the Accounts in accordance with the Charities Act 2011.

2 Fund Accounting	B/Fwd.	Receipts	Payments	Transfers	C/Fwd.
Restricted funds	£	£	£	£	£
Defibrillator	999	1,000	1,057	-	942
Communion Offerings	-	5	-	-	5
External Organisation Donations	-	515	491	-	24
HUB project	-	7,790	7,790	-	-
Youth Pastor fund	3,603	24,601	26,353	-	1,851
Youth Work - GAP Year	2,500	-	-	-	2,500
Youth Work - Harry & Mary	-	2,000	-	-	2,000
Youth Work - Winter Warmer	-	2,500	81	-	2,419
Youth Work - Boys 2 Men	707	-	707	-	-
Youth Work - Eat Move Pray	1,536	-	1,536	-	-
Total for restricted funds	9,345	38,411	38,015	-	9,741
Designated funds					
Adam & Eve fund	398	-	-	-	398
External Organisation Donations	-	-	150	150	-
Hardship fund	1,260	-	-	-	1,260
HUB project	9,994	20,206	6,925	(1,549)	21,726
Minister fund	80	4,897	9,258	4,281	-
Mission fund	170	-	170	-	-
Refreshed	18,303	-	-	(18,303)	-
Saturday Seniors fund	2,943	710	1,110	-	2,543
Tithe fund	-	-	5,856	5,856	-
Youth Pastor fund	12,460	-	7,985	-	4,475
Youth Work - GAP Year	2,500	-	-	-	2,500
Total for designated funds	48,108	25,813	31,454	(9,565)	32,902
Unrestricted funds	10,000	41,637	47,276	9,565	13,926
Total overall Funds	67,453	105,861	116,745	-	56,569

Fund details are listed over the Page

Notes to support accounts (continued)**Fund details**

Adam & Eve fund	Funds held from previous Mother and Toddlers project for future use
Defibrillator	Funds held for the installation and ongoing maintenance of a Defibrillator
External Organisation Donations - DES	Donations given from Church resources to External organisations
External Organisation Donations - RES	Funds from Donations given to specifically to external organisations
Hardship fund	Used to support members of the congregation in financial difficulty
HUB project - DES	Funds raised through Refreshed Café & Shop, used for Mission & Church projects
HUB project - RES	Funds raised through donations for the repayment of the Kingdom Bank Loan
Minister fund - DES	Holding area for Minister & Synod Evangelist expenses
Mission fund - DES	Donations for other organisations not able to be treated as Agency payments
Refreshed	Funds held for the future development of Refreshed
Saturday Seniors fund	Funds held By Saturday Seniors for 60+ group
Tithe fund	Holding area for funds used for the Churches tithing calculation
Youth Work - Boys 2 Men	Project, grant funding for youth work
Youth Work - Eat Move Pray	Project, grant funding for youth work
Youth Work - GAP Year - DES	Church allocated support for the Project prior to appointment
Youth Work - GAP Year - RES	Project, grant funding for youth work
Youth Pastor fund - DES	Funds held to support youth work
Youth Pastor fund - RES	Donations & Grant funding for Youth Pastor salary

	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
3 Monies raised for outside causes					
Mission fund ^{*2}	-	-	5	5	-
Total raised for outside causes	-	-	5	5	-
4 Employment & travel costs					
Salary, PAYE & employment expenses	4,150	5,216	26,496	35,862	31,018
Mileage & travel costs	5	3,111	-	3,116	2,221
Ministers expenses	-	168	-	168	48
Youth Pastors expenses	-	15	-	15	-
Total employment & travel costs	4,155	8,510	26,496	39,161	33,287

Trustees expenses.

No trustee received any trustee related expenses during this year or the previous year.

Though the minister is a trustee he is an employee of the National United Reformed Church, not the local Church. He is however paid expenses for his roles as minister & Synod Evangelist but not his role as trustee.

5 Church running costs

Gas and electricity	3,473	-	-	3,473	3,693
Water	264	707	-	971	976
Insurance	3,236	370	-	3,606	2,559
Stationary & photocopying	1,081	125	30	1,236	290
Publicity	811	-	-	811	957
Purchase of equipment	584	8	28	620	706
Subscriptions	1,296	-	-	1,296	1,044
Cleaning equipment & materials	558	254	-	812	849
Accounts examination & software Fee	780	-	-	780	630
Safeguarding (DBS)	-	-	-	-	63
Telephone/ internet	915	768	-	1,683	1,827
Health and safety	-	-	-	-	61
Other admin expenses	1,204	179	1,151	2,534	2,585
Total church running costs	14,202	2,411	1,209	17,822	16,240

^{*2} Where appropriate Mission Funds are categorised as Agency payments.

	Unrestricted £	Designated £	Restricted £	2022 £	2021 £
6 Programme activity costs					
Activity Travel Costs	1,416	345	-	1,761	2,299
Children's activities	355	-	-	355	67
Youth activities	-	1,120	971	2,091	1,235
Training & Study Material	977	1,221	-	2,198	678
Other events	1,765	1,526	1,001	4,292	1,955
Total programme activity costs	4,513	4,212	1,972	10,697	6,234
7 Support of outside causes					
Annual disbursements	-	150	-	150	-
Bible society	-	240	-	240	240
Caring for life	-	600	-	600	600
Other donations	60	170	24	254	-
Prayer for Bradford	-	120	-	120	120
Bradford North foodbank	-	240	467	707	373
We see hope	-	240	-	240	240
Total support of outside causes	60	1,760	491	2,311	1,573
8 Church buildings & other assets					
Property repairs	6,295	-	57	6,352	1,195
Gardening	387	-	-	387	479
Capital expenditure - Vehicle	-	-	-	-	-
Manse maintenance & related expense	-	4,274	-	4,274	5,930
Total maintenance of church buildings	6,682	4,274	57	11,013	7,604

9 Assets used for Church purposes

The church building is vested in the Congregational Union as trustees and are not church assets. It is held for the benefit of Bolton Villas Family Church in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church building & external storage unit are insured by the church for £2,772,805. The Church contents are insured by the church for £202,705.

The Church has a 10% share of the Manse with the remaining 90% vested in the United Reformed Church (Yorkshire Province) Trust Limited.

For insurance purposes the Manse property is insured jointly by the Trust & the Church for £466,508

10 A loan of £9,115.13 (2021 - £17,118.50) is secured on the church building and is included within these accounts as the liability to repay the loan is that of Bolton Villas *Family* Church.

Accounts



part of the United Reformed Church

**Trustees annual report & financial statement
for the year ending 31 December 2021**

Registered Charity: 1180791

Trustees' report for the year ended December 2021**Reference and administrative details of the charity, its trustees and advisors**

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	
Rev. Ashley Evans	Senior Pastor/ Chair Of Trustees	
Karen Charlesworth	Church Secretary	
Justin Charlesworth	Church Treasurer	Resigned March 2022
Robert Breen	Elder	Resigned June 2021
John Brookes	Elder	Resigned November 2021
Kathleen Evans	Elder	Resigned March 2021 & Appointed November 2021
Jean Flerin	Elder	Appointed November 2021
Richard Haley	Elder	
Kimberly Hanton	Elder	Resigned November 2021
Margaret Merriweather	Elder	Appointed March 2021
Marguerite Sobol	Elder	Appointed November 2021

Charity Number

Bolton Villas United Reformed Church was an excepted Charity, but became a registered Charity, number 1180791 with the Charity Commission for England and Wales on 22 November 2018.

Charity Address:

Bolton Villas Family Church, Livingstone Road, Wrose, Bradford, BD2 1PZ

Bankers

Old Current Account - HSBC UK, 47 Market Street, Bradford, West Yorkshire, BD1 2LW

New Current Account - Co-operative Bank, P.O. Box 250, Skelmersdale, WN8 6WT

Old Savings Account - Barclays Bank UK PLC, 1 Churchill Place London E14 5HP

Independent Examiner

Rhys North, West Yorkshire Community Accounting Service CIO, Stringer House, 34 Lupton Street, Leeds, LS10 2QW

Structure, governance and management

The Charity is a trust distilled from the United Reformed Church acts (1972 and 1981) and Scheme of Union (1972) adopted 19 June 2008. The Trustees are responsible for the charity, though delegate day-to-day running to the senior leadership team.

Method of recruitment and appointment of trustees

The Trustees of the charity are appointed by the members at the AGM.

The Charity's Objectives

The object of the Charity 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.

Objectives & Activities

The Charity's main activities, achievement and performance

2021 started with the country still gripped by the Coronavirus pandemic and the services and activities we were able to offer were therefore quite restricted. We did however feel that we were able to make progress right from the start of the year as we commenced live-streaming services from the building in January 2021. We were also excited to be able to offer a socially distanced outdoor service on Easter Sunday, and to begin inviting limited numbers of people to join us in the building for worship whilst simultaneously live-streaming services in May.

As the Government's restrictions eased the number of people able to join us in the building for worship increased throughout the rest of year to the extent that we were able to remove the restriction on the numbers able to join us in the last quarter.

The summer saw a re-opening of Refreshed our café and charity shop, which is doing very well despite a reduction in the number of days we are open. We were able to implement several changes to the way we support Refreshed. This includes a concerted effort to pray more regularly for the work of Refreshed, its volunteers and our customers; the commissioning a Pastoral Team who are always on hand to talk and pray with our customers; and the introduction of a monthly 'Chat with the Pastor' day.

The forced closure of our building during the pandemic enabled us to review some of our other activities to ensure that we remain true to our mission statement which shows we aim: 'to talk, walk and share Jesus, inviting others to meet Jesus and live the Jesus way'. Part of this was a re-focus on the vision we have for our work with children and young people, as a result we were able to start a number of groups both mid-week and on Sunday evenings.

The return of activities within the building did not prevent us from continuing to encourage our community outside of the building, however. We followed up our very successful Advent calendar the previous year by running a similar Lent calendar on our railings introducing a new thought-provoking image each day during Lent. We were also able to once again open our building for use as a Polling Station in May. We held our annual Refreshed Christmas sale in November, once again installed a Christmas tree and added additional light displays in the run up to Christmas. Our young people were also able to collect children's toys which were distributed to local families.

Public Benefit Statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of the Christian Faith.

Safeguarding

Bolton Villas Family Church takes its duties under the Children Act 2004 seriously and has appropriate procedures and leaders appointed to meet its duties under the 2004 Act. If a reasonable suspicion is raised about the protection of a child under the age of 18 years or any adult seen as at risk the Church will undertake its duties using its procedures. The Church has a policy to vet all those who have the responsibilities for the care of children and adults at risk within areas of its responsibilities to comply with the Protection of Children Act 1999.

Objectives & Activities (continued)

Financial review

Income

Due to COVID-19 the impact of the ever-changing situation is still being felt within the work of the Church. The overall income for the year shows a slight increase, but a closer look at the accounting information shows a different picture. We received almost £8,000 of legacies from 3 families during the year, also Gift Aid received during 2021, which was for the year for 2020, has reduced due to a reducing income in 2020. Property income reduced even further from previous years as we choose to not reopen for external activities during the year. Grant income, which includes further COVID-19 support for the closure of the Refreshed Charity shop. Refreshed has now reopened for 3 days per week, from mid-year and the funds raised have proportionally increased.

Expenditure

Our expenditure has held at a broadly similar level to 2020 but still lower than in previous years, due to some activities still to restart after COVID-19. Other aspects are due to the decrease in publicity activity and purchase of equipment, as well as reduced cleaning due to in-activity, and slightly less maintenance of the building. Programme activities costs is now showing increased costs due to the Minibus Insurance, MOT and running costs as we adjust to reflect within the accounts last year. Increased costs for the restart of Refreshed are clearly showing with the need to purchase stock and replace equipment prior to reopening.

Overall

Thankfully our overall expenditure was less than our income. We continue to have funds designated for the wider areas of work within the Church, though we do still struggle to cover our running costs without relying on Refreshed income. Overall, we continue to balance the books and generate income to cover the needs of the Church.

Reserves Policy

The charity's free cash reserves at the year end were £58,108, which includes designated funds of £48,108. It is the Trustees policy to maintain a balance of unrestricted funds (if possible), which equates to at least three months payments, equivalent to £25,419 to cover emergency situations that may arise from time to time. The balance of £58,108 held of Free cash reserves funds at the year-end exceeded this target.

Funds held as agent on behalf of others

At the year-end we held £166.75 on behalf of another organisation that had been received but hasn't been transferred to them, this is classed as Agency Income & Expenditure.

Future Considerations

At the end of 2021 the impact of COVID-19 has reduced, but hasn't gone entirely. Whilst aspects of Church have returned, other elements not yet re-started. At the time of signing these accounts the Trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to meet its liabilities as they fall.

Signed on behalf of the board of Trustees:

Rev. Ashley Evans

Karen Charlesworth

Chair of Trustees

Church Secretary

Date: 6th October 2022

Independent Examiner's report

Independent examiner’s report to The Trustees of Bolton Villas United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Trust for the year ended 31 December 2021, which are set out on pages 6 to 10.

Respective responsibilities of The Trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 charity as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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.

Signed: Rhys North

Name: Rhys North ACA

Date: 6th October 2022

West Yorkshire Community Accounting Service
Stringer House
34 Lupton Street
Leeds
LS10 2QW

Receipts and Payments Account for the year ended 31 December 2021

	Notes	Unrestricted £	Designated £	Restricted £	2021 £	2020 £
Receipts						
Tithes and offerings		29,134	120	8,795	38,049	39,159
Fundraising and donations		4,728	170	4,921	9,819	5,854
Monies raised for outside causes	3	-	-	-	-	10
Gift Aid repayments		6,651	-	1,928	8,579	9,668
Refreshed café and shop		-	10,838	-	10,838	7,134
Property income		250	-	-	250	1,163
Grants received		-	10,765	24,547	35,312	39,619
Other incoming resources		963	3,536	-	4,499	-
Bank interest		-	4	-	4	31
Programme activity income		-	340	100	440	741
Total Receipts		41,726	25,773	40,291	107,790	103,379
Payments						
Synod mission & ministry fund		18,688	4,700	-	23,388	24,252
Employment & travel expense	4	2,505	4,460	26,322	33,287	32,568
Church running costs	5	13,675	2,464	101	16,240	21,611
Programme activity costs	6	3,377	1,126	1,731	6,234	3,554
Support of outside causes	7	-	1,440	133	1,573	2,658
Church buildings & other assets	8	1,674	3,930	2,000	7,604	8,898
Refreshed café and shop		-	4,404	-	4,404	1,563
Loan capital repayments		-	411	7,179	7,590	7,194
Loan interest		-	-	1,359	1,359	1,755
Total payments		39,919	22,935	38,825	101,679	104,053
Net receipts (payments)		1,807	2,838	1,466	6,111	(674)
Transfers between Funds		336	(336)	-	-	-
Net receipts (Payment) after transfers		2,143	2,502	1,466	6,111	(674)
Cash Funds at 1 January 2021	2	7,857	45,606	7,879	61,342	62,016
Cash Funds at 31 December 2021		10,000	48,108	9,345	67,453	61,342

Statement of Assets and Liabilities for the year ended 31 December 2021

	Note	Unrestricted £	Designated £	Restricted £	2021 £	2020 £
Monetary assets						
Bank and cash accounts		10,000	45,202	9,345	64,547	31,098
Deposit accounts		-	2,906	-	2,906	30,244
Total monetary assets		10,000	48,108	9,345	67,453	61,342
Other assets						
Gift aid recoverable		7,653	1701	663	10,017	8,488
Assets used for Church purposes						
Minibus		625				
Church Building	9					
Manse Building	9					
Liabilities						
Loan outstanding from Kingdom Bank	10	17,119	-		17,119	24,708
WYCAS Independent examiners Fee		600	-	-	600	600

Signed on behalf of the board of Trustees:

Rev. Ashley Evans	Karen Charlesworth
Chair of Trustees	Church Secretary
Date: 6th October 2022	

Notes to support accounts

1 Accounting policies The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis. There has been no change to the accounting policies since last year. No changes have been made to the accounts for previous years.

Taxation As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Unrestricted funds may be used by the church for any of its ordinary purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fixed assets**Consecrated property and movable church furnishings**

Consecrated and benefice property of any kind is not included in the Accounts in accordance with the Charities Act 2011.

2 Fund Accounting	B/Fwd.	Receipts	Payments	Transfers	C/Fwd.
	£	£	£	£	£
Restricted funds					
Defibrillator	-	999	-	-	999
HUB project	-	8,538	8,538	-	-
COVID - Job Retention Scheme	-	1,548	1,548	-	-
Minister fund	-	2,000	2,000	-	-
Mission fund	172	-	172	-	-
Youth Pastor fund	-	27,206	23,603	-	3,603
Youth Work - GAP Year	2,500	-	-	-	2,500
Youth Work - Oldest to Youngest	207	-	207	-	-
Youth Work - Boys 2 Men	2,500	-	1,793	-	707
Youth Work - Eat Move Pray	2,500	-	964	-	1,536
Total for restricted funds	7,879	40,291	38,825	-	9,345
Designated funds					
Adam & Eve fund	398	-	-	-	398
External Organisation Donations	-	-	1,440	1,440	-
Hardship fund	1,140	120	-	-	1,260
HUB project	23,451	13,507	3,698	(23,266)	9,994
Minister fund	-	3,536	8,912	5,456	80
Mission fund	-	170	-	-	170
Refreshed	-	8,097	1,128	11,334	18,303
Saturday Seniors fund	2,976	3	36	-	2,943
Tithe fund	-	-	4,700	4,700	-
Youth Pastor fund	15,141	340	3,021	-	12,460
Youth Work - GAP Year	2,500	-	-	-	2,500
Total for designated funds	45,606	25,773	22,935	(336)	48,108
Unrestricted funds	7,857	41,726	39,919	336	10,000
Total overall Funds	61,342	107,790	101,679	-	67,453

Fund details are listed over the Page

Notes to support accounts (continued)

Fund details

Adam & Eve fund	Funds held from previous Mother and Toddlers project for future use
COVID - Job Retention Scheme	COVID support for staff costs early 2021
Defibrillator	Funds held for the installation and ongoing maintenance of a Defibrillator
External Organisation Donations	Hold Fund for all donations related to External organisations
Hardship fund	Used to support members of the congregation in difficulty
HUB project - DES	Funds raised through Refreshed Café & Shop, used for Mission & Church projects
HUB project - RES	Funds raised through donations for the repayment of the Kingdom Bank Loan
Minister fund - DES	Holding area for Minister & Synod Evangelist expenses
Minister fund - RES	Specific grant for Minister related activity
Mission fund - DES	Donations for other organisations not able to be treated as Agency payments
Mission fund - RES	Donations for other organisations not able to be treated as Agency payments
Refreshed	Funds held for the future development of Refreshed
Saturday Seniors fund	Funds held By Saturday Seniors for 60+ group
Tithe fund	Holding area for funds used for the Churches tithing giving
Youth Work - Boys 2 Men	Project, grant funding for youth work
Youth Work - Eat Move Pray	Project, grant funding for youth work
Youth Work - GAP Year - DES	Church support for the Project prior to appointment
Youth Work - GAP Year - RES	Project, grant funding for youth work
Youth Work - Oldest to Youngest	Project, grant funding for youth work
Youth Pastor fund - DES	Funds held to support youth work
Youth Pastor fund - RES	Donations & Grant funding for Youth Pastor salary

	Unrestricted £	Designated £	Restricted £	2021 £	2020 £
3 Monies raised for outside causes					
Mission fund ^{*1}	-	-	-	-	10
Total raised for outside causes	-	-	-	-	10

4 Employment & travel costs

Salary, PAYE & employment expenses	2,505	2,191	26,322	31,018	30,239
Mileage & travel costs	-	2,221	-	2,221	2,237
Ministers expenses	-	48	-	48	41
Youth Pastors expenses	-	-	-	-	51
Total employment & travel costs	2,505	4,460	26,322	33,287	32,568

Trustees expenses.

No trustee received any trustee related expenses during this year or the previous year.

Though the minister is a trustee he is an employee of the National United Reformed Church, not the local Church. He is however paid expenses for his roles as minister & Synod Evangelist but not his role as trustee.

5 Church running costs

Gas and electricity	3,693	-	-	3,693	3,574
Insurance	2,216	343	-	2,559	3,571
Water	253	723	-	976	875
Stationary & photocopying	254	36	-	290	771
Publicity	957	-	-	957	2,607
Purchase of equipment	605	-	101	706	3,664
Subscriptions ^{*2}	1,001	43	-	1,044	794
Cleaning equipment & materials	781	68	-	849	1,599
Accounts examination & software Fee	630	-	-	630	600
Safeguarding (DBS)	23	40	-	63	-
Telephone/ internet	635	1,192	-	1,827	1,338
Health and safety ^{*3}	61	-	-	61	-
Other admin expenses	2,566	19	-	2,585	2,218
Total church running costs	13,675	2,464	101	16,240	21,611

^{*1} Where appropriate Mission Funds are now been categorised as Agency payments.

^{*2} *Evangelical Alliance membership fee is now a Subscription under Church running costs Section 5.*

^{*3} *Health & Safety was previously under the Church buildings & other assets, Notes Section 8.*

	Unrestricted £	Designated £	Restricted £	2021 £	2020 £
6 Programme activity costs					
Activity Travel Costs	2,113	-	186	2,299	1,394
Children's activities	50	17	-	67	-
Youth activities	-	373	862	1,235	598
Training	394	284	-	678	493
Other events	820	452	683	1,955	1,069
Total programme activity costs	3,377	1,126	1,731	6,234	3,554
7 Support of outside causes					
Annual disbursements	-	-	-	-	964
Bible society	-	240	-	240	240
Caring for life	-	600	-	600	600
Evangelical alliance ^{*2}	-	-	-	-	90
Other donations	-	-	-	-	125
Prayer for Bradford	-	120	-	120	120
Bradford North foodbank	-	240	133	373	279
We see hope	-	240	-	240	240
Total support of outside causes	-	1,440	133	1,573	2,658
8 Church buildings & other assets					
Property repairs	1,195	-	-	1,195	5,317
Gardening	479	-	-	479	410
Health and safety ^{*3}	-	-	-	-	83
Capital expenditure - Vehicle	-	-	-	-	-
Manse maintenance & related expense	-	3,930	2,000	5,930	3,088
Total maintenance of church buildings	1,674	3,930	2,000	7,604	8,898

9 Assets used for Church purposes

The church building is vested in the Congregational Union as trustees and are not church assets. It is held for the benefit of Bolton Villas Family Church in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church building & external storage unit are insured by the church for £2,693,660. The Church contents are insured by the church for £180,986.

The Church has a 10% share of the Manse with the remaining 90% vested in the United Reformed Church (Yorkshire Province) Trust Limited.

For insurance purposes the Manse property is insured jointly by the Trust & the Church for £431,979

10 A loan of £17,118.50 (2020 - £24,708.19) is secured on the church building and is included within these accounts as the liability to repay the loan is that of Bolton Villas Family Church.

^{*2} *Evangelical Alliance membership fee is now a Subscription under Church running costs Section 5.*

^{*3} *Health & Safety was previously under the Church buildings & other assets, Notes Section 8.*

BOLTON VILLAS UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1180791

Accounts



part of the United Reformed Church

**Trustees annual report & financial statement
for the year ended 31 December 2020**

Registered Charity: 1180791

Trustees' report for the year ended December 2020**Reference and administrative details of the charity, its trustees and advisors**

The trustees during the financial year and up to and including the date the report was approved were:

Name	Position	
Rev. Ashley Evans	Senior Pastor/ Chair Of Trustees	
Karen Charlesworth	Church Secretary	
Justin Charlesworth	Church Treasurer	
Robert Breen	Elder	
John Brookes	Elder	
Kathleen Evans	Elder	Resigned March 2021
Richard Haley	Elder	
Kimberly Hanton	Elder	
Margaret Merriweather	Elder	Appointed March 2021

Charity Number

Bolton Villas United Reformed Church was an excepted Charity, but became a registered Charity, number 1180791 with the Charity Commission for England and Wales on 22 November 2018.

Charity Address:

Bolton Villas Family Church, Livingstone Road, Wrose, Bradford, BD2 1PZ

Bankers

Current Account - HSBC UK, 47 Market Street, Bradford, West Yorkshire, BD1 2LW

Savings Account - Barclays Bank UK PLC, 1 Churchill Place London E14 5HP

Independent Examiner

Rhys North, West Yorkshire Community Accounting Service, Stringer House, 34 Lupton Street, Leeds, LS10 2QW

Structure, governance and management

The Charity is a trust distilled from the United Reformed Church acts (1972 and 1981) and Scheme of Union (1972) adopted 19 June 2008. The Trustees are responsible for the charity, though delegate day-to-day running to the senior leadership team.

Method of recruitment and appointment of trustees

The Trustees of the charity are appointed by the members at the AGM.

The Charity's Objectives

The object of the Charity 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.

Objectives & Activities

The Charity's main activities, achievement and performance

Whilst 2020 started out quite positively, it quite quickly became apparent that it would be a difficult year as the worldwide Coronavirus pandemic hit the UK in March forcing the church to close our doors for the first time in our 120-year history.

We started the year quite positively dedicating January as a month of prayer, aiming to recommit ourselves to God whilst also seeking God's will for Bolton Villas moving forward.

We took as our starting point this verse from 2 Chronicles 7:14:

If my people, who are called by my name, will humble themselves and pray and seek my face and turn from their wicked ways, then I will hear from heaven, and I will forgive their sin and will heal their land.

Over the remainder of the year the broadcasting of services online was developed further with services being streamed via Facebook and YouTube with links being subsequently posted onto our website. We started to see an increase in the number of people viewing services and engaging in the chats. We made the decision to invest in a banner for the outside of the church to advertise our online services.

This decision to keep our building closed, meant that planning for Christmas started with an unusually blank piece of paper. We felt that it was important, as we have throughout the pandemic, that we reach out to our community, and therefore planned Christmas with that aim in mind. We used the railings on the edge of our property to tell the Christmas story using an Advent Calendar type format, where one picture would be turned over each day. We planted a Christmas tree in our grounds and encouraged the community to put baubles or ribbons on the tree as prayer requests. We took part in a neighbourhood Christmas lights scheme where we lit up our windows, as well as the Christmas tree.

The response we received from the community was overwhelmingly positive with people regularly stopping to look at the latest Advent calendar pictures and commenting that they had enjoyed and appreciated the displays.

2020 may not have been the year we had hoped for, but despite everything that Coronavirus could throw at us we kept on serving God as best as we could in our community. We had our ups and our downs, but through it all tried to keep our focus on why we are here, which is to serve our Lord Jesus Christ. To quote one of our Trustees, 'our building may be closed, but our heart remains wide open'.

Public Benefit Statement

In setting our objectives and planning our activities our Trustees have given serious consideration to the Charity Commission's general guidance on public benefit and in particular the advancement of the Christian Faith.

Safeguarding

Bolton Villas Family Church takes its duties under the Children Act 2004 seriously and has appropriate procedures and leaders appointed to meet its duties under the 2004 Act. If a reasonable suspicion is raised about the protection of a child under the age of 18 years or any adult seen as at risk the Church will undertake its duties using its procedures. The Church has a policy to vet all those who have the responsibilities for the care of children and adults at risk within areas of its responsibilities to comply with the Protection of Children Act 1999.

Objectives & Activities (continued)**Financial review****Income**

Despite the Church being closed from March 2020 to beyond the year-end and the stoppage of face to face meetings because of the Coronavirus pandemic, Bolton Villas has fared fairly well.

Across the whole year, we had a reduction of income of c.£22,250. Tithes & offerings nearly maintained its previous years level of just over 97%, Refreshed Charity Shop & Café income dropped to just 21% on the previous year. Similarly, room hire was 31% and programme activities & events just 11% of their equivalent previous years' income. We did see a 49% increase in grants mostly due to COVID-19 support.

Expenditure

Thankfully our expenditure also reduced by £27,410. Our support for Mission & Ministry increased as the congregation's membership had increased at the time of calculation.

Employment costs reduced to just 85% on the previous year, this is mostly due to splitting out the activity travel costs into their own section within the programme activity costs, but also due to reduced mileage and sessional hourly work reducing. Similarly this is reflected in our programme activity costs which were only 35% on the previous year, this is because we didn't receive the £3,000 missional donations from the previous year. The support for outside causes reduction looks bigger than it was in reality.

We did take the opportunity to continue maintenance on the Church and were able to sand and reseal the main hall floor. The Refreshed café being closed also meant our expenditure was reduced to 17% on the previous year. We continue to overpay the loan at the previous years level but didn't make any lump sum capital repayments during 2020.

Overall

We ended the year with just a reduction of £674 in our cash funds. The Gift Aid claim reflects the increase in Gift Aid-able donations over the previous year. However this was also severely affected by the method of donation due to COVID-19 with most changing to using cheques and online donations which can't be used as part of the Gift Aid Small Donation Scheme (GASDS) claim.

The reduction in the Kingdom Bank loan means that we are now 4 years away from completing this which is numerous years ahead of the 25-year loan taken out during 2009. The HUB project funds from the previous year have been used to assist the work during 2020. Whilst it is hoped that we can reopen both the Charity Shop & Café in the middle of 2021, if the guidance doesn't permit this to happen we still have some funds available to support the church in 2021.

Reserves Policy

The charity's free cash reserves at the year end were £53,463, which includes designated funds of £45,606. It is the Trustees policy to maintain a balance of unrestricted funds (if possible), which equates to at least three months payments, equivalent to £26,013 to cover emergency situations that may arise from time to time. The balance of £53,463 held of unrestricted funds at the year-end exceeded this target.

Funds held as custodian trustee on behalf of others

At the year-end we held £99.75 on behalf of another organisation that had been received but hadn't been transferred to them, this is classed as Agency Income & Expenditure.

Future Considerations

The impact of COVID-19 will continue to be felt for many aspects of Church life, but it is felt we have the time to review the situation and make the relevant adjustments without the financial pressures that other Churches may be feeling. For that we are grateful for the previous and ongoing work of the congregation and volunteers of the Church. At the time of signing these accounts the charity has been impacted by the global Covid-19 virus. The Trustees have reassessed the charity's ability to continue for at least 12 months from the date that the accounts are approved and conclude that no material uncertainties exist that cast significant doubt on the charity's ability to meet its liabilities as they fall.

Signed on behalf of the board of Trustees:

Rev. Ashley Evans
Chair of Trustees

Karen Charlesworth
Church Secretary

Date: 3rd June 2021

Independent Examiner's report

Independent examiner's report to The Trustees of Bolton Villas United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Trust for the year ended 31 December 2020, which are set out on pages 6 to 10.

Respective responsibilities of The Trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts as carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 charity as required by section 130 of the Act; or
- 2 the accounts do not accord with those records.

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.

Signed:

Name: Rhys North ACA

Date: 3rd June 2021

West Yorkshire Community Accounting Service
Stringer House
34 Lupton Street
Leeds
LS10 2QW

Receipts and Payments Account for the year ended 31 December 2020

	Notes	Unrestricted £	Designated £	Restricted £	2020 £	2019 £
Receipts						
Tithes and offerings		29,590	120	9,449	39,159	40,012
Fundraising and donations		1,830	3,622	402	5,854	6,081
Monies raised for outside causes	3	-	-	10	10	650
Gift Aid repayments		7,519	-	2,149	9,668	9,079
Refreshed café and shop		-	7,134	-	7,134	33,171
Property income		1,163	-	-	1,163	3,669
Grants received		495	11,334	27,790	39,619	26,482
Bank interest		21	10	-	31	68
Programme activity income		-	741	-	741	6,433
Total Receipts		40,618	22,961	39,800	103,379	125,645
Payments						
Synod mission & ministry fund		19,402	4,850	-	24,252	20,784
Employment & travel expense	4	1,184	4,412	26,972	32,568	38,545
Church running costs	5	16,996	2,713	1,902	21,611	22,363
Programme activity costs	6	1,933	1,378	243	3,554	10,005
Support of outside causes	7	90	2,454	114	2,658	6,232
Church buildings & other assets	8	5,810	3,088	-	8,898	5,610
Refreshed café and shop		-	1,563	-	1,563	8,975
Loan capital repayments		-	539	6,655	7,194	16,439
Loan interest		-	-	1,755	1,755	2,510
Total payments		45,415	20,997	37,641	104,053	131,463
Net receipts (payments)		(4,797)	1,964	2,159	(674)	(5,818)
Transfers between Funds		2,639	(2,639)		-	-
Net receipts (Payment) after transfers		(2,158)	(675)	2,159	(674)	(5,818)
Cash Funds at 1 January 2020	2	10,015	46,281	5,720	62,016	67,834
Cash Funds at 31 December 2020		7,857	45,606	7,879	61,342	62,016

Notes to support accounts

1 Accounting policies The trustees have taken advantage of section 133 of the Charities Act 2011 and have prepared the accounts on a receipts and payments basis. There has been no change to the accounting policies since last year. No changes have been made to the accounts for previous years.

Taxation As a charity the organisation benefits from rates relief and is generally exempt from income tax and capital gains tax but not from VAT. Irrecoverable VAT is included in the cost of those items to which it relates.

Unrestricted funds may be used by the church for any of its ordinary purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fixed assets**Consecrated property and movable church furnishings**

Consecrated and benefice property of any kind is not included in the Accounts in accordance with the Charities Act 2011.

2 Fund Accounting	B/Fwd.	Receipts	Payments	Transfers	C/Fwd.
Restricted funds	£	£	£	£	£
Evangelist fund	1,229	-	1,229	-	-
HUB project	-	8,409	8,409	-	-
Mission fund	236	49	113	-	172
Youth Pastor fund	-	23,552	23,552	-	-
Youth Work - GAP Year	2,500	-	-	-	2,500
Youth Work - Oldest to Youngest	1,755	-	1,548	-	207
Youth Work - Boys 2 Men	-	2,500	-	-	2,500
Youth Work - Eat Move Pray	-	2,500	-	-	2,500
Total for restricted funds	5,720	37,010	34,851	-	7,879
Designated funds					
Adam & Eve fund	398	2	2	-	398
Hardship fund	500	140	-	500	1,140
HUB project	20,816	18,600	3,129	(12,836)	23,451
Minister fund	-	3,404	6,803	3,399	-
Saturday Seniors fund	2,862	474	360	-	2,976
Tithe fund	956	-	7,254	6,298	-
Youth Pastor fund	18,249	341	3,449	-	15,141
Youth Work - GAP Year	2,500	-	-	-	2,500
Total for designated funds	46,281	22,961	20,997	(2,639)	45,606
Unrestricted funds	10,015	43,408	48,205	2,639	7,857
Total overall Funds	62,016	103,379	104,053	-	61,342

Fund details

Adam & Eve fund	Funds held from previous Mother and Toddlers project for future use
Evangelist fund	Legacy fund for Synod Evangelist grant, now unrequired
Hardship fund	Used to support members of the congregation in difficulty
HUB project - DES	Funds raised through Refreshed Café & Shop, used for Mission & Church projects
HUB project - RES	Funds raised through donations for the repayment of the Kingdom Bank Loan
Minister fund	Holding area for Minster & Synod Evangelist expenses.
Mission fund	Donations for other organisations not able to be treated as Agency payments
Saturday Seniors fund	Funds held By Saturday Seniors for 60+
Tithe fund	Holding area for funds used for the Churches tithing giving
Youth Work - Boys 2 Men	Project, grant funding for youth work
Youth Work - Eat Move Pray	Project, grant funding for youth work
Youth Work - GAP Year - DES	Church support for the Project prior to appointment
Youth Work - GAP Year - RES	Project, grant funding for youth work
Youth Work - Oldest to Youngest	Project, grant funding for youth work
Youth Pastor fund - DES	Funds held to support youth work
Youth Pastor fund - RES	Donations & Grant funding for Youth Pastor salary

Statement of Assets and Liabilities for the year ended 31 December 2020

	Note	Unrestricted £	Designated £	Restricted £	2020 £	2019 £
Monetary assets						
Bank and cash accounts		5,000	18,219	7,879	31,098	31,657
Deposit accounts		2,857	27,387	-	30,244	30,359
Total monetary assets		7,857	45,606	7,879	61,342	62,016
Other assets						
Gift aid recoverable		6,598	-	1,890	8,488	9,557
Assets used for Church purposes						
Minibus	8	625				
Church Building	9					
Manse Building	9					
Liabilities						
Loan outstanding from Kingdom Bank	10	24,708	-	-	24,708	31,902
WYCAS Independent examiners Fee		600	-	-	600	600

Signed on behalf of the board of Trustees:

Rev. Ashley Evans
Chair of TrusteesKaren Charlesworth
Church Secretary

Date: 3rd June 2021

Notes to support accounts (continued)

	Unrestricted £	Designated £	Restricted £	2020 £	2019 £
3 Monies raised for outside causes					
Communion offerings ^{*1}	-	-	-	-	115
Mission fund	-	-	10	10	535
Total raised for outside causes	-	-	10	10	650

4 Employment & travel costs

Salary, PAYE & employment expenses	1,159	2,133	26,947	30,239	31,734
Mileage & travel costs	-	2,237	-	2,237	6,258
Ministers expenses	-	41	-	41	543
Youth Pastors expenses	25	-	25	51	10
Total employment & travel costs	1,184	4,412	26,972	32,568	38,545

Trustees expenses.

No trustee received any expenses during this year or the previous year.

Though the minister is a trustee he is an employee of the National United Reformed Church, not the local Church. He is however paid expenses for his roles as minister & Synod Evangelist but not his role as trustee.

5 Church running costs

Hardship fund ^{*2}	-	-	-	-	957
Pulpit fees ^{*2}	-	-	-	-	130
Gas and electricity	3,574	-	-	3,574	5,225
Insurance	3,571	-	-	3,571	3,866
Water	406	469	-	875	784
Stationary & photocopying	705	66	-	771	444
Publicity	2,569	38	-	2,607	3,057
Purchase of equipment	2,347	645	672	3,664	2,649
Licences and music	794	-	-	794	717
Cleaning/ caretaking equipment & Materials	907	692	-	1,599	579
Safeguarding (DBS)	-	-	-	-	40
Accounts examination	600	-	-	600	480
Telephone/ internet	721	617	-	1,338	1,818
Other admin expenses	802	186	1,230	2,218	1,617
Total church running costs	16,996	2,713	1,902	21,611	22,363

6 Programme activity costs

Activity Travel Costs ^{*2}	1,125	269	-	1,394	-
Children's activities	-	-	-	-	211
Youth activities	-	355	243	598	818
Training	173	320	-	493	1,593
Other events	635	434	-	1,069	7,383
Total programme activity costs	1,933	1,378	243	3,554	10,005

^{*1} Where appropriate Communion Offerings, & expenditure have now been categorised as Agency payments.

^{*2} These elements have been moved or split from the note 4 section to better reflect their position within the church expenditure areas.

	Unrestricted £	Designated £	Restricted £	2020 £	2019 £
7 Support of outside causes					
Communion offerings	-	-	-	-	115
Annual disbursements	-	964	-	964	850
Bible society	-	240	-	240	240
Caring for life	-	600	-	600	600
Evangelical alliance	90	-	-	90	90
Other donations	-	50	75	125	3,000
Prayer for Bradford	-	120	-	120	504
Bradford North foodbank	-	240	39	279	593
We see hope	-	240	-	240	240
Total support of outside causes	90	2,454	114	2,658	6,232
8 Church buildings & other assets					
Property repairs	5,317	-	-	5,317	2,416
Gardening	410	-	-	410	454
Health and safety	83	-	-	83	67
Capital expenditure - Vehicle	-	-	-	-	625
Manse maintenance & related expense	-	3,088	-	3,088	2,048
Total maintenance of church buildings	5,810	3,088	-	8,898	5,610

9 Assets used for Church purposes

The church building is vested in the Congregational Union as trustees and are not church assets. It is held for the benefit of Bolton Villas Family Church in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church building & external storage unit are insured by the church for £2,335,583. The Church contents are insured by the church for £172,367.

The Church has a 10% share of the Manse with the remaining 90% vested in the United Reformed Church (Yorkshire Province) Trust Limited.

For insurance purposes the Manse property is insured jointly by the Trust & the Church for £400,037

10 A loan of £24,708.19 (2019 - £31,902.21) is secured on the church building and is included within these accounts as the liability to repay the loan is that of Bolton Villas Family Church.