



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.