



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.*