

**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:

| <b>Name</b>           | <b>Position</b>                  |                         |
|-----------------------|----------------------------------|-------------------------|
| 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

Date: 12th July 2023

Name: Rhys North ACA

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<br>£ | Designated<br>£ | Restricted<br>£ | 2022<br>£       | 2021<br>£      |
|---|-------|-------------------|-----------------|-----------------|-----------------|----------------|
| <b>Receipts</b>                               |       |                   |                 |                 |                 |                |
| 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            |
| <b>Total Receipts</b>                         |       | <b>41,637</b>     | <b>25,813</b>   | <b>38,411</b>   | <b>105,861</b>  | <b>107,790</b> |
| <b>Payments</b>                               |       |                   |                 |                 |                 |                |
| 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          |
| <b>Total payments</b>                         |       | <b>47,276</b>     | <b>31,454</b>   | <b>38,015</b>   | <b>116,745</b>  | <b>101,679</b> |
| <b>Net receipts (payments)</b>                |       | <b>(5,639)</b>    | <b>(5,641)</b>  | <b>396</b>      | <b>(10,884)</b> | <b>6,111</b>   |
| <b>Transfers between Funds</b>                |       | <b>9,565</b>      | <b>(9,565)</b>  | <b>-</b>        | <b>-</b>        | <b>-</b>       |
| <b>Net receipts (Payment) after transfers</b> |       | <b>3,926</b>      | <b>(15,206)</b> | <b>396</b>      | <b>(10,884)</b> | <b>6,111</b>   |
| <b>Cash Funds at 1 January 2022</b>           | 2     | <b>10,000</b>     | <b>48,108</b>   | <b>9,345</b>    | <b>67,453</b>   | <b>61,342</b>  |
| <b>Cash Funds at 31 December 2022</b>         |       | <b>13,926</b>     | <b>32,902</b>   | <b>9,741</b>    | <b>56,569</b>   | <b>67,453</b>  |

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

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

| <b>2 Fund Accounting</b>          | <b>B/Fwd.</b> | <b>Receipts</b> | <b>Payments</b> | <b>Transfers</b> | <b>C/Fwd.</b> |
|-----------------------------------|---------------|-----------------|-----------------|------------------|---------------|
| <b>Restricted funds</b>           | £             | £               | £               | £                | £             |
| 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           | -                | -             |
| <b>Total for restricted funds</b> | <b>9,345</b>  | <b>38,411</b>   | <b>38,015</b>   | <b>-</b>         | <b>9,741</b>  |
| <b>Designated funds</b>           |               |                 |                 |                  |               |
| 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         |
| <b>Total for designated funds</b> | <b>48,108</b> | <b>25,813</b>   | <b>31,454</b>   | <b>(9,565)</b>   | <b>32,902</b> |
| <b>Unrestricted funds</b>         | <b>10,000</b> | <b>41,637</b>   | <b>47,276</b>   | <b>9,565</b>     | <b>13,926</b> |
| <b>Total overall Funds</b>        | <b>67,453</b> | <b>105,861</b>  | <b>116,745</b>  | <b>-</b>         | <b>56,569</b> |

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 - <b>DES</b> | Donations given from Church resources to External organisations                |
| External Organisation Donations - <b>RES</b> | Funds from Donations given to specifically to external organisations           |
| Hardship fund                                | Used to support members of the congregation in financial difficulty            |
| HUB project - <b>DES</b>                     | Funds raised through Refreshed Café & Shop, used for Mission & Church projects |
| HUB project - <b>RES</b>                     | Funds raised through donations for the repayment of the Kingdom Bank Loan      |
| Minister fund - <b>DES</b>                   | Holding area for Minister & Synod Evangelist expenses                          |
| Mission fund - <b>DES</b>                    | 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 - <b>DES</b>           | Church allocated support for the Project prior to appointment                  |
| Youth Work - GAP Year - <b>RES</b>           | Project, grant funding for youth work  |
| Youth Pastor fund - <b>DES</b>               | Funds held to support youth work   |
| Youth Pastor fund - <b>RES</b>               | Donations & Grant funding for Youth Pastor salary                              |

|  | Unrestricted<br>£ | Designated<br>£ | Restricted<br>£ | 2022<br>£     | 2021<br>£     |
|--|-------------------|-----------------|-----------------|---------------|---------------|
| <b>3 Monies raised for outside causes</b>  |                   |                 |                 |               |               |
| Mission fund <sup>*2</sup>                 | -                 | -               | 5               | 5             | -             |
| <b>Total raised for outside causes</b>     | <b>-</b>          | <b>-</b>        | <b>5</b>        | <b>5</b>      | <b>-</b>      |
| <b>4 Employment &amp; travel costs</b>     |                   |                 |                 |               |               |
| 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            | -             |
| <b>Total employment &amp; travel costs</b> | <b>4,155</b>      | <b>8,510</b>    | <b>26,496</b>   | <b>39,161</b> | <b>33,287</b> |

**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         |
| <b>Total church running costs</b>   | <b>14,202</b> | <b>2,411</b> | <b>1,209</b> | <b>17,822</b> | <b>16,240</b> |

<sup>\*2</sup> Where appropriate Mission Funds are categorised as Agency payments.

|  | Unrestricted<br>£ | Designated<br>£ | Restricted<br>£ | 2022<br>£     | 2021<br>£    |
|--|-------------------|-----------------|-----------------|---------------|--------------|
| <b>6 Programme activity costs</b>            |                   |                 |                 |               |              |
| 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        |
| <b>Total programme activity costs</b>        | <b>4,513</b>      | <b>4,212</b>    | <b>1,972</b>    | <b>10,697</b> | <b>6,234</b> |
| <b>7 Support of outside causes</b>           |                   |                 |                 |               |              |
| 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          |
| <b>Total support of outside causes</b>       | <b>60</b>         | <b>1,760</b>    | <b>491</b>      | <b>2,311</b>  | <b>1,573</b> |
| <b>8 Church buildings &amp; other assets</b> |                   |                 |                 |               |              |
| 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        |
| <b>Total maintenance of church buildings</b> | <b>6,682</b>      | <b>4,274</b>    | <b>57</b>       | <b>11,013</b> | <b>7,604</b> |

**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.