

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 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.

During January to March and again in November and December we 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 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.