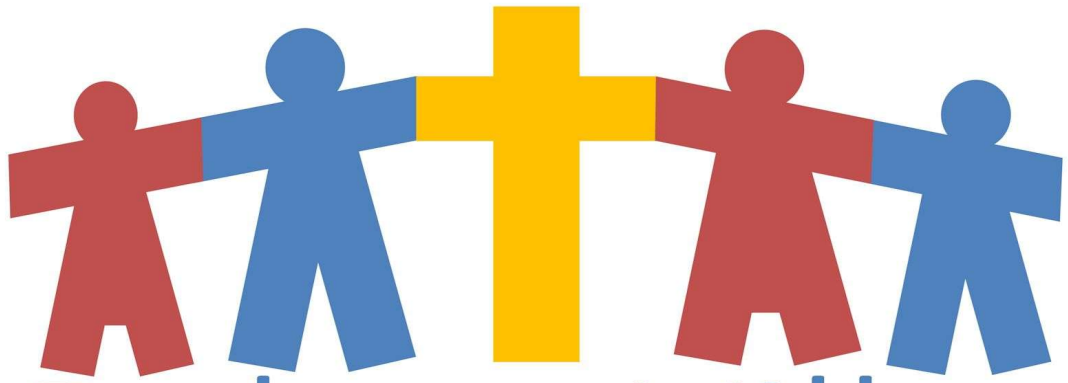


Bolton Villas United Reformed Church Charity
Registered Charity: 1180791



Bolton Villas
Family Church

part of the United Reformed Church

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

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

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

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

Charity Number

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

Charity Address:

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

Bankers

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

Independent Examiner

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

Structure, governance and management

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

Method of recruitment and appointment of trustees

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

The Charity's Objectives

The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the scheme of union of the United Reformed Church.

Objectives & Activities

The Charity's main activities, achievement and performance

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

General activities involving the local community

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

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

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

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

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

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

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

Faith-based events

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

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

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

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

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

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

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

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

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

Future plans

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

Public Benefit Statement

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

Safeguarding

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

Financial review

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

Income

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

Financial Review (continued)**Expenditure**

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

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

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

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

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

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

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

Overall

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

Reserves Policy

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

Funds held as agent on behalf of others

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

Future Considerations

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

Signed on behalf of the board of Trustees:



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

Marguerite Sobol

Church Treasurer

Date: 25/09/2025

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

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

Respective responsibilities of The Trustees and examiner

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

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

Name: Andrew Russell FFA FMAAT

Date: 25/09/2025

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

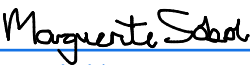
Receipts and Payments Account for the year ended 31 December 2024

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

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

	Note	Unrestricted £	Designated £	Restricted £	2024 £	2023 £
Monetary assets						
Bank and cash accounts		18,532	38,886	6,439	63,857	52,170
Deposit accounts		-	-	-	-	-
Total monetary assets		18,532	38,886	6,439	63,857	52,170
Other assets						
Agent Payments held on behalf of others		-	-	-	251	-
Other assets						
Gift aid recoverable		8,720	-	705	9,425	8,800
Assets used for Church purposes						
Minibus		-	-	-	-	625
Church Building	8					
Manse Building	8					
Liabilities						
Independent examiner's fee		170	-	-	170	160
Agent Payments held on behalf of others		-	-	-	251	-

Signed on behalf of the board of Trustees:



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

Marguerite Sobol
Church Treasurer

Date: 25/09/2025

Notes to support accounts

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

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

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

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

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

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

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

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

Fund details are listed over the Page

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

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

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

Trustees remuneration & expenses

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

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

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

4 Church running costs

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

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

8 Assets used for Church purposes

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

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

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










BV Financial Statement 2024 - Final

Final Audit Report

2025-09-25

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

"BV Financial Statement 2024 - Final" History

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2025-09-24 - 12:06:17 PM GMT
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2025-09-25 - 7:43:33 AM GMT
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2025-09-25 - 7:54:19 AM GMT
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