

# BINGLEY UNITED REFORMED CHURCH PROPERTY TRUST

England & Wales · Charity number 243345

## Details

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Other names	BINGLEY CONGREGATIONAL CHURCH TRUST PROPERTY AND FUNDS HELD IN CONNECTION THEREWITH
Status	Registered
Legal form	Other
Registered	1967-04-06
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	Bingley URC Dryden St. Bingley BD16 2LU
Phone	01274552023
Email	<a href="mailto:bingleyunitedreformedchurch@gmail.com">bingleyunitedreformedchurch@gmail.com</a>
Website	<a href="http://bingleyurc.com">bingleyurc.com</a>

## Activities

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**Objects:** THE TRUSTEE SHALL APPLY THE CLEAR INCOME OF THE CHARITY IN THE REPAIR, MAINTENANCE AND IMPROVEMENT OF THE PREMISES USED FOR THE PURPOSES SPECIFIED IN PARAGRAPH 1 OF THE SAID PART OF THE SAID SCHEDULE AND IN OTHERWISE FURTHERING THE RELIGIOUS AND OTHER CHARITABLE WORK OF BINGLEY UNITED REFORMED CHURCH.

**Activities:** The trustee and the church elders must apply the clear income of the charity in the repair, maintenance & improvement of the church premises, & in otherwise furthering the religious & other charitable work of Bingley United Reformed Church. The church supports the mission objectives of the United Reformed Church of which it is a member.

## Classification

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- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

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- **Area of benefit:** BINGLEY
- Bradford City

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£62,040	£66,091	-	-
2023-12-31	£59,778	£46,870	-	-
2022-12-31	£53,942	£44,988	-	-
2021-12-31	£47,538	£42,695	-	-
2020-12-31	£33,722	£68,790	-	-

## Trustees

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Name	Role	Appointed
THE YORKSHIRE CONGREGATIONAL UNION (INCORPORATED)		

## Linked charities

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- BINGLEY UNITED REFORMED CHURCH CHARITY (243345-1)
- WORKING FUNDS (243345-2)

**BINGLEY UNITED REFORMED CHURCH PROPERTY TRUST**

England & Wales - Charity number 243345

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# Accounts

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**BINGLEY UNITED REFORMED CHURCH**  
**TRUSTEES REPORT and FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31ST DECEMBER, 2024**

**BINGLEY UNITED REFORMED CHURCH (PROPERTY TRUST)**  
**CHARITY REGISTRATION NUMBER 243345**

Address of the charity:

Dryden Street, Bingley, West Yorkshire BD16 2LU

Address for correspondence:

Bingley United Reformed Church, Dryden Street, Bingley, West Yorkshire, BD16 2LU

**REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024**  
**FOR PRESENTATION TO THE**  
**ANNUAL GENERAL MEETING TO BE HELD ON THURSDAY 25<sup>th</sup> April 2025**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is a trust governed by the terms of the Charity Commission SCHEME dated 20<sup>th</sup> December 2002, number 243345. There are two linked trusts under this number.

The Elders of the church administer the trust, the property of which is held by the sole trustee, The Yorkshire Congregational Union (Incorporated), in accordance with Model Trusts set forth in Part 1 of Schedule 2 to the United Reformed Church Act 1972 (as amended).

Day to day maintenance of the buildings and letting of the shop properties is delegated to the Church Property Committee. The members of the committee and the Elders are elected by the church meeting.

There have been 12 meetings of the Elders through the year.

Church meetings took place in March, June, September and December, with the AGM taking place in April.

The Property Committee had one formal meeting during the year. Committee members also met on an ad-hoc basis, or by telephone, to ensure any required actions were completed.

**AIMS AND PURPOSES**

The purpose of Bingley United Reformed Church is to advance the Christian faith for the benefit of the public in accordance with the statements of belief appearing in the Basis of Union of The United Reformed Church Manual.

**OBJECTIVES AND ACTIVITIES OF THE CHURCH**

The Elders of the church are committed to enabling as many people as possible to worship at our church and become part of our community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning activities the Elders take note of the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our community through:

- worship, learning about the gospel and developing their knowledge and trust in Jesus.
- pastoral care.
- missionary and outreach work.

To facilitate this the church:

- supports the mission objectives of The United Reformed Church, of which it is a member church, with particular reference to their application in Bingley

It is a condition of the Trust that the Trustee and the church Elders must apply the clear income of the charity in the repair, maintenance and improvement of the church premises and the associated

properties, and in otherwise furthering the religious and other charitable work of Bingley United Reformed Church.

## **ACHIEVEMENTS AND PERFORMANCE**

### **CHURCH ACTIVITIES:**

We provide and maintain a church building, which was two hundred years old in 2018, for Christian worship and associated meetings and ceremonies for all who wish to attend. It was built on land gifted to the church in 1773 because the original chapel in Chapel Lane was too small to accommodate a growing congregation.

### **WORSHIP**

Worship took place through the year, being led by our minister, visiting ministers, lay preachers, and church members. Our minister was unfortunately unable to carry out most of her usual commitments due to illness.

In addition to the normal Sunday services, we held a service on Maundy Thursday.

The **Lent Group** met on 4 occasions in March, for bible reading, prayer and discussion.

The **Bible Fellowship** for spiritual refreshment and growth met monthly during the year. This open meeting can include Fellowship, prayer, music, stillness, Bible reading and reflection.

### **Singing for Fun**

There were 12 meetings of the **Singing for Fun** group, which is an all-inclusive group for members, attendees, and anyone else who enjoys singing and fellowship.

### **I am Mark**

We had hoped to hold this one-man dramatized reading of Mark's Gospel by a professional actor in 2024, working with the other churches in Bingley, but it has been held over until 2025. Bingley URC is providing the funding and is working with Bingley Parish Church in organising the event. It will be held on Sunday 6<sup>th</sup> April at Bingley Parish Church as it has sufficient seating capacity for the hoped for audience.

**OPEN CHURCH SATURDAYS:** The church has been opened once a month on a Saturday on 7 occasions through the summer months providing an opportunity for anyone to come in for rest, relaxation, a light lunch, prayer or just a look round.

**WARM WELCOME and SUMMER SPACE MONDAYS:** the church was open as a "Warm Space" or "Summer Space" depending on the time of year on Mondays through January to August 2024 offering warmth, hot and cold drinks, and activities. Although the take-up has been small it has been appreciated, not least as a place for church members to socialise.

**External groups** who would normally use the church met through the year. These included the Girl Guide Leaders group (Trefoil Guild) and sewing classes. Facilities were also made available for a bereavement counselling group to meet when required.

### **Safeguarding**

The Church Safeguarding Group continues to care for the welfare of children and adults in the church. The **Safeguarding Policy** was restructured to fit more closely with the URC Model Policy in 2022, but the URC 'Good Practice' document was reissued in late 2023 as version 6. The policy is routinely reviewed annually and approved at the AGM to take account of such changes in legislation and guidance. Safeguarding is on the agenda for every Elders Meeting

### **Policies and Guidance**

In addition to the Safeguarding Policy other policy documents reviewed annually and put for approval at the AGM in 2024 were the **Church Constitution**, the **Health and Safety Policy**, The **Data**

**Privacy Statement, the Finance Policy, the Fire Risk Assessment and the Asbestos Management Policy and Register.** All the documents were approved at the AGM.

The **defibrillator**, which was installed on an external wall in 2018, was accessed 7 times during the year by members of the public but fortunately did not have to be put into use on the patients.

Our church membership at the end of 2024 was 28, a small decrease from 31 in 2023.

### **CHARITABLE WORK:**

The church has continued to provide financial assistance to the **Immanuel Project** in Bradford in 2024, a donation of £1,000 meeting the cost of their subscription to “Fair Share”, an organisation which provides food to them sourced from supermarkets’ excess stock etc... The Project provides meals (which were take-away during the pandemic but now back to normal) and a range of support to the most disadvantaged in central Bradford. The grant is likely to be continued in future years.

Food and dried goods were also donated throughout the year by church members to the **Centrepont** (Owlet Grange) Project (formerly known as The Bradford City Centre Project). They also received all our Harvest gifts.

The church was able to hold the normal six charity fundraising **coffee mornings** during 2024, in aid of Christians Against Poverty (CAP £250), Martin House (£264), Ataxia UK (£307), ShelterBox Gaza Appeal (£414), the Leprosy Mission (£430) and the Church Christmas Charities (£200 each for Shelter and the Bradford Soup Run). Gift Aid is claimable on some of these funds and will be forwarded to the charities when received in 2025.

Church members continued to donate to the **Leprosy Mission** and a total of £71 was collected this year.

The church family again came together to make-up or donate items to fill shoeboxes, this year for **Teams4U** (Charity No. 1114131). A total of 64 boxes were packed and despatched to Eastern Europe. Again, it was a joint effort across the congregation who helped in a multitude of different ways to ensure the end products contained a comprehensive range of items, stationery, toiletries, hats, gloves, socks and underwear, toys, games and novelties. Extra hand knits and box fillers were gratefully received by Teams4U. The balance of the costs including carriage (£528) was made up from church funds.

### **PROPERTY ADMINISTRATION:**

We maintain the church building, a leased residential property (the cottage) that forms part of the church building and a separate building which houses four leased commercial shop/office properties, the rental income from which is used to further the church’s work in Bingley.

Maintenance work on the **church** included PAT checks, Fire alarm checks, gas service checks, servicing of loop system, the organ and door locks. On the recommendation of the Structural Engineer steel reinforcing plates were fitted to the queen post trusses in the roof. The flashing over the side door was replaced by a full lead cover.

Work was started on the replacement of the lead lining to the gutters, the church being fully scaffolded to allow this to be done. Unfortunately, it was found that the stone slates were too brittle to allow them to be lifted and new lead placed under them. It was agreed that the best way forward was to replace the stone with Welsh slate. Planning permission will be applied for this change but as part of that a bat survey was required. This identified that bats were present externally, so four more checks are required over the winter and summer of 2024/25. The results must be submitted to English Nature and their recommendations form part of the planning process. If/when planning approval is given a licence must then be obtained from DEFRA which will specify when the work can be carried out. At this stage we are provisionally planning for late 2025, although it may have to be in 2026.

All the **shop/office properties** were leased to tenants during 2024. One lease ended in December 2024, but a new tenant has taken over the property.

The only maintenance required on the shops was for replacement of the ridge tiles on part of the premises and the routine fire alarm checks.

The **cottage** lease will be up for renewal in 2025. The only maintenance required was the routine gas heater service and fire alarm checks.

The church has minimised its carbon emissions as much as possible and this year more than offset its carbon emissions from gas and electricity by purchasing carbon credits equivalent to 6 tonnes of carbon dioxide.

## **FINANCIAL REVIEW**

### **Leased Properties:**

Rental income was £33.6k, down from the £35.4K last year due to trading difficulties.

Expenditure on maintenance was £4.95k, the major item being the ridge tiles.

Insurance was £3,047, up from £2,211 in 2023.

Professional fees were £1,200, being rent review and lease consultancy on 122a/124a and 130 Main Street.

Expenditure on minor maintenance of the residential property was £60, down from £205 in 2023.

There was a surplus of income over expenditure of £24.3k, a decrease from the surplus of £30k in 2023.

The Yorkshire Congregational Union, as landlord, hold £7,290 as tenants' rent deposits. Interest for the year of £255 was paid directly to the tenants as required by the leases.

### **Church Building:**

Maintenance costs were £20.5k (up from £6.7k in 2023), the major costs being for scaffolding and lead work.

Insurance was £4.6k similar to the previous year.

Professional fees were £2.3k. This included the Principal Designer Fee for the gutter work and the first bat survey.

### **Church Operating Expenses:**

**Expenditure** was £27.9k, a decrease on the £27.1k figure in 2023.

The **URC payment** for 2024 was £12,120, an increase on the £11,688 paid in 2023.

**Income** slightly increases (from £20.7k in 2023) to £24.5k, although there was also a transfer of £7k from the property funds (was £4k in 2023).

Income from collections and Gift Aid increased to £18.8k (was £17.1k in 2023).

Income from lettings increased to £2070 (£1690 in 2023).

The Church Operating Expense **Balance** was a surplus of £3,697, compared to a deficit of £2,427 in 2023.

**Combined Accounts**

The deficit of Income over Expenditure for the year was £4.05k, (£3.7k surplus from church, £7.75k deficit from property) compared to a surplus of £13.1k in 2023.

**Funds**

The total unrestricted funds at the year-end were £132k, a decrease from £138k in 2023.

A new fund has been created, the Church Roof Fund with an initial allocation of £56,000 drawn from other funds as noted below.

The **Church General Maintenance Fund** is decreased by £30,000 to £15,500 to provide for anticipated minor repairs.

The **Manse Maintenance Fund** is unchanged at £5,000, to provide a realistic reserve for repairs.

The **Shop Maintenance Fund** is decreased by £10,000 to £29k to provide a realistic reserve for repairs.

The **Church Support Fund** is decreased by £15,000 from £30k to £15k. This provides a reasonable cushion of 0.5 years income to cover the eventuality of loss of rental income etc. if shops cannot be let.

The **Church Special Projects/Mission Fund** is unchanged at £5.0k. This includes £600 for Shoe box expenses and allows for any one-off expenses recommended by the Mission Group.

**Declarations**

The Elders can confirm that there are no serious incidents or other matters which need to be reported to the Charity Commission.

The Elders can confirm that they have had regard to the guidance issued by the Charity Commission on public benefit.

The Elders can confirm that they approve the Report and Accounts for 2024.

Report approved by the Elders at the Elders meeting on 12<sup>th</sup> March 2025.

Signed.....*Alison Kuhne*.....Date.....*19th April 2025*.....  
Alison Kuhne, Church Secretary

**BINGLEY UNITED REFORMED CHURCH**

**REPORT OF THE INDEPENDENT EXAMINERS**

**TO THE MEMBERS OF THE BINGLEY UNITED REFORMED CHURCH**  
**ON THE ACCOUNTS FOR THE**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2024**

I report to the charity trustees on my examination of the accounts of Bingley United Reformed Church (the Trust) for the year ended 31 December 2024, which are set out on pages 1 to 11.

**Responsibilities and basis of report**

As the charity trustees of the Trust, 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 carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention

*S McGevor*

Stephen McGevor, BA (Hons) FCCA  
Stirk Lambert & Co  
Chartered Accountants  
Russell Chambers  
61A North Street  
Keighley  
BD21 3DS

Dated: 24 APRIL '25

**BINGLEY UNITED REFORMED CHURCH**  
**COMBINED INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2024**

	<u>2024</u>	<u>2023</u>
	£	£
<b><u>INCOME</u></b>		
Church General Fund	24,587	20,723
Property Trust Fund	<u>37,453</u>	<u>39,055</u>
Gross Income	62,040	59,778
 <b><u>LESS: EXPENDITURE</u></b>		
Church General Fund	27,890	27,150
Property Trust Fund	<u>38,201</u>	<u>19,720</u>
	66,091	46,870
 Surplus/(Deficit) of Income over Expenditure for the year	 <u>(4,051)</u>	 <u>12,908</u>

**BINGLEY UNITED REFORMED CHURCH**  
**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2024**

**INCOME**

	<u>2024</u>	<u>2023</u>
	£	£
Collections & Gift Aid	18,761	17,183
<b><u>Donations Received</u></b>		
Sunday Morning Tea & Coffee Donations	400	333
Funeral Donations	2,000	50
General Donations	118	145
	2,518	528
<b><u>Other Income</u></b>		
Room Lettings	2,070	1,690
Warm Space Grant	1,238	1,110
URC Energy Grant	-	212
	3,308	3,012
	24,587	20,723
Transfer from Property Trustees	7,000	4,000
	31,587	24,723
Excess of Expenditure over Income for Year	-	2,427
	31,587	27,150
	31,587	27,150

**BINGLEY UNITED REFORMED CHURCH**  
**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2024**

**EXPENDITURE**

	<u>2024</u>	<u>2023</u>
	£	£
URC - Annual Levy	12,120	11,688
Ministers and Organist	940	1,000
Minster Expenses (see page 9)	2,217	2,371
Cleaning Costs	1,728	1,705
Gas	1,850	1,032
Electricity	674	1,123
Water and Sewerage	179	246
Stationery, Printing, Advertising and Postage	377	538
Sundry Expenses	678	1,097
Church Maintenance	726	1,263
Donations given (balance from church funds, see page 8)	2,227	1,416
Accountants Fees (2023 Accounts)	960	959
Music and Video Licenses	239	223
Books	30	49
Telephone and IT	614	281
Shoebox Expenses & Carriage	528	528
Transport	445	401
Warm Space	1,238	1,110
Depreciation for the year	<u>120</u>	<u>120</u>
	27,890	27,150
Surplus of Income over Expenditure for the year	3,697	-
	<hr/>	<hr/>
	31,587	27,150
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**BINGLEY UNITED REFORMED CHURCH**

**PROPERTY TRUST FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2024**

**INCOME**

	<u>2024</u>	<u>2023</u>
	£	£
Gross Rental Income	33,608	35,445
Interest on C.O.I.F. and Skipton Deposits	3,845	3,610
Donations	-	-
	<hr/>	<hr/>
	37,453	39,055
	<hr/>	<hr/>

**EXPENDITURE**

**Shop Properties**

Fire Insurance	3,047	2,211
Repairs and Maintenance	4,954	641
Professional Agents Fees	1,200	2,492
	<hr/>	<hr/>
	9,201	5,344

**Church Buildings**

Fire Insurance	4,641	4,639
Maintenance	20,519	6,683
Equipment	1,460	423
Professional Fees	2,320	2,426
Expenditure on Cottage:		
Heating Maintenance Contract, Repairs & Professional Fees	60	205
	<hr/>	<hr/>
	29,000	14,376
	38,201	19,720

Transfer to Church General Fund	7,000	4,000
	<hr/>	<hr/>
	45,201	23,720
	<hr/>	<hr/>
Surplus (Deficit) for the year	(7,748)	15,335
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**BINGLEY UNITED REFORMED CHURCH**  
**BALANCE SHEET AS AT 31ST DECEMBER, 2024**

**ASSETS**

	<u>2024</u>	<u>2023</u>
	£	£
Church and Commercial Properties (see Note 1) (original cost unknown)	-	-
<b><u>CHURCH GENERAL FUND ASSETS (Note 2)</u></b>		
Cash with Barclays Bank, Bingley:-		
Current Account	3,183	1,174
Petty Cash	276	223
Debtor – Idle URC & Yorkshire Province	1,000	1,000
Ison Harrison (Tenants deposits)	5,250	5,250
	9,709	7,647
Church Organ at Cost (Bought December 2011)	5,200	5,200
Digital Piano at Cost (Bought October 2016)	1,200	1,200
Less: Annual Depreciation	(120)	(120)
Less: Accumulated Depreciation	(6,065)	(5,945)
	215	335
<b><u>PROPERTY TRUST FUND ASSETS (Note 3)</u></b>		
Cash in Barclays Bank Bingley:-		
Current	6,815	9,160
Base Rate Tracker	-	1,636
	6,815	10,796
C.O.I.F. Charities Fund Deposit	10,000	10,000
Skipton Building Society	105,048	109,150
Debtors and Prepayments	5,657	5,465
	127,520	135,411
	137,444	143,393

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2024**

**LIABILITIES**

	<u>2024</u>		<u>2023</u>
	£		£
<b><u>CHURCH GENERAL FUND LIABILITIES (Note 7)</u></b>			
Balance Brought Forward	2,732		3,259
Add: Surplus (Deficit) for the Year	3,700		(2,427)
Add: Creditors this year	2,270		4,028
Add: Ison Harrison (Tenants deposits)	5,250		5,250
Less: Creditors last year	(4,028)		(2,128)
	<u>9,924</u>		<u>7,982</u>
<b><u>PROPERTY TRUST FUND LIABILITIES (Note 8)</u></b>			
<b><u>Shop Property Maintenance Fund</u></b>			
Balance Brought Forward	39,000		39,000
Less: Transfer to Church Roof Fund	(10,000)		-
	<u>29,000</u>		<u>39,000</u>
<b><u>Income and Expenditure Account</u></b>			
Balance Brought Forward	10,911		9,412
Add: Surplus for the Year	(7,747)		15,335
Add: Creditors this year	2,009		2,153
Less: Creditors last year	(2,153)		(5,989)
Less: Transfer to Church Roof Fund	(1,000)		-
Less: Transfers to Maintenance Fund	-		(10,000)
	<u>2,020</u>		<u>10,911</u>
<b><u>Church Roof Fund</u></b>			
Add: Transfer from Shop Maintenance Fund	10,000		-
Add: Transfer from I&E Fund	1,000		-
Add: Transfer from Church Maintenance Fund	30,000		-
Add: Transfer from Church Support Fund	15,000		-
	<u>56,000</u>		<u>-</u>
<b><u>Church Maintenance Fund</u></b>			
Balance Brought Forward	45,500		35,500
Add: Transfer from Income & Expenditure A/c	-		10,000
Less: Transfer to Church Roof Fund	(30,000)		-
	<u>15,500</u>		<u>45,500</u>
<b><u>Church Support Fund</u></b>			
Balance Brought Forward	30,000		30,000
Less: Transfer to Church Roof Fund	(15,000)		-
	<u>15,000</u>		<u>30,000</u>
<b><u>Manse Maintenance Fund</u></b>			
Balance Brought Forward & Carried Forward	5,000		5,000
<b><u>Church Special Projects/Mission Fund</u></b>			
Balance Brought Forward & Carried Forward	<u>5,000</u>		<u>5,000</u>
	127,520		135,411
	<u>137,444</u>		<u>143,393</u>

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET (Continued) AS AT 31ST DECEMBER, 2024**

*R. S. Gregory*

R. S. GREGORY.

Property Committee Treasurer

*19 April 2025*

Date

**BINGLEY UNITED REFORMED CHURCH**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2024**

**SCHEDULE OF DONATIONS (see Note 9)**

	£	£	£
	Donations given to Charities	Money received toward Donations	Balance from Church Funds
Ataxiz UK	307.00	(307.00)	-
Bradford Soup Run	222.00	-	222.00
Bingley Methodist Church	75.00	-	75.00
Christians Against Poverty	282.00	(250.00)	32.00
Christian Aid	289.00	-	289.00
Christmas Charities	-	(279.00)	(279.00)
Embrace The Middle East	500.00	-	500.00
Friendship Fund	50.00	-	50.00
Immanuel Project	1,000.00	-	1,000.00
Leprosy Mission	501.00	(501.00)	-
Martin House	264.00	(264.00)	-
Motor Neurone Disease	54.00	-	54.00
Shelter	222.00	-	222.00
Shelerbox Trust	414.00	(414.00)	-
Sightsavers	61.00	-	61.00
Tools With A Mission	38.00	(38.00)	-
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	4,279.00	(2,053.00)	2,226.00
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## **BINGLEY UNITED REFORMED CHURCH**

### **NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER, 2024**

#### **1. BASIS OF PREPARATION**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

#### **2. INCOME**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

#### **3. EXPENDITURE**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

#### **4. TAXATION**

The charity is exempt from tax on its charitable activities.

#### **5. FUND ACCOUNTING**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements

#### **6. OTHER ASSETS**

Land and Buildings:

Church - Dryden Street, Bingley.

Commercial Properties, 122 - 130 Main Street, Bingley.

Original cost unknown.

#### **7. CHURCH GENERAL FUND**

Income can be found on page 2. Expenditure can be found on page 3.

**BINGLEY UNITED REFORMED CHURCH**

**NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER, 2024**

**8. PROPERTY TRUST FUND**

Income and expenditure can be found on page 4.

**9. SCHEDULE OF DONATIONS**

This schedule can be found on page 8 and shows the total donations made to charities on behalf of the church, the amounts originally given/raised by the parishioners/community and the balance donated from church funds.

**10. MINISTRY & MISSION FUND**

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.

**11. TANGIBLE FIXED ASSETS**

Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Equipment (including IT items) 10% straight line (over 10 years)

**BINGLEY UNITED REFORMED CHURCH**

**PASTORATE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2024**

**EXPENSES**

	<u>2024</u>	<u>2023</u>
	£	£
Council Tax	906	589
Telephone & Broadband	160	160
Fixed Car costs	400	400
National Insurance (including P11D)	77	77
Mileage	31	259
Travel	-	-
Books	5	26
Service Sheets & Postage	30	95
Holy Habits	-	-
Minsters Gathering	-	-
Palm Crosses	-	-
Yorkshire Water	145	87
Manse Insurance	134	481
Supervision	-	113
Summer School	-	84
Mance Maintenance	329	-
	-----	-----
	2,217	2,371
	-----	-----

**BINGLEY UNITED REFORMED CHURCH**

**ADDENDUM TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2024**

**RESERVES POLICY**

The following are “Permanent Endowments” and do not qualify as reserves:

- a) Church, Dryden Street (no current valuation)
- b) Commercial Properties 122/130 Main Street (no current valuation)

The following “Unrestricted Funds” are considered as Reserves and are all in the form of deposits and investments:

	<b>2024</b>	<b>2023</b>
c) General Fund	£ 4,674	£ 2,732
d) Shop Property Maintenance Fund	£ 29,000	£ 39,000
e) Income and Expenditure Fund	£ 2,020	£ 10,911
f) Church Maintenance Fund	£ 15,500	£ 45,500
g) Church Support Fund	£ 15,000	£ 30,000
h) Manse Maintenance Fund	£ 5,000	£ 5,000
i) Church Special Projects/Mission Fund	£ 5,000	£ 5,000
j) Church Roof Fund	£ 56,000	£ -
Total Unrestricted Funds	<u>£132,194</u>	<u>£138,143</u>

One Fund, **Shop Property Maintenance** (£29,000), is a Designated Fund, intended to provide a reserve for ongoing repairs and maintenance of the Commercial Properties.

The **Church Maintenance Fund**, (£15,500) is a Designated Fund to ensure that necessary minor repairs can be funded.

The **Manse Maintenance Fund** (£5,000) is a Designated Fund to ensure that necessary repairs can be funded.

The **Church Roof Fund** (£56,000) is a Designated Fund intended to provide for the necessary roof and gutter repairs/replacements. It is anticipated that grant aid will be required to meet the expected costs.

The remaining Unrestricted Funds are not Designated Funds, but in total are intended to provide for the following:

- 1) **Church Support** – Nominal £15,000 to ensure at least 6 months of the funding required when a minister is in place.
- 2) **Special Projects** – Nominal £5,000 to ensure funding for Shoe boxes and any one-off expenses proposed by the Mission Group.

The requirement for any and all of the above is determined by the Church Meeting and reviewed on at least an annual basis. The Income and Expenditure Fund may be re-allocated to other funds as required by the ministerial situation and the recommendations of the Elders and Property Committee.

Policy to be put for approval with the 2024 Annual Accounts at the Elders Meeting to be held on the **12th March 2025**.

**BINGLEY UNITED REFORMED CHURCH PROPERTY TRUST**

England & Wales - Charity number 243345

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# Accounts

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**BINGLEY UNITED REFORMED CHURCH**  
**ELDERS REPORT and FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31ST DECEMBER, 2023**

**BINGLEY UNITED REFORMED CHURCH (PROPERTY TRUST)**  
**CHARITY REGISTRATION NUMBER 243345**

Address of the charity:

Dryden Street, Bingley, West Yorkshire BD16 2LU

Address for correspondence:

Bingley United Reformed Church, Dryden Street, Bingley, West Yorkshire, BD16 2LU

**REPORT OF THE ELDERS FOR THE YEAR ENDED 31 DECEMBER 2023**  
**FOR PRESENTATION TO THE**  
**ANNUAL GENERAL MEETING TO BE HELD ON THURSDAY 25<sup>th</sup> April 2024**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is a trust governed by the terms of the Charity Commission SCHEME dated 20<sup>th</sup> December 2002, number 243345. There are two linked trusts under this number.

The Elders of the church administer the trust, the property of which is held by the sole trustee, The Yorkshire Congregational Union (Incorporated), in accordance with Model Trusts set forth in Part 1 of Schedule 2 to the United Reformed Church Act 1972 (as amended).

Day to day maintenance of the buildings and letting of the shop properties is delegated to the Church Property Committee. The members of the committee and the Elders are elected by the church meeting.

There have been 12 meetings of the Elders through the year.

Church meetings took place in March, June, September and December, with the AGM taking place in April.

The Property Committee had one formal meeting during the year. Committee members also met on an ad-hoc basis, or by telephone, to ensure any required actions were completed.

**AIMS AND PURPOSES**

The purpose of Bingley United Reformed Church is to advance the Christian faith for the benefit of the public in accordance with the statements of belief appearing in the Basis of Union of The United Reformed Church Manual.

**OBJECTIVES AND ACTIVITIES OF THE CHURCH**

The Elders of the church are committed to enabling as many people as possible to worship at our church and become part of our community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning activities the Elders take note of the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our community through:

- Worship, learning about the gospel and developing their knowledge and trust in Jesus.
- Pastoral care.
- Missionary and outreach work.

To facilitate this the church:

supports the mission objectives of The United Reformed Church, of which it is a member church, with particular reference to their application in Bingley and:

it is a condition of the Trust that the Trustee and the church Elders must apply the clear income of the charity in the repair, maintenance and improvement of the church premises and the associated properties, and in otherwise furthering the religious and other charitable work of Bingley United Reformed Church.

### ACHIEVEMENTS AND PERFORMANCE

#### Church Activities:

We provide and maintain a church building, which was 200 years old in 2018, for Christian worship and associated meetings and ceremonies for all who wish to attend. It was built on land gifted to the church in 1773 because the original chapel in Chapel Lane was too small to accommodate a growing congregation.

Worship took place through the year, being led by our minister, visiting ministers, lay preachers, and church members.

In addition to the normal Sunday services, we held a service on Maundy Thursday. We also hosted the Womans World Day of Prayer in March.

The Lent Group met on 4 occasions in March for bible reading, prayer and discussion.

The Bible Fellowship, for spiritual refreshment and growth, met monthly during the year. This open meeting can include Fellowship, prayer, music, stillness, Bible reading and reflection.

#### Singing for fun

There were 12 meetings of the Singing for Fun group, which is an all-inclusive group for members, attendees and anyone else who enjoys singing and fellowship.

I am Mark is a one-man dramatized reading of Mark's Gospel by a professional actor and we decided that we would fund this outreach activity if there was an interest and practical help from the other Bingley churches. The other churches have responded positively so we hope to stage this event in 2024.

Open Church Saturdays: the church has been opened once a month on a Saturday on 7 occasions through the summer months providing an opportunity for anyone to come in for rest, relaxation, prayer or just a look round. As a result of the conversations which took place a Memories Book has been compiled of people's stories and copies placed on display.

We had a follow-up training day with Sarah Crossland, the Engagement Officer of the National Churches Trust, who helped us explore ways of making the church better known and it was agreed that we would take part in the National Heritage Day. This took place over 2 days in September when the church was opened with refreshments and guides on hand to show people round. Visitor numbers were small but appreciative. One visitor was from Bradford U3A. Her group visit old and interesting buildings. A group of about 20 of them came a few weeks later and were given a tour round the building and a short talk.

Warm Welcome and Summer Space Mondays: the church was open as a 'Warm Space' or 'Summer Space' depending on the time of year, on Mondays throughout 2023 offering warmth, hot and cold drinks and activities. Although the take-up has been small it has been appreciated, not least as a place for church members to socialise.

External groups who would normally use the church met through the year. These included the Girl Guide Leaders group (Trefoil Guild) and sewing classes. Facilities were also made available for a bereavement counselling group to meet when required.

## Safeguarding

The Church Safeguarding Group continues to care for the welfare of children and adults in the church. The Safeguarding Policy was restructured to fit more closely with the URC Model Policy in 2022 but the URC 'Good Practise' document was reissued in late 2023 as version 6 and the Policy will be reviewed against any new requirements. The policy is routinely reviewed annually and approved at a church meeting to take account of such changes in legislation and guidance.

## Policies and Guidance

In addition to the Safeguarding Policy other policy documents reviewed annually and put for approval at the AGM were the Church Constitution, the Health and Safety Policy, The Data Privacy Statement, the Finance Policy and the Asbestos Management Policy and Register. All the documents were approved at the AGM. At a subsequent Church Meeting a revision of the Finance Policy was approved, including guidance regarding internet banking.

The defibrillator, which was installed on an external wall in 2018, was accessed 6 times during the year by members of the public but fortunately did not have to be put into use on the patients.

Keighley Trinity Church Closure: Following the closure of the church in 2022 the church building has been sold and the manse has now been placed on the market. A new manse has been purchased in Idle and our minister was able to move in in September. Her time is now split 1/3<sup>d</sup> each between Bingley and Idle URC's and Synod.

Our church membership at the end of 2023 was 31, a small increase from 2022.

## Charitable Work:

The church has continued to provide financial assistance to the Immanuel Project in Bradford in 2023, a donation of £1000 meeting the cost of their subscription to 'Fair Share', an organisation which provides food to them sourced from supermarkets' excess stock etc. The Project provides meals (which were take-away during the pandemic but now back to normal) and a range of support to the most disadvantaged in central Bradford. The grant is likely to be continued in future years.

Food and dried goods were also donated throughout the year by church members to the Centrepoint (Owlet Grange) Project (formerly known as The Bradford City Centre Project). They also received all our Harvest gifts.

The church was able to hold the normal six charity fundraising coffee mornings during 2023, in aid of Water Aid (£314), Maggie's (£401), Sightsavers (£436), Christian Aid (£367), the Motor Neurone Disease Assoc. (£327) and the Church Christmas Charities (£200 each for Shelter and the Bradford Soup Run). Gift Aid is claimable on some of these funds and will be forwarded to the charities when received in 2024.

Church members continued to donate to the Leprosy Mission and a total of £66 was collected this year.

The church family again came together to make-up or donate items to fill shoeboxes, this year for Teams4U (Charity No. 1114131). A total of 64 boxes were packed and dispatched to Eastern Europe. Again, it was a joint effort across the congregation who helped in a multitude of different ways to ensure the end products contained a comprehensive range of items, stationery, toiletries, hats, gloves, socks and underwear, toys, games and novelties. Extra hand knits and box fillers were gratefully received by Teams4U. The balance of the costs including carriage (£528) was made up from church funds.

## Property Administration:

We maintain the church building, a leased residential property (the cottage) that forms part of the church building and a separate building which houses four leased commercial shop/office properties, the rental income from which is used to further the church's work in Bingley.

Maintenance work on the church included cleaning of the carpets, cleaning the car park flagstones, replacing a soak-away drain and fitting automatic fire door stops to 3 doors. A drone survey of the gutters was carried out as they cannot be easily reached by ladder and following this a scaffold tower was erected and some gutter repairs were made which have successfully stopped a leak into the church. The whole of the lead lined gutters will need to be replaced in 2024 and plans for this are being made.

All the shop/office properties were leased to tenants during 2023. Two leases were renewed in November 2023. One lease will be up for renewal in December 2024.

The only maintenance required on the shops was for gutter cleaning, new stop taps and the routine fire alarm checks.

The cottage tenancy has been renewed to 2025. The only maintenance required was the routine gas heater service and a small carpet replacement.

The routine checks on all the church gas equipment, the fire alarms and emergency lighting systems, the loop systems and PAT inspections of electrical equipment were completed, although the December fire alarm checks had to be deferred to January 2024 due to a Covid outbreak at the contractors.

The church has minimised its carbon emissions as much as possible and this year more than offset its carbon emissions from gas and electricity by purchasing carbon credits equivalent to 6 tonnes of carbon dioxide.

## FINANCIAL REVIEW

### Leased Properties:

Rental income was £35.4k, up from the £34k last year.

Expenditure on plumbing and gutter maintenance was £0.6k, down from £0.7k last year.

Insurance was £2,211, up from £1,443 in 2022 following an insurance re-valuation of the property.

Professional fees were £2,492 the major cost being solicitor's fees for a renewed lease for 122/126 and 128 Main Street.

Expenditure on minor maintenance of the residential property was £205 down from £4,370 in 2022.

There was a surplus of income over expenditure of £30k, a slight increase from the surplus of £27.5k in 2022.

The Yorkshire Congregational Union, as landlord, hold £5,250 as tenants rent deposits. Interest for the year of £231 was paid directly to the tenants as required by the leases.

### Church Building:

Maintenance costs were £6.7k (up from £2.3k in 2022), although this was made up of a number of minor maintenance items rather than any one large expense, although some gutter leaks required repair.

Insurance was £4.6k similar to the previous year.

Professional fees were £2.4k. This was due to surveys required on the gutters and timber work. The gutter survey has identified that replacement of the gutter linings will be necessary in 2024. This will require full scaffolding of the church and will be a significant expense (£20k to £40k).

Church Operating Expenses:

**Expenditure** was £27.1k, a decrease on the £30k figure in 2022, as there was no special expenditure on leaflet printing and distribution.

The URC payment for 2023 was £11,688, a decrease on the £16,844 paid in 2022.

**Income** slightly decreased (from £25.8k in 2022) to £24.7k, although this includes a transfer of £4k from the property funds (was £8k in 2022).

Income from collections and Gift Aid increased to £17.7k (was £15.1k in 2022).

Income from lettings increased to £1,690 (£1160 in 2022).

The Church Operating Expense **Balance** was a deficit of £2,427, compared to a deficit of £4,184 in 2022.

Combined Accounts:

The surplus of Income over Expenditure for the year was £12.9k, (£6.4k deficit from church, £19.3k surplus from property) compared to a surplus of £8.9k in 2022.

Funds:

The total unrestricted funds at the year end were £138.1k, an increase from £127.1k in 2022.

The **Church Maintenance Fund** is increased by £10k to £45.5k to provide for anticipated repairs.

The **Manse Maintenance Fund** is set at £5k, to provide a realistic reserve for repairs.

The **Shop Maintenance Fund** is set at £39k to provide a realistic reservice for repairs.

The **Church Support Fund** is unchanged at £30k. This provides a cushion of 1 year to cover the eventuality of loss of rental income etc. if shops cannot be let.

The **Church Special Projects/Mission Fund** is unchanged at £5k. This includes £600 for Shoe box expenses and allows for any one-off expenses recommended by the Mission Group.

Declarations:

The Elders can confirm that there are no serious incidents or other matters which need to be reported to the Charity Commission.

The Elders can confirm that they have had regard to the guidance issued by the Charity Commission on public benefit.

The Elders can confirm that they approve the Report and Accounts for 2023.

Report approved by the Elders at the meeting on 13<sup>th</sup> March 2024:

Signed..... *Alison Kuhne* ..... Date *17<sup>th</sup> April 2024* .....

Alison Kuhne, Church Secretary

**BINGLEY UNITED REFORMED CHURCH**

**REPORT OF THE INDEPENDENT EXAMINERS**

**TO THE MEMBERS OF THE BINGLEY UNITED REFORMED CHURCH**  
**ON THE ACCOUNTS FOR THE**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

We report to the trustees on our examination of the accounts of the Trust for the year ended 31 December 2023, which are set out on pages 1 to 9.

**Responsibilities and basis of report**

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

We report in respect of our examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiners' Statement**

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

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with these records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

We have no concerns 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.

*S McGevor*

Stephen McGevor, BA (Hons) FCCA  
Stirk Lambert & Co  
Chartered Accountants  
Russell Chambers  
61A North Street  
Keighley  
BD21 3DS

Dated: 10 May 2024

**BINGLEY UNITED REFORMED CHURCH**

**COMBINED INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2023**

	<u>2023</u>	<u>2022</u>
	£	£
<b><u>INCOME</u></b>		
Church General Fund	20723	17856
Property Trust Fund	<u>39055</u>	<u>36086</u>
Gross Income	59778	53942
<b><u>LESS: EXPENDITURE</u></b>		
Church General Fund	27150	30040
Property Trust Fund	<u>19720</u>	<u>14948</u>
	46870	44988
Surplus/(Deficit) of Income over Expenditure for the year	<u>12908</u>	<u>8954</u>

**BINGLEY UNITED REFORMED CHURCH**

**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2023**

**INCOME**

	<u>2023</u> £	<u>2022</u> £
Collections & Gift Aid	17183	15920
<b><u>Donations Received</u></b>		
Sunday Morning Tea & Coffee Donations	333	265
Funeral Donations	50	-
General Donations	145	326
	<u>528</u>	<u>591</u>
<b><u>Other Income</u></b>		
Room Lettings	1690	1160
Warm Space Grant	1110	185
URC Energy Grant	212	-
	<u>3012</u>	<u>1345</u>
	<u>20723</u>	<u>17856</u>
Transfer from Property Trustees	<u>4000</u>	<u>8000</u>
	24723	25856
Excess of Expenditure over Income for Year	2427	4184
	<u>27150</u>	<u>30040</u>

**BINGLEY UNITED REFORMED CHURCH**

**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2023**

**EXPENDITURE**

	<u>2023</u>	<u>2022</u>
	£	£
URC - Annual Levy	11688	16844
Ministers and Organist	1000	640
Minster Expenses (see page 9)	2371	2258
Cleaning Costs	1705	1715
Gas	1032	599
Electricity	1123	1602
Water and Sewerage	246	44
Stationery, Printing, Advertising and Postage	538	69
Sundry Expenses	1097	429
Church Maintenance	1263	237
Donations given (balance from church funds, see page 7)	1416	1164
Accountants Fees (2023 Accounts)	959	913
Music and Video Licenses	223	210
Books	49	-
Telephone and IT	281	212
Shoebox Expenses & Carriage	528	606
Transport	401	423
Leaflets	-	1770
Warm Space	1110	185
Depreciation for the year	<u>120</u>	<u>120</u>
	27150	30040
Surplus of Income over Expenditure for the year	-	-
	<hr/>	<hr/>
	27150	30040
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**PROPERTY TRUST FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2023**

**INCOME**

	<u>2023</u>	<u>2022</u>
	£	£
Gross Rental Income	35445	34611
Interest on C.O.I.F. and Skipton Deposits	3610	1125
Donations	-	350
	<hr/>	<hr/>
	39055	36086
	<hr/>	<hr/>

**EXPENDITURE**

**Shop Properties**

Fire Insurance	2211	1443
Repairs and Maintenance	641	735
Professional Agents Fees	2492	-
	<hr/>	<hr/>
	5344	2178

**Church Buildings**

Fire Insurance	4639	4029
Maintenance	6683	2341
Equipment	423	311
Professional Fees	2426	1719
Expenditure on Cottage:		
Heating Maintenance Contract, Repairs & Professional Fees	205	4370
	<hr/>	<hr/>
	14376	12770
	19720	14948

Transfer to Church General Fund	4000	8000
	<hr/>	<hr/>
	23720	22948
	<hr/>	<hr/>
Excess of Income Over Expenditure for Year	15335	13138
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2023**

**ASSETS**

	<u>2023</u> £	<u>2022</u> £
Church and Commercial Properties (see Note 1) (original cost unknown)	-	-
<b><u>CHURCH GENERAL FUND ASSETS (Note 2)</u></b>		
Cash with Barclays Bank, Bingley:-		
Current Account	1174	1583
Petty Cash	223	221
Debtor – Idle URC & Yorkshire Province	1000	1000
Ison Harrison (Tenants deposits)	5250	5250
	-----	-----
	7647	8054
Church Organ at Cost (Bought December 2011)	5200	5200
Digital Piano at Cost (Bought October 2016)	1200	1200
Less: Annual Depreciation	(120)	(120)
Less: Accumulated Depreciation	(5945)	(5825)
	-----	-----
	335	455
<b><u>PROPERTY TRUST FUND ASSETS (Note 3)</u></b>		
Cash in Barclays Bank Bingley:-		
Current	9160	9745
Base Rate Tracker	1636	1620
	-----	-----
	10796	11365
C.O.I.F. Charities Fund Deposit	10000	10000
Skipton Building Society	109150	96851
Debtors and Prepayments	5465	5696
	-----	-----
	135411	123912
	-----	-----
	143393	132421
	-----	-----

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2023**

**LIABILITIES**

	<u>2023</u>	<u>2022</u>
	£	£
<b><u>CHURCH GENERAL FUND LIABILITIES (Note 2)</u></b>		
Balance Brought Forward	3259	6734
Add: Surplus (Deficit) for the Year	(2427)	(4184)
Add: Creditors this year	4028	2128
Add: Ison Harrison (Tenants deposits)	5250	5250
Less: Creditors last year	(2128)	(1419)
	<u>7982</u>	<u>8509</u>
<b><u>PROPERTY TRUST FUND LIABILITIES (Note 3)</u></b>		
<b><u>Shop Property Maintenance Fund</u></b>		
Balance Brought Forward	39000	19000
Add: Transfer from Income & Expenditure A/c	<u>-</u>	<u>20000</u>
	39000	39000
<b><u>Income and Expenditure Account</u></b>		
Balance Brought Forward	9412	11745
Add: Surplus for the Year	15335	13138
Add: Creditors this year	2153	5989
Less: Creditors last year	(5989)	(1460)
Less: Transfers to maintenance funds	<u>(10000)</u>	<u>(20000)</u>
	10911	9412
<b><u>Church Maintenance Fund</u></b>		
Balance Brought Forward	35500	40500
Add: Transfer from Income & Expenditure A/c	<u>10000</u>	<u>(5000)</u>
	45500	35500
<b><u>Church Support Fund</u></b>		
Balance Brought Forward & Carried Forward	30000	30000
<b><u>Manse Maintenance Fund</u></b>		
Balance Brought Forward & Carried Forward	5000	5000
<b><u>Church Special Projects/Mission Fund</u></b>		
Balance Brought Forward & Carried Forward	<u>5000</u>	<u>5000</u>
	135411	123912
	<u>143393</u>	<u>132421</u>



Property Committee Treasurer

17/4/2024

Date

**BINGLEY UNITED REFORMED CHURCH**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

**SCHEDULE OF DONATIONS (see Note 4)**

	£	£	£
	Donations given to Charities	Money received toward Donations	Balance from Church Funds
Bingley Methodist Church – Rewind Course	200.00	-	200.00
Bradford Soup Run	200.00	(200.00)	-
Christian Aid	367.31	(367.31)	-
Friendship Fund	100.00	-	100.00
Immanuel Project	1000.00	-	1000.00
Leprosy Mission	66.36	(66.36)	-
Maggies Cancer Care	401.20	(401.20)	-
Motor Neurone Disease	327.00	(327.00)	-
Shelter	200.00	(84.50)	115.50
Sightsavers	436.50	(436.50)	-
Tools With A Mission	74.18	(74.18)	-
Water Aid	314.10	(314.10)	-
Womens World Day of Prayer	176.20	(176.20)	-
	-----	-----	-----
	3862.85	(2447.35)	1415.50
	-----	-----	-----

**BINGLEY UNITED REFORMED CHURCH**

**NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER, 2023**

**1. OTHER ASSETS**

Land and Buildings:

Church - Dryden Street, Bingley.

Commercial Properties, 122 - 130 Main Street, Bingley.

Original cost unknown.

**2. CHURCH GENERAL FUND**

Income can be found on page 2. Expenditure can be found on page 3.

**3. PROPERTY TRUST FUND**

Income and expenditure can be found on page 4.

**4. SCHEDULE OF DONATIONS**

This schedule can be found on page 7 and shows the total donations made to charities on behalf of the church, the amounts originally given/raised by the parishioners/community and the balance donated from church funds.

**BINGLEY UNITED REFORMED CHURCH**

**PASTORATE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2023**

**EXPENSES**

	<u>2023</u>	<u>2022</u>
	£	£
Council Tax	589	387
Telephone & Broadband	160	160
Fixed Car costs	400	400
National Insurance (including P11D)	77	81
Mileage	259	430
Travel	-	4
Books	26	10
Service Sheets & Postage	95	522
Holy Habits	-	2
Minsters Gathering	-	100
Palm Crosses	-	3
Yorkshire Water	87	159
Manse Insurance	481	-
Supervision	113	-
Summer School	84	-
	<hr/>	<hr/>
	2371	2258
	<hr/>	<hr/>

## BINGLEY UNITED REFORMED CHURCH

### ADDENDUM TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2023

#### RESERVES POLICY

The following are "Permanent Endowments" and do not qualify as reserves:

- a) Church, Dryden Street (no current valuation)
- b) Commercial Properties 122/130 Main Street (no current valuation)

The following "Unrestricted Funds" are considered as Reserves and are all in the form of deposits and investments:

	<b>2023</b>	<b>2022</b>
c) General Fund	£ 2732	£ 3259
d) Shop Property Maintenance Fund	£ 39000	£ 39000
e) Income and Expenditure Fund	£ 10911	£ 9412
f) Church Maintenance Fund	£ 45500	£ 35500
g) Church Support Fund	£ 30000	£ 30000
h) Manse Maintenance Fund	£ 5000	£ 5000
i) Church Special Projects/Mission Fund	<u>£ 5000</u>	<u>£ 5000</u>
Total Unrestricted Funds	<u>£138143</u>	<u>£127171</u>

One Fund, '**Shop Property Maintenance**' (£39000), is a Designated Fund, intended to provide a reserve for ongoing repairs and maintenance of the Commercial Properties.

The '**Church Maintenance Fund**' (£45500) is a Designated Fund to ensure that necessary repairs can be funded and has been increased by £10000 to meet the expected costs of gutter repairs in 2024.

The '**Manse Maintenance Fund**' (£5000) is a Designated Fund to ensure that necessary repairs can be funded.

The remaining Unrestricted Funds are not Designated Funds, but in total are intended to provide for the following:

1. **Church Support** – Nominal £30000 to ensure at least 12 months of the funding required when a minister is in place.
2. **Special Projects** – Nominal £5000 to ensure funding for Shoe boxes and any one-off expenses proposed by the Mission Group.

The requirement for any and all of the above is determined by the Church Meeting and reviewed on at least an annual basis. The Income and Expenditure Fund may be re-allocated to other funds as required by the ministerial situation and the recommendations of the Elders and the Property Committee.

Policy to be put for approval with the 2023 Annual Accounts at the Elders Meeting to be held on the 13<sup>th</sup> March 2024.

**BINGLEY UNITED REFORMED CHURCH PROPERTY TRUST**

England & Wales - Charity number 243345

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# Accounts

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**BINGLEY UNITED REFORMED CHURCH**  
**ELDERS REPORT and FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31ST DECEMBER, 2022**

**BINGLEY UNITED REFORMED CHURCH (PROPERTY TRUST)**  
**CHARITY REGISTRATION NUMBER 243345**

Address of the charity:

Dryden Street, Bingley, West Yorkshire BD16 2LU

Address for correspondence:

Bingley United Reformed Church, Dryden Street, Bingley, West Yorkshire, BD16 2LU

**REPORT OF THE ELDERS FOR THE YEAR ENDED 31 DECEMBER 2022**  
**FOR PRESENTATION TO THE**  
**ANNUAL GENERAL MEETING TO BE HELD ON THURSDAY 20<sup>th</sup> April 2023**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is a trust governed by the terms of the Charity Commission SCHEME dated 20<sup>th</sup> December 2002, number 243345. There are two linked trusts under this number.

The Elders of the church administer the trust, the property of which is held by the sole trustee, The Yorkshire Congregational Union (Incorporated), in accordance with Model Trusts set forth in Part 1 of Schedule 2 to the United Reformed Church Act 1972 (as amended).

Day to day maintenance of the buildings and letting of the shop properties is delegated to the Church Property Committee. The members of the committee and the Elders are elected by the church meeting.

There have been 12 meetings of the Elders through the year.

Church meetings took place in March, June, September and December, with the AGM taking place in April.

The Property Committee had two formal meetings during the year. Committee members also met on an ad-hoc basis, or by telephone, to ensure any required actions were completed.

**AIMS AND PURPOSES**

The purpose of Bingley United Reformed Church is to advance the Christian faith for the benefit of the public in accordance with the statements of belief appearing in the Basis of Union of The United Reformed Church Manual.

**OBJECTIVES AND ACTIVITIES OF THE CHURCH**

The Elders of the church are committed to enabling as many people as possible to worship at our church and become part of our community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning activities the Elders take note of the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our community through:

Worship, learning about the gospel and developing their knowledge and trust in Jesus.

Pastoral care.

Missionary and outreach work.

To facilitate this the church:

supports the mission objectives of The United Reformed Church, of which it is a member church, with particular reference to their application in Bingley

and:

it is a condition of the Trust that the Trustee and the church Elders must apply the clear income of the charity in the repair, maintenance and improvement of the church premises and the associated properties, and in otherwise furthering the religious and other charitable work of Bingley United Reformed Church.

### ACHIEVEMENTS AND PERFORMANCE

#### Church Activities:

We provide and maintain a church building, which was 200 years old in 2018, for Christian worship and associated meetings and ceremonies for all who wish to attend. It was built on land gifted to the church in 1773 because the original chapel in Chapel Lane was too small to accommodate a growing congregation.

The Covid epidemic having reduced in its severity, vaccination being widespread and restrictions having been eased almost completely, church activities were able to be fully resumed.

Worship took place through the year, being prepared by our minister, accredited lay preachers, and church members.

Koinonia/Bible Fellowship for spiritual refreshment and growth met 7 times during the year. This can include Fellowship, prayer, music, stillness, Bible reading and reflection.

Church Fellowship social meetings took place on 3 occasions although now suspended as there were few attendees during the winter, and there were 10 meetings of the Singing for Fun group.

There was a special service for the bereaved in December.

The Church Safeguarding Group continues to care for the welfare of children and adults in the church. The Safeguarding Policy was restructured to fit more closely with the URC Model Policy and agreed by the church at the 2022 AGM. The policy is reviewed annually to take account of changes in legislation and guidance.

Other policy documents reviewed annually and put for approval at the AGM were the Church Constitution, the Health and Safety Policy, The Data Privacy Statement, the Finance Policy and the Asbestos Management Policy and Register. All the documents were approved at the AGM. At a subsequent Church Meeting it was decided to amend the Constitution by reducing the number of members required for a normal church meeting quorum to 25% of the membership, rounded down.

External groups who would normally use the church met through the year. These included the Girl Guide Leaders group (Trefoil Guild) and sewing classes. Facilities were also made available for a bereavement counselling group to meet when required.

The defibrillator, which was installed on an external wall in 2018, was accessed twice during the year by members of the public but fortunately did not have to be put into use of the patients, The date-expired consumable pads were replaced.

Open Church Saturdays: the church has been opened once a month on a Saturday on 5 occasions during the summer months providing an opportunity for anyone to come in for rest, relaxation, prayer or just a look round. We have had a seminar with Sarah Crossland, the Engagement Officer of the National Churches Trust, who has given us many ideas on ways to improve what we do and we look forward to repeating the exercise next year.

Warm Welcome Mondays: the church was open as a 'Warm Space' on 5 occasions in 2022, offering warmth, hot drinks and activities for those struggling to heat their own homes. This will continue in 2023 although the take-up has been small. This seems general through all locations in Bingley offering Warm Spaces. It is not clear whether this is because of the difficulty in publicising what is on offer, or lack of any real demand. The situation will be monitored.

Friendship, Fellowship and Faith Leaflet: Church members designed a leaflet with the intention of publicising Bingley URC to the general public and telling them something about its activities and where it is, as it is regarded by many as the "hidden church". Approximately 12,000 leaflets were distributed by Royal Mail in Bingley.

Keighley Trinity Church Closure: In 2020 Bingley URC formed a joint pastorate with Idle URC and Trinity Church in Keighley. Sadly, Trinity Church had to close during the year. It has been decided that Synod will take up and finance the one third of our minister's time that Keighley had been allocated. The church building is to be sold and in the foreseeable future the manse will also be sold. In 2023 discussions will take place regarding the location of a new manse and a suitable building purchased as soon as possible. The purchase cost will be shared by Synod and the Bingley and Idle churches although the churches contribution will be met from the sale of the Keighley manse. A new fund, the Manse Maintenance fund, provides for future maintenance.

Our church membership at the end of 2022 was 28, an increase from 27 in 2021.

#### Charitable Work:

The church has continued to provide financial assistance to the Immanuel Project in Bradford in 2022, a donation of £1000 meeting the cost of their subscription to 'Fair Share', an organisation which provides food to them sourced from supermarkets' excess stock etc. The Project provides meals (which were take-away during the pandemic but now back to normal) and a range of support to the most disadvantaged in central Bradford. The grant is likely to be continued in future years.

Food and dried goods were also donated throughout the year by church members to the Centrepont (Owlet Grange) Project (formerly known as The Bradford City Centre Project). They also received all our Harvest gifts.

The church was able to hold the normal six charity fundraising coffee mornings during 2022, in aid of the Parkinson's UK (£400), the Mobile Cancer Care Unit (£1000), the Woodland Trust (£310), Christian Aid (£470) Tools with a Mission (£273) and the Church Christmas Charities (£200 each for Shelter and the Bradford Soup Run). Gift Aid is claimable on some of these funds and will be forwarded to the charities when received in 2023. The event for the Mobile Cancer Care Unit raised our highest ever amount and the TWAM coffee morning was also unusual as two van loads of old and surplus tools were also collected for refurbishment and shipment to Africa.

We have been holding these (normally) bi-monthly coffee mornings since 2001 and have raised a total of £34,600 for a variety of charities at 100 mornings. This averages £346 for each one.

Church members continued to donate to the Leprosy Mission and a total of £58 was collected this year.

The church family again came together to make-up or donate items to fill shoeboxes, this year for Teams4U (Charity No. 1114131). A total of 64 boxes were packed and dispatched to Eastern Europe. Again, it was a joint effort across the congregation who helped in a multitude of different ways to ensure the end products contained a comprehensive range of items, stationery, toiletries, hats, gloves, socks and underwear, toys, games and novelties. Extra hand knits and box fillers were gratefully received by Teams4U. The balance of the costs including carriage (£606) was made up from church funds.

#### Property Administration:

We maintain the church building, a leased residential property (the cottage) that forms part of the church building and a separate building which houses four leased commercial shop/office properties, the rental income from which is used to further the church's work in Bingley.

All the shop/office properties were leased to tenants during 2022. Two leases will be up for renewal in November 2023.

The only maintenance required on the shops was for small roofing repairs and the routine fire alarm checks.

The cottage tenancy has been renewed to 2025. The bathroom was upgraded to a modern shower installation and, in the course of that, rotten flooring was discovered and replaced. The only maintenance required was the routine gas heater service.

The routine checks on all the church gas equipment, the fire alarms and emergency lighting systems, the loop systems and PAT inspections of electrical equipment were completed.

External security lights on the church were replaced by modern LED units and repairs made to the fan heater in the sanctuary. The entrance hall was decorated following water damage from an upstairs radiator leak. Some problems with the sound system were identified and overcome by moving the location of the receivers, new cabling was required for this to be done. The dehumidifier was replaced by a smaller unit better suited to the location and the old unit sold. A new name board was placed outside at the front of the church and banners to advertise the Open Church and Coffee Mornings purchased.

The church has minimised its carbon emissions as much as possible, by insulation and changing to LED lights etc. and this year offset its carbon emissions from gas and electricity by purchasing carbon credits equivalent to 4.3 tonnes of carbon dioxide.

## FINANCIAL REVIEW

### Leased Properties:

Rental income was £34k, up from the £33k last year.

Expenditure on maintenance was £0.7k, down from £2.9k last year. Most of the expenditure was on roofing work.

Insurance was £1,443, up from £1,253 in 2021.

Expenditure on the residential property was £4,370 up from £60 in 2021. This covered refurbishment of the bathroom and gas appliance servicing.

There was a surplus of income over expenditure of £28k, improved from the surplus of £24k in 2021.

The Yorkshire Congregational Union, as landlord, hold £5,250 as tenants rent deposits. Interest for the year of £63.06 was paid directly to the tenants as required by the leases.

### Church Building:

Maintenance costs were £2.3k (down from £3.5k in 2021), the major items of expenditure being the upgrading of the external security lights to LEDs, decorating and heater repairs.

### Church Operating Expenses:

**Expenditure** was £29.9k, an increase on the £25.5k figure in 2021, due mainly to increased energy costs and the leaflet printing and distribution costs.

The URC payment for 2022 was £16,844, a slight increase on the £16,305 paid in 2021.

**Income** slightly decreased (from £27.2k in 2021) to £25.8k, although this includes a transfer of £8k from the property funds (was £13k in 2021).

Income from collections and Gift Aid increased to £15.9k (was £13.8k in 2021).

Income from lettings increased to £1,160 (£118 in 2021) as outside organisations resumed meetings after the Covid 19 closures.

The Church Operating Expense **Balance** was a deficit of £4,184, compared to a surplus of £987 in 2021.

Combined Accounts:

The surplus of Income over Expenditure for the year was £8.9k, (£12.1k deficit from church, £21.1k from property) compared to a surplus of £4.8k in 2021.

Funds:

The total unrestricted funds at the year end were £127.1k, an increase from £113k in 2021.

The **Church Maintenance Fund** is reduced by £5k to £35.5k to provide for a Manse fund.

The **Manse Maintenance Fund** (new) is set a £5k, to provide a realistic reserve for repairs.

The **Shop Maintenance Fund** is increased by £20k to £39k to provide a realistic reserve for repairs.

The **Church Support Fund** is unchanged at £30k. This provides a cushion of 1 year to cover the eventuality of loss of rental income etc. if shops cannot be let.

The **Church Special Projects/Mission Fund** is unchanged at £5k. This includes £600 for Shoe box expenses and allows for any one-off expenses recommended by the Mission Group.

Declarations:

The Elders can confirm that there are no serious incidents or other matters which need to be reported to the Charity Commission.

The Elders can confirm that they have had regard to the guidance issued by the Charity Commission on public benefit.

The Elders can confirm that they approve the Report and Accounts for 2022.

Report approved by the Elders at the meeting on 8<sup>th</sup> March 2023:

Signed.....*Alison Kuhne*.....Date.....*27<sup>th</sup> April 2023*.....  
Alison Kuhne, Church Secretary

**BINGLEY UNITED REFORMED CHURCH**

**REPORT OF THE INDEPENDENT EXAMINERS**

**TO THE MEMBERS OF THE BINGLEY UNITED REFORMED CHURCH**  
**ON THE ACCOUNTS FOR THE**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2022**

We report to the trustees on our examination of the accounts of the Trust for the year ended 31 December 2022, which are set out on pages 1 to 9.

**Responsibilities and basis of report**

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

We report in respect of our examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiners' Statement**

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

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with these records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

We have no concerns 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.

*S McGevor*

Stephen McGevor, BA (Hons) FCCA  
Stirk Lambert & Co  
Chartered Accountants  
Russell Chambers  
61A North Street  
Keighley  
BD21 3DS

Dated: 23 May 2023

**BINGLEY UNITED REFORMED CHURCH**

**COMBINED INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2022**

	<u>2022</u>	<u>2021</u>
	£	£
<b><u>INCOME</u></b>		
Church General Fund	17856	14212
Property Trust Fund	<u>36086</u>	<u>33326</u>
Gross Income	53942	47538
<b><u>LESS: EXPENDITURE</u></b>		
Church General Fund	30040	26225
Property Trust Fund	<u>14948</u>	<u>16470</u>
	44988	42695
Surplus/(Deficit) of Income over Expenditure for the year	<u>8954</u>	<u>4843</u>

**BINGLEY UNITED REFORMED CHURCH**

**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2022**

**INCOME**

	<u>2022</u> £	<u>2021</u> £
Collections & Gift Aid	15920	13845
 <b><u>Donations Received</u></b>		
Sunday Morning Tea & Coffee Donations	265	69
Funeral Donations	-	160
General Donations	326	20
	<u>591</u>	<u>249</u>
 <b><u>Other Income</u></b>		
Room Lettings	1160	118
Warm Space Grant	185	-
	<u>1345</u>	<u>118</u>
	<u>17856</u>	<u>14212</u>
Transfer from Property Trustees	<u>8000</u>	<u>13000</u>
	25856	27212
Excess of Expenditure over Income for Year	4184	-
	<u>30040</u>	<u>27212</u>

**BINGLEY UNITED REFORMED CHURCH**

**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2022**

**EXPENDITURE**

	<u>2022</u>	<u>2021</u>
	£	£
URC - Annual Levy	16844	16305
Ministers and Organist	640	620
Minster Expenses (see page 9)	2258	2715
Cleaning Costs	1715	1002
Gas	599	524
Electricity	1602	621
Water and Sewerage	44	152
Stationery, Printing, Advertising and Postage	69	173
Tidings	-	12
Sundry Expenses	429	243
Church Maintenance	237	-
Donations given (balance from church funds, see page 7)	1164	1163
Accountants Fees (2022 Accounts)	913	930
Music and Video Licenses	210	202
Books	-	21
Telephone and IT	212	201
Shoebox Expenses & Carriage	606	414
Transport	423	287
Leaflets	1770	-
Warm Space	185	-
Depreciation for the year	<u>120</u>	<u>640</u>
	30040	26225
Surplus of Income over Expenditure for the year	-	987
	<hr/>	<hr/>
	30040	27212
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**PROPERTY TRUST FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2022**

**INCOME**

	<u>2022</u> £	<u>2021</u> £
Gross Rental Income	34611	33061
Interest on C.O.I.F. and Skipton Deposits	1125	265
Donations	350	-
	<hr/>	<hr/>
	36086	33326
	<hr/>	<hr/>

**EXPENDITURE**

**Shop Properties**

Fire Insurance	1443	1253
Repairs and Maintenance	735	2906
Professional Agents Fees	-	6292
Rates (reimbursement in 2021)	-	(1408)
	<hr/>	<hr/>
	2178	9043

**Church Buildings**

Fire Insurance	4029	3648
Maintenance	2341	3499
Equipment	311	220
Professional Fees	1719	-
Expenditure on Cottage: Heating Maintenance Contract, Repairs & Professional Fees	4370	60
	<hr/>	<hr/>
	12770	7427
	14948	16470

Transfer to Church General Fund	8000	13000
	<hr/>	<hr/>
	22948	29470

Excess of Income Over Expenditure for Year	13138	3856
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2022**

**ASSETS**

	<u>2022</u>	<u>2021</u>
	£	£
Church and Commercial Properties (see Note 1) (original cost unknown)	-	-
<b><u>CHURCH GENERAL FUND ASSETS (Note 2)</u></b>		
Cash with Barclays Bank, Bingley:-		
Current Account	1583	5079
Petty Cash	221	80
Debtor – Idle URC & Yorkshire Province	1000	1000
Ison Harrison (Tenants deposits)	5250	5250
	-----	-----
	8054	11409
Church Organ at Cost (Bought December 2011)	5200	5200
Digital Piano at Cost (Bought October 2016)	1200	1200
Less: Annual Depreciation	(120)	(640)
Less: Accumulated Depreciation	(5825)	(5185)
	-----	-----
	455	575
<b><u>PROPERTY TRUST FUND ASSETS (Note 3)</u></b>		
Cash in Barclays Bank Bingley:-		
Current	9745	4608
Base Rate Tracker	1620	1619
	-----	-----
	11365	6227
C.O.I.F. Charities Fund Deposit	10000	10000
Skipton Building Society	96851	85760
Debtors and Prepayments	5696	4258
	-----	-----
	129162	111495
	-----	-----
	132421	118229
	-----	-----

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2022**

**LIABILITIES**

	<u>2022</u> £	<u>2021</u> £
<b><u>CHURCH GENERAL FUND LIABILITIES (Note 2)</u></b>		
Balance Brought Forward	6734	6142
Add: Surplus (Deficit) for the Year	(4184)	987
Add: Creditors this year	2128	1419
Add: Ison Harrison (Tenants deposits)	5250	5250
Less: Creditors last year	(1419)	(1814)
	<u>8509</u>	<u>11984</u>
<b><u>PROPERTY TRUST FUND LIABILITIES (Note 3)</u></b>		
<b><u>Shop Property Maintenance Fund</u></b>		
Balance Brought Forward	19000	19000
Add: Transfer from Income & Expenditure A/c	<u>20000</u>	<u>-</u>
	39000	19000
<b><u>Income and Expenditure Account</u></b>		
Balance Brought Forward	11745	7667
Add: Surplus for the Year	13138	3856
Add: Creditors this year	5989	1460
Less: Creditors last year	(1460)	(1238)
Less: Transfers to maintenance funds	<u>(20000)</u>	<u>-</u>
	9412	11745
<b><u>Church Maintenance Fund</u></b>		
Balance Brought Forward	40500	40500
Less: Transfer to Manse Fund	<u>(5000)</u>	<u>-</u>
	35500	40500
<b><u>Church Support Fund</u></b>		
Balance Brought Forward & Carried Forward	30000	30000
<b><u>Manse Maintenance Fund</u></b>		
Add: Transfer from Church Maintenance Fund	5000	-
<b><u>Church Special Projects/Mission Fund</u></b>		
Balance Brought Forward & Carried Forward	<u>5000</u>	<u>5000</u>
	123912	106245
	<u>132421</u>	<u>118229</u>



R. S. GREGORY

Property Committee Treasurer

27<sup>th</sup> April 2023

Date

**BINGLEY UNITED REFORMED CHURCH**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2022**

**SCHEDULE OF DONATIONS (see Note 4)**

	£	£	£
	Donations given to Charities	Money received toward Donations	Balance from Church Funds
Bradford Soup Run	200.00	(200.00)	-
Christian Aid	470.00	(470.00)	-
Hope For Tomorrow	1000.00	(1000.00)	-
Immanuel Project	1000.00	-	1000.00
Leprosy Mission	57.67	(57.67)	-
Parkinsons UK	400.00	(400.00)	-
Shelter	200.00	(35.40)	164.60
Tools With A Mission	273.50	(274.00)	(0.50)
Woodland Trust	310.00	(310.05)	(0.05)
	-----	-----	-----
	3911.17	(2747.12)	1164.05
	-----	-----	-----

**BINGLEY UNITED REFORMED CHURCH**

**NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER, 2022**

**1. OTHER ASSETS**

Land and Buildings:

Church - Dryden Street, Bingley.

Commercial Properties, 122 - 130 Main Street, Bingley.

Original cost unknown.

**2. CHURCH GENERAL FUND**

Income can be found on page 2. Expenditure can be found on page 3.

**3. PROPERTY TRUST FUND**

Income and expenditure can be found on page 4.

**4. SCHEDULE OF DONATIONS**

This schedule can be found on page 7 and shows the total donations made to charities on behalf of the church, the amounts originally given/raised by the parishioners/community and the balance donated from church funds.

**BINGLEY UNITED REFORMED CHURCH**

**PASTORATE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2022**

**EXPENSES**

	<u>2022</u>	<u>2021</u>
	£	£
Council Tax	387	843
Telephone & Broadband	160	160
Fixed Car costs	400	400
National Insurance (including P11D)	81	108
Mileage	430	188
Travel	4	4
Books	10	21
DBS Check	-	13
Service Sheets & Postage	522	978
Holy Habits	2	-
Minsters Gathering	100	-
Palm Crosses	3	-
Yorkshire Water	159	-
	<hr/>	<hr/>
	2258	2715
	<hr/>	<hr/>

## BINGLEY UNITED REFORMED CHURCH

### ADDENDUM TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2022

#### RESERVES POLICY

The following are "Permanent Endowments" and do not qualify as reserves:

- a) Church, Dryden Street (no current valuation)
- b) Commercial Properties 122/130 Main Street (no current valuation)

The following "Unrestricted Funds" are considered as Reserves and are all in the form of deposits and investments:

	<b>2022</b>	<b>2021</b>
c) General Fund	£ 3259	£ 6734
d) Shop Property Maintenance Fund	£ 39000	£ 19000
e) Income and Expenditure Fund	£ 9412	£ 11745
f) Church Maintenance Fund	£ 35500	£ 40500
g) Church Support Fund	£ 30000	£ 30000
h) Manse Maintenance Fund	£ 5000	£ 0
i) Church Special Projects/Mission Fund	<u>£ 5000</u>	<u>£ 5000</u>
Total Unrestricted Funds	<u>£127171</u>	<u>£112979</u>

One Fund, 'Shop Property Maintenance' (£39000), is a Designated Fund, intended to provide a reserve for ongoing repairs and maintenance of the Commercial Properties.

The 'Church Maintenance Fund' (£35500) is a Designated Fund to ensure that necessary repairs can be funded.

The 'Manse Maintenance Fund' (£5,000) is a Designated Fund to ensure that necessary repairs can be funded.

The remaining Unrestricted Funds are not Designated Funds, but in total are intended to provide for the following:

1. **Church Support** – Nominal £30000 to ensure at least 12 months of the funding required when a minister is in place.
2. **Special Projects** – Nominal £5000 to ensure funding for Shoe boxes and any one-off expenses proposed by the Mission Group.

The requirement for any and all of the above is determined by the Church Meeting and reviewed on at least an annual basis. The Income and Expenditure Fund may be re-allocated to other funds as required by the ministerial situation and the recommendations of the Elders and the Property Committee.

Policy to be put for approval with the 2022 Annual Accounts at the Elders Meeting to be held on the 8<sup>th</sup> March 2023.

**BINGLEY UNITED REFORMED CHURCH PROPERTY TRUST**

England & Wales - Charity number 243345

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# Accounts

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**BINGLEY UNITED REFORMED CHURCH**  
**ELDERS REPORT and FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31ST DECEMBER, 2021**

**BINGLEY UNITED REFORMED CHURCH (PROPERTY TRUST)**  
**CHARITY REGISTRATION NUMBER 243345**

Address of the charity:

Dryden Street, Bingley, West Yorkshire BD16 2LU

Address for correspondence:

Bingley United Reformed Church, Dryden Street, Bingley, West Yorkshire, BD16 2LU

**REPORT OF THE ELDERS FOR THE YEAR ENDED 31 DECEMBER 2021**  
**FOR PRESENTATION TO THE**  
**ANNUAL GENERAL MEETING TO BE HELD ON THURSDAY 28<sup>th</sup> April 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is a trust governed by the terms of the Charity Commission SCHEME dated 20<sup>th</sup> December 2002, number 243345. There are two linked trusts under this number.

The Elders of the church administer the trust, the property of which is held by the sole trustee, The Yorkshire Congregational Union (Incorporated), in accordance with Model Trusts set forth in Part 1 of Schedule 2 to the United Reformed Church Act 1972 (as amended).

Day to day maintenance of the buildings and letting of the shop properties is delegated to the Church Property Committee. The members of the committee and the Elders are elected by the church meeting.

The Covid 19 epidemic continued to have a major impact on church activities and management due to the need to follow the guidelines and minimise transmission. Any meetings and gatherings which did take place strictly observed the Covid 19 regulations which applied at the time.

The church was closed for services from the beginning of the year until May 23<sup>rd</sup> when services restarted in church and continued unbroken for the rest of the year. Services were provided by 'Zoom', email and by post when the church was closed and are still sent out in these ways to those unable to attend.

There have been 12 meetings of the Elders through the year (Jan to May by Zoom).

Church meetings took place in June, September and December, with the AGM taking place immediately after the September meeting.

The Property Committee had no formal meetings during the year, members met on an ad-hoc basis, or by telephone, to ensure required actions were completed.

**AIMS AND PURPOSES**

The purpose of Bingley United Reformed Church is to advance the Christian faith for the benefit of the public in accordance with the statements of belief appearing in the Basis of Union of The United Reformed Church Manual.

**OBJECTIVES AND ACTIVITIES OF THE CHURCH**

The Elders of the church are committed to enabling as many people as possible to worship at our church and become part of our community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning activities the Elders take note of the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our community through:

Worship, learning about the gospel and developing their knowledge and trust in Jesus.

Pastoral care.

Missionary and outreach work.

To facilitate this work the church:

supports the mission objectives of The United Reformed Church, of which it is a member church, with particular reference to their application in Bingley

and:

it is a condition of the Trust that the Trustee and the church Elders must apply the clear income of the charity in the repair, maintenance and improvement of the church premises and the associated properties, and in otherwise furthering the religious and other charitable work of Bingley United Reformed Church.

### ACHIEVEMENTS AND PERFORMANCE

Activities:

We provide and maintain a church building, which was 200 years old in 2018, for Christian worship and associated meetings and ceremonies for all who wish to attend. It was built on land gifted to the church in 1773 because the original chapel in Chapel Lane was too small to accommodate a growing congregation.

Worship took place through the year by zoom, email, post and in-church as the Covid situation and the guidelines allowed, being prepared by our minister, accredited lay preachers, and church members. Church Fellowship meetings could not be held, although two meetings of the Singing for Fun group proved possible.

There was a special service for the bereaved in December.

The external groups who would normally use the church could not meet through the year. This included the Girl Guide Leaders group (Trefoil Guild), sewing classes, a bereavement counselling group and a yoga group.

Opus 44, a local Ladies choir, began using our church as a base for their weekly rehearsals in 1984. One of their leading singers was a member and elder of the church at the time. They regularly went in for competitions, held concerts and won several prestigious prizes. They also gave several concerts for church fund-raising. They finally disbanded in 2021, partly because of Covid but also because their numbers had dwindled mostly due to age. They held a final get-together at church in December 2021 and gave a share of their closing funds to Bingley URC. We will miss them and the concerts they gave in church.

The church has continued to provide financial assistance to the Immanuel Project in Bradford in 2021, a donation of £1000 meeting the cost of their subscription to 'Fair Share', an organisation which provides food to them sourced from supermarkets' excess stock etc. The Project provides meals and a range of support to the most disadvantaged in central Bradford. The grant is likely to be continued in future years.

Food and dried goods were also donated by church members to the Centrepoint (Owlet Grange) Project (formerly known as The Bradford City Centre Project). They received all our Harvest gifts and they continued by preparing take-away meals throughout the pandemic.

The church was only able to hold three charity fundraising coffee mornings during 2021, in aid of the Salvation Army (£400), Christians Against Poverty (£486) and the Church Christmas Charities. These were the Bradford Soup Run (£200) the Friendship Fund (£50) and Shelter (£200). Gift Aid is claimable on some of these funds and will be forwarded to the charities when received in 2022.

We have been holding these (normally) bi-monthly coffee mornings since 2001 and have raised a total of £31,967 for a variety of charities at 94 mornings. This averages £340 for each one.

Church members continued to donate to the Leprosy Mission and a total of £336 was sent this year. The church family again came together to make-up or donate items to fill shoeboxes, this year for Teams4U (Charity No. 1114131). A total of 60 boxes were wrapped, packed and collected under Covid secure conditions and dispatched to Eastern Europe. Members of the congregation made substantial cash donations for purchasing items for the box contents, gave items and used their lockdown time to knit lots of sorely needed hats and mitts. Double the number of hats and mitts were supplied by the volunteer knitters than needed to fill the boxes and the surplus was gratefully received by Teams4U. The balance of the costs including carriage (£414) was made up from church funds.

The Church Safeguarding Group continues to care for the welfare of children and adults in the church. The Safeguarding Policy has been reviewed and was agreed by the church at the 2021 AGM. The policy is reviewed annually to take account of changes in legislation and guidance, but no changes were required although the policy may be restructured in future to fit more closely with the URC Model Policy.

Other policy documents reviewed annually and put for approval at the AGM were the Church Constitution, the Health and Safety Policy, The Data Privacy Statement, the Finance Policy and the Asbestos Management Policy and Register. All the documents were approved.

Our church membership at the end of 2021 was 27, a decrease from 31 in 2020.

#### Property:

We maintain the church building, a leased residential property that forms part of the church building and a separate building which houses four leased commercial shop/office properties, the rental income from which is used to further the church's work in Bingley.

All the shop/office properties were leased to tenants during 2021. One of the office properties was given up by the tenant during the year but another existing tenant expanded and took over the property. A new combi boiler was installed in the property as the old one was beyond repair.

Both the other tenants agreed new 3-year leases during the year.

The 5-year checks on the church and shop/office properties electrical installations were completed and the opportunity was taken to replace 16 old fluorescent lights in the sanctuary with LED lighting.

A new dehumidifier was purchased to replace a broken one.

The routine checks on all the church gas equipment, the fire alarms and emergency lighting systems, the loop systems and PAT inspections of electrical equipment were completed. A service and upgrade of the organ was also carried out.

The only maintenance required for the cottage was the routine gas heater service.

### FINANCIAL REVIEW

#### Leased Properties:

Rental income was £33k, up from the £18.3k last year (due to the loss of rent from a vacant shop and the rent-free periods granted to the tenanted shops because of covid in 2020)

Expenditure on maintenance was £2.9k, down from £28.4k last year. Most of the expenditure was on a new combi boiler for the shop which had been vacant.

The fees for professional and legal expenses were £6.3k. This included refurbishment of one shop, valuation fees for the vacant shop and preparation of new leases for two shops. Insurance was £1253, slightly up from £1200 in 2020.

Expenditure on the residential property was £60, unchanged from 2020. This covered gas appliance servicing.

There was a surplus of income over expenditure of £24k, improved from the deficit of £24.8k in 2020.

#### Church Building:

Maintenance costs were £3.5k (up from £0.9k in 2020), the major items of expenditure being the upgrading of the light fittings from fluorescent tubes to LEDS and a new direction sign to the church.

#### Church Operating Expenses:

**Expenditure** was £25.8k, an increase on the £21.4k figure in 2020, due, in the main, to the full costs of Ministry being payable to the URC.

The URC payment for 2021 was £16,305, an increase on the £11,640 paid in 2020.

**Income** slightly increased (from £22.6k in 2020) to £27.2k, although this includes a transfer of £13k from the property funds (was £7.8k in 2020).

Income from collections and Gift Aid remained low at £13.8k (same as 2020, was £17.3k in 2019) reflecting the limited number of services possible and the reduction in attendance due to Covid.

Income from lettings remained substantially down at £118 (£270 in 2020) due to Covid 19 closures.

The Church Operating Expense **Balance** was a surplus of £1,331, up from the £1,188 in 2020.

#### Combined Accounts:

The surplus of Income over Expenditure for the year was £5.1k, (£1.3k from church, £3.8k from property) compared to a deficit of £35.1k in 2020.

#### Funds:

The total unrestricted funds at the year end were £113k, a increase from £108.3k in 2020.

The **Church Maintenance Fund** is unchanged at £40.5k.

The **Shop Maintenance Fund** is unchanged at £19k.

The **Church Support Fund** is unchanged at £30k.

The **Church Special Projects/Mission Fund** is unchanged at £5k. This includes £600 for Shoe box expenses and allows for any one-off expenses recommended by the Mission Group.

#### Declarations:

The Elders can confirm that there are no serious incidents or other matters which need to be reported to the Charity Commission.

The Elders can confirm that they have had regard to the guidance issued by the Charity Commission on public benefit. The Elders can confirm that they approve the Report and Accounts for 2021.

Report approved by the Elders at the meeting on 9<sup>th</sup> March 2022:

Signed Alison Kuhne Date 11<sup>th</sup> April 2022  
Alison Kuhne, Church Secretary

**BINGLEY UNITED REFORMED CHURCH**

**REPORT OF THE INDEPENDENT EXAMINERS**

**TO THE MEMBERS OF THE BINGLEY UNITED REFORMED CHURCH**  
**ON THE ACCOUNTS FOR THE**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2021**

We report to the trustees on our examination of the accounts of the Trust for the year ended 31 December 2021, which are set out on pages 1 to 9.

**Responsibilities and basis of report**

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

We report in respect of our examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiners' Statement**

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

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with these records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

We have no concerns 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.

*S McGevor*

Stephen McGevor, BA (Hons) FCCA  
Stirk Lambert & Co  
Chartered Accountants  
Russell Chambers  
61A North Street  
Keighley  
BD21 3DS

Dated: 6<sup>th</sup> May 2022

**BINGLEY UNITED REFORMED CHURCH**  
**COMBINED INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2021**

	<u>2021</u>	<u>2020</u>
	£	£
<b><u>INCOME</u></b>		
Church General Fund	14212	14838
Property Trust Fund	<u>33326</u>	<u>18884</u>
Gross Income	47538	33722
<b><u>LESS: EXPENDITURE</u></b>		
Church General Fund	26225	21450
Property Trust Fund	<u>16470</u>	<u>47340</u>
	42695	68790
Surplus/(Deficit) of Income over Expenditure for the year	<u>4843</u>	<u>(35068)</u>

**BINGLEY UNITED REFORMED CHURCH**

**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2021**

**INCOME**

	<u>2021</u> £	<u>2020</u> £
Collections & Gift Aid	13845	13887
<b><u>Donations Received</u></b>		
Sunday Morning Tea & Coffee Donations	69	100
Funeral Donations	160	-
General Donations	20	-
	<u>249</u>	<u>100</u>
<b><u>Other Income</u></b>		
Room Lettings	118	270
Yorkshire Synod Grant	-	581
	<u>118</u>	<u>851</u>
	<u>14212</u>	<u>14838</u>
Transfer from Property Trustees	<u>13000</u>	<u>7800</u>
	27212	22638
Excess of Expenditure over Income for Year	-	-
	<u>27212</u>	<u>22638</u>

**BINGLEY UNITED REFORMED CHURCH**

**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2021**

**EXPENDITURE**

	<u>2021</u>	<u>2020</u>
	£	£
URC - Annual Levy	16305	11640
Ministers and Organist	620	841
Minster Expenses (see page 9)	2715	1419
Cleaning Costs	1002	420
Gas	524	425
Electricity	621	362
Water and Sewerage	152	136
Stationery, Printing, Advertising and Postage	173	936
Tidings	12	197
Sundry Expenses	243	241
Church Maintenance	-	204
Donations given (balance from church funds, see page 7)	1163	2009
Accountants Fees (2021 Accounts)	930	846
Music and Video Licenses	202	196
Books	21	58
Telephone and IT	201	218
Shoebox Expenses & Carriage	414	476
Transport	287	186
Depreciation for the year	<u>640</u>	<u>640</u>
	26225	21450
Surplus of Income over Expenditure for the year	987	1188
	<hr/>	<hr/>
	27212	22638
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**PROPERTY TRUST FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2021**

**INCOME**

	<u>2021</u> £	<u>2020</u> £
Gross Rental Income	33061	18328
Interest on C.O.I.F. and Skipton Deposits	265	556
	<hr/>	<hr/>
	33326	18884
	<hr/>	<hr/>

**EXPENDITURE**

**Shop Properties**

Fire Insurance	1253	1200
Repairs and Maintenance	2906	28349
Professional Agents Fees	6292	6437
Utilities	-	956
Rates (reimbursement in 2021)	(1408)	6208
	<hr/>	<hr/>
	9043	43150

**Church Buildings**

Fire Insurance	3648	3221
Maintenance	3499	909
Equipment	220	-
Expenditure on Cottage:		
Heating Maintenance Contract, Repairs & Professional Fees	60	60
	<hr/>	<hr/>
	7427	4190
	16470	47340

Transfer to Church General Fund	13000	7800
	<hr/>	<hr/>
	29470	55140
	<hr/>	<hr/>
Excess of Income Over Expenditure for Year	3856	(36256)
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2021**

**ASSETS**

	<u>2021</u> £	<u>2020</u> £
Church and Commercial Properties (see Note 1) (original cost unknown)	-	-
<b><u>CHURCH GENERAL FUND ASSETS (Note 2)</u></b>		
Cash with Barclays Bank, Bingley:-		
Current Account	5079	4434
Petty Cash	80	115
Debtor – Idle URC & Keighley URC	1000	378
	-----	-----
	6159	4927
Church Organ at Cost (Bought December 2011)	5200	5200
Digital Piano at Cost (Bought October 2016)	1200	1200
Less: Annual Depreciation	(640)	(640)
Less: Accumulated Depreciation	(5185)	(4545)
	-----	-----
	575	1215
<b><u>PROPERTY TRUST FUND ASSETS (Note 3)</u></b>		
Cash in Barclays Bank Bingley:-		
Current	4608	6406
Base Rate Tracker	1619	1619
	-----	-----
	6227	8025
C.O.I.F. Charities Fund Deposit	10000	10000
Skipton Building Society	85760	80286
Debtors and Prepayments	4258	3856
	-----	-----
	106245	102167
	-----	-----
	112979	108309
	-----	-----

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2021**

**LIABILITIES**

	<u>2021</u>		<u>2020</u>
	£		£
<b><u>CHURCH GENERAL FUND LIABILITIES (Note 2)</u></b>			
Balance Brought Forward	6142		3998
Add: Surplus (Deficit) for the Year	987		1188
Add: Creditors this year	1419		1814
Less: Creditors last year	(1814)		(858)
	<u>6734</u>		<u>6142</u>
<b><u>PROPERTY TRUST FUND LIABILITIES (Note 3)</u></b>			
<b><u>Shop Property Maintenance Fund</u></b>			
Balance Brought Forward	19000		29000
Less: Transfer to Income & Expenditure A/c	<u>-</u>		<u>(10000)</u>
	19000		19000
<b><u>Income and Expenditure Account</u></b>			
Balance Brought Forward	7667		7540
Add: Surplus for the Year	3856		(36256)
Add: Creditors this year	1460		1238
Less: Creditors last year	(1238)		(1355)
Add: Transfers from maintenance funds	<u>-</u>		<u>36500</u>
	11745		7667
<b><u>Church Maintenance Fund</u></b>			
Balance Brought Forward	40500		60500
Less: Transfer to Income & Expenditure A/c	<u>-</u>		<u>(20000)</u>
	40500		40500
<b><u>Church Support Fund</u></b>			
Balance Brought Forward	30000		36500
Less: Transfer to Income & Expenditure A/c	<u>-</u>		<u>(6500)</u>
	30000		30000
<b><u>Church Special Projects/Mission Fund</u></b>			
Balance Brought Forward & Carried Forward	<u>5000</u>		<u>5000</u>
	106245		102167
	<u>112979</u>		<u>108309</u>

.....  


R. S. GREGORY  
Property Committee Treasurer

.....  
11 APRIL 2022

Date

**BINGLEY UNITED REFORMED CHURCH**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2021**

**SCHEDULE OF DONATIONS (see Note 4)**

	£	£	£
	Donations given to Charities	Money received toward Donations	Balance from Church Funds
Bradford Soup Run	200.00	(200.00)	-
Christians Against Poverty	485.75	(485.75)	-
Friendship Fund	50.00	(50.00)	-
Immanuel Project	1000.00	-	1000.00
Leprosy Mission	336.25	(336.25)	-
Salvation Army	400.00	(400.00)	-
Shelter	200.00	(37.50)	162.50
	<hr/>	<hr/>	<hr/>
	2672.00	(1509.50)	1162.50
	<hr/>	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER, 2021**

1. **OTHER ASSETS**

Land and Buildings:

Church - Dryden Street, Bingley.

Commercial Properties, 122 - 130 Main Street, Bingley.

Original cost unknown.

2. **CHURCH GENERAL FUND**

Income can be found on page 2. Expenditure can be found on page 3.

3. **PROPERTY TRUST FUND**

Income and expenditure can be found on page 4.

4. **SCHEDULE OF DONATIONS**

This schedule can be found on page 7 and shows the total donations made to charities on behalf of the church, the amounts originally given/raised by the parishioners/community and the balance donated from church funds.

**BINGLEY UNITED REFORMED CHURCH**

**PASTORATE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2021**

**EXPENSES**

	<u>2021</u>	<u>2020</u>
	£	£
Council Tax	843	-
Telephone & Broadband	160	56
Fixed Car costs	400	167
National Insurance (including P11D)	108	23
Mileage	188	47
Travel	4	-
Books	21	-
DBS Check	13	-
Service Sheets & Postage	978	505
NW Synod Manse cost	-	111
Computer	-	183
Removals cost	-	307
Rev Poulter Expenses	-	20
	<hr/>	<hr/>
	2715	1419
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**ADDENDUM TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2021**

**RESERVES POLICY**

The following are "Permanent Endowments" and do not qualify as reserves:

- a) Church, Dryden Street (no current valuation)
- b) Commercial Properties 122/130 Main Street (no current valuation)

The following "Unrestricted Funds" are considered as Reserves and are all in the form of deposits and investments:

	<b>2021</b>	<b>2020</b>
e) General Fund	£ 6734	£ 6142
f) Shop Property Maintenance Fund	£ 19000	£ 19000
g) Income and Expenditure Fund	£ 11745	£ 7667
h) Church Maintenance Fund	£ 40500	£ 40500
i) Church Support Fund	£ 30000	£ 30000
j) Church Special Projects/Mission Fund	<u>£ 5000</u>	<u>£ 5000</u>
Total Unrestricted Funds	<u>£112979</u>	<u>£108309</u>

One Fund, 'Shop Property Maintenance' (£19000), is a Designated Fund, intended to provide a reserve for ongoing repairs and maintenance of the Commercial Properties.

The 'Church Maintenance Fund' (£40500) is a Designated Fund to ensure that necessary repairs can be funded.

The remaining Unrestricted Funds are not Designated Funds, but in total are intended to provide for the following:

1. **Church Support** – Nominal £30000 to ensure at least 6 months of the funding required when a minister is in place.
2. **Special Projects** – Nominal £5000 to ensure funding for Shoe boxes and any one-off expenses proposed by the Mission Group.

The requirement for any and all of the above is determined by the Church Meeting and reviewed on at least an annual basis. The Income and Expenditure Fund may be re-allocated to other funds as required by the ministerial situation and the recommendations of the Elders and the Property Committee.

Policy to be put for approval with the 2021 Annual Accounts at the Elders Meeting to be held on the 9<sup>th</sup> March 2022.

**BINGLEY UNITED REFORMED CHURCH PROPERTY TRUST**

England & Wales - Charity number 243345

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# Accounts

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Library  
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**BINGLEY UNITED REFORMED CHURCH**  
**ELDERS REPORT and FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED**  
**31ST DECEMBER, 2020**

**BINGLEY UNITED REFORMED CHURCH (PROPERTY TRUST)**  
**CHARITY REGISTRATION NUMBER 243345**

Address of the charity:

Dryden Street, Bingley, West Yorkshire BD16 2LU

Address for correspondence:

Bingley United Reformed Church, Dryden Street, Bingley, West Yorkshire, BD16 2LU

**REPORT OF THE ELDERS FOR THE YEAR ENDED 31 DECEMBER 2020**  
**FOR PRESENTATION TO THE**  
**ANNUAL GENERAL MEETING TO BE HELD ON THURSDAY 23<sup>rd</sup> September 2021**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

The charity is a trust governed by the terms of the Charity Commission SCHEME dated 20<sup>th</sup> December 2002, number 243345. There are two linked trusts under this number.

The Elders of the church administer the trust, the property of which is held by the sole trustee, The Yorkshire Congregational Union (Incorporated), in accordance with Model Trusts set forth in Part 1 of Schedule 2 to the United Reformed Church Act 1972 (as amended).

Day to day maintenance of the buildings and letting of the shop properties is delegated to the Church Property Committee. The members of the committee and the Elders are elected by the church meeting.

The Covid 19 epidemic has had a major impact on church activities and management due to the need to minimise transmission. The church has been closed for services and any other activities for most of the year and Elders, Church and Property Committee meetings have also been affected. Any meetings which did take place strictly observed the Covid regulations which applied at the time.

There have been 7 (Apr, May, Jun, Jul & Aug missed) meetings of the Elders through the year (2 by Zoom) and no church meetings, it not being possible to hold the Annual General Meeting. The Property Committee had no formal meetings during the year, members met on an ad-hoc basis, or by telephone, to ensure required actions were completed.

**AIMS AND PURPOSES**

The purpose of Bingley United Reformed Church is to advance the Christian faith for the benefit of the public in accordance with the statements of belief appearing in the Basis of Union of The United Reformed Church Manual.

**OBJECTIVES AND ACTIVITIES OF THE CHURCH**

The Elders of the church are committed to enabling as many people as possible to worship at our church and become part of our community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning activities the Elders take note of the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our community through:

Worship, learning about the gospel and developing their knowledge and trust in Jesus.

Pastoral care.

Missionary and outreach work.

To facilitate this work the church:

supports the mission objectives of The United Reformed Church, of which it is a member church, with particular reference to their application in Bingley and:

it is a condition of the Trust that the Trustee and the church Elders must apply the clear income of the charity in the repair, maintenance and improvement of the church premises and the associated properties, and in otherwise furthering the religious and other charitable work of Bingley United Reformed Church.

## ACHIEVEMENTS AND PERFORMANCE

Activities:

We provide and maintain a church building, which was 200 years old in 2018, for Christian worship and associated meetings and ceremonies for all who wish to attend. It was built on land gifted to the church in 1773 because the original chapel in Chapel Lane was too small to accommodate a growing congregation.

The key events this year were the formation of the Aire Valley Pastorate, comprising Bingley URC, Idle Upper Chapel and Keighley Trinity churches and the formal induction of our new (shared) minister, the Rev. Annette Haigh in November. This had been delayed because of the Covid 19 situation and was held as a Zoom meeting. We are all looking forward to the time when normal life returns for services and church meetings.

In addition to the church services and activities such as the Fellowship and Singing for Fun Groups, a variety of community groups normally use the church premises, including an award-winning ladies choir, sewing classes, a girl guide leaders group, a bereavement counselling group and a yoga group. We also usually welcome a local children's nursery for their nativity play. All these activities ceased when the church closed in March on the instructions of Synod, Sadly, the choir has decided to close during this difficult year.

Weekly services and a church chat-sheet of news were however distributed by email and post throughout the period of closure to all our normal attendees, being prepared by our accredited lay preachers, minister and church members.

It was possible to hold a few Covid secure services in church at the end of the year when restrictions were eased but they ceased when the lockdown was re-imposed. The AGM and Lent meetings could not be held nor could most of the ecumenical activities, although the World Day of Prayer was supported, taking place prior to the March lockdown.

The church has continued to provide financial assistance to the Immanuel Project in Bradford in 2020, meeting the cost of their subscription to 'Fair Share', an organisation which provides food to them sourced from supermarkets' excess stock etc. The Project provides meals and a range of support to the most disadvantaged in central Bradford. The grant is likely to be continued in future years.

The church was able to hold only one coffee morning during 2020, in aid of a Salvation Army building project in Falmouth. A total of £779 was raised. Gift Aid refunds in the year meant that additional money could be sent to those charities who we had supported by coffee mornings in 2019.

During the year the church family would normally make contributions to the Centrepoint (Owlet Grange) Project (formerly known as The Bradford City Centre Project). This year the usual quantity of food in tins and dried goods could not be provided so a cash donation of £200 was made. Similar donations were also made to the Bradford Soup Run and Shelter.

The church family again came together to make-up or donate items to fill shoeboxes, this year for Teams4U (Charity No. 1114131). A total of 60 boxes were wrapped and packed and collected under Covid secure conditions and dispatched to Eastern Europe. Members of the congregation made substantial donations of box contents, gave money for purchasing additional items and knitted lots of sorely needed hats and mitts. Double the number of hats and mitts were supplied by the volunteer knitters than needed to fill the boxes and the surplus was gratefully received by Teams4U. The balance of the costs (£293) was made up from church funds. Total carriage costs were £183.

The Church Safeguarding Group continues to care for the welfare of children and adults in the church. The Safeguarding Policy has been reviewed and was agreed by the church at the 2019 AGM. The policy is reviewed annually to take account of changes in legislation and guidance but no changes were required although there was no AGM in 2020 to report this.

Our church membership at the end of 2020 was 37, a decrease from 39 in 2019.

#### Property:

We maintain the church building, a leased residential property that forms part of the church building and a separate building which houses four leased commercial shop/office properties, the rental income from which is used to further the church's work in Bingley.

All but one of the shop/office properties were leased to tenants during 2020. The vacant property was re-let in November to a firm of solicitors. We took the opportunity during the vacancy to demolish an old lean-to toilet block (cost £12k) and replace it with an internal toilet and kitchen (£5.9k). This improved the property and created additional space for a future new church entrance. During the work we found some asbestos floor tiles which were removed by an approved contractor (cost £1.5k) and the Asbestos Management Plan was revised to take account of this. We also found wet rot in a timber floor which was repaired (cost £4.8k), the water supply was disinfected (£0.4k) and an obsolete gas water heater was also replaced (£0.8k).

As the shops were unable to trade for long periods due to the Covid 19 restrictions they were all granted rent-free periods. Two of the Leases will be due for renewal in 2021 and one in 2023.

The routine checks on all the church gas equipment, the fire alarms and emergency lighting systems, the loop systems and PAT inspections of electrical equipment were completed. The water supply was also disinfected.

The only maintenance required for the cottage was the routine gas heater service.

### FINANCIAL REVIEW

#### Leased Properties:

The residential property and three of the four shop/office properties were let during the year. A new tenant has taken on the fourth property and rent from this will become payable in 2021.

Rental income was £18.3k, down from £34.9k last year because of the loss of rent from the vacant shop and the rent-free periods granted to the tenanted shops.

Expenditure on maintenance was £28.4k, up from £330 last year. Most of the expenditure was on the upgrading of the vacant shop. Rates and utilities for the shop also accounted for £7.2k and the professional fees for agents and legal expenses were £6.4k.

Insurance was £1200, slightly down from £1467 in 2019.

Expenditure on the residential property was £60, down from £1125 in 2019. No major work was required.

The deficit of income over expenditure for the leased properties was £24.4k (£18.3k - £43.2k), significantly down from the surplus of £30.3k in 2019. This was met from reserves and it was also possible to transfer £7.8k to the church account to meet operating expenses.

#### Church Building:

Maintenance costs were £0.9k (down from £1.8k in 2019) the major item of expenditure being the disinfection of the water supply.

#### Church Operating Expenses:

**Expenditure** was £21.4k, lower than the £28.1k figure in 2019 due to the reduced level of activities (the 2019 figure also included the costs of the Christmas leaflets. This will increase in 2021 as the full costs of Ministry will be payable to the URC.

**Income** decreased (from £27.4k in 2019) to £22.6k, although this includes a transfer of £7.8k from the property funds.

Income from lettings was substantially down at £270 (£1.6k in 2019) due to the Covid 19 closure

The Church Operating Expense **Balance** was £1.2k, up from the £667 deficit in 2019.

The **URC levy** for 2020 was based on membership of 35 at the end of 2018.

The URC levy for 2020 will be based on the membership of 35 at the end of 2018. The exact amount payable depended on when ministry was deemed to have started but was expected to be about £14k. This is because the ministry levy per member rose from £173 to £345 (£6055 to £12075, for the church for a whole year) the mission and Synod levies being unchanged at £88 and £10 per member (£3080 and £350 for the year). The total levy for the year was £11640.

#### Combined Accounts:

The deficit of Income over Expenditure for the year was £35.1k, a decrease from the £18.8k surplus in 2019.

#### Funds:

The total unrestricted funds at the year end were £108.3k, a decrease from £142.5k in 2019.

The **Church Maintenance Fund** has been reduced to £40.5k, £20k having been used to remove the toilet block and allow room for future church expansion.

The **Shop Maintenance Fund** has been reduced to £19k, £10k having been used for shop improvements

The **Church Support Fund** has been reduced to £30k, £6.5k of the fund having been used to support church expenditure.

The **Church Special Projects/Mission Fund** is unchanged at £5k. This includes £600 for Shoe box expenses and allows for any one-off expenses recommended by the Mission Group.

#### Declarations:

The Elders can confirm that there are no serious incidents or other matters which need to be reported to the Charity Commission.

The Elders can confirm that they have had regard to the guidance issued by the Charity Commission on public benefit. The Elders can confirm that they approve the Report and Accounts for 2020.

Report approved by the Elders at the meeting on 7/7/2021:

Signed..... *Alison Kuhne* ..... Date..... *7<sup>th</sup> July 2021* .....

Alison Kuhne, Church Secretary

**BINGLEY UNITED REFORMED CHURCH**

**REPORT OF THE INDEPENDENT EXAMINERS**

**TO THE MEMBERS OF THE BINGLEY UNITED REFORMED CHURCH**  
**ON THE ACCOUNTS FOR THE**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

We report to the trustees on our examination of the accounts of the Trust for the year ended 31 December 2020, which are set out on pages 1 to 8.

**Responsibilities and basis of report**

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

We report in respect of our examination of the Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out our examination we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiners' Statement**

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

- (1) accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- (2) the accounts do not accord with these records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

We have no concerns 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.

*S McGevor*

Stephen McGevor, BA (Hons) FCCA  
Stirk Lambert & Co  
Chartered Accountants  
Russell Chambers  
61A North Street  
Keighley  
BD21 3DS

Dated: 22<sup>nd</sup> July 2021

**BINGLEY UNITED REFORMED CHURCH**  
**COMBINED INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2020**

	<u>2020</u>	<u>2019</u>
	£	£
<b><u>INCOME</u></b>		
Church General Fund	14838	22443
Property Trust Fund	<u>18884</u>	<u>35984</u>
Gross Income	33722	58427
<b><u>LESS: EXPENDITURE</u></b>		
Church General Fund	21450	28110
Property Trust Fund	<u>47340</u>	<u>11469</u>
	68790	39579
Surplus/(Deficit) of Income over Expenditure for the year	<u>(35068)</u>	<u>18848</u>

**BINGLEY UNITED REFORMED CHURCH**  
**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2020**

**INCOME**

	<u>2020</u> £	<u>2019</u> £
Collections & Gift Aid	13887	17324
<b><u>Donations Received</u></b>		
Sunday Morning Tea & Coffee Donations	100	484
	<u>100</u>	<u>484</u>
<b><u>Other Income</u></b>		
Room Lettings	270	1570
Yorkshire Synod Grant	581	3000
Sundry Income (Barclays Compensation)	-	65
	<u>851</u>	<u>4635</u>
	<u>14838</u>	<u>22443</u>
Transfer from Property Trustees	<u>7800</u>	<u>5000</u>
	22638	27443
Excess of Expenditure over Income for Year	-	667
	<u>22638</u>	<u>28110</u>

**BINGLEY UNITED REFORMED CHURCH**

**CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2020**

**EXPENDITURE**

	<u>2020</u>	<u>2019</u>
	£	£
URC - Annual Levy	11640	10304
Ministers and Organist	371	1590
Minster Expenses	1889	-
Cleaning Costs	420	1603
Gas	425	780
Electricity	362	574
Water and Sewerage	136	244
Stationery, Printing, Advertising and Postage	936	182
Tidings	197	360
Sundry Expenses	241	944
Church Maintenance	204	494
Donations given (balance from church funds, see page 7)	2009	4883
Accountants Fees (2020 Accounts)	846	834
Music and Video Licenses	196	191
Books	58	53
Telephone and IT	218	508
Shoebox Expenses & Carriage	476	633
Christmas Leaflets	-	2190
Transport	186	633
Church Outing	-	470
Depreciation for the year	<u>640</u>	<u>640</u>
	21450	28110
Surplus of Income over Expenditure for the year	1188	-
	<hr/>	<hr/>
	22638	28110
	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**PROPERTY TRUST FUND - INCOME AND EXPENDITURE ACCOUNT**  
**YEAR ENDED 31ST DECEMBER, 2020**

**INCOME**

	<u>2020</u>		<u>2019</u>
	£		£
Gross Rental Income	18328		34989
Interest on C.O.I.F. and Skipton Deposits	556		995
	<hr/>		<hr/>
	18884		35984
	<hr/>		<hr/>

**EXPENDITURE**

**Shop Properties**

Fire Insurance	1200		1352
Repairs and Maintenance	28349		330
Professional Agents Fees	6437		1810
Utilities	956		7
Rates	6208		-
	<hr/>		<hr/>
	43150		3499

**Church Buildings**

Fire Insurance	3221		2529
Professional Fees	-		1977
Maintenance	909		1829
Equipment	-		510
Expenditure on Cottage:			
Heating Maintenance Contract, Repairs & Professional Fees	60		1125
	<hr/>		<hr/>
	4190		7970
	47340		11469

Transfer to Church General Fund	7800		5000
	<hr/>		<hr/>
	55140		16469

Excess of Expenditure Over Income for Year	<hr/>		<hr/>
	(36256)		19515
	<hr/>		<hr/>

**BINGLEY UNITED REFORMED CHURCH**  
**BALANCE SHEET AS AT 31ST DECEMBER, 2020**

**ASSETS**

	<u>2020</u>	<u>2019</u>
	£	£
Church and Commercial Properties (see Note 1) (original cost unknown)	-	-
<b><u>CHURCH GENERAL FUND ASSETS (Note 2)</u></b>		
Cash with Barclays Bank, Bingley:-		
Current Account	4434	2143
Petty Cash	115	-
Debtor – Idle URC & Keighley URC	378	-
	4927	2143
Church Organ at Cost (Bought December 2011)	5200	5200
Digital Piano at Cost (Bought October 2016)	1200	1200
Less: Annual Depreciation	(640)	(640)
Less: Accumulated Depreciation	(4545)	(3905)
	1215	1855
<b><u>PROPERTY TRUST FUND ASSETS (Note 3)</u></b>		
Cash in Barclays Bank Bingley:-		
Current	6406	6723
Base Rate Tracker	1619	1617
	8025	8340
C.O.I.F. Charities Fund Deposit	10000	25000
Skipton Building Society	80286	101722
Debtors and Prepayments	3856	3478
	102167	138540
	108309	142538

**BINGLEY UNITED REFORMED CHURCH**

**BALANCE SHEET AS AT 31ST DECEMBER, 2020**

**LIABILITIES**

	<u>2020</u>	<u>2019</u>
	£	£
<b><u>CHURCH GENERAL FUND LIABILITIES (Note 2)</u></b>		
Balance Brought Forward	3998	4649
Add: Surplus (Deficit) for the Year	1188	(667)
Add: Creditors this year	1814	858
Less: Creditors last year	(858)	(842)
	<u>6142</u>	<u>3998</u>
<b><u>PROPERTY TRUST FUND LIABILITIES (Note 3)</u></b>		
<b><u>Shop Property Maintenance Fund</u></b>		
Balance Brought Forward	29000	29000
Less: Transfer to Income & Expenditure A/c	(10000)	-
	19000	29000
<b><u>Income and Expenditure Account</u></b>		
Balance Brought Forward	7540	8165
Less: Deficit for the Year	(36256)	19515
Add: Creditors this year	1238	1355
Less: Creditors last year	(1355)	(1495)
Add: Transfers from maintenance funds	36500	(20000)
	7667	7540
<b><u>Church Maintenance Fund</u></b>		
Balance Brought Forward	60500	40500
Less: Transfer to Income & Expenditure A/c	(20000)	20000
	40500	60500
<b><u>Church Support Fund</u></b>		
Balance Brought Forward	36500	36500
Less: Transfer to Income & Expenditure A/c	(6500)	-
	30000	36500
<b><u>Church Special Projects/Mission Fund</u></b>		
Balance Brought Forward & Carried Forward	5000	5000
	<u>102167</u>	<u>138540</u>
	<u>108309</u>	<u>142538</u>



Property Committee Treasurer

7 JULY 2021

Date

**BINGLEY UNITED REFORMED CHURCH**  
**YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

**SCHEDULE OF DONATIONS (see Note 4)**

	£	£	£
	Donations given to Charities	Money received toward Donations	Balance from Church Funds
Bradford Soup Run	255.75	-	255.75
Care for Kaleo	81.38	-	81.38
Diversity Housing	32.45	-	32.45
Fikelela	58.75	-	58.75
Immanuel Project	1000.00	-	1000.00
Owlet Grange	200.00	-	200.00
Parkinsons UK	61.56	-	61.56
Salvation Army	799.40	(660.65)	118.75
Shelter	200.00	-	200.00
	<hr/>	<hr/>	<hr/>
	2669.29	(660.65)	2008.64
	<hr/>	<hr/>	<hr/>

**BINGLEY UNITED REFORMED CHURCH**

**NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER, 2020**

**1. OTHER ASSETS**

Land and Buildings:

Church - Dryden Street, Bingley.

Commercial Properties, 122 - 130 Main Street, Bingley.

Original cost unknown.

**2. CHURCH GENERAL FUND**

Income can be found on page 2. Expenditure can be found on page 3.

**3. PROPERTY TRUST FUND**

Income and expenditure can be found on page 4.

**4. SCHEDULE OF DONATIONS**

This schedule can be found on page 7 and shows the total donations made to charities on behalf of the church, the amounts originally given/raised by the parishioners/community and the balance donated from church funds.

**ADDENDUM TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2020**

**RESERVES POLICY**

The following are "Permanent Endowments" and do not qualify as reserves:

- a) Church, Dryden Street (no current valuation)
- b) Commercial Properties 122/130 Main Street (no current valuation)

The following "Unrestricted Funds" are considered as Reserves and are all in the form of deposits and investments:

	<b>2020</b>	<b>2019</b>
e) General Fund	£ 6142	£ 3998
f) Shop Property Maintenance Fund	£ 19000	£ 29000
g) Income and Expenditure Fund	£ 7667	£ 7540
h) Church Maintenance Fund	£ 40500	£ 60500
i) Church Support Fund	£ 30000	£ 36500
j) Church Special Projects/Mission Fund	<u>£ 5000</u>	<u>£ 5000</u>
Total Unrestricted Funds	<u>£108309</u>	<u>£142538</u>

One Fund, '**Shop Property Maintenance**' (£19000), is a Designated Fund, intended to provide a reserve for ongoing repairs and maintenance of the Commercial Properties. £10000 was taken from this fund for the shop improvements.

The '**Church Maintenance Fund**' (£40500) is a Designated Fund to ensure that necessary repairs can be funded. £20000 was taken from this fund to fund the removal of the toilet block and allow future church development.

The remaining Unrestricted Funds are not Designated Funds, but in total are intended to provide for the following:

1. **Church Support** – Nominal £30000 to ensure at least 6 months of the funding required when a minister is in place. £6500 was taken from this fund to support the church in 2020.
2. **Special Projects** – Nominal £5000 to ensure funding for Shoe boxes and any one-off expenses proposed by the Mission Group.

The requirement for any and all of the above is determined by the Church Meeting and reviewed on at least an annual basis. The Income and Expenditure Fund may be re-allocated to other funds as required by the ministerial situation and the recommendations of the Elders and the Property Committee.

Policy to be put for approval with the 2020 Annual Accounts at the Elders Meeting to be held on the 2021.