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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 23rd September 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a trust governed by the terms of the Charity Commission SCHEME dated 20th 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.....*7th 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 31ST 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: 22nd July 2021

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

	<u>2020</u>	<u>2019</u>
	£	£
<u>INCOME</u>		
Church General Fund	14838	22443
Property Trust Fund	<u>18884</u>	<u>35984</u>
Gross Income	33722	58427
 <u>LESS: EXPENDITURE</u>		
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
<u>Donations Received</u>		
Sunday Morning Tea & Coffee Donations	100	484
	<u>100</u>	<u>484</u>
<u>Other Income</u>		
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
	<hr/>	<hr/>
Excess of Expenditure Over Income for Year	(36256)	19515
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BINGLEY UNITED REFORMED CHURCH
BALANCE SHEET AS AT 31ST DECEMBER, 2020

ASSETS

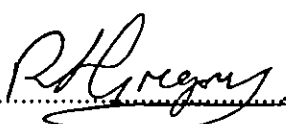
	<u>2020</u> £	<u>2019</u> £
Church and Commercial Properties (see Note 1) (original cost unknown)	-	-
<u>CHURCH GENERAL FUND ASSETS (Note 2)</u>		
Cash with Barclays Bank, Bingley:-		
Current Account	4434	2143
Petty Cash	115	-
Debtor – Idle URC & Keighley URC	378	-
	-----	-----
	4927	2143
Church Organ 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
<u>PROPERTY TRUST FUND ASSETS (Note 3)</u>		
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> £
<u>CHURCH GENERAL FUND LIABILITIES (Note 2)</u>		
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>
<u>PROPERTY TRUST FUND LIABILITIES (Note 3)</u>		
<u>Shop Property Maintenance Fund</u>		
Balance Brought Forward	29000	29000
Less: Transfer to Income & Expenditure A/c	(10000)	-
	<u>19000</u>	<u>29000</u>
<u>Income and Expenditure Account</u>		
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)
	<u>7667</u>	<u>7540</u>
<u>Church Maintenance Fund</u>		
Balance Brought Forward	60500	40500
Less: Transfer to Income & Expenditure A/c	(20000)	20000
	<u>40500</u>	<u>60500</u>
<u>Church Support Fund</u>		
Balance Brought Forward	36500	36500
Less: Transfer to Income & Expenditure A/c	(6500)	-
	<u>30000</u>	<u>36500</u>
<u>Church Special Projects/Mission Fund</u>		
Balance Brought Forward & Carried Forward	<u>5000</u>	<u>5000</u>
	102167	138540
	<u>108309</u>	<u>142538</u>

..... 

Property Committee Treasurer

..... 7 JULY 2021

Date

BINGLEY UNITED REFORMED CHURCH
YEAR ENDED 31ST 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
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	2669.29	(660.65)	2008.64
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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 31ST 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:

	2020	2019
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	£ 5000	£ 5000
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.