

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 28th April 2022

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 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 23rd 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 9th March 2022:

Signed Alison Kuhne Date 11th 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 31ST 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: 6th May 2022

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

	<u>2021</u>	<u>2020</u>
	£	£
<u>INCOME</u>		
Church General Fund	14212	14838
Property Trust Fund	<u>33326</u>	<u>18884</u>
Gross Income	47538	33722
 <u>LESS: EXPENDITURE</u>		
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
<u>Donations Received</u>		
Sunday Morning Tea & Coffee Donations	69	100
Funeral Donations	160	-
General Donations	20	-
	<u>249</u>	<u>100</u>
<u>Other Income</u>		
Room Lettings	118	270
Yorkshire Synod Grant	-	581
	<u>118</u>	<u>851</u>
	14212	14838
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
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	27212	22638
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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
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	33326	18884
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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
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	7427	4190
	16470	47340

Transfer to Church General Fund	13000	7800
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	29470	55140
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Excess of Income Over Expenditure for Year	3856	(36256)
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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)	-	-
<u>CHURCH GENERAL FUND ASSETS (Note 2)</u>		
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
<u>PROPERTY TRUST FUND ASSETS (Note 3)</u>		
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> £
<u>CHURCH GENERAL FUND LIABILITIES (Note 2)</u>		
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>
<u>PROPERTY TRUST FUND LIABILITIES (Note 3)</u>		
<u>Shop Property Maintenance Fund</u>		
Balance Brought Forward	19000	29000
Less: Transfer to Income & Expenditure A/c	<u>-</u>	<u>(10000)</u>
	19000	19000
<u>Income and Expenditure Account</u>		
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
<u>Church Maintenance Fund</u>		
Balance Brought Forward	40500	60500
Less: Transfer to Income & Expenditure A/c	<u>-</u>	<u>(20000)</u>
	40500	40500
<u>Church Support Fund</u>		
Balance Brought Forward	30000	36500
Less: Transfer to Income & Expenditure A/c	<u>-</u>	<u>(6500)</u>
	30000	30000
<u>Church Special Projects/Mission Fund</u>		
Balance Brought Forward & Carried Forward	<u>5000</u>	<u>5000</u>
	106245	102167
	<u>112979</u>	<u>108309</u>

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R. S. GREGORY
Property Committee Treasurer

.....
11 APRIL 2022

Date

BINGLEY UNITED REFORMED CHURCH
YEAR ENDED 31ST 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
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	2672.00	(1509.50)	1162.50
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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
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	2715	1419
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BINGLEY UNITED REFORMED CHURCH

ADDENDUM TO THE FINANCIAL STATEMENTS **FOR THE YEAR ENDED 31ST 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:

	2021	2020
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 9th March 2022.