

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 25th April 2024

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.

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 1/3rd 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 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 2023.

Report approved by the Elders at the meeting on 13th March 2024:

Signed.....*Alison Kuhne*.....Date.....*17th 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 31ST 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>
	£	£
<u>INCOME</u>		
Church General Fund	20723	17856
Property Trust Fund	<u>39055</u>	<u>36086</u>
Gross Income	59778	53942
 <u>LESS: EXPENDITURE</u>		
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
<u>Donations Received</u>		
Sunday Morning Tea & Coffee Donations	333	265
Funeral Donations	50	-
General Donations	145	326
	<u>528</u>	<u>591</u>
<u>Other Income</u>		
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	 -	 -
	 <u>27150</u>	 <u>30040</u>

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
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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
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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)	-	-
<u>CHURCH GENERAL FUND ASSETS (Note 2)</u>		
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

PROPERTY TRUST FUND ASSETS (Note 3)


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> £
<u>CHURCH GENERAL FUND LIABILITIES (Note 2)</u>		
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>
<u>PROPERTY TRUST FUND LIABILITIES (Note 3)</u>		
<u>Shop Property Maintenance Fund</u>		
Balance Brought Forward	39000	19000
Add: Transfer from Income & Expenditure A/c	<u>-</u>	<u>20000</u>
	39000	39000
<u>Income and Expenditure Account</u>		
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
<u>Church Maintenance Fund</u>		
Balance Brought Forward	35500	40500
Add: Transfer from Income & Expenditure A/c	<u>10000</u>	<u>(5000)</u>
	45500	35500
<u>Church Support Fund</u>		
Balance Brought Forward & Carried Forward	30000	30000
<u>Manse Maintenance Fund</u>		
Balance Brought Forward & Carried Forward	5000	5000
<u>Church Special Projects/Mission Fund</u>		
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 31ST 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)	-
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	3862.85	(2447.35)	1415.50
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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
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BINGLEY UNITED REFORMED CHURCH

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

	2023	2022
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	£ 5000	£ 5000
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 13th March 2024.