

TRUST PROPERTY HELD IN CONNECTION WITH SALTAIRE UNITED REFORMED CHURCH

England & Wales · Charity number 244137

Details

Other names	TRUST PROPERTY HELD IN CONNEXION WITH SALTAIRE CONGREGATIONAL CHURCH, TRUST PROPERTY HELD IN CONNEXION WITH SALTAIRE UNITED REFORMED CHURCH
Status	Registered
Legal form	Other
Registered	1965-10-25
Register	View on the Charity Commission register

Contact

Address URC (Yorkshire Province) Trust Ltd
Somerset House
St. Pauls Street
Morley
Leeds
LS27 9EP

Phone 01132898490

Email clerk@urcyorkshire.org.uk

Website www.saltaireurc.org.uk

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: Ministry and Mission in the Christian faith based in a grade 1 listed church in the UNESCO World Heritage Site of Saltaire

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** PARISH OF SHIPLEY
- Bradford City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£38,511	£43,859	-	-
2024-03-31	£115,119	£130,950	-	-
2023-03-31	£219,393	£207,774	-	-
2022-03-31	£19,808	£47,464	-	-
2021-03-31	£105,293	£121,883	-	-

Trustees

Name	Role	Appointed
Anthony Wilson		2022-11-05
Janet Clark		2022-11-05
ROLAND CLARK		2025-08-24

Linked charities

- SUNDAY SCHOOLS AND PREMISES (244137-1)
- MANSE FOR MINISTER (244137-2)
- SALT MAUSOLEUM ENDOWMENT FUND (244137-3)

TRUST PROPERTY HELD IN CONNECTION WITH SALTAIRE UNITED REFORMED CHURCH

England & Wales - Charity number 244137

Accounts

Saltaire United Reformed Church

Registered Charity No. 244137

**Annual Report and Financial Statements
for the year ended 31 March 2025**

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Saltaire United Reformed Church
General Information for the year ended 31 March 2025

Page 1

Trustees:

Name

Janet Clark
Linda Malloy
Anthony Wilson

Charity number

The charity was registered with the Charity Commission for England and Wales, number 244137.

The charity is registered as Trust Property held in connection with Saltaire United Reformed Church.

Principal address

Victoria Road
Saltaire
BD18 3LF

Bankers

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

Independent examiner

Chris Tarbard
AIMS Accountants for Business
5 Huxley Close
Macclesfield, Cheshire, SK10 3DG

Structure, governance and management

Saltaire United Reformed Church is a congregation of the Yorkshire Synod of the URC and decisions are taken by the Trustees, with the support of church members through regular church meetings. A building and finance committee advises the elders and church meeting about its physical and temporal assets.

The charity, as well as being responsible for the Grade I Listed Italianate church built in 1859, has two other constituent trusts, covering the manse for a minister, by a deed dated 21 August 1959, and the Salt mausoleum endowment fund by a deed dated 14 December 1939.

Elders and church officers are appointed normally for terms of 3 years, with appointments being ratified by church meeting.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2025

Page 2

Objectives and activities

The charity's principal activities are ministry and mission in the Christian faith based in a Grade I listed church in the UNESCO World Heritage site of Saltaire.

Public benefit statement

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

Achievements and performance

This year we were delighted to welcome one new worshipper into membership. At the start of the year, we only had the services of one organist at our Sunday morning worship, on roughly one Sunday per month. Since August 2024, we have been able to call on the services of a further organist who has moved into the area. Having the benefit of a weekly organist has enhanced our worship.

The Elders supported by the church members and adherents continue to maintain this historic church. In the absence of a caretaker, minor repairs and cleaning of the premises are undertaken by the church membership.

We have continued to add to the group of people willing to lead worship. Services were held on a weekly basis throughout the year, with the exception of two Sundays, one service of which was cancelled due to adverse weather. For the first time since we resumed worship in our sanctuary, we were able to hold a service on the morning of Good Friday. On Easter Sunday, we decorated our wooden cross with flowers. A Harvest Festival was held on 29 September when gifts of tinned and dried food were donated to the local Food Bank. Members of the Scout Group attended worship on Remembrance Sunday. Then on the afternoon of 15 December a Carol Service was held and we were pleased to welcome a few visitors.

On 19 May, we hosted a Pentecost Praise in our church grounds, organised by Shipley Christians Together. A time of fellowship is shared over tea/coffee following worship. This year we seem to have welcomed less people visiting the area to our worship.

As at 11 March 2025, the church membership was 10 active members, 8 non-attending plus 3 adherents. Contact is maintained by means of telephone calls, emails, texts and visits, with members no longer able to attend worship due to incapacity or ill health.

During the year, four church meetings were held including the AGM on 17 November 2024, plus two Extraordinary Church Meetings. The Elders also met regularly.

The church continues to take bookings for weddings, funerals/memorial services and infant baptisms/dedications/blessings. We are very grateful to those ministers on whom we call to lead these services. Between April and October 2024, the church was open for visitors on most Sunday afternoons between 12 noon and 4pm. This provides an opportunity for private prayer, to listen to the organ being played, learn about the beliefs of the URC, the current situation of the church, the history of the church and Sir Titus Salt. In addition, the church opens for visitors during community events held in the village, e.g. World Heritage Day, Saltaire Arts Trail and Saltaire Festival. Hundreds of visitors from around the world are welcomed into our church.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2025

Page 3

The church café was open to the community on the first Sunday in each month between April and October 2024. Additional openings took place during community events in the village.

The downstairs rooms are used weekly by the 5th Shipley Scout Group during school term time for 4 to 14 year olds in Squirrels, Beaver Scouts, Cub Scouts and Scout sections. On reaching the age of 14, Scouts are given the opportunity to join one of the District explorer Scout Units. The leadership offers a balanced indoor and outdoor programme to assist in developing skills for life for our young people and along the way hopefully gain badges and the highest award in their section.

These rooms are also used regularly by a Pipe Band, Shipley college and on an occasional basis, other organisations.

During the Saltaire Arts Trail there was an exhibition of large tapestries in our sanctuary entitled 'Tales from the Loom' by local artist Chrissie Freeth, which proved very popular. Further artwork was exhibited in the church grounds. Then, during the Saltaire Festival, the church hosted an additional exhibition by Aire Valley Arts, which this year was held in the sanctuary. The Arts Group recorded 4,496 people passing through our doors.

A local Saltaire Guide and team frequently bring groups of people into church to give them a talk/dramatisation about the history of the church, Sir Titus Salt and the village. Other groups book independently and are served tea/coffee/biscuits by members of the church. A Carol Concert organised by the Rotary club was held during December.

The church supports Bradford North Food Bank based at Shipley Baptist Church by making regular donations of food and money. Other charities supported during the year were Christian Aid, The Royal British Legion and the Leprosy Mission. The church is a member of Shipley Christians Together and is grateful for the help received from some clergy/members within the group. A donation was made towards the cost of the Christmas Day lunch held for the homeless, lonely and vulnerable.

Back in 2023, we were encouraged to consider purchasing a donation station for our sanctuary as nowadays many people no longer carry cash. As a result of perseverance by one of our Elders, by September 2024 we finally had a working donation station in place. Funds are raised from donations by the congregation, visitors, visiting groups, the café, sale of refreshments and charges for room hire.

Saltaire United Reformed Church
Annual report for the year ended 31 March 2025

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Financial review

Income

Total receipts were £38,511, a decrease of £76,608, reflecting the grant and insurance income received in the previous year. Lettings increased substantially year on year and car park income doubled on the previous year but this was due to outstanding invoices at the last year end.

Expense

Overall, expenses have reduced to £43,859 from £130,950 in the previous year. which relates to the loan repayment and building work. There was also a reduction in manse related costs, as the manse was sold mid-way through the year.

Overall

Expenses exceeded income by £5,348.

The loan with The United Reformed Church (Yorkshire Province) Trust Ltd at 31 March 2025 is £101,965.

Reserves policy

The charity's cash reserves at the year end were £12,002 (2024 £17,350). The policy of the Trustees is that the General Reserves of the charity should be sufficient to cover at least three month's expenditure, which is currently around £11,000. The balance of £12,002 at the year end exceeds this target.

Future considerations

In the next 12 months, there will be financial challenges for the charity to meet its liabilities. The Trustees will be considering ways of raising income and cutting costs.

Signed on behalf of the board of Trustees:

Date:

Trustee

Trustee

Saltaire United Reformed Church
Financial Statements for year ended 31 March 2025
Charity Number: 244137

Receipts	Receipts & Payments			
	Unrestricted Funds	Restoration Fund	Total 2025	Total 2024
Ministry & Mission				
Congregational giving - standing orders	5,793		5,793	2,587
Congregational giving - envelopes	1,125		1,125	2,715
Congregational giving - church collections	1,093		1,093	5,700
	8,011	0	8,011	11,002
One-off & other gift-aided	2,752		2,752	449
Grants & refunds	0		0	53,686
Other income	2,033		2,033	4,730
	12,796	0	12,796	69,867
Building & Voluntary Income				
Donations - Church opening	1,941		1,941	20
Wedding & Funeral Collections	3,145		3,145	3,180
Festival Stalls etc	403		403	390
Other events	0		0	325
Shop & Guide sales	0		0	200
Café Income	1,574		1,574	1,325
Lettings	8,830		8,830	250
Car Parking	6,580		6,580	3,360
Other Income		10	10	0
Insurance claim	3,232		3,232	35,042
VAT income	0		0	1,160
	25,705	10	25,715	45,251
Total Receipts	38,501	10	38,511	115,119
Payments				
	Unrestricted Funds	Restoration Fund	Total 2025	Total 2024
Ministry & Mission				
URC Ministry & Mission	4,044		4,044	4,308
Manse Costs	1,043		1,043	2,079
Sunday services & weekly activities	1,030		1,030	1,173
Weddings	2,695		2,695	755
Organ, Organist & music	1,550		1,550	585
	10,362	0	10,362	8,900
Building and Activities				
Café payments	147		147	115
Cleaning	0		0	12
Fund raising envelopes etc	203		203	0
Audit Fee	330		330	630
Electric	0		0	585
Gas	4,090		4,090	3,383
Insurances/ inspections	19,358		19,358	21,967
Council Tax	0		0	165
Water Rates (Business stream)	376		376	264
Equipment & Repairs	270		270	4,685
Building repairs (general)	7,030		7,030	2,918
Major building works (tower repairs)	0		0	3,825
Building improvements	0		0	31,376
Stationery, printing & postage	19		19	161
Licenses	0		0	190
Building Loan repayments	0		0	51,488
Festival stall refunds	0		0	76
Miscellaneous expenses	1,674		1,674	211
	33,497	0	33,497	122,050
Total payments	43,859	0	43,859	130,950
Net Receipts less Payments	(5,358)	10	(5,348)	(15,831)
Cash Funds last year end	17,350	0	17,350	33,181
Cash Funds this year end	11,992	10	12,002	17,350

Statement of Assets and Liabilities				
	Unrestricted Funds	Restoration Fund	Total 2025	Total 2024
Cash Funds				
Lloyds bank	11,758	0	11,758	17,192
Cash in hand	233	10	243	158
	11,992	10	12,002	17,350
Other monetary assets				
Amounts receivable at 31 March related to these accounts				
Building income & car parking due	0		0	1,400
Prepayment on insurance church	18,987		18,987	21,133
Prepayment on insurance manse	0		0	127
Prepayment/credit on gas/electric at manse	0		0	86
Overpayment on electricity	1,745		1,745	0
Prepayment on security	63		63	0
Prepayment on internet	0		0	150
	20,795	0	20,795	22,896
Assets retained for the charity's own use				
The church is vested in the Yorkshire Congregational Union.				
It is insured by this congregation for £18.128 million.				
The manse was sold in October 2024. The funds are held on behalf of the church in a restricted fund by the YCU. The amount held is £270,562.				
Liabilities				
Church Utility bills	395		395	1,165
Other creditors (Water Aid donation)	0		0	20
Independent Examination	350		350	330
Loan with URC (Yorkshire Province)	101,965		101,965	101,965
	102,710	0	102,710	103,480
		0		
Cash Funds + assets - liabilities	(69,924)	10	(69,914)	(63,234)
<i>Previous Year</i>	<i>(63,234)</i>	<i>0</i>	<i>(63,234)</i>	

Signed on behalf of all the board of Trustees:

Signature	Printed	Date of Approval

Notes to the Accounts

1. Detailed Restoration Grants	2021 - 2025	2016 - 2020	2011 - 2015
English Heritage			243,535
Getty Foundation May 2011			5,000
Yorkshire Historic Churches Trust			4,000
Listed Places of Worship VAT		1,738	53,114
English Historic Churches Trust			40,000
Congregational & General Insurance			9,900
Benson Foundation			5,000
Wolfson Foundation			10,000
Henry Moore Foundation			3,000
Morris Trust \ All Churches Trust			2,000
Gift re Bert & Sheila Thornton		8,000	0
Wren Environmental			5,000
Denis Salt Legacy		2,000	0
Church Member - anonymous			2,020
National Churches Trust			
	<u>51,488</u>		
	<u>51,488</u>	<u>11,738</u>	<u>382,569</u>

2. Governance Expenses & Trustees

No Trustees received remuneration or expenses from the charity in respect of their role as Trustee.

Some Trustees receive fees from time to time for services provided to weddings in respect of leading the service, playing the organ, registering the wedding, ringing bells or supervising the building and grounds. These are entirely funded from wedding fees paid by the wedding couples and are shown as wedding fees received and paid out in the above accounts.

Some Trustees are reimbursed from time to time for supplies they have purchased on behalf of the church, such as stationery supplies, on-line purchases for the church and café supplies.

The costs reckoned as governance costs of the charity are as follows:

	2025	2024
Independent examination	350	330
	<u>350</u>	<u>330</u>

Independent Examiner's Report to the Trustees of Saltaire United Reformed Church

I report on the accounts of the charity, for the year ended 31 March 2025, which are set out on pages 5 to 7.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to...

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act;
- and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

Name: Chris Tarbard
Address: AIMS Accountants for Business
5 Huxley Close
Macclesfield
Cheshire SK10 3DG

TRUST PROPERTY HELD IN CONNECTION WITH SALTAIRE UNITED REFORMED CHURCH

England & Wales - Charity number 244137

Accounts

Saltaire United Reformed Church

Registered Charity No. 244137

**Annual Report and Financial Statements
for the year ended 31 March 2024**

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Saltaire United Reformed Church

General Information for the year ended 31 March 2024

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Trustees:

Name

Janet Clark
Linda Malloy (from Feb 24)
Zac Williamson (to May 23)
Anthony Wilson

Charity number

The charity was registered with the Charity Commission for England and Wales, number 244137.

The charity is registered as Trust Property held in connection with Saltaire United Reformed Church.

Principal address

Victoria Road
Saltaire
BD18 3LF

Bankers

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

Independent examiner

Chris Tarbard
AIMS Accountants for Business
5 Huxley Close
Macclesfield, Cheshire, SK10 3DG

Structure, governance and management

Saltaire United Reformed Church is a congregation of the Yorkshire Synod of the URC and decisions are taken by the Trustees, with the support of church members through regular church meetings. A building and finance committee advises the elders and church meeting about its physical and temporal assets.

The charity, as well as being responsible for the Grade I Listed Italianate church built in 1859, has two other constituent trusts, covering the manse for a minister, by a deed dated 21 August 1959, and the Salt mausoleum endowment fund by a deed dated 14 December 1939.

Elders and church officers are appointed normally for terms of 3 years, with appointments being ratified by church meeting.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2024

Page 2

Objectives and activities

The charity's principal activities are ministry and mission in the Christian faith based in a Grade I listed church in the UNESCO World Heritage site of Saltaire.

Public benefit statement

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

Achievements and performance

This year the membership has continued on its path of recovery following reopening of the building now repairs to the ceiling have been completed.

The Elders supported by the church members and adherents, continue to maintain this historic church. In the absence of a caretaker, minor repairs and cleaning of the premises are undertaken by the church membership.

In the absence of a Minister, it has been necessary to build up a group of people willing to lead worship. Between April 2023 and the beginning of June 2023, worship was held mainly on a fortnightly basis. Thereafter, apart from five Sundays, worship was held weekly. A Harvest Festival was held on 24 September, when gifts of tinned and dried food were donated to the local Food Bank. Members of the Scout Group attended worship on Remembrance Sunday. Then on the afternoon of 17 December, a Carol Service was held and we were pleased to welcome a few visitors. A time of fellowship is shared over tea/coffee following worship.

During the year, two people started attending our services and have continued to worship with us on a regular basis. Occasionally we welcome people to our service who are visiting the area.

At 31 March 2024, the church membership was 15, which includes 6 non-attending. Contact is maintained, by means of telephone calls, e-mails, texts and visits, with members no longer able to attend worship due to incapacity or ill health.

During the year, three Church Meetings were held including the AGM on 26 November 2023. In addition, four other progress meetings were held and are minuted. The Elders also met regularly.

The church has been able to resume taking bookings for weddings, funerals/memorial services, and infant baptisms/dedications/blessings.

Between April and October 2023, the church was open to visitors on most Sunday afternoons between 12 noon and 4pm. This provides an opportunity for private prayer, to listen to the organ being played, learn about the beliefs of the URC, the current situation of our church, the history of the church and Sir Titus Salt.

In addition, the church opens for visitors during community events held in the village, e.g. World Heritage Day, Arts Trail, Dragon Boat Festival and the Saltaire Festival. Hundreds of visitors from around the world are welcomed into our Church.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2024

Page 3

The church café was opened to the community on the first Sunday in each month between April and October 2023. Additional opening took place during community events in the village.

The downstairs rooms are used weekly by the 5th Shipley Scout Group during school term time. Scouting is provided for all young people aged from 4 to 14 year olds in Squirrels, Beaver Scouts, Cub Scouts and Scouts sections. On reaching the age of 14, Scouts are given the opportunity to join one of the District Explorer Scout Units.

The leadership offers a balanced indoor and outdoor programme to assist in developing skills for life for our young people and along the way ,hopefully gain badges and the highest award in their section.

A waiting list for the group is available for all ages and the Leadership works with other groups in the district to try to place as many children as possible into Scouting.

These rooms are also used regularly by a Pipe Band, Shipley College and on an occasional basis by other organisations. During the Saltaire Festival, the church hosted an exhibition by Aire Valley Arts in these rooms.

A local Saltaire Guide and team, frequently bring groups of people into church to give a talk/dramatization about the history of the church, Sir Titus Salt and the village. Other groups book independently and are served tea/coffee/biscuits by members of the church.

A Carol Concert organised by the Rotary Club was held during December.

The church supports Bradford Nothern FoodBank based at Shipley Baptist Church, by making regular donations of food and money. Other charities supported during the year were Christian Aid, Royal British Legion and the Leprosy Mission.

The Church is a member of Shipley Christians Together and is grateful for the help received from some clergy/members within the group. A donation was made towards the cost of the Christmas Day lunch held for the homeless, lonely and vulnerable and a member of our congregation worked as a volunteer at the lunch.

Funds are raised from donations by the congregation, visitors, visiting groups, the café, sale of refreshments, charges for room hire. During the year a sale of stock remaining from previously held miscellaneous stalls was held, raising much needed funds.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2024

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Financial review

Income

Total receipts were £115,119, a decrease of £104,274, reflecting the legacy, VAT income and insurance income received in the previous year. A large grant from National Churches Trust was received of £51,000. Congregational giving more than doubled year on year, and one off donations from organisations increased.

Expense

Overall, expenses have reduced, which relates to the building repairs which were underway in the previous year. Mission and ministry contributions were paid in full this year, after a period of non payment. A large payment of £51,000 was made to The United Reformed Church (Yorkshire Province) Trust Ltd. to reduce the outstanding loan.

Overall

Expenses exceeded income by £15,831.

The loan with The United Reformed Church (Yorkshire Province) Trust Ltd at 31 March 2024 is £101,965.

Reserves policy

The charity's cash reserves at the year end were £17,350 (2023 £33,181). The policy of the Trustees is that the General Reserves of the charity should be sufficient to cover at least three month's expenditure, which is currently around £12,000. The balance of £17,350 at the year end exceeds this target.

Future considerations

In the next 12 months, there will be financial challenges for the charity to meet its liabilities. The Trustees will be considering ways of raising income and cutting costs.

Signed on behalf of the board of trustees on

Date:

Trustee

Trustee

Saltaire United Reformed Church
Financial Statements for year ended 31 March 2024
Charity Number: 244137

Receipts	Receipts & payments			
	Unrestricted Funds	Restoration Fund	Total 2024	Total 2023
Ministry & Mission				
Congregational giving - standing orders	2,587		2,587	426
Congregational giving - envelopes	2,715		2,715	2,530
Congregational giving - church collections	5,700		5,700	1,493
	11,002	0	11,002	4,449
One-off & other gift-aided	449		449	10
Grants & refunds	2197.94	51,488	53,686	-
Other income	4,730		4,730	409
	18,379	51,488	69,867	4,868
Building & Voluntary Income				
Donations - Church opening	20		20	150
Wedding & Funeral Collections	3,180		3,180	1,325
Festival Stalls etc	390		390	300
Other events	325		325	165
Shop & Guide sales	200		200	-
Café Income	1,325		1,325	92
Lettings	250		250	240
Car Parking	3,360		3,360	6,580
Other Income				203
Legacy & Interest received	0		0	43,580
Insurance claim	35,042		35,042	150,000
VAT income	1,160		1,160	11,890
	45,251	0	45,251	214,525
Total Receipts	63,631	51,488	115,119	219,393

Saltaire United Reformed Church
Financial Statements for year ended 31 March 2024

Payments	Receipts & payments			
	Unrestricted Funds	Restoration Fund	Total 2024	Total 2023
Ministry & Mission				
URC Ministry & Mission	4,308		4,308	1,110
URC Yorkshire Synod	0		0	170
Minister ICT & phones	0		0	41
Manse Costs	2,079		2,079	3,218
Sunday services & weekly activities	1,173		1,173	219
Weddings	755		755	900
Organ, Organist & music	585		585	195
Posters & Publicity	0		0	120
	8,900	0	8,900	5,973
Building and Activities				
Café payments	115		115	0
Cleaning	12		12	0
Audit Fee	630		630	300
Electric	585		585	4,466
Gas	3,383		3,383	3,482
Insurances/ inspections	21,967		21,967	31,239
Council Tax	165		165	0
Water Rates (Business stream)	264		264	264
Equipment & Repairs	4,685		4,685	203
Building repairs (general)	2,918		2,918	768
Major building works (tower repairs)	3,825		3,825	1,422
Building improvements	31,376		31,376	0
Building repairs (insurance claim)	0		0	159,274
Stationery, printing & postage	161		161	0
Licenses	190		190	343
Building Loan repayments		51,488	51,488	0
Festival stall refunds	76		76	40
Miscellaneous expenses	211		211	0
	70,562	51,488	122,050	201,801
Total payments	79,462	51,488	130,950	207,774
Net Receipts less Payments	(15,831)	0	(15,831)	11,620
Cash Funds last year end	33,181		33,181	21,562
Cash Funds this year end	17,350	0	17,350	33,181

Saltaire United Reformed Church
Financial Statements for year ended 31 March 2024

Statement of assets and liabilities at the end of the period				
	Unrestricted	Restoration	Total	Total
	Funds	Fund	2024	2023
Cash Funds				
Lloyds bank	17,192	0	17,192	32,496
Cash in hand	158		158	686
	17,350	0	17,350	33,181
Other monetary assets				
Prepayment on insurance church	21,133		21,133	16,136
Prepayment on insurance manse	127		127	112
Prepayment/credit on gas/electric at manse	86		86	194
Prepayment on internet	150		150	-
Car parking due	1,400		1,400	-
Income due from Listed Places of Worship			0	1,160
Income due from insurance company			0	7,734
	22,896	0	22,896	25,337

Assets retained for the charity's own use

The church is vested in The Yorkshire Congregational Union (Incorporated).

The church building is insured by this church for £28,800,955. The church contents are insured by the church for £92,091.

Liabilities at 31 March

Church Utility bills	1,165		1,165	523
Other creditors (Water Aid donation)	20		20	-
Independent Examination	330		330	630
Loan with URC (Yorkshire Province)	101,965		101,965	153,453
	103,480	0	103,480	154,606

Cash Funds + assets - liabilities

(63,234) 0 (63,234) (96,088)

Previous Year

(96,088) 0 (96,088)

Signed by two Trustees

Signature	Printed	Date

Section C

Notes to the Accounts

1. Designated funds

In April 2023, the Trustees approved the transfer of Designated Funds into Unrestricted Funds.

2. Detailed Restoration Grants

	2021 - 2024	2016 - 2020	2011 - 2015
English Heritage			243,535
Getty Foundation May 2011			5,000
Yorkshire Historic Churches Trust			4,000
Listed Places of Worship VAT		1,738	53,114
English Historic Churches Trust			40,000
Congregational & General Insurance			9,900
Benson Foundation			5,000
Wolfson Foundation			10,000
Henry Moore Foundation			3,000
Morris Trust \ All Churches Trust			2,000
Gift re Bert & Sheila Thornton		8,000	-
Wren Environmental			5,000
Denis Salt Legacy		2,000	-
Church Member - anonymous			2,020
National Churches Trust	51,488		
	51,488	11,738	382,569

3. Governance Expenses & Trustees

No Trustees received remuneration or expenses from the charity in respect of their role as Trustee.

Some Trustees receive fees from time to time for services provided to weddings in respect of leading the service, playing the organ, registering the wedding, ringing bells or supervising the building and grounds. These are entirely funded from wedding fees paid by the wedding couples and are shown as wedding fees received and paid out in the above accounts.

Some Trustees are reimbursed from time to time for supplies they have purchased on behalf of the church, such as stationery supplies, on-line purchases for the church and café supplies.

The costs reckoned as governance costs of the charity are as follows:

	2024	2023
Independent examination	330	300
	330	780

4. Post Balance Sheet Events

The manse at 39 Nab Wood Crescent which was vested in The Yorkshire Congregational Union (Incorporated), was sold on 7 October 2024 for £275,000.

Independent Examiner's Report to the Trustees of Saltaire United Reformed Church

I report on the accounts of the charity, for the year ended 31 March 2024, which are set out on pages 5 to 8.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to...

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the
- and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

Name:

Chris Tarbard

Address:

AIMS Accountants for Business
5 Huxley Close
Macclesfield
Cheshire SK10 3DG

TRUST PROPERTY HELD IN CONNECTION WITH SALTAIRE UNITED REFORMED CHURCH

England & Wales - Charity number 244137

Accounts

Saltaire United Reformed Church

Registered Charity No. 244137

**Annual Report and Financial Statements for the year ended 31
March 2023**

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Saltaire United Reformed Church
General Information for the year ended 31 March 2023

Page 1

Trustees:

Name	Position	Dates
Zac Williamson	Elder	from Nov 2022 to May 23
Anthony Wilson	Elder	from Nov 2022
Janet Clark	Elder	From Nov 2022

Charity number

The charity was registered with the Charity Commission for England and Wales, number 244137.

The charity is registered as Trust Property held in connection with Saltaire United Reformed Church.

Principal address

Victoria Road
Saltaire
BD18 3LF

Bankers

Lloyds Bank plc
25 Gresham Street
London
EC2V 7HN

The church building and manse at 39 Nab Wood Crescent, Shipley, West Yorkshire, BD18 4HX, are vested in the Yorkshire Congregational Union (Incorporated).

Independent examiner

Chris Tarbard
AIMS Accountants for Business
5 Huxley Close
Macclesfield, Cheshire, SK10 3DG

Structure, governance and management

Saltaire United Reformed Church is a congregation of the Yorkshire Synod of the URC and decisions are taken by the Trustees (the Minister and Eldership) with the support of church members through regular church meetings. A building and finance committee advises the elders and church meeting about its physical and temporal assets.

The charity, as well as being responsible for the Grade I Listed Italianate church built in 1859, has two other constituent trusts, covering the manse for a minister, by a deed dated 21 August 1959, and the Salt mausoleum endowment fund by a deed dated 14 December 1939.

Elders and church officers are appointed normally for terms of 3 years, with appointments being ratified by church meeting.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2023

Page 2

Objectives and activities

The charity's principal activities are ministry and mission in the Christian faith based in a Grade I listed church in the UNESCO World Heritage site of Saltaire.

Public benefit statement

When planning activities, the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular they try to enable ordinary people to live out their faith as part of the community through:

- a) Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus
- b) Provision of pastoral care for people living in the community; and
- c) Missionary and outreach work

Achievements and performance

In February of 2020, the church ceiling partially collapsed due to the effects of storm Ciara and storm Dennis over two consecutive weekends. After the partial ceiling collapse, the church community worshipped in the downstairs of the church until it was no longer deemed safe due to Covid, although during this period the church commissioned an Architect to manage the renovations and building repairs. A combination of Covid restrictions and funding has played an enormous part in the length of time it took for the church's repairs to begin. These repairs are now drawing to a close and the nature of the work combined with the dedication of the contractor has meant that there has been a slow reopening of the building to those who have traditionally met there.

The lifting of the lockdown restrictions in England that came into force on 23 March 2020, during 2021 enabled some of the Scouting Association groups, in particular the Scouts, to begin to meet again in the downstairs rooms. Similarly, through the encouragement of the outgoing minister and the Pastoral Committee of the Yorkshire Synod of the United Reformed Church, regular worship began to take place in person in the downstairs rooms. Unfortunately as in the previous year the plans to host Messy Church sessions were postponed again and it was agreed not to take on any new wedding bookings until it was clear that the works in the main body of the church building could meet the expectations of those wishing to book.

Furthermore those initiatives supporting such groups as the Domestic Violence Support Group, the Wednesday Morning Craft group and the Needlework Mental Health Support Group have yet to return to the church building from their online forums.

Finally those personal initiatives led by the previous Minister, Rev'd Caroline Andrews, in her role as Special Category Minister to the Saltaire World Heritage Site have not been taken forward by the church as a whole and are at present suspended until suitable resources can be identified.

Saltaire United Reformed Church members continue to make donations to the local Foodbank, as well as contributing Christmas and Easter presents for the children's ward at the Bradford Royal Infirmary Hospital.

repairs to begin. The main contracted repair work commenced in the January of 2021 and its impact throughout 2021 and into 2022 has been significant. Happily though, the nature of the work combined with the dedication of the contractor has meant that there has been a slow reopening of the building to those who have traditionally met there.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2023 (continued)

Page 3

Church Membership

The church membership has been in decline in the last year and as at 31 March 2023, the total of those who are members is 15.

Financial review

With the church undergoing building work and not being able to generate income from bookings, the regular income for the year was minimal, with a third of the income coming from congregational giving and half from renting the car park spaces.

Other income came from the reclaim of VAT from The Listed Places of Worship Grant Scheme (£11,890) a bequest (£43,580) and the insurance claim (£150,000).

The expenditure was significantly higher this year than in 2021-2022. The most noteworthy items being the church insurance (£31,239), which had more than doubled and building work, which was covered by the insurance claim (£159,274).

Overall, income exceeded expenditure by £11,620.

In order to fulfil work on the church building, it was necessary for the charity to take out a loan with The United Reformed Church (Yorkshire Province) Trust Ltd, which at 31 March 2023 is £153,453.

Reserves policy

The policy of the trustees is that the General Reserves of the charity should be sufficient to cover at least three month's expenditure, which is currently around £12,000.

As at the year end the general fund was £33,181 in surplus. In April 2023, the charity's elders' approved the transfer of the designated funds into unrestricted funds.

Signed on behalf of the board of trustees on

Date:

Trustee

Trustee

Saltaire United Reformed Church
Financial Statements for year ended 31 March 2023
Charity Number: 244137

Receipts

	Receipts & Payments			
	Unrestricted Funds	Restoration Fund	Total 2023	Total 2022
Ministry & Mission				
Congregational giving - standing orders	426		426	5,127
Congregational giving - envelopes	2,530		2,530	4,040
Congregational giving - church collections	1,493		1,493	120
	4,449	0	4,449	9,287
One-off & other gift-aided	10		10	0
Other churches - Village Chaplain	0		0	0
Grants & refunds	0		0	278
Other income	409		409	570
	4,868	0	4,868	10,135
Building & Voluntary Income				
Donations - Church opening	150		150	0
Wedding & Funeral Collections	1,325		1,325	3,755
Festival Stalls etc	300		300	508
Other events	165		165	
Café Income	92		92	
Lettings	240		240	650
Car Parking	6,580		6,580	4,760
Other Income	0	203	203	
	8,852	203	9,056	9,673
Restoration		0	0	
Legacy & Interest received	43,580		43,580	
Insurance claim	150,000		150,000	
VAT income	11,890		11,890	
Total Receipts	219,190	203	219,393	19,808

Saltaire United Reformed Church
Financial Statements for year ended 31 March 2023

Payments	Receipts & Payments			
	Unrestricted Funds	Restoration Fund	Total Funds 2023	Total Funds 2022
Ministry & Mission				
URC Ministry & Mission	1,110		1,110	59
URC Yorkshire Synod	170		170	0
Minister ICT & phones	41		41	188
Minister Travel & Chaplaincy	0		0	414
Manse Costs	3,218		3,218	2,480
Sunday services & weekly activities	219		219	0
Weddings	900		900	0
Organ, Organist & music	195		195	0
Posters & Publicity	120		120	0
	5,973	0	5,973	3,141
Building and Activities				
Bank charges	0		0	20
Audit Fee	300		300	
Electric	4,466		4,466	7,594
Gas	3,482		3,482	
Insurances/ inspections	31,239		31,239	13,874
Council Tax	0		0	1,808
Water Rates (Business stream)	264		264	947
Equipment & Repairs	203		203	428
Building repairs (general)	768		768	1,179
Major building works (tower repairs)	1,422		1,422	
Building repairs (insurance claim)	159,274		159,274	10,092
Stationery, printing & postage	0		0	132
Restoration - Kitchen	0		0	6,000
Payments from specific funds	0			2,250
Licenses	343		343	
Festival stall refunds	40		40	
	201,801	0	201,801	44,323
Total payments	207,774	0	207,774	47,464
Net Receipts less Payments	11,416	203	11,620	(27,656)
Cash Funds last year end	21,765	(203)	21,562	49,218
Cash Funds this year end	33,181	(0)	33,181	21,562

Saltaire United Reformed Church
Financial Statements for year ended 31 March 2023

Statement of assets and liabilities at the end of the period

	Unrestricted Funds	Restoration Fund	Total Funds 2023	Total Funds 2022
Cash Funds				
Lloyds bank	32,496	(0)	32,496	21,562
Cash in hand	686		686	0
	33,181	(0)	33,181	21,562
Other monetary assets				
Building income & car parking due			0	1,680
Prepayment on insurance church	16,136		16,136	
Prepayment on insurance manse	112		112	83
Prepayment/credit on gas/electric at manse	194		194	
Income due from Listed Places of worship	1,160		1,160	1,679
Income due from insurance company	7,734		7,734	68,751
Grants due	0		0	
Income tax and VAT refunds	0		0	
	25,337	0	25,337	72,194
Assets retained for the charity's own use				
The church and manse at 39 Nab Wood Crescent are vested in the Yorkshire Congregational Union. They are insured by this congregation for £18.128 million and £205,000 respectively.				
Liabilities				
Insurance premiums			0	284
Church Utility bills	523		523	3,090
Independent Examination	600		600	600
Repairs to Tower			0	1,422
Ceiling repairs - insurance			0	72,227
Loan with URC (Yorkshire Province)	153,453		153,453	64,577
	154,576	0	154,576	142,201
Cash Funds + assets - liabilities	(96,058)	(0)	(96,058)	(48,446)
<i>Previous Year</i>	<i>(48,242)</i>	<i>(203)</i>	<i>(48,446)</i>	

Signed by two trustees on behalf of all the trustees

Signature	Printed	Date of Approval

Section C

Notes to the Accounts

1. Designated funds

In April 2023, the Trustees approved the transfer of Designated Funds into Unrestricted Funds.

2. Detailed Restoration Grants	2017	2016	2013-15	2012	2011
English Heritage			22,416	111,889	109,230
Getty Foundation May 2011				5,000	
Yorkshire Historic Churches Trust				4,000	
Listed Places of Worship VAT	576	1,162	30,471	1,483	21,160
English Historic Churches Trust					40,000
Congregational & General Insurance			4,900		5,000
Benson Foundation					5,000
Wolfson Foundation					10,000
Henry Moore Foundation			3,000		
Morris Trust \ All Churches Trust			1,000		1,000
Gift re Bert & Sheila Thornton	8,000				
Wren Environmental			5,000		
Denis Salt Legacy		2,000			
Church Member - anonymous			1,020		1,000
	8,576	3,162	67,807	122,372	192,390

3. Governance Expenses & Trustees

No Trustees received remuneration or expenses from the charity in respect of their role as trustee.

Some trustees receive fees from time to time for services provided to weddings in respect of leading the service, playing the organ, registering the wedding, ringing bells or supervising the building and grounds. These are entirely funded from wedding fees paid by the wedding couples and are shown as wedding fees received and paid out in the above accounts.

Some trustees are reimbursed from time to time for supplies they have purchased on behalf of the church, such as stationery supplies, on-line purchases for the church and café supplies.

The costs reckoned as governance costs of the charity are as follows:

	2023	2022
Independent examination	300	300
Bank charges	-	20
	300	780

Independent Examiner's Report to the Trustees of Saltire United Reformed Church

I report on the accounts of the charity, for the year ended 31 March 2023, which are set out on pages 5 to 8.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to...

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section
- and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be

Signed:



Date: 18/08/2023

Name:

Chris Tarbard

Address:

AIMS Accountants for Business
5 Huxley Close
Macclesfield
Cheshire SK10 3DG

TRUST PROPERTY HELD IN CONNECTION WITH SALTAIRE UNITED REFORMED CHURCH

England & Wales - Charity number 244137

Accounts

Saltaire United Reformed Church

Registered Charity No. 244137

**Annual Report and Financial Statements for the year ended 31
March 2021**

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Saltaire United Reformed Church

General Information for the year ended 31 March 2021

Page 1

Trustees:

Name	Position	Dates
Reverend Caroline Andrews	Minister	to Dec 2021
Len Morris	Elder	to Apr 2020
Doreen Morris	Elder	to Apr 2020
Joyce Poot	Elder\Elder Emeritus	to Nov 2021
Andrew Priestley	Treasurer	to Apr 2020
Zac Williamson	Elder	to Nov 2021 and then from Nov 2022
Patrick Nicholls	Elder	to Nov 2021
Anthony Wilson	Elder	to Nov 2021 and then from Nov 2022
Elaine Wilson	Elder	to Nov 2021
Janet Clark	Elder	From Nov 2022

Charity number

The charity was registered with the Charity Commission for England and Wales, number 244137.

The charity is registered as Trust Property held in connection with Saltaire United Reformed Church.

Principal address	Bankers	Bankers
Victoria Road	Lloyds Bank plc	TSB plc
Saltaire	25 Gresham Street	Henry Duncan House
BD18 3LF	London	120 George Street
	EC2V 7HN	Edinburgh
		EH2 4JH

The church building and manse at 39 Nab Wood Crescent, Shipley, West Yorkshire, BD18 4HX, are vested in the Yorkshire Congregational Union (Incorporated).

Independent examiner

Chris Tarbard
AIMS Accountants for Business
5 Huxley Close
Macclesfield, Cheshire, SK10 3DG

Structure, governance and management

Saltaire United Reformed Church is a congregation of the Yorkshire Synod of the URC and decisions are taken by the Trustees (the Minister and Eldership) with the support of church members through regular church meetings. A building and finance committee advises the elders and church meeting about its physical and temporal assets.

The charity, as well as being responsible for the Grade I Listed Italianate church built in 1859, has two other constituent trusts, covering the manse for a minister, by a deed dated 21 August 1959, and the Salt mausoleum endowment fund by a deed dated 14 December 1939.

Elders and church officers are appointed normally for terms of 3 years, with appointments being ratified by church meeting.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2021

Page 2

Objectives and activities

The charity's principal activities are ministry and mission in the Christian faith based in a Grade I listed church in the UNESCO World Heritage site of Saltaire.

Public benefit statement

When planning activities, the Trustees have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular they try to enable ordinary people to live out their faith as part of the community through:

- a) Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus
- b) Provision of pastoral care for people living in the community; and
- c) Missionary and outreach work

Achievements and performance

In February of 2020, the church ceiling partially collapsed due to a hole in the roof. It is thought that the vulnerability of the church roof had been further compromised by storm Ciara and storm Dennis over two consecutive weekends. After the partial ceiling collapse, the church community worshipped in the downstairs of the church until it was no longer deemed safe due to Covid. After the ceiling collapsed, the church commissioned an Architect to manage the building repairs. A combination of Covid restrictions and funding has played an enormous part in the length of time it took for the church's repairs to begin.

Due to the lockdown restrictions in England that came into force on 23 March 2020, the Scouting Association groups such as the Beaver, Cub Pack, Scouts and Squirrel groups were prevented from meeting in person in the downstairs rooms of the church and continued to meet online. The support and self-help groups such as the Domestic Violence Support group, the Wednesday morning craft, and the needlework mental health support group that would meet weekly at the church also moved to an online forum.

The Messy Church group planned to open in May 2020 was also postponed.

The weddings booked and planned in the church in 2020 were cancelled and rebooked several times.

In the early days of the lockdown, it was essential to ensure that the elderly and those living with disabilities would have access to necessary items. The church minister worked beside many volunteers from March 2020 to November 2020 to meet the community's needs.

Reverend Caroline Andrews worked closely with Social Services to support those experiencing domestic violence during the periods of lockdown. Reverend Caroline also worked closely with the Police and Social Services with childcare issues and child abuse. Reverend Caroline also worked closely with residents to ensure a care package was put in place for those individuals who had been discharged from the hospital, who did not have family support due to geographic constraints.

Reverend Caroline has continued to provide pastoral care to Saltaire residents each day from March 23rd 2020, to the time that she left the church at the end of 2021.

Saltaire United Reformed Church

Annual report for the year ended 31 March 2021 (continued)

Page 3

At the beginning of Covid, Reverend Caroline moved all of the Sunday church services, the Prayer Gathering Group and the Coffee Morning online. The online church has continued to the present day.

The regular church events such as the June Church Fete, The Arts Trail, The Saltaire Festival were also cancelled. Reverend Caroline Andrews worked with a group of volunteers from March 24th 2020 into 2021, in the village of Saltaire.

Reverend Caroline has also provided pastoral care to church community members during this time. Reverend Caroline has also worked with the homeless and homeless support organisations.

Saltaire United Reformed Church members have continued to make donations to the local Foodbank, Christmas and Easter presents for the children's ward at the Bradford Royal Infirmary Hospital. The church community contributed to the Christmas Day meal for the elderly and those who would spend Christmas alone. The Christmas Day meal was delivered to seventy-eight people on Christmas Day in 2020. Reverend Caroline and several volunteers helped to prepare for the community meal in the downstairs rooms of the church in 2020.

Church Membership

The church membership has been in decline in the last year and the total of those who are members are 26 with 14 adherents.

Financial review

The net payments for the year were (£16,590), including net payments of £7,817 on unrestricted funds, primarily as a result of net insurance income and an income tax rebate, and net payments of (£24,407) on restricted and designated funds, mainly due to refurbishment works from the restoration fund.

Reserves policy

The policy of the trustees is that the General Reserves of the charity should be sufficient to cover at least three month's expenditure, currently around £7,000. Non general reserves depend on the purpose for which the money is received or held.

As at the year end the general fund was £23,286 in deficit. The actions referred to below to enhance building income and fundraising activities will aim to replenish this fund.

Funds in deficit

The year ended March 2021 saw a general fund surplus of £7,817, resulting in a negative cash balance in this fund of £23,286.

The deficit on the fund would have been reduced had it not been for the Covid 19 pandemic, which meant the income from church collections and donations were reduced and revenue from room hire and events was non existent.

Once the pandemic has come to an end revenue should increase and this will be aided by the completion of the refurbishment of the kitchen and lower rooms which will enhance earnings from room bookings and the café. A review of car parking charges is to be undertaken and the establishment of a fundraising committee to increase donations.

Saltaire United Reformed Church
Annual report for the year ended 31 March 2021 (continued)

Page 4

Signed on behalf of the board of trustees on

Date:

Signed:

Trustee

Trustee

Receipts	Receipts & payments				
	Unrestricted Funds	Restoration Fund	Other Funds	Total 2021	Total 2020
	£	£	£	£	£
Ministry & Mission			(Note C1)		
Congregational giving - standing orders	7,613.00			7,613.00	6,714.00
Congregational giving - envelopes	307.50			307.50	3,159.50
Church collections	1,000.00		0.00	1,000.00	2,639.06
	8,920.50	0.00	0.00	8,920.50	12,512.56
Giving - one off \ specific purposes	0.00			0.00	15.00
Income Tax refunded	9,172.91			9,172.91	0.00
Other churches - Village Chaplain	1,600.00			1,600.00	1,600.00
Grants & refunds	1,840.00			1,840.00	0.00
Other income	260.00			260.00	0.10
	21,793.41	0.00	0.00	21,793.41	14,127.66
Building & Voluntary Income					
Donations - Church opening	5,000.00			5,000.00	5,151.25
Wedding & Funeral Collections	0.00		0.00	0.00	2,348.40
Festival Stalls etc	0.00			0.00	360.00
Other events	0.00			0.00	210.60
Shop & Guide sales	0.00			0.00	10.70
Café Income	0.00			0.00	613.90
Lettings	0.00			0.00	2,074.09
Car Parking	11,900.00			11,900.00	0.00
Fete Income	0.00			0.00	1,039.20
Insurance company for ceiling repairs	65,000.00			65,000.00	0.00
	81,900.00	0.00	0.00	81,900.00	11,808.14
Restoration - visitors		0.00		0.00	2,629.00
Restoration - Groups		0.00		0.00	2,437.00
Restoration - Other		100.00		100.00	0.00
Legacy & Interest received	0.05		1,500.00	1,500.05	1,500.00
Total Receipts	103,693.46	100.00	1,500.00	105,293.46	32,501.80

Saltaire United Reformed Church
Financial Statements for the Year Ended 31 March 2021

Payments	Receipts & payments				
	Unrestricted Funds	Restoration Fund	Other Designated Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
Ministry & Mission			(Note C1)		
URC Ministry & Mission	18,400.00			18,400.00	12,501.00
URC Yorkshire Synod	0.00			0.00	357.00
Minister ICT & phones	483.55			483.55	417.00
Minister Travel & Chaplaincy	255.00			255.00	3,331.80
Minister Learning	0.00			0.00	240.00
Manse Costs	1,503.22			1,503.22	6,863.10
Sunday services & weekly activities	359.66			359.66	1,074.76
Organ, Organist & music	0.00			0.00	1,660.00
Posters & Publicity	0.00			0.00	437.60
	21,001.43		0.00	21,001.43	26,882.26
Building					
Cafe payments	0.00			0.00	384.36
Cleaning	0.00			0.00	153.00
Fund raising, envelopes etc	0.00			0.00	95.00
Bank charges	60.00			60.00	60.00
Audit Fees	0.00			0.00	720.00
Electricity nPower	1,746.25			1,746.25	2,453.28
Gas nPower	0.00			0.00	2,876.99
Insurance & inspection	13,459.71			13,459.71	11,881.55
Council Tax	1,720.02			1,720.02	0.00
Water Rates	253.04			253.04	240.17
Equipment & Repairs	0.00			0.00	63.30
Building repairs	1,600.00			1,600.00	1,192.00
building improvements	4,603.89			4,603.89	0.00
Stationery, Printing & Postage	0.00			0.00	13.05
Ceiling Repairs - insurance covered	51,431.88			51,431.88	0.00
restoration - Kitchen		26,007.18		26,007.18	0.00
Restoration - Toilets		0.00		0.00	5,940.00
Restoration – Vestibule		0.00		0.00	12,375.80
Organ Repairs			0.00	0.00	772.80
Payments from specific funds			0.00	0.00	3,691.86
	74,874.79	26,007.18	0.00	100,881.97	42,913.16
Total payments	95,876.22	26,007.18	0.00	121,883.40	69,795.42
Net Receipts less Payments	7,817.24	-25,907.18	1,500.00	-16,589.94	-37,293.62
Cash Funds last year end	-31,103.36	31,703.87	65,207.58	65,808.09	103,101.11
Cash Funds this year end	-23,286.12	5,796.69	66,707.58	49,218.15	65,807.49

Statement of assets and liabilities as at 31 March 2021				
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	Unrestricted Funds	Restoration Fund	Other Designated Funds (Note 1)	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
Cash Funds					
Lloyds plc & TSB plc	-23,286.12	5,796.69	66,707.58	49,218.15	65,808.09

Other monetary assets

Building income & car parking due	1,540.00			1,540.00	8,680.00
Income tax and VAT refunds	0.00			0.00	9,110.00
	1,540.00	0.00	0.00	1,540.00	17,790.00

Assets retained for the charity's own use

The church and manse at 39 Nab Wood Crescent are vested in the Yorkshire Congregational Union. They are insured by this congregation for £18.128 million and £205,000 respectively.

Liabilities

Insurance premiums	251.02			251.02	287.31
Utility bills	3,199.07			3,199.07	550.00
Ministry Taxi & expenses	75.00			75.00	1,250.00
Manse - repairs/maintenance	200.00			200.00	0.00
Independent Examination	300.00			300.00	0.00
Ceiling repairs - insurance	8,226.00			8,226.00	0.00
Restoration - Kitchen				0.00	10,895.00
Income in advance			8,511.71	8,511.71	8,511.71
Held on behalf of others			58,195.87	58,195.87	56,695.87
	12,251.10	0.00	66,707.58	78,958.68	78,189.89

Cash funds + Assets - Liabilities

	-33,997.22	5,796.69	0.00	-28,200.53	5,408.20
Previous Year	-15,400.67	20,808.87	0.00	5,408.20	

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval

Notes to the Accounts

1. Other Designated Funds

	Weddings	Legacies Organ/Children	Village Chaplaincy	Bells and Tower	For Charities	Total
Cash at 31 March 2020	8,511.71	51,471.80	0.00	4,463.13	760.94	65,207.58
Receipts this year	0.00	1,500.00	0.00	0.00	0.00	1,500.00
Less Payments this year	0.00	0.00	0.00	0.00	0.00	0.00
Transfer to Restoration	0.00			0.00		0.00
Transfer (1 years Bells)						0.00
Cash at 31 March 2021	8,511.71	52,971.80	0.00	4,463.13	760.94	66,707.58

2. Detailed Restoration Grants

	2017	2016	2013-15	2012	2011
English Heritage			22,416.00	111,889.00	109,230.00
Getty Foundation May 2011				5,000.00	
Yorkshire Historic Churches Trust				4,000.00	
Listed Places of Worship VAT	576.00	1,161.65	30,471.09	1,483.00	21,160.00
English Historic Churches Trust					40,000.00
Congregational & General Insurance			4,900.00		5,000.00
Benson Foundation					5,000.00
Wolfson Foundation					10,000.00
Henry Moore Foundation			3,000.00		
Morris Trust \ All Churches Trust			1,000.00		1,000.00
Gift re Bert & Sheila Thornton	8,000.00				
Wren Environmental			5,000.00		
Denis Salt Legacy		2,000.00			
Church Member - anonymous			1,020.00		1,000.00
	8,576.00	3,161.65	67,807.09	122,372.00	192,390.00

3. Governance Expenses & Trustees

No Trustees received remuneration or expenses from the charity in respect of their role as trustee.

Some trustees receive fees from time to time for services provided to weddings in respect of leading the service, playing the organ, registering the wedding, ringing bells or supervising the building and grounds. These are entirely funded from wedding fees paid by the wedding couples and are shown as Wedding fees received and paid out in the above accounts.

Some trustees are reimbursed from time to time for supplies they have purchased on behalf of the church, such as stationery supplies, on-line purchases for the church and café supplies.

The costs reckoned as governance costs of the charity are as follows:

	2021	2020
Independent examination	300.00	720.00
Bank charges	60.00	60.00
	360.00	780.00

Saltire United Reformed Church
Independent Examiner's Report to the Trustees of Saltire United Reformed Church

I report on the accounts of the charity, for the year ended 31 March 2021, which are set out on pages 5 to 8.

Respective responsibilities of Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to...

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145(5)(b) of the 2011 Act;
- and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

Name

Chris Tarbard

Address

AIMS Accountants for Business
5 Huxley Close
Macclesfield
Cheshire SK10 3DG