

**Saltaire United Reformed Church**

**Registered Charity No. 244137**

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

**Contents**

	Page
General information	1
Annual Report	2-4
Receipts and Payments	5-6
Statement of assets & liabilities	7
Notes	8
Independent Examiner's Report	9

# **Saltaire United Reformed Church**

## **General Information for the year ended 31 March 2021**

Page 1

### **Trustees:**

<b>Name</b>	<b>Position</b>	<b>Dates</b>
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.

<b>Principal address</b>	<b>Bankers</b>	<b>Bankers</b>
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**

Page 3

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

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

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

Page 5

Receipts	Receipts & payments				
	Unrestricted	Restoration	Other	Total	Total
	Funds	Fund	Funds	2021	2020
	£	£	£	£	£
<b>Ministry &amp; Mission</b>			(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
	<b>21,793.41</b>	<b>0.00</b>	<b>0.00</b>	<b>21,793.41</b>	<b>14,127.66</b>
<b>Building &amp; Voluntary Income</b>					
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
	<b>81,900.00</b>	<b>0.00</b>	<b>0.00</b>	<b>81,900.00</b>	<b>11,808.14</b>
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
<b>Total Receipts</b>	<b>103,693.46</b>	<b>100.00</b>	<b>1,500.00</b>	<b>105,293.46</b>	<b>32,501.80</b>

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

Page 6

Payments	Receipts & payments				
	Unrestricted	Restoration	Other	Total	Total
	Funds	Fund	Designated	Funds	Funds
	£	£	Funds (Note C1)	2021 £	2020 £
<b>Ministry &amp; Mission</b>					
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
	<b>21,001.43</b>		<b>0.00</b>	<b>21,001.43</b>	<b>26,882.26</b>
<b>Building</b>					
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
	<b>74,874.79</b>	<b>26,007.18</b>	<b>0.00</b>	<b>100,881.97</b>	<b>42,913.16</b>
<b>Total payments</b>	<b>95,876.22</b>	<b>26,007.18</b>	<b>0.00</b>	<b>121,883.40</b>	<b>69,795.42</b>
<b>Net Receipts less Payments</b>	<b>7,817.24</b>	<b>-25,907.18</b>	<b>1,500.00</b>	<b>-16,589.94</b>	<b>-37,293.62</b>
<b>Cash Funds last year end</b>	<b>-31,103.36</b>	<b>31,703.87</b>	<b>65,207.58</b>	<b>65,808.09</b>	<b>103,101.11</b>
<b>Cash Funds this year end</b>	<b>-23,286.12</b>	<b>5,796.69</b>	<b>66,707.58</b>	<b>49,218.15</b>	<b>65,807.49</b>

Statement of assets and liabilities as at 31 March 2021					
	Unrestricted Funds	Restoration Fund	Other Designated Funds (Note 1)	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
<b>Cash Funds</b>					
Lloyds plc & TSB plc	-23,286.12	5,796.69	66,707.58	49,218.15	65,808.09
<b>Other monetary assets</b>					
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
	<b>1,540.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,540.00</b>	<b>17,790.00</b>
<b>Assets retained for the charity's own use</b>					
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.					
<b>Liabilities</b>					
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
	<b>12,251.10</b>	<b>0.00</b>	<b>66,707.58</b>	<b>78,958.68</b>	<b>78,189.89</b>
<b>Cash funds + Assets - Liabilities</b>	<b>-33,997.22</b>	<b>5,796.69</b>	<b>0.00</b>	<b>-28,200.53</b>	<b>5,408.20</b>
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	<b>Total</b>
Cash at 31 March 2020	8,511.71	51,471.80	0.00	4,463.13	760.94	<b>65,207.58</b>
Receipts this year	0.00	1,500.00	0.00	0.00	0.00	<b>1,500.00</b>
Less Payments this year	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
Transfer to Restoration	0.00			0.00		<b>0.00</b>
Transfer (1 years Bells)						<b>0.00</b>
Cash at 31 March 2021	<b>8,511.71</b>	<b>52,971.80</b>	<b>0.00</b>	<b>4,463.13</b>	<b>760.94</b>	<b>66,707.58</b>

<b>2. Detailed Restoration Grants</b>	<b>2017</b>	<b>2016</b>	<b>2013-15</b>	<b>2012</b>	<b>2011</b>
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
	<b>8,576.00</b>	<b>3,161.65</b>	<b>67,807.09</b>	<b>122,372.00</b>	<b>192,390.00</b>

**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:

	<b>2021</b>	<b>2020</b>
Independent examination	300.00	720.00
Bank charges	60.00	60.00
	<b>360.00</b>	<b>780.00</b>

# **Saltire United Reformed Church**

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

Page 9

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