

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

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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.

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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.

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

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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

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Financial Statements for year ended 31 March 2023
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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

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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

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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

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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