

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.

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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

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.

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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.

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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

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Charity Number: 244137

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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

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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

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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)
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<i>Previous Year</i>	<i>(96,088)</i>	<i>0</i>	<i>(96,088)</i>
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Signed by two Trustees

Signature	Printed	Date

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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		
	<u>51,488</u>	<u>11,738</u>	<u>382,569</u>

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
	<u>330</u>	<u>780</u>

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