

**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**

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**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**

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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 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**

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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 5<sup>th</sup> 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**

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Receipts	Receipts & Payments			
	Unrestricted Funds	Restoration Fund	Total 2025	Total 2024
<b>Ministry &amp; Mission</b>				
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
	<b>12,796</b>	<b>0</b>	<b>12,796</b>	<b>69,867</b>
<b>Building &amp; Voluntary Income</b>				
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
	<b>25,705</b>	<b>10</b>	<b>25,715</b>	<b>45,251</b>
<b>Total Receipts</b>	<b>38,501</b>	<b>10</b>	<b>38,511</b>	<b>115,119</b>
<b>Payments</b>	Unrestricted Funds	Restoration Fund	Total 2025	Total 2024
<b>Ministry &amp; Mission</b>				
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
	<b>10,362</b>	<b>0</b>	<b>10,362</b>	<b>8,900</b>
<b>Building and Activities</b>				
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
	<b>33,497</b>	<b>0</b>	<b>33,497</b>	<b>122,050</b>
<b>Total payments</b>	<b>43,859</b>	<b>0</b>	<b>43,859</b>	<b>130,950</b>
<b>Net Receipts less Payments</b>	<b>(5,358)</b>	<b>10</b>	<b>(5,348)</b>	<b>(15,831)</b>
<b>Cash Funds last year end</b>	<b>17,350</b>	<b>0</b>	<b>17,350</b>	<b>33,181</b>
<b>Cash Funds this year end</b>	<b>11,992</b>	<b>10</b>	<b>12,002</b>	<b>17,350</b>

Statement of Assets and Liabilities				
	Unrestricted Funds	Restoration Fund	Total 2025	Total 2024
<b>Cash Funds</b>				
Lloyds bank	11,758	0	11,758	17,192
Cash in hand	233	10	243	158
	<b>11,992</b>	<b>10</b>	<b>12,002</b>	<b>17,350</b>
<b>Other monetary assets</b>				
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
	<b>20,795</b>	<b>0</b>	<b>20,795</b>	<b>22,896</b>
<b>Assets retained for the charity's own use</b>				
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.				
<b>Liabilities</b>				
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
	<b>102,710</b>	<b>0</b>	<b>102,710</b>	<b>103,480</b>
		<b>0</b>		
<b>Cash Funds + assets - liabilities</b>	<b>(69,924)</b>	<b>10</b>	<b>(69,914)</b>	<b>(63,234)</b>
<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	51,488		
	<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