

# BRADFORD ON AVON BAPTIST CHURCH

England & Wales - Charity number 1140976

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2011-03-22

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 18 Ancaster Close  
Trowbridge  
BA14 9DA

**Phone** 07876286767

**Email** [boa.baptistchurch@gmail.com](mailto:boa.baptistchurch@gmail.com)

**Website** [www.boabaptistchurch.org](http://www.boabaptistchurch.org)

## Activities

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**Objects:** THE PRINCIPAL OBJECT OF THE CHARITY IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO BAPTIST PRINCIPLES AND IN ACCORDANCE WITH THE BASIS OF FAITH AS STATED IN SCHEDULE 1. THE CHARITY MAY ALSO CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

**Activities:** Weekly public worship open to all. Pastoral work including visiting the elderly, sick, bereaved and needy and so providing advice and information. Teaching Christianity through sermons, courses and small groups. Also provision of Toddler and Youth work with a Christian ethos. Promoting the whole vision of the church through activities and meetings with other local church groups.

## Classification

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- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

- **Area of benefit:** NATIONAL AND OVERSEAS
- Wiltshire

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£96,507	£83,485	-	-
2023-12-31	£85,835	£83,897	-	-
2022-12-31	£83,716	£90,422	-	-
2021-12-31	£97,871	£119,029	-	-
2020-12-31	£80,842	£66,946	-	-

## Trustees

Name	Role	Appointed
Dr ROBERT STRIVENS		2017-10-16
Ian Malcolm McDonald		2015-05-01
JEREMY OLIVER JARVIS		2020-12-15
Jeremy Du Toit		2024-10-09
Mark Hope		

**BRADFORD ON AVON BAPTIST CHURCH**

England & Wales - Charity number 1140976

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	Month 01	Year 2024		Day 31	Month 12	Year 2024

## Section A Reference and administration details

**Charity name** BRADFORD ON AVON BAPTIST CHURCH

**Other names charity is known by**

**Registered charity number (if any)** 1140976

**Charity's principal address**  
 OLD BAPTIST CHAPEL  
 BRADFORD ON AVON  
 WILTSHIRE  
 Postcode BA15 1DA

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jeremy Jarvis	ELDER		
2	Ian McDonald	DEACON		
3	Mark Hope	DEACON		
4	Jeremy du Toit	DEACON		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (e.g., trust deed, constitution)	RULES AND REGULATIONS
How the charity is constituted (e.g., trust, association, company)	ASSOCIATION
Trustee selection methods (e.g., appointed by, elected by)	TRUSTEES APPOINTED AT CHURCH MEMBERS MEETING

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

<p>THE MAIN OBJECT OF THE CHURCH IS TO SEEK TO ADVANCE THE CHRISTIAN FAITH IN LINE WITH BAPTIST PRINCIPLES IN ACCORDANCE WITH OUR BASIS OF FAITH.</p> <p>THE CHURCH ALSO CARRIES OUT CHARITABLE ACTIVITIES IN THE UK AND ABROAD.</p>
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**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

THE CHURCHES MAIN ACTIVITIES ARE SUNDAY SERVICES, MORNING AND EVENING.

THERE IS ALSO A MID WEEK PRAYER MEETING, ONE CHILDRENS CLUB, PROMOTION OF MISSION AND CHRISTIAN CHARITY MEETINGS, MUMS AND TOTS GROUP, HOME AND HOSPITAL VISITS FOR ILL AND ELDERLY, LADIES BIBLE DISCUSION GROUPS,

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

BECAUSE OF THE SPIRITUAL NATURE OF THE CHURCHES' WORK & OBJECTIVES, ACHIEVEMENTS CANNOT ALWAYS BE QUANTIFIED AS WITH SAY A BUSINESS.

AT CHRISTMAS WE PUT ON A CHRISTMAS CAROL SERVICE.

ALSO, AT CHRISTMAS AND EASTER WE DISTRIBUTED BOOKS AND LEAFLETS TO THE GENERAL PUBLIC.

THE MUMS AND TOTS GROUP HAS RUN WELL AGAIN AND A TEA AND CAKE SESSION WAS PUT ON AT CHRISTMAS FOR FAMILIES TO ATTEND.

BIBLE TEACHING GROUPS FOR THE GENERAL PUBLIC WERE RUN ON THE CHAPEL PREMISES THROUGH THE SUMMER MONTHS.

THE CHURCH FINANCIALLY SUPPORTED 11 MISSION ORGANISATIONS.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The charity holds sufficient funds in reserve to meet its immediate ongoing expenditure. The trustees allocate any available surplus in support of selected Christian organisations or missionary work.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g., Secretary, Chair, etc)

Date

MARK LEONARD HOPE

DEACON

3<sup>rd</sup> December 2024

Charity number  
1140976

**Bradford on Avon Baptist Church**

**Report and Accounts**

**For the Year Ended**

**31 December 2024**

**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

## **Bradford on Avon Baptist Church Trustees Annual Report**

The Trustees present their annual report and accounts for the year ended 31 December 2024.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2024 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

The main objective of the charity is the advancement of Christian faith according to Baptist principles and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

### **ACHIEVEMENTS AND PERFORMANCE**

Public services of worship have been held every Sunday through the year. Activities and meetings specifically for children and young people are conducted regularly both on Sunday and during the week. Pastoral visits are arranged for people confined to their homes or in hospital.

### **PUBLIC BENEFIT**

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind, services, advice and information about the Christian faith.

### **FINANCIAL REVIEW**

The charity made an operational surplus of £13,022 (2023 - £1,938).

The unrestricted operating fund represents the charity's free reserves, which are retained to provide initial funding for charitable activities and running costs of the church. This fund has increased to £56,496.

### **RESERVES POLICY**

The charities reserve policy is to have unrestricted reserves of at least 6 months expenditure.

### **PLANS FOR FUTURE PERIODS**

The charity will seek to continue to develop the performance of its objectives and to provide benefit in the local community.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity number: 1140976

Registered Office: St Margarets Street, Bradford on Avon, BA15 1DA

#### **Our Advisors**

Examiners: Oakensen Limited, Bryer Ash Business Park, Trowbridge, Wiltshire, BA14 8HE

Bankers: Lloyds Bank, Fore Street, Trowbridge, Wiltshire

#### **Trustees**

Elected trustees	Mark Hope
	Ian McDonald
	Andrew Gadsby - resigned December 2024
	Robert Strivens
	Jeremy Jarvis
	Daniel Charlton - resigned March 2025

**Bradford on Avon Baptist Church  
Trustees Annual Report**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Bradford on Avon Baptist Church is a charity, registered with the Charity Commission for England and Wales from 22 March 2011.

**Appointment of trustees**

New trustees are selected and appointed directly by the church members, for an indefinite period of service.

**Organisational structure**

Day to day management is delegated to the church officers, who are the trustees.

**RESPONSIBILITIES OF THE TRUSTEES**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards ( United Kingdom Generally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr David Oakensen FCA of Oakensen Limited was appointed as independent examiner for the year.

This report was approved by the board on



Jeremy Jarvis  
Trustee

## **Bradford on Avon Baptist Church**

### **Independent examiner's report to the members of Bradford on Avon Baptist Church**

I report on my examination of the accounts of the charity for the year ended 31st December 2024 which are set out on pages 4 to 8.

#### **Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Oakensen FCA  
Independent Examiner  
**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

8 October 2025

**Bradford on Avon Baptist Church**  
**Statement of Financial Activities**  
**For the year ended 31 December 2024**

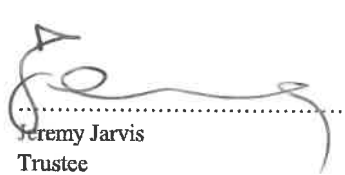
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Income from donations and legacies	2	4,000	-	4,000	3,000
Income from charitable activities	3	92,066	-	92,066	82,835
Bank interest		441	-	441	-
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>96,507</b>	<b>-</b>	<b>96,507</b>	<b>85,835</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	80,292	-	80,292	80,231
Other expenditure	5	3,193	-	3,193	3,666
<b>TOTAL EXPENDITURE</b>		<b>83,485</b>	<b>-</b>	<b>83,485</b>	<b>83,897</b>
<b>Net income</b>		<b>13,022</b>	<b>-</b>	<b>13,022</b>	<b>1,938</b>
		13,022	-	13,022	1,938
<b>Reconciliation of funds:</b>					
<b>Total funds at 1 January 2024</b>		<b>43,474</b>	<b>-</b>	<b>43,474</b>	<b>41,536</b>
<b>Total funds at 31 December 2024</b>	9	<b>56,496</b>	<b>-</b>	<b>56,496</b>	<b>43,474</b>


There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

**Bradford on Avon Baptist Church**  
**Balance Sheet**  
**As at 31 December 2024**

	Notes	£	2024 £	£	2023 £
<b>Current assets</b>					
Debtors	7	46,360		54,430	
Cash at bank and in hand		<u>54,119</u>		<u>31,564</u>	
		100,479		85,994	
<b>Creditors: amounts falling due within one year</b>					
	8	(43,983)		(42,520)	
<b>Net current assets</b>			<u>56,496</u>		<u>43,474</u>
<b>Net assets</b>			<u>56,496</u>		<u>43,474</u>
<b>Represented by:</b>					
Unrestricted funds	9		56,496		43,474
			<u>56,496</u>		<u>43,474</u>

Approved by the board on.....*8th October 2025*.....

  
 .....  
 Jeremy Jarvis  
 Trustee



**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2024**

**1 Accounting policies**

***Basis of accounting***

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

***Incoming resources***

Income is recorded when it has been received.

Gift aid tax claims are calculated on the accruals basis to ensure that the funds are recorded in the period to which the gift aid relates.

***Resources expended***

Resources expended are recognised in the period they are incurred and include any attributable VAT which cannot be recovered.

Costs which are directly attributable to meeting charitable objects are classified as provision of charitable services. These costs are directly allocated to activities.

Costs associated with the general running of the charity which are not attributable to meeting charitable objects are classified as management and administration costs.

***Funds***

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

***Debtors***

Debtors are recognised at the amount due. Prepayments are valued at the amount prepaid net of any discounts due.

***Creditors***

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

***Taxation***

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

***Judgements and key sources of estimation uncertainty***

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2024**

<b>2</b>	<b>Income from donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Donations	4,000	-	4,000	3,000
		<u>4,000</u>	<u>-</u>	<u>4,000</u>	<u>3,000</u>
<b>3</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Offerings	71,340	-	71,340	68,429
	Gift aid tax refund	15,309	-	15,309	14,406
	Pastor in Training	5,417	-	5,417	-
		<u>92,066</u>	<u>-</u>	<u>92,066</u>	<u>82,835</u>
<b>4</b>	<b>Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Wages and salaries	34,667	-	34,667	33,340
	Pastor in Training	-	-	-	9,874
	Visiting Speakers	5,060	-	5,060	2,440
	Travel	704	-	704	481
	Gifts to Missionary work	13,300	-	13,300	13,500
	Gifts to Christian charities	6,800	-	6,800	7,408
	Young People's Work	308	-	308	533
	Light and heat	3,386	-	3,386	3,124
	Insurance	6,755	-	6,755	6,266
	Building repairs	7,812	-	7,812	3,265
	Internship costs	1,500	-	1,500	-
		<u>80,292</u>	<u>-</u>	<u>80,292</u>	<u>80,231</u>
<b>5</b>	<b>Other expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Office expenses	1,905	-	1,905	2,511
	Accountancy	1,200	-	1,200	1,056
	Bank charges	88	-	88	99
		<u>3,193</u>	<u>-</u>	<u>3,193</u>	<u>3,666</u>
<b>6</b>	<b>Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel</b>			<b>2024</b>	<b>2023</b>
				<b>£</b>	<b>£</b>
	Staff salaries and wages			<u>34,667</u>	<u>33,340</u>
				<u>34,667</u>	<u>33,340</u>

No employees had employee benefits in excess of £60,000 (2023: £nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2023: £nil) neither were they reimbursed expenses during the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

The average monthly head count was 1 (2023: 1 ). All staff are involved in the running of the charities activities.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2024**

<b>7 Debtors</b>		<b>2024</b>	<b>2023</b>	
		<b>£</b>	<b>£</b>	
Gift aid tax claim		14,885	31,925	
Other debtors		31,475	22,505	
		<u>46,360</u>	<u>54,430</u>	
<b>8 Creditors: amounts falling due within one year</b>		<b>2024</b>	<b>2023</b>	
		<b>£</b>	<b>£</b>	
Other creditors		43,983	42,520	
		<u>43,983</u>	<u>42,520</u>	
<b>9 Unrestricted funds</b>				
	<b>Balance as at</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance as at</b>
	<b>1 January</b>	<b>resources</b>	<b>resources and</b>	<b>31 December</b>
	<b>2024</b>	<b>and transfers</b>	<b>transfers</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General fund	43,474	96,507	(83,485)	56,496
	<u>43,474</u>	<u>96,507</u>	<u>(83,485)</u>	<u>56,496</u>

Charity number  
1140976

**Bradford on Avon Baptist Church**

**Report and Accounts**

**For the Year Ended**

**31 December 2024**

**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

## **Bradford on Avon Baptist Church Trustees Annual Report**

The Trustees present their annual report and accounts for the year ended 31 December 2024.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2024 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

The main objective of the charity is the advancement of Christian faith according to Baptist principles and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

### **ACHIEVEMENTS AND PERFORMANCE**

Public services of worship have been held every Sunday through the year. Activities and meetings specifically for children and young people are conducted regularly both on Sunday and during the week. Pastoral visits are arranged for people confined to their homes or in hospital.

### **PUBLIC BENEFIT**

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind, services, advice and information about the Christian faith.

### **FINANCIAL REVIEW**

The charity made an operational surplus of £13,022 (2023 - £1,938).

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### **RESERVES POLICY**

The charities reserve policy is to have unrestricted reserves of at least 6 months expenditure.

### **PLANS FOR FUTURE PERIODS**

The charity will seek to continue to develop the performance of its objectives and to provide benefit in the local community.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity number: 1140976

Registered Office: St Margarets Street, Bradford on Avon, BA15 1DA

#### **Our Advisors**

Examiners: Oakensen Limited, Bryer Ash Business Park, Trowbridge, Wiltshire, BA14 8HE

Bankers: Lloyds Bank, Fore Street, Trowbridge, Wiltshire

#### **Trustees**

Elected trustees

- Mark Hope
- Ian McDonald
- Andrew Gadsby - resigned December 2024
- Robert Strivens
- Jeremy Jarvis
- Daniel Charlton - resigned March 2025

**Bradford on Avon Baptist Church  
Trustees Annual Report**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Bradford on Avon Baptist Church is a charity, registered with the Charity Commission for England and Wales from 22 March 2011.

**Appointment of trustees**

New trustees are selected and appointed directly by the church members, for an indefinite period of service.

**Organisational structure**

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**RESPONSIBILITIES OF THE TRUSTEES**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards ( United Kingdom Generally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

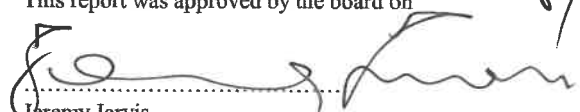
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
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The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr David Oakensen FCA of Oakensen Limited was appointed as independent examiner for the year.

This report was approved by the board on

  
.....  
Jeremy Jarvis  
Trustee

8/10/25

## **Bradford on Avon Baptist Church**

### **Independent examiner's report to the members of Bradford on Avon Baptist Church**

I report on my examination of the accounts of the charity for the year ended 31st December 2024 which are set out on pages 4 to 8.

#### **Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Oakensen FCA  
Independent Examiner  
**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

8 October 2025

**Bradford on Avon Baptist Church**  
**Statement of Financial Activities**  
**For the year ended 31 December 2024**

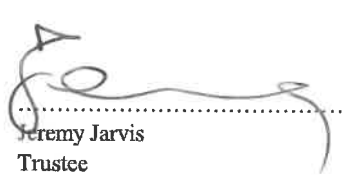
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Income from donations and legacies	2	4,000	-	4,000	3,000
Income from charitable activities	3	92,066	-	92,066	82,835
Bank interest		441	-	441	-
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>96,507</b>	<b>-</b>	<b>96,507</b>	<b>85,835</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	80,292	-	80,292	80,231
Other expenditure	5	3,193	-	3,193	3,666
<b>TOTAL EXPENDITURE</b>		<b>83,485</b>	<b>-</b>	<b>83,485</b>	<b>83,897</b>
<b>Net income</b>		<b>13,022</b>	<b>-</b>	<b>13,022</b>	<b>1,938</b>
		13,022	-	13,022	1,938
<b>Reconciliation of funds:</b>					
<b>Total funds at 1 January 2024</b>		<b>43,474</b>	<b>-</b>	<b>43,474</b>	<b>41,536</b>
<b>Total funds at 31 December 2024</b>	9	<b>56,496</b>	<b>-</b>	<b>56,496</b>	<b>43,474</b>


There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

**Bradford on Avon Baptist Church**  
**Balance Sheet**  
**As at 31 December 2024**

	Notes	£	2024 £	£	2023 £
<b>Current assets</b>					
Debtors	7	46,360		54,430	
Cash at bank and in hand		54,119		31,564	
		<u>100,479</u>		<u>85,994</u>	
<b>Creditors: amounts falling due within one year</b>					
	8	(43,983)		(42,520)	
<b>Net current assets</b>			<u>56,496</u>		<u>43,474</u>
<b>Net assets</b>			<u>56,496</u>		<u>43,474</u>
<b>Represented by:</b>					
Unrestricted funds	9		56,496		43,474
			<u>56,496</u>		<u>43,474</u>

Approved by the board on.....*8th October 2025*.....

  
 .....  
 Jeremy Jarvis  
 Trustee



**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2024**

**1 Accounting policies**

***Basis of accounting***

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

***Incoming resources***

Income is recorded when it has been received.

Gift aid tax claims are calculated on the accruals basis to ensure that the funds are recorded in the period to which the gift aid relates.

***Resources expended***

Resources expended are recognised in the period they are incurred and include any attributable VAT which cannot be recovered.

Costs which are directly attributable to meeting charitable objects are classified as provision of charitable services. These costs are directly allocated to activities.

Costs associated with the general running of the charity which are not attributable to meeting charitable objects are classified as management and administration costs.

***Funds***

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

***Debtors***

Debtors are recognised at the amount due. Prepayments are valued at the amount prepaid net of any discounts due.

***Creditors***

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

***Taxation***

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

***Judgements and key sources of estimation uncertainty***

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2024**

<b>2</b>	<b>Income from donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Donations	4,000	-	4,000	3,000
		<u>4,000</u>	<u>-</u>	<u>4,000</u>	<u>3,000</u>
<b>3</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Offerings	71,340	-	71,340	68,429
	Gift aid tax refund	15,309	-	15,309	14,406
	Pastor in Training	5,417	-	5,417	-
		<u>92,066</u>	<u>-</u>	<u>92,066</u>	<u>82,835</u>
<b>4</b>	<b>Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Wages and salaries	34,667	-	34,667	33,340
	Pastor in Training	-	-	-	9,874
	Visiting Speakers	5,060	-	5,060	2,440
	Travel	704	-	704	481
	Gifts to Missionary work	13,300	-	13,300	13,500
	Gifts to Christian charities	6,800	-	6,800	7,408
	Young People's Work	308	-	308	533
	Light and heat	3,386	-	3,386	3,124
	Insurance	6,755	-	6,755	6,266
	Building repairs	7,812	-	7,812	3,265
	Internship costs	1,500	-	1,500	-
		<u>80,292</u>	<u>-</u>	<u>80,292</u>	<u>80,231</u>
<b>5</b>	<b>Other expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Office expenses	1,905	-	1,905	2,511
	Accountancy	1,200	-	1,200	1,056
	Bank charges	88	-	88	99
		<u>3,193</u>	<u>-</u>	<u>3,193</u>	<u>3,666</u>
<b>6</b>	<b>Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel</b>			<b>2024</b>	<b>2023</b>
				<b>£</b>	<b>£</b>
	Staff salaries and wages			<u>34,667</u>	<u>33,340</u>
				<u>34,667</u>	<u>33,340</u>

No employees had employee benefits in excess of £60,000 (2023: £nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2023: £nil) neither were they reimbursed expenses during the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

The average monthly head count was 1 (2023: 1 ). All staff are involved in the running of the charities activities.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2024**

<b>7 Debtors</b>		<b>2024</b>	<b>2023</b>	
		<b>£</b>	<b>£</b>	
Gift aid tax claim		14,885	31,925	
Other debtors		31,475	22,505	
		<u>46,360</u>	<u>54,430</u>	
<b>8 Creditors: amounts falling due within one year</b>		<b>2024</b>	<b>2023</b>	
		<b>£</b>	<b>£</b>	
Other creditors		43,983	42,520	
		<u>43,983</u>	<u>42,520</u>	
<b>9 Unrestricted funds</b>				
	<b>Balance as at</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance as at</b>
	<b>1 January</b>	<b>resources</b>	<b>resources and</b>	<b>31 December</b>
	<b>2024</b>	<b>and transfers</b>	<b>transfers</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General fund	43,474	96,507	(83,485)	56,496
	<u>43,474</u>	<u>96,507</u>	<u>(83,485)</u>	<u>56,496</u>

**BRADFORD ON AVON BAPTIST CHURCH**

England & Wales - Charity number 1140976

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	Month 01	Year 2023		Day 31	Month 12	Year 2023

## Section A Reference and administration details

**Charity name** BRADFORD ON AVON BAPTIST CHURCH

**Other names charity is known by**

**Registered charity number (if any)** 1140976

**Charity's principal address**

OLD BAPTIST CHAPEL  
 BRADFORD ON AVON  
 WILTSHIRE  
 Postcode BA15 1DA

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jeremy Jarvis	ELDER		
2	Ian McDonald	DEACON		
3	Mark Hope	DEACON		
4	Dan Charlton	DEACON		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

--

**Section B Structure, governance and management**

**Description of the charity’s trusts**

Type of governing document  
(e.g., trust deed, constitution)

RULES AND REGULATIONS

How the charity is constituted  
(e.g., trust, association, company)

ASSOCIATION

Trustee selection methods  
(e.g., appointed by, elected by)

TRUSTEES APPOINTED AT CHURCH MEMBERS MEETING

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity’s organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees’ consideration of major risks and the system and procedures to manage them.

--

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

THE MAIN OBJECT OF THE CHURCH IS TO SEEK TO ADVANCE THE CHRISTIAN FAITH IN LINE WITH BAPTIST PRINCIPLES IN ACCORDANCE WITH OUR BASIS OF FAITH.

THE CHURCH ALSO CARRIES OUT CHARITABLE ACTIVITIES IN THE UK AND ABROAD.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

THE CHURCHES MAIN ACTIVITIES ARE SUNDAY SERVICES, MORNING AND EVENING.

INCLUDING ALSO ON SUNDAYS, BIBLE STUDY GROUP, ONE SUNDAY SCHOOL GROUP AND ONE PRAYER MEETING.

THERE IS ALSO A MID WEEK PRAYER MEETING, ONE CHILDRENS CLUB, PROMOTION OF MISSION AND CHRISTIAN CHARITY MEETINGS, MUMS AND TOTS GROUP, HOME AND HOSPITAL VISITS FOR ILL AND ELDERLY, LADIES BIBLE DISCUSION GROUPS, EMPLOYMENT OF TRAINEE PASTOR

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

BECAUSE OF THE SPIRITUAL NATURE OF THE CHURCHS' WORK & OBJECTIVES, ACHIEVMENTS CANNOT ALWAYS BE QUANTIFIED AS WITH SAY A BUISNESS.

AT CHRISTMAS LIGHT SWITCH ON IN BRADFORD ON AVON, WE SUPPLIED REFRESHMENTS AND CHURCH INFORMATION LEAFLETS FOR THE HUNDREDS THAT ATTENDED.

AT CHRISTMAS WE SUPPLIED A YOUTUBE CHRISTMAS CAROL SERVICE.

ALSO, AT CHRISTMAS AND EASTER WE DISTRIBUTED BOOKS TO THE GENERAL PUBLIC.

THE MUMS AND TOTS GROUP HAS RUN WELL AGAIN AND A TEA AND CAKE SESSION WAS PUT ON AT CHRISTMAS FOR FAMILIES TO ATTEND.

BIBLE TEACHING GROUPS FOR THE GENERAL PUBLIC WERE RUN ON THE CHAPEL PREMESIS THROUGH THE SUMMER MONTHS.

THE CHURCH FINANCIALLY SUPPORTED 11 MISSION ORGANISATIONS.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The charity holds sufficient funds in reserve to meet its immediate ongoing expenditure. The trustees allocate any available surplus in support of selected Christian organisations or missionary work.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MARK LEONARD HOPE	
Position (e.g., Secretary, Chair, etc)	DEACON	
Date	3 <sup>rd</sup> December 2023	

Charity number  
1140976

**Bradford on Avon Baptist Church**

**Report and Accounts**

**For the Year Ended**

**31 December 2023**

**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

## **Bradford on Avon Baptist Church Trustees Annual Report**

The Trustees present their annual report and accounts for the year ended 31 December 2023.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2023 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

The main objective of the charity is the advancement of Christian faith according to Baptist principles and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

### **ACHIEVEMENTS AND PERFORMANCE**

Public services of worship have been held every Sunday through the year. Activities and meetings specifically for children and young people are conducted regularly both on Sunday and during the week. Pastoral visits are arranged for people confined to their homes or in hospital.

### **PUBLIC BENEFIT**

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind, services, advice and information about the Christian faith.

### **FINANCIAL REVIEW**

The charity made an operational surplus of £1,938 (2022 - deficit £6,706).

The unrestricted operating fund represents the charity's free reserves, which are retained to provide initial funding for charitable activities and running costs of the church. This fund has increased to £43,474.

### **RESERVES POLICY**

The charities reserve policy is to have unrestricted reserves of at least 6 months expenditure.

### **PLANS FOR FUTURE PERIODS**

The charity will seek to continue to develop the performance of its objectives and to provide benefit in the local community.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity number: 1140976

Registered Office: St Margarets Street, Bradford on Avon, BA15 1DA

#### **Our Advisors**

Examiners: Oakensen Limited, Bryer Ash Business Park, Trowbridge, Wiltshire, BA14 8HE

Bankers: Lloyds Bank, Fore Street, Trowbridge, Wiltshire

#### **Trustees**

Elected trustees

- Mark Hope
- Colin Campbell - resigned September 2023
- Ian McDonald
- Andrew Gadsby
- Robert Strivens
- Jeremy Jarvis
- Daniel Charlton - elected March 2023

**Bradford on Avon Baptist Church  
Trustees Annual Report**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Bradford on Avon Baptist Church is a charity, registered with the Charity Commission for England and Wales from 22 March 2011.

**Appointment of trustees**

New trustees are selected and appointed directly by the church members, for an indefinite period of service.

**Organisational structure**

Day to day management is delegated to the church officers, who are the trustees.

**RESPONSIBILITIES OF THE TRUSTEES**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards ( United Kingdom Generally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

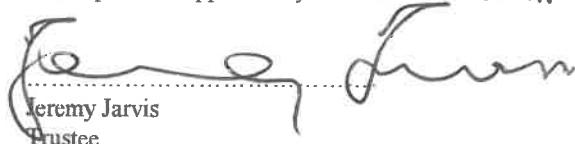
The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr David Oakensen FCA of Oakensen Limited was appointed as independent examiner for the year.

This report was approved by the board on

30TH SEPTEMBER 2024

  
Jeremy Jarvis  
Trustee

## **Bradford on Avon Baptist Church**

### **Independent examiner's report to the members of Bradford on Avon Baptist Church**

I report on my examination of the accounts of the charity for the year ended 31st December 2023 which are set out on pages 4 to 8.

#### **Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Oakensen FCA  
Independent Examiner  
**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

30 September 2024

**Bradford on Avon Baptist Church**  
**Statement of Financial Activities**  
**For the year ended 31 December 2023**

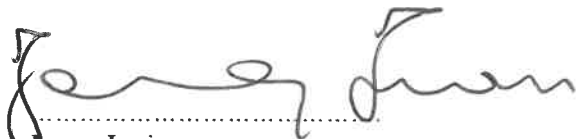
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Income from donations and legacies	2	3,000	-	3,000	3,000
Income from charitable activities	3	82,835	-	82,835	80,716
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>85,835</b>	<b>-</b>	<b>85,835</b>	<b>83,716</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	80,231	-	80,231	88,120
Other expenditure	5	3,666	-	3,666	2,302
<b>TOTAL EXPENDITURE</b>		<b>83,897</b>	<b>-</b>	<b>83,897</b>	<b>90,422</b>
<b>Net income</b>		<b>1,938</b>	<b>-</b>	<b>1,938</b>	<b>(6,706)</b>
<b>Gross transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>1,938</b>	<b>-</b>	<b>1,938</b>	<b>(6,706)</b>
<b>Reconciliation of funds:</b>					
<b>Total funds at 1 January 2023</b>		<b>41,536</b>	<b>-</b>	<b>41,536</b>	<b>48,242</b>
<b>Total funds at 31 December 2023</b>	9	<b>43,474</b>	<b>-</b>	<b>43,474</b>	<b>41,536</b>

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

**Bradford on Avon Baptist Church  
Balance Sheet  
As at 31 December 2023**

	Notes	£	2023 £	£	2022 £
<b>Current assets</b>					
Debtors	7	54,430		34,322	
Cash at bank and in hand		<u>31,564</u>		<u>35,742</u>	
		85,994		70,064	
<b>Creditors: amounts falling due within one year</b>					
	8	(42,520)		(28,528)	
<b>Net current assets</b>			43,474		41,536
<b>Net assets</b>			<u>43,474</u>		<u>41,536</u>
<b>Represented by:</b>					
Unrestricted funds	9		43,474		41,536
			<u>43,474</u>		<u>41,536</u>

Approved by the board on.....30th SEPTEMBER 2024

  
.....  
Jeremy Jarvis  
Trustee

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2023**

**1 Accounting policies**

*Basis of accounting*

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

*Incoming resources*

Income is recorded when it has been received.

Gift aid tax claims are calculated on the accruals basis to ensure that the funds are recorded in the period to which the gift aid relates.

*Resources expended*

Resources expended are recognised in the period they are incurred and include any attributable VAT which cannot be recovered.

Costs which are directly attributable to meeting charitable objects are classified as provision of charitable services. These costs are directly allocated to activities.

Costs associated with the general running of the charity which are not attributable to meeting charitable objects are classified as management and administration costs.

*Funds*

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

*Debtors*

Debtors are recognised at the amount due. Prepayments are valued at the amount prepaid net of any discounts due.

*Creditors*

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

*Taxation*

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

*Judgements and key sources of estimation uncertainty*

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2023**

<b>2</b>	<b>Income from donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Donations	3,000	-	3,000	3,000
		<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>3,000</u>
<b>3</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Offerings	68,429	-	68,429	65,477
	Gift aid tax refund	14,406	-	14,406	15,239
		<u>82,835</u>	<u>-</u>	<u>82,835</u>	<u>80,716</u>
<b>4</b>	<b>Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Wages and salaries	33,340	-	33,340	34,405
	Pastor in Training	9,874	-	9,874	9,790
	Visiting Speakers	2,440	-	2,440	2,832
	Travel	481	-	481	1,305
	Gifts to Missionary work	13,500	-	13,500	14,800
	Gifts to Christian charities	7,408	-	7,408	6,588
	Young People's Work	533	-	533	654
	Light and heat	3,124	-	3,124	4,395
	Insurance	6,266	-	6,266	5,438
	Building repairs	3,265	-	3,265	7,913
		<u>80,231</u>	<u>-</u>	<u>80,231</u>	<u>88,120</u>
<b>5</b>	<b>Other expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Office expenses	2,511	-	2,511	1,236
	Accountancy	1,056	-	1,056	960
	Bank charges	99	-	99	106
		<u>3,666</u>	<u>-</u>	<u>3,666</u>	<u>2,302</u>
<b>6</b>	<b>Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel</b>			<b>2023</b>	<b>2022</b>
				<b>£</b>	<b>£</b>
	Staff salaries and wages			<u>33,340</u>	<u>34,405</u>
				<u>33,340</u>	<u>34,405</u>

No employees had employee benefits in excess of £60,000 (2022: £nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2022: £nil) neither were they reimbursed expenses during the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

The average monthly head count was 1 (2022: 1). All staff are involved in the running of the charities activities.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2023**

<b>7 Debtors</b>		<b>2023</b>	<b>2022</b>	
		<b>£</b>	<b>£</b>	
Gift aid tax claim		31,925	15,115	
Other debtors		22,505	19,207	
		<u>54,430</u>	<u>34,322</u>	
<b>8 Creditors: amounts falling due within one year</b>		<b>2023</b>	<b>2022</b>	
		<b>£</b>	<b>£</b>	
Other creditors		42,520	28,528	
		<u>42,520</u>	<u>28,528</u>	
<b>9 Unrestricted funds</b>				
	<b>Balance as at</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance as at</b>
	<b>1 January</b>	<b>resources</b>	<b>resources and</b>	<b>31 December</b>
	<b>2023</b>	<b>and transfers</b>	<b>transfers</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General fund	41,536	85,835	(83,897)	43,474
	<u>41,536</u>	<u>85,835</u>	<u>(83,897)</u>	<u>43,474</u>

Charity number  
1140976

**Bradford on Avon Baptist Church**

**Report and Accounts**

**For the Year Ended**

**31 December 2023**

**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

## **Bradford on Avon Baptist Church Trustees Annual Report**

The Trustees present their annual report and accounts for the year ended 31 December 2023.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2023 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

The main objective of the charity is the advancement of Christian faith according to Baptist principles and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

### **ACHIEVEMENTS AND PERFORMANCE**

Public services of worship have been held every Sunday through the year. Activities and meetings specifically for children and young people are conducted regularly both on Sunday and during the week. Pastoral visits are arranged for people confined to their homes or in hospital.

### **PUBLIC BENEFIT**

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind, services, advice and information about the Christian faith.

### **FINANCIAL REVIEW**

The charity made an operational surplus of £1,938 (2022 - deficit £6,706).

The unrestricted operating fund represents the charity's free reserves, which are retained to provide initial funding for charitable activities and running costs of the church. This fund has increased to £43,474.

### **RESERVES POLICY**

The charities reserve policy is to have unrestricted reserves of at least 6 months expenditure.

### **PLANS FOR FUTURE PERIODS**

The charity will seek to continue to develop the performance of its objectives and to provide benefit in the local community.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity number: 1140976

Registered Office: St Margarets Street, Bradford on Avon, BA15 1DA

#### **Our Advisors**

Examiners: Oakensen Limited, Bryer Ash Business Park, Trowbridge, Wiltshire, BA14 8HE

Bankers: Lloyds Bank, Fore Street, Trowbridge, Wiltshire

#### **Trustees**

Elected trustees

- Mark Hope
- Colin Campbell - resigned September 2023
- Ian McDonald
- Andrew Gadsby
- Robert Strivens
- Jeremy Jarvis
- Daniel Charlton - elected March 2023

**Bradford on Avon Baptist Church  
Trustees Annual Report**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Bradford on Avon Baptist Church is a charity, registered with the Charity Commission for England and Wales from 22 March 2011.

**Appointment of trustees**

New trustees are selected and appointed directly by the church members, for an indefinite period of service.

**Organisational structure**

Day to day management is delegated to the church officers, who are the trustees.

**RESPONSIBILITIES OF THE TRUSTEES**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards ( United Kingdom Generally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

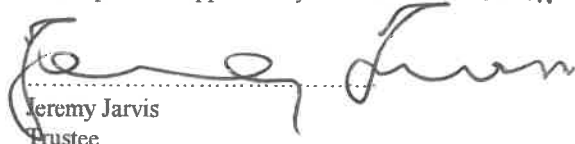
The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr David Oakensen FCA of Oakensen Limited was appointed as independent examiner for the year.

This report was approved by the board on

30TH SEPTEMBER 2024

  
Jeremy Jarvis  
Trustee

## **Bradford on Avon Baptist Church**

### **Independent examiner's report to the members of Bradford on Avon Baptist Church**

I report on my examination of the accounts of the charity for the year ended 31st December 2023 which are set out on pages 4 to 8.

#### **Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Oakensen FCA  
Independent Examiner  
**Oakensen Limited**  
Chartered Accountants  
Bryer Ash Business Park  
Trowbridge  
Wiltshire  
BA14 8HE

30 September 2024

**Bradford on Avon Baptist Church**  
**Statement of Financial Activities**  
**For the year ended 31 December 2023**

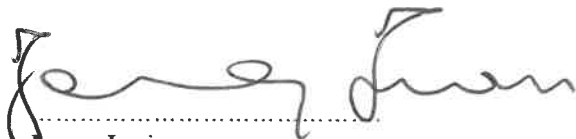
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Income from donations and legacies	2	3,000	-	3,000	3,000
Income from charitable activities	3	82,835	-	82,835	80,716
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>85,835</b>	<b>-</b>	<b>85,835</b>	<b>83,716</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	80,231	-	80,231	88,120
Other expenditure	5	3,666	-	3,666	2,302
<b>TOTAL EXPENDITURE</b>		<b>83,897</b>	<b>-</b>	<b>83,897</b>	<b>90,422</b>
<b>Net income</b>		<b>1,938</b>	<b>-</b>	<b>1,938</b>	<b>(6,706)</b>
<b>Gross transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>1,938</b>	<b>-</b>	<b>1,938</b>	<b>(6,706)</b>
<b>Reconciliation of funds:</b>					
<b>Total funds at 1 January 2023</b>		<b>41,536</b>	<b>-</b>	<b>41,536</b>	<b>48,242</b>
<b>Total funds at 31 December 2023</b>	9	<b>43,474</b>	<b>-</b>	<b>43,474</b>	<b>41,536</b>

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

**Bradford on Avon Baptist Church  
Balance Sheet  
As at 31 December 2023**

	Notes	£	2023 £	£	2022 £
<b>Current assets</b>					
Debtors	7	54,430		34,322	
Cash at bank and in hand		<u>31,564</u>		<u>35,742</u>	
		85,994		70,064	
<b>Creditors: amounts falling due within one year</b>					
	8	(42,520)		(28,528)	
<b>Net current assets</b>			43,474		41,536
<b>Net assets</b>			<u>43,474</u>		<u>41,536</u>
<b>Represented by:</b>					
Unrestricted funds	9		43,474		41,536
			<u>43,474</u>		<u>41,536</u>

Approved by the board on.....30th SEPTEMBER 2024

  
.....  
Jeremy Jarvis  
Trustee

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2023**

**1 Accounting policies**

*Basis of accounting*

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

*Incoming resources*

Income is recorded when it has been received.

Gift aid tax claims are calculated on the accruals basis to ensure that the funds are recorded in the period to which the gift aid relates.

*Resources expended*

Resources expended are recognised in the period they are incurred and include any attributable VAT which cannot be recovered.

Costs which are directly attributable to meeting charitable objects are classified as provision of charitable services. These costs are directly allocated to activities.

Costs associated with the general running of the charity which are not attributable to meeting charitable objects are classified as management and administration costs.

*Funds*

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

*Debtors*

Debtors are recognised at the amount due. Prepayments are valued at the amount prepaid net of any discounts due.

*Creditors*

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

*Taxation*

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

*Judgements and key sources of estimation uncertainty*

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2023**

<b>2</b>	<b>Income from donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Donations	3,000	-	3,000	3,000
		<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>3,000</u>
<b>3</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Offerings	68,429	-	68,429	65,477
	Gift aid tax refund	14,406	-	14,406	15,239
		<u>82,835</u>	<u>-</u>	<u>82,835</u>	<u>80,716</u>
<b>4</b>	<b>Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Wages and salaries	33,340	-	33,340	34,405
	Pastor in Training	9,874	-	9,874	9,790
	Visiting Speakers	2,440	-	2,440	2,832
	Travel	481	-	481	1,305
	Gifts to Missionary work	13,500	-	13,500	14,800
	Gifts to Christian charities	7,408	-	7,408	6,588
	Young People's Work	533	-	533	654
	Light and heat	3,124	-	3,124	4,395
	Insurance	6,266	-	6,266	5,438
	Building repairs	3,265	-	3,265	7,913
		<u>80,231</u>	<u>-</u>	<u>80,231</u>	<u>88,120</u>
<b>5</b>	<b>Other expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Office expenses	2,511	-	2,511	1,236
	Accountancy	1,056	-	1,056	960
	Bank charges	99	-	99	106
		<u>3,666</u>	<u>-</u>	<u>3,666</u>	<u>2,302</u>
<b>6</b>	<b>Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel</b>			<b>2023</b>	<b>2022</b>
				<b>£</b>	<b>£</b>
	Staff salaries and wages			<u>33,340</u>	<u>34,405</u>
				<u>33,340</u>	<u>34,405</u>

No employees had employee benefits in excess of £60,000 (2022: £nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2022: £nil) neither were they reimbursed expenses during the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

The average monthly head count was 1 (2022: 1). All staff are involved in the running of the charities activities.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2023**

<b>7 Debtors</b>		<b>2023</b>	<b>2022</b>	
		<b>£</b>	<b>£</b>	
Gift aid tax claim		31,925	15,115	
Other debtors		22,505	19,207	
		<u>54,430</u>	<u>34,322</u>	
<b>8 Creditors: amounts falling due within one year</b>		<b>2023</b>	<b>2022</b>	
		<b>£</b>	<b>£</b>	
Other creditors		42,520	28,528	
		<u>42,520</u>	<u>28,528</u>	
<b>9 Unrestricted funds</b>				
	<b>Balance as at</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance as at</b>
	<b>1 January</b>	<b>resources</b>	<b>resources and</b>	<b>31 December</b>
	<b>2023</b>	<b>and transfers</b>	<b>transfers</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General fund	41,536	85,835	(83,897)	43,474
	<u>41,536</u>	<u>85,835</u>	<u>(83,897)</u>	<u>43,474</u>

**BRADFORD ON AVON BAPTIST CHURCH**

England & Wales - Charity number 1140976

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	Month 01	Year 2022		Day 31	Month 12	Year 2022

## Section A Reference and administration details

**Charity name** BRADFORD ON AVON BAPTIST CHURCH

**Other names charity is known by**

**Registered charity number (if any)** 1140976

**Charity's principal address**

OLD BAPTIST CHAPEL  
 BRADFORD ON AVON  
 WILTSHIRE  
 Postcode BA15 1DA

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Gadsby	DEACON		
2	Ian McDonald	DEACON		
3	MARK HOPE	DEACON		
4	Colin Campbell	DEACON		
5	Daniel Charlton	DEACON		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

--

**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (e.g., trust deed, constitution)	RULES AND REGULATIONS
How the charity is constituted (e.g., trust, association, company)	ASSOCIATION
Trustee selection methods (e.g., appointed by, elected by)	TRUSTEES APPOINTED AT CHURCH MEMBERS MEETING

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

--

**Section C Objectives and activities**

**Summary of the objects of the charity set out in its governing document**

<p>THE MAIN OBJECT OF THE CHURCH IS TO SEEK TO ADVANCE THE CHRISTIAN FAITH IN LINE WITH BAPTIST PRINCIPLES IN ACCORDANCE WITH OUR BASIS OF FAITH.</p> <p>THE CHURCH ALSO CARRIES OUT CHARITABLE ACTIVITIES IN THE UK AND ABROAD.</p>
--

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

THE CHURCHES MAIN ACTIVITIES ARE SUNDAY SERVICES, MORNING AND EVENING.

INCLUDING ALSO ON SUNDAYS,  
BIBLE STUDY GROUP,  
ONE SUNDAY SCHOOL GROUP  
AND ONE PRAYER MEETING.

THERE IS ALSO A MID WEEK PRAYER MEETING,  
PROMOTION OF MISSION AND CHRISTIAN CHARITY MEETINGS,  
MUMS AND TOTS GROUP,  
HOME AND HOSPITAL VISITS FOR ILL AND ELDERLY,  
LADIES BIBLE DISCUSSION GROUPS,  
EMPLOYMENT OF NEW PASTOR – 01-10-2017

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

BECAUSE OF THE SPIRITUAL NATURE OF THE CHURCHES' WORK & OBJECTIVES, ACHIEVMENTS CANNOT ALWAYS BE QUANTIFIED AS WITH SAY A BUISNESS.

AT CHRISTMAS WE SUPPLIED A LARGE CHRISTMAS OUTREACH PROGRAM TO THE TOWN.

ALSO, AT EASTER WE DISTRIBUTED BOOKS TO THE GENERAL PUBLIC.

THE SUNDAY SERVICES AND MID WEEK MEETINGS HAVE BEEN UPDATED TO A BETTER QUALITY OF LIVESTREAM FORMAT.

THE CHURCH FINANCIALLY SUPPORTED 11 MISSION ORGANISATIONS ABROAD.

## Section E Financial review

**Brief statement of the charity's policy on reserves**

The charity holds sufficient funds in reserve to meet its immediate ongoing expenditure. The trustees allocate any available surplus in support of selected Christian organisations or missionary work.

**Details of any funds materially in deficit**

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F Other optional information

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

**Signed on behalf of the charity's trustees**

**Signature(s)**

**Full name(s)**

MARK LEONARD HOPE

**Position (e.g., Secretary, Chair, etc)**

DEACON

**Date**

31st October 2023

Charity number  
1140976

Bradford on Avon Baptist Church

Report and Accounts

For the Year Ended

31 December 2022

**Oakensen Limited**  
Chartered Accountants  
31 Stallard Street  
Trowbridge  
Wiltshire  
BA14 9AA

## **Bradford on Avon Baptist Church Trustees Annual Report**

The Trustees present their annual report and accounts for the year ended 31 December 2022.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2022 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

The main objective of the charity is the advancement of Christian faith according to Baptist principles and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

### **ACHIEVEMENTS AND PERFORMANCE**

Public services of worship have been held every Sunday through the year. Activities and meetings specifically for children and young people are conducted regularly both on Sunday and during the week. Pastoral visits are arranged for people confined to their homes or in hospital.

### **PUBLIC BENEFIT**

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind, services, advice and information about the Christian faith.

### **FINANCIAL REVIEW**

The charity made an operational deficit of £6,706 (2021 - deficit £21,158).

The unrestricted operating fund represents the charity's free reserves, which are retained to provide initial funding for charitable activities and running costs of the church. This fund has decreased to £41,536.

### **RESERVES POLICY**

The charities reserve policy is to have unrestricted reserves of at least 6 months expenditure.

### **PLANS FOR FUTURE PERIODS**

The charity will seek to continue to develop the performance of its objectives and to provide benefit in the local community.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity number: 1140976

Registered Office: St Margarets Street, Bradford on Avon, BA15 1DA

#### **Our Advisors**

Examiners: Oakensen Limited, 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA

Bankers: Lloyds Bank, Fore Street, Trowbridge, Wiltshire

#### **Trustees**

Elected trustees

- Mark Hope
- Colin Campbell
- Ian McDonald
- Andrew Gadsby
- Robert Strivens
- Jeremy Jarvis

**Bradford on Avon Baptist Church  
Trustees Annual Report**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Bradford on Avon Baptist Church is a charity, registered with the Charity Commission for England and Wales from 22 March 2011.

**Appointment of trustees**

New trustees are selected and appointed directly by the church members, for an indefinite period of service.

**Organisational structure**

Day to day management is delegated to the church officers, who are the trustees.

**RESPONSIBILITIES OF THE TRUSTEES**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards ( United Kingdom Generally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr David Oakensen FCA of Oakensen Limited was appointed as independent examiner for the year.

This report was approved by the board on

2ND OCTOBER 2023



Jeremy Jarvis  
Trustee

## **Bradford on Avon Baptist Church**

### **Independent examiner's report to the members of Bradford on Avon Baptist Church**

I report on my examination of the accounts of the charity for the year ended 31st December 2022 which are set out on pages 4 to 8.

#### **Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Oakensen FCA  
Independent Examiner  
**Oakensen Limited**  
Chartered Accountants  
31 Stallard Street  
Trowbridge  
Wiltshire  
BA14 9AA

2 October 2023

**Bradford on Avon Baptist Church**  
**Statement of Financial Activities**  
**For the year ended 31 December 2022**


	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Income from donations and legacies	2	3,000	-	3,000	12,700
Income from charitable activities	3	80,716	-	80,716	85,171
<b>TOTAL INCOME AND ENDOWMENTS</b>		<u>83,716</u>	<u>-</u>	<u>83,716</u>	<u>97,871</u>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	88,120	-	88,120	115,921
Other expenditure	5	2,302	-	2,302	3,108
<b>TOTAL EXPENDITURE</b>		<u>90,422</u>	<u>-</u>	<u>90,422</u>	<u>119,029</u>
<b>Net income</b>		(6,706)	-	(6,706)	(21,158)
<b>Gross transfers between funds</b>		-	-	-	-
		<u>(6,706)</u>	<u>-</u>	<u>(6,706)</u>	<u>(21,158)</u>
<b>Reconciliation of funds:</b>					
<b>Total funds at 1 January 2022</b>		48,242	-	48,242	69,400
<b>Total funds at 31 December 2022</b>	9	<u>41,536</u>	<u>-</u>	<u>41,536</u>	<u>48,242</u>

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

**Bradford on Avon Baptist Church  
Balance Sheet  
As at 31 December 2022**

	Notes	2022	2021
		£	£
<b>Current assets</b>			
Debtors	7	34,322	28,321
Cash at bank and in hand		35,742	47,064
		70,064	75,385
<b>Creditors: amounts falling due within one year</b>			
	8	(28,528)	(27,143)
<b>Net current assets</b>		<u>41,536</u>	<u>48,242</u>
<b>Net assets</b>		<u>41,536</u>	<u>48,242</u>
<b>Represented by:</b>			
Unrestricted funds	9	41,536	48,242
		<u>41,536</u>	<u>48,242</u>

Approved by the board on 2nd October 2023

  
.....  
Jeremy Jarvis  
Trustee

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2022**

**1 Accounting policies**

*Basis of accounting*

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

*Incoming resources*

Income is recorded when it has been received.

Gift aid tax claims are calculated on the accruals basis to ensure that the funds are recorded in the period to which the gift aid relates.

*Resources expended*

Resources expended are recognised in the period they are incurred and include any attributable VAT which cannot be recovered.

Costs which are directly attributable to meeting charitable objects are classified as provision of charitable services. These costs are directly allocated to activities.

Costs associated with the general running of the charity which are not attributable to meeting charitable objects are classified as management and administration costs.

*Funds*

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

*Debtors*

Debtors are recognised at the amount due. Prepayments are valued at the amount prepaid net of any discounts due.

*Creditors*

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

*Taxation*

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

*Judgements and key sources of estimation uncertainty*

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2022**

<b>2</b>	<b>Income from donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Donations	3,000	-	3,000	12,700
		<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>12,700</u>
<b>3</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Offerings	65,477	-	65,477	60,995
	Gift aid tax refund	15,239	-	15,239	14,181
	Pastor in Training	-	-	-	9,995
		<u>80,716</u>	<u>-</u>	<u>80,716</u>	<u>85,171</u>
<b>4</b>	<b>Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Wages and salaries	34,405	-	34,405	35,640
	Pastor in Training	9,790	-	9,790	-
	Visiting Speakers	2,832	-	2,832	2,255
	Travel	1,305	-	1,305	190
	Gifts to Missionary work	14,800	-	14,800	15,950
	Gifts to Christian charities	6,588	-	6,588	4,660
	Young People's Work	654	-	654	389
	Light and heat	4,395	-	4,395	3,546
	Insurance	5,438	-	5,438	4,793
	Building repairs	7,913	-	7,913	1,540
	Refurbishment of premises	-	-	-	46,958
		<u>88,120</u>	<u>-</u>	<u>88,120</u>	<u>115,921</u>
<b>5</b>	<b>Other expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Office expenses	1,236	-	1,236	2,104
	Accountancy	960	-	960	876
	Bank charges	106	-	106	128
		<u>2,302</u>	<u>-</u>	<u>2,302</u>	<u>3,108</u>
<b>6</b>	<b>Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel</b>			<b>2022</b>	<b>2021</b>
				<b>£</b>	<b>£</b>
	Staff salaries and wages			<u>34,405</u>	<u>35,640</u>
				<u>34,405</u>	<u>35,640</u>

No employees had employee benefits in excess of £60,000 (2021: £nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2021: £nil) neither were they reimbursed expenses during the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

The average monthly head count was 1 (2021: 1). All staff are involved in the running of the charities activities.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2022**

<b>7 Debtors</b>		<b>2022</b>	<b>2021</b>	
		<b>£</b>	<b>£</b>	
Gift aid tax claim		15,115	14,000	
Other debtors		19,207	14,321	
		<u>34,322</u>	<u>28,321</u>	
<b>8 Creditors: amounts falling due within one year</b>		<b>2022</b>	<b>2021</b>	
		<b>£</b>	<b>£</b>	
Other creditors		<u>28,528</u>	<u>27,143</u>	
<b>9 Unrestricted funds</b>				
	<b>Balance as at</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance as at</b>
	<b>1 January</b>	<b>resources</b>	<b>resources and</b>	<b>31 December</b>
	<b>2022</b>	<b>and transfers</b>	<b>transfers</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General fund	48,242	83,716	(90,422)	41,536
Designated Building Fund	-			-
	<u>48,242</u>	<u>83,716</u>	<u>(90,422)</u>	<u>41,536</u>

Charity number  
1140976

Bradford on Avon Baptist Church

Report and Accounts

For the Year Ended

31 December 2022

**Oakensen Limited**  
Chartered Accountants  
31 Stallard Street  
Trowbridge  
Wiltshire  
BA14 9AA

## **Bradford on Avon Baptist Church Trustees Annual Report**

The Trustees present their annual report and accounts for the year ended 31 December 2022.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2022 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

The main objective of the charity is the advancement of Christian faith according to Baptist principles and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

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### **PUBLIC BENEFIT**

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind, services, advice and information about the Christian faith.

### **FINANCIAL REVIEW**

The charity made an operational deficit of £6,706 (2021 - deficit £21,158).

The unrestricted operating fund represents the charity's free reserves, which are retained to provide initial funding for charitable activities and running costs of the church. This fund has decreased to £41,536.

### **RESERVES POLICY**

The charities reserve policy is to have unrestricted reserves of at least 6 months expenditure.

### **PLANS FOR FUTURE PERIODS**

The charity will seek to continue to develop the performance of its objectives and to provide benefit in the local community.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity number: 1140976

Registered Office: St Margarets Street, Bradford on Avon, BA15 1DA

#### **Our Advisors**

Examiners: Oakensen Limited, 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA

Bankers: Lloyds Bank, Fore Street, Trowbridge, Wiltshire

#### **Trustees**

Elected trustees

- Mark Hope
- Colin Campbell
- Ian McDonald
- Andrew Gadsby
- Robert Strivens
- Jeremy Jarvis

**Bradford on Avon Baptist Church  
Trustees Annual Report**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Bradford on Avon Baptist Church is a charity, registered with the Charity Commission for England and Wales from 22 March 2011.

**Appointment of trustees**

New trustees are selected and appointed directly by the church members, for an indefinite period of service.

**Organisational structure**

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**RESPONSIBILITIES OF THE TRUSTEES**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards ( United Kingdom Generally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr David Oakensen FCA of Oakensen Limited was appointed as independent examiner for the year.

This report was approved by the board on 2ND OCTOBER 2023



Jeremy Jarvis  
Trustee

## **Bradford on Avon Baptist Church**

### **Independent examiner's report to the members of Bradford on Avon Baptist Church**

I report on my examination of the accounts of the charity for the year ended 31st December 2022 which are set out on pages 4 to 8.

#### **Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Oakensen FCA  
Independent Examiner  
**Oakensen Limited**  
Chartered Accountants  
31 Stallard Street  
Trowbridge  
Wiltshire  
BA14 9AA

2 October 2023

**Bradford on Avon Baptist Church**  
**Statement of Financial Activities**  
**For the year ended 31 December 2022**


	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Income from donations and legacies	2	3,000	-	3,000	12,700
Income from charitable activities	3	80,716	-	80,716	85,171
<b>TOTAL INCOME AND ENDOWMENTS</b>		<u>83,716</u>	<u>-</u>	<u>83,716</u>	<u>97,871</u>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	88,120	-	88,120	115,921
Other expenditure	5	2,302	-	2,302	3,108
<b>TOTAL EXPENDITURE</b>		<u>90,422</u>	<u>-</u>	<u>90,422</u>	<u>119,029</u>
<b>Net income</b>		<u>(6,706)</u>	<u>-</u>	<u>(6,706)</u>	<u>(21,158)</u>
<b>Gross transfers between funds</b>		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		<u>(6,706)</u>	<u>-</u>	<u>(6,706)</u>	<u>(21,158)</u>
<b>Reconciliation of funds:</b>					
<b>Total funds at 1 January 2022</b>		48,242	-	48,242	69,400
<b>Total funds at 31 December 2022</b>	9	<u>41,536</u>	<u>-</u>	<u>41,536</u>	<u>48,242</u>

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

**Bradford on Avon Baptist Church  
Balance Sheet  
As at 31 December 2022**

	Notes	2022	2021
		£	£
<b>Current assets</b>			
Debtors	7	34,322	28,321
Cash at bank and in hand		35,742	47,064
		70,064	75,385
<b>Creditors: amounts falling due within one year</b>			
	8	(28,528)	(27,143)
<b>Net current assets</b>		<u>41,536</u>	<u>48,242</u>
<b>Net assets</b>		<u>41,536</u>	<u>48,242</u>
<b>Represented by:</b>			
Unrestricted funds	9	41,536	48,242
		<u>41,536</u>	<u>48,242</u>

Approved by the board on 2nd October 2023

  
.....  
Jeremy Jarvis  
Trustee

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2022**

**1 Accounting policies**

*Basis of accounting*

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

*Incoming resources*

Income is recorded when it has been received.

Gift aid tax claims are calculated on the accruals basis to ensure that the funds are recorded in the period to which the gift aid relates.

*Resources expended*

Resources expended are recognised in the period they are incurred and include any attributable VAT which cannot be recovered.

Costs which are directly attributable to meeting charitable objects are classified as provision of charitable services. These costs are directly allocated to activities.

Costs associated with the general running of the charity which are not attributable to meeting charitable objects are classified as management and administration costs.

*Funds*

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

*Debtors*

Debtors are recognised at the amount due. Prepayments are valued at the amount prepaid net of any discounts due.

*Creditors*

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

*Taxation*

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

*Judgements and key sources of estimation uncertainty*

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2022**

<b>2</b>	<b>Income from donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Donations	3,000	-	3,000	12,700
		<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>12,700</u>
<b>3</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Offerings	65,477	-	65,477	60,995
	Gift aid tax refund	15,239	-	15,239	14,181
	Pastor in Training	-	-	-	9,995
		<u>80,716</u>	<u>-</u>	<u>80,716</u>	<u>85,171</u>
<b>4</b>	<b>Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Wages and salaries	34,405	-	34,405	35,640
	Pastor in Training	9,790	-	9,790	-
	Visiting Speakers	2,832	-	2,832	2,255
	Travel	1,305	-	1,305	190
	Gifts to Missionary work	14,800	-	14,800	15,950
	Gifts to Christian charities	6,588	-	6,588	4,660
	Young People's Work	654	-	654	389
	Light and heat	4,395	-	4,395	3,546
	Insurance	5,438	-	5,438	4,793
	Building repairs	7,913	-	7,913	1,540
	Refurbishment of premises	-	-	-	46,958
		<u>88,120</u>	<u>-</u>	<u>88,120</u>	<u>115,921</u>
<b>5</b>	<b>Other expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2022</b>	<b>2021</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Office expenses	1,236	-	1,236	2,104
	Accountancy	960	-	960	876
	Bank charges	106	-	106	128
		<u>2,302</u>	<u>-</u>	<u>2,302</u>	<u>3,108</u>
<b>6</b>	<b>Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel</b>			<b>2022</b>	<b>2021</b>
				<b>£</b>	<b>£</b>
	Staff salaries and wages			<u>34,405</u>	<u>35,640</u>
				<u>34,405</u>	<u>35,640</u>

No employees had employee benefits in excess of £60,000 (2021: £nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2021: £nil) neither were they reimbursed expenses during the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

The average monthly head count was 1 (2021: 1). All staff are involved in the running of the charities activities.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2022**

<b>7 Debtors</b>		<b>2022</b>	<b>2021</b>	
		<b>£</b>	<b>£</b>	
Gift aid tax claim		15,115	14,000	
Other debtors		19,207	14,321	
		<u>34,322</u>	<u>28,321</u>	
<b>8 Creditors: amounts falling due within one year</b>		<b>2022</b>	<b>2021</b>	
		<b>£</b>	<b>£</b>	
Other creditors		<u>28,528</u>	<u>27,143</u>	
<b>9 Unrestricted funds</b>				
	<b>Balance as at</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance as at</b>
	<b>1 January</b>	<b>resources</b>	<b>resources and</b>	<b>31 December</b>
	<b>2022</b>	<b>and transfers</b>	<b>transfers</b>	<b>2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General fund	48,242	83,716	(90,422)	41,536
Designated Building Fund	-			-
	<u>48,242</u>	<u>83,716</u>	<u>(90,422)</u>	<u>41,536</u>

**BRADFORD ON AVON BAPTIST CHURCH**

England & Wales - Charity number 1140976

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# Accounts

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# Trustees' Annual Report for the period

<b>From</b>	Period start date			<b>To</b>	Period end date		
	Day 01	Month 01	Year 2021		Day 31	Month 12	Year 2021

## Section A Reference and administration details

**Charity name** BRADFORD ON AVON BAPTIST CHURCH

**Other names charity is known by**

**Registered charity number (if any)** 1140976

**Charity's principal address**

OLD BAPTIST CHAPEL  
BRADFORD ON AVON  
WILTSHIRE  
**Postcode BA15 1DA**

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Andrew Gadsby	DEACON		
2	Ian McDonald	DEACON		
3	MARK HOPE	DEACON		
4	Colin Campbell	DEACON		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

### Name of chief executive or names of senior staff members (Optional information)

--

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (e.g., trust deed, constitution)	RULES AND REGULATIONS
How the charity is constituted (e.g., trust, association, company)	ASSOCIATION
Trustee selection methods (e.g., appointed by, elected by)	TRUSTEES APPOINTED AT CHURCH MEMBERS MEETING

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

THE MAIN OBJECT OF THE CHURCH IS TO SEEK TO ADVANCE THE CHRISTIAN FAITH IN LINE WITH BAPTIST PRINCIPLES IN ACCORDANCE WITH OUR BASIS OF FAITH.

THE CHURCH ALSO CARRIES OUT CHARITABLE ACTIVITIES IN THE UK AND ABROAD.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

THE CHURCHES MAIN ACTIVITIES ARE SUNDAY SERVICES, MORNING AND EVENING.

INCLUDING ALSO ON SUNDAYS, BIBLE STUDY GROUP, ONE SUNDAY SCHOOL GROUPS AND ONE PRAYER MEETING.

THERE IS ALSO A MID WEEK PRAYER MEETING, ONE CHILDRENS CLUBS, PROMOTION OF MISSION AND CHRISTIAN CHARITY MEETINGS, MUMS AND TOTS GROUP, HOME AND HOSPITAL VISITS FOR ILL AND ELDERLY, LADIES BIBLE DISCUSSION GROUPS, EMPLOYMENT OF NEW PASTOR – 01-10-2017

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

BECAUSE OF THE SPIRITUAL NATURE OF THE CHURCHS' WORK & OBJECTIVES, ACHIEVMENTS CANNOT ALWAYS BE QUANTIFIED AS WITH SAY A BUISNESS.

ALTHOUGH THE COVID PANDEMIC HAS CONTINUED TO HAVE A KNOCK-ON AFFECT THE CHURCH HAS MAINTAINED IT'S WORK WELL.

AT CHRISTMAS WE SUPPLIED A LARGE CHRISTMAS OUTREACH PROGRAM TO THE TOWN.

ALSO, AT EASTER WE DISTRIBUTED BOOKS TO THE GENERAL PUBLIC.

THE SUNDAY SERVICES AND MID WEEK MEETINGS HAVE BEEN UPDATED TO A BETTER QUALITY OF LIVESTREAM FORMAT.

THE CHURCH FINANCIALLY SUPPORTED 11 MISSION ORGANISATIONS ABROAD.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The charity holds sufficient funds in reserve to meet its immediate ongoing expenditure. The trustees allocate any available surplus in support of selected Christian organisations or missionary work.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

## Section F

## Other optional information

## Section G

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g., Secretary, Chair, etc)

Date

MARK LEONARD HOPE

DEACON

31st October 2022

**BRADFORD ON AVON BAPTIST CHURCH**

England & Wales - Charity number 1140976

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# Accounts

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Charity number  
1140976

**Bradford on Avon Baptist Church**

**Report and Accounts**

**For the Year Ended**

**31 December 2020**

**Munro Audit Limited**  
Chartered Accountants & Registered Auditors  
31 Stallard Street  
Trowbridge  
Wiltshire  
BA14 9AA

## **Bradford on Avon Baptist Church Trustees Annual Report**

The Trustees present their annual report and accounts for the year ended 31 December 2019.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2020 and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

### **OBJECTIVES AND ACTIVITIES**

The main objective of the charity is the advancement of Christian faith according to Baptist principles and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

### **ACHIEVEMENTS AND PERFORMANCE**

Public services of worship have been held every Sunday through the year. Activities and meetings specifically for children and young people are conducted regularly both on Sunday and during the week. Pastoral visits are arranged for people confined to their homes or in hospital.

### **PUBLIC BENEFIT**

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind, services, advice and information about the Christian faith.

### **FINANCIAL REVIEW**

The charity made an operational surplus of £13,896 (2019 - surplus £11,365).

The unrestricted operating fund represents the charity's free reserves, which are retained to provide initial funding for charitable activities and running costs of the church. This fund has increased to £69,400

### **RESERVES POLICY**

The charities reserve policy is to have unrestricted reserves of at least 6 months expenditure.

### **PLANS FOR FUTURE PERIODS**

The charity will seek to continue to develop the performance of its objectives and to provide benefit in the local community.

### **REFERENCE AND ADMINISTRATIVE DETAILS**

Charity number: 1140976

Registered Office: St Margarets Street, Bradford on Avon, BA15 1DA

#### **Our Advisors**

Examiners: Munro Audit Limited, 31 Stallard Street, Trowbridge, Wiltshire, BA14 9AA

Bankers: Lloyds Bank, Fore Street, Trowbridge, Wiltshire

#### **Trustees**

Elected trustees

- Mark Hope
- Colin Campbell
- Ian McDonald
- Andrew Gadsby
- Robert Strivens
- Jeremy Jarvis (appointed 15 December 2020)

**Bradford on Avon Baptist Church  
Trustees Annual Report**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

Bradford on Avon Baptist Church is a charity, registered with the Charity Commission for England and Wales from 22 March 2011.

**Appointment of trustees**

New trustees are selected and appointed directly by the church members, for an indefinite period of service.

**Organisational structure**

Day to day management is delegated to the church officers, who are the trustees.

**RESPONSIBILITIES OF THE TRUSTEES**

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards ( United Kingdom Generally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

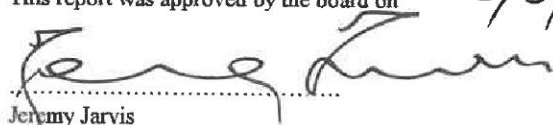
The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER**

Mr David Oakensen FCA of Munro Audit Limited was appointed as independent examiner for the year.

This report was approved by the board on

10/5/21

  
.....  
Jeremy Jarvis  
Trustee

## **Bradford on Avon Baptist Church**

### **Independent examiner's report to the members of Bradford on Avon Baptist Church**

I report on my examination of the accounts of the charity for the year ended 31st December 2020 which are set out on pages 4 to 8.

#### **Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

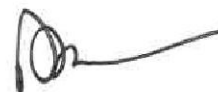
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

#### **Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



David Oakensen FCA  
Independent Examiner  
**Munro Audit Limited**  
Chartered Accountants & Registered Auditors  
31 Stallard Street  
Trowbridge  
Wiltshire  
BA14 9AA

10 May 2021

**Bradford on Avon Baptist Church**  
**Statement of Financial Activities**  
**For the year ended 31 December 2020**

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>INCOME AND ENDOWMENTS FROM:</b>					
Income from donations and legacies	2	3,000	-	3,000	2,000
Income from charitable activities	3	77,842	-	77,842	82,304
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>80,842</b>	<b>-</b>	<b>80,842</b>	<b>84,304</b>
<b>EXPENDITURE ON:</b>					
Charitable activities	4	64,284	-	64,284	68,083
Other expenditure	5	2,662	-	2,662	3,820
<b>TOTAL EXPENDITURE</b>		<b>66,946</b>	<b>-</b>	<b>66,946</b>	<b>71,903</b>
<b>Net income</b>		<b>13,896</b>	<b>-</b>	<b>13,896</b>	<b>12,401</b>
<b>Gross transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>13,896</b>	<b>-</b>	<b>13,896</b>	<b>12,401</b>
<b>Reconciliation of funds:</b>					
<b>Total funds at 1 January 2020</b>		<b>55,504</b>	<b>-</b>	<b>55,504</b>	<b>32,640</b>
<b>Total funds at 31 December 2020</b>	9	<b>69,400</b>	<b>-</b>	<b>69,400</b>	<b>45,041</b>

There were no recognised gains and losses other than those shown in the above Statement of Financial Activities.

**Bradford on Avon Baptist Church**  
**Balance Sheet**  
**As at 31 December 2020**

	Notes	£	2020 £	£	2019 £
<b>Current assets</b>					
Debtors	7	23,487		32,572	
Cash at bank and in hand		70,143		44,303	
		93,630		76,875	
<b>Creditors: amounts falling due within one year</b>					
	8	(24,230)		(24,370)	
<b>Net current assets</b>			<u>69,400</u>		<u>52,505</u>
<b>Net assets</b>			<u>69,400</u>		<u>52,505</u>
<b>Represented by:</b>					
Unrestricted funds	9		57,900		41,005
Unrestricted - Other	9		11,500		11,500
			<u>69,400</u>		<u>52,505</u>

Approved by the board on..... 10/5/21

  
 .....  
 Jeremy Jarvis  
 Trustee

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2020**

**1 Accounting policies**

*Basis of accounting*

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kingdom and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2015.

*Incoming resources*

Income is recorded when it has been received.

Gift aid tax claims are calculated on the accruals basis to ensure that the funds are recorded in the period to which the gift aid relates.

*Resources expended*

Resources expended are recognised in the period they are incurred and include any attributable VAT which cannot be recovered.

Costs which are directly attributable to meeting charitable objects are classified as provision of charitable services. These costs are directly allocated to activities.

Costs associated with the general running of the charity which are not attributable to meeting charitable objects are classified as management and administration costs.

*Funds*

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Expenditure which meets these criteria is charged to the fund. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

*Debtors*

Debtors are recognised at the amount due. Prepayments are valued at the amount prepaid net of any discounts due.

*Creditors*

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

*Taxation*

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

*Judgements and key sources of estimation uncertainty*

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2020**

<b>2</b>	<b>Income from donations and legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Donations	3,000	-	3,000	2,000
		<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>2,000</u>
<b>3</b>	<b>Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Offerings	65,493	-	65,493	68,477
	Gift aid tax refund	12,349	-	12,349	13,827
		<u>77,842</u>	<u>-</u>	<u>77,842</u>	<u>82,304</u>
<b>4</b>	<b>Expenditure on charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Wages and salaries	30,978	-	30,978	29,017
	Visiting Speakers	1,447	-	1,447	4,930
	Travel	-	-	-	382
	Gifts to Missionary work	14,575	-	14,575	15,775
	Gifts to Christian charities	2,750	-	2,750	1,625
	Young People's Work	207	-	207	-
	Light and heat	2,819	-	2,819	2,802
	Insurance	4,371	-	4,371	4,802
	Building repairs	7,137	-	7,137	8,750
		<u>64,284</u>	<u>-</u>	<u>64,284</u>	<u>68,083</u>
<b>5</b>	<b>Other expenditure</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
	Office expenses	1,846	-	1,846	2,968
	Accountancy	670	-	670	650
	Bank charges	146	-	146	202
		<u>2,662</u>	<u>-</u>	<u>2,662</u>	<u>3,820</u>
<b>6</b>	<b>Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel</b>			<b>2020</b>	<b>2019</b>
				<b>£</b>	<b>£</b>
	Staff salaries and wages			<u>30,978</u>	<u>29,017</u>
				<u>30,978</u>	<u>29,017</u>

No employees had employee benefits in excess of £60,000 (2019: £nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds.

The charity trustees were not paid or received any other benefits from employment with the Trust or its subsidiary in the year (2019: £nil) neither were they reimbursed expenses during the year (2019: £nil). No charity trustee received payment for professional or other services supplied to the charity (2019: £nil).

The average monthly head count was 1 (2019: 1). All staff are involved in the running of the charities activities.

**Bradford on Avon Baptist Church**  
**Notes to the Accounts**  
**For the year ended 31 December 2020**

<b>7 Debtors</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Gift aid tax claim	12,604	24,991
Other debtors	10,883	7,581
	<u>23,487</u>	<u>32,572</u>

<b>8 Creditors: amounts falling due within one year</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other taxes and social security costs	2,800	3,420
Other creditors	21,430	20,950
	<u>24,230</u>	<u>24,370</u>

<b>9 Unrestricted funds</b>	<b>Balance as at</b>	<b>Incoming</b>	<b>Outgoing</b>	<b>Balance as at</b>
	<b>1 January</b>	<b>resources</b>	<b>resources and</b>	<b>31 December</b>
	<b>2020</b>	<b>and transfers</b>	<b>transfers</b>	<b>2020</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
General fund	41,005	83,841	(66,946)	57,900
Designated Building Fund	8,500	3,000	-	11,500
	<u>49,505</u>	<u>86,841</u>	<u>(66,946)</u>	<u>69,400</u>