

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.

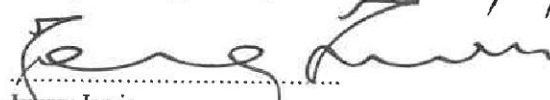
The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply 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').

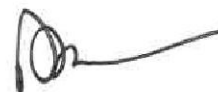
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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

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

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

2 Income from donations and legacies	Unrestricted	Restricted	2020	2019
	£	£	£	£
Donations	3,000	-	3,000	2,000
	<u>3,000</u>	<u>-</u>	<u>3,000</u>	<u>2,000</u>
3 Income from charitable activities	Unrestricted	Restricted	2020	2019
	£	£	£	£
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>
4 Expenditure on charitable activities	Unrestricted	Restricted	2020	2019
	£	£	£	£
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>
5 Other expenditure	Unrestricted	Restricted	2020	2019
	£	£	£	£
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>
6 Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel			2020	2019
			£	£
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

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

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

9 Unrestricted funds

	Balance as at 1 January 2020	Incoming resources and transfers	Outgoing resources and transfers	Balance as at 31 December 2020
	£	£	£	£
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>