



the home of

BIDFORD BAPTIST CHURCH

Registered Charity Number: 1153417

Report of the Trustees and Annual Financial Statements for the year ended

31st December 2024

CONTENTS

	Pages
Contact Details	2
Trustees Report	3 to 7
Independent Examiner's Report	8
Income and Expenditure Statement	9
Balance Sheet	10
Notes to the Accounts	11 to 13

CONTACT DETAILS

Physical Address:	TheBarn Waterloo Road Bidford on Avon B50 4JN
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TRUSTEES REPORT

FOR THE YEAR ENDED 31st DECEMBER 2024

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2024.

OBJECTIVES OF THE CHARITY

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination. The Charity may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

MISSION STATEMENT

“Meeting with God. Walking with God. Serving God.”

Our mission statement gives us our purpose, our process and our mission. This is what God wants us to do. This is how we’re going to do it. This is what we’re going to help others to do.

MEETING WITH GOD centres on our Sunday services and is about the personal revelation, spiritual refreshing and recharging we need to empower our Christian life.

WALKING WITH GOD is reflected in our relationship with Him through the week: learning, growing, connecting.

SERVING GOD and bearing fruit are our ultimate purpose: our commission, our compassion, our commitment.

All this is centred on our ongoing relationship with the Lord. *MEETING WITH GOD* is personal and intimate, and takes place as we encounter God’s presence and power together. *WALKING WITH GOD* is both personal and corporate as we journey with the Lord in devotion, in prayer and in connect groups. *SERVING GOD* is the outworking of all that He has deposited in us as we take His love to the world in diverse ways.

MEETING WITH GOD takes us deeper in our experience. *WALKING WITH GOD* makes us stronger in our relationship(s). *SERVING GOD* opens us wider in our influence.

VISION STATEMENT

The church we see is **ALIVE**: vibrant, welcoming, joyful and fun; our services are bright, positive and celebratory.

The church we see is **SPIRIT FILLED**: passionate in worship, where His presence is tangible, where the gifts of the Holy Spirit are in operation, where those in need receive personal ministry, and where services are not religious rituals but encounters with God.

The church we see is **GROWING**: attractive to seekers, welcoming to guests, reaching out to the ostracised and the hurting, has multiple arms extending into our communities, and then challenges people to respond to the gospel such that confessions of salvation, baptisms and changed lives are the norm.

The church we see is **TRANSFORMING**: where broken lives, relationships and families are restored; where dead religion is replaced by dynamic relationship, unbelief by faith, hopelessness by joy, where sick people become healthy, the broken become whole, and new Christians become fully devoted followers of Jesus.

The church we see is a **FAMILY**: we started as a family and will continue to be a family. Our program will include large, weekly, communal meetings, but also small gatherings in people’s homes, where authentic friendship, honesty, trust, mutual support and accountability are cultivated.

The church we see is **EQUIPPING**: maturing people in their faith, encouraging them in their gifts, developing them in their leadership, and releasing them to be everything they can be for the Lord.

In pursuit of the Objects, Mission and Vision, the Trustees expend the charity's resources on:

- employing Ministerial people and paying their expenses. (Ministry)
- paying for the organisation and hosting of events and projects that provide an opportunity for people to find out about Jesus. (Mission)
- maintaining premises and providing equipment that provides a meeting place for members and visitors. (Premises)
- necessary administration incurred in the running of the church. (Administration)

In addition, the church, in recognition of biblical principles, gives away at least 10% of its income in each year. These donations are made in response to local, national and world missions and needs and are usually made to individuals and organisations known to the charity.

CONSTITUTION

Bidford Baptist Church was planted in September 2005 from Chipping Campden Baptist Church (CCBC). It adopted a constitution in 2007 and became a separate charity on 1 January 2008.

Bidford Baptist Church adopted its current constitution on 1 May 2013 and registered with The Charity Commission on 15th August 2013 as "Bidford Baptist Church" with a working title of "theBarn". The charity registration number is 1153417. The Church is generally known as "theBarn".

The Church is affiliated to the Baptist Union of Great Britain and a member of the Heart of England Baptist Association.

The Trustees of the Church are responsible for the governance and management of the charity and have significant ownership and oversight of the church's vision and strategic development.

LEADERSHIP STRUCTURE

The structure of the church leadership comprises:

- **A Trustee Board** - which has legal responsibility and operational oversight for all aspects of the church's mission and activities as well as for the appointment and employment of the senior pastor and ministry staff.

The Trustees who have served during the year are as follows:

Rev Jamie Cox	Senior Pastor & Trustee
Paul Johnson	Trustee: Church Secretary (reappointed 15 May 2024)
Barry Goldsby	Trustee: Facilities Manager
Roger Keyte	Trustee: Treasurer
Simon Meek	Trustee: Safeguarding (reappointed 15 May 2024)

The charity's Trustees are endorsed by the church in general meeting. Key responsibilities are assigned to Trustees by the Trustee Board.

- **The Leaders** - Led by the Senior Pastor and under the overall authority of the Trustees, the Leaders have responsibility for planning and directing the church ministries and the spiritual life of the church.

The Leadership Team members who have served during the year are as follows:

Rev Jamie Cox	Senior Pastor & Trustee
Paul Johnson	Trustee: Church Secretary
Pete Kearney	

Mary Keyte
Simon Meek
Tree Morton
Murray Scholefield

Trustee: Safeguarding

- **Pastors & Staff** – Paid Pastors are recognised by the church as exercising particular calling and ministry and at the end of the year comprised:

Rev Jamie Cox	Senior Pastor & Trustee
Jenny Gilham	Children's Pastor
Abigail Grisman	Pre-School & Families Pastor
Emma King	Youth & Families Pastor

Trustees are fully involved in the life of the church giving them detailed knowledge of the organisation. They are also made aware of their obligations and responsibilities through Charity Commission publications and conferences and take due regard to guidance published by the Charity Commission.

Trustees usually meet bi-monthly and ensure the charity operates within the appropriate regulations and in line with its constitution and policies.

GOVERNING DOCUMENT

The charity is governed by its constitution and is constituted as an unincorporated charity. The church is, however, in the process of registering as a Charitable Incorporated Organisation (CIO) and expects to complete this process during 2025.

REVIEW OF 2024

Since the church was established in 2005, the Lord has continued to build and bless theBarn. From a handful of people at the beginning to a vibrant and active church today with more than 200 people currently attending our regular services and meetings from in and around our hometown of Bidford-on-Avon.

2024 has been a strong year for the church.

Our range of ministries has expanded and deepened with renewed focus on such ministries as Pastoral Care, Prayer and Ladies' ministries as well as continuing focus on other ministries including our regular Sunday afternoon and Mix event for those with special needs and their families.

Our well-established but growing children's and youth departments have done exceptionally well with a number of significant, including new, events such as a Summer Holiday Club, Relentless evenings, Messy Easter gatherings, a great time with Duggie Dug Dug and the 'end of October' Light Party.

Our Sunday services continue to be well-attended and increasing and have been vibrant and well supported with the sermon series providing deep and profound expositions of the scriptures. The worship team has excelled in bring meaningful times of worship and praise. Our monthly Sunday evening of prayer and Refreshing meetings provide opportunities for people to engage with God and draw closer to Him.

The year saw a number of special events such as baptisms, christenings and funerals and the wonderful range of Christmas and Easter gatherings were a blessing to all.

An increasing proportion of our congregation have joined our home-based connect groups to develop friendships, pray together, support each other and improve our knowledge of God's Word.

A discipleship course, Freedom in Christ was held during the year. The course focuses on the Biblical truths that encourage us to walk closer in our relationship with Jesus, finding greater freedom in Christ.

We focus on reaching out to our general community for the Lord through our well-established, thrice weekly, busy Stay & Play sessions for families with children.

Financially we have remained strong and have seen our levels of income grow year on year which has enabled us to establish new ministries and fund an increasing level of activities.

Based on biblical principles, and through the generosity of our congregation, we have been able to increase our support of missionaries and Christian charities, beyond our committed 10% of our income. Those that we support are working in needy parts of the world and contribute to meeting the needs of many both locally and internationally.

In addition to a small paid staff comprising our Senior Pastor and three members of staff, we are grateful to have many volunteers and workers who contribute their experience and skills to the ministries and support activities of our church.

Our most significant challenge in the next year is to finalise future arrangements for the premises that we have occupied and leased for the past 13 years. The church's desire is to own its own building but this will depend on our ability, as a church, to find a suitable site and to be able to finance such a building.

RISK ASSESSMENT

Our risk assessment is kept under constant review to ensure our policies, procedures and practice comply with all current requirements. Assessment of risk features as a standing agenda item and our risk assessment is fully reviewed annually. The Trustees do not feel there are any significant risks to the stability of the charity at this time.

FINANCIAL REVIEW

The financial position of the charity has remained strong during 2024. Total income in 2024 increased by 8.9% over 2023 to £230 642 and total expenditure increased to £222 252 – also an 8.9% increase on 2023. The cost pressures of items such as energy, building rental and maintenance and technology upgrades, were offset by generous giving by a committed congregation. This resulted in an overall surplus for the year of £8 390.

The more detailed information on the finances of the charity are covered in the Annual Financial Statements on Pages 9-13.

It should be noted that, as a church, we commit to giving 10% of our total income to supporting local, national and international missions and other organisations and charities that align with our charity objectives, as well as individuals in need. In 2024, we have continued to offer benevolent support where possible, as well as maintaining and, in some cases, increasing our support of various missionary and ministry partners.

All income for the charity is given via voluntary donations from the membership, congregation and local community.

RESERVES

The Trustees continued to review the Reserves Policy during 2024 and our current policy is to maintain a cash reserve of, at least, £60 000. This figure is based on three months core expenditure which the Trustees have determined to be acceptable as part of their ongoing approach to sustainability and risk management.

FINANCIAL PLANS FOR 2025

A comprehensive budget process involving all ministries of the church, was undertaken in late 2024. The Trustees have approved a 2025 budget that includes growth in the church's ministries as well as provision for the celebration of the church's 20th anniversary in September 2025 and the necessary costs of renegotiating the arrangements to secure our premises. A deficit budget has been approved in faith.

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE ANNUAL FINANCIAL STATEMENTS


The Trustees have prepared the financial statements in accordance with applicable law and United Kingdom Accounting Standards (UK Generally Accepted Accounting Practice) and have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities, preparing accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (1 January 2019).

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

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

The Trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the constitution. 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.

Approved by the Trustee Board on 14 April 2025 and signed on its behalf by:



R J Keyte
Trustee – Church Treasurer

P D Johnson
Trustee – Church Secretary

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND THE MEMBERS OF BIDFORD BAPTIST CHURCH IN RESPECT OF THE YEAR ENDED 31 DECEMBER 2024

Respective responsibilities of the Trustees and examiner

The charity's Trustees are responsible for the preparation of the accounts. The charity's Trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement


My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

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



J Till FMAAT
ZEST ACCOUNTANCY LIMITED
Date 30/03 2025

Bidford Baptist Church
Income and Expenditure Statement for the 12 months ended 31
December 2024

	NOTE	Unrestrict ed Funds 2024	Restrict ed Funds 2024	Total 2024	Total 2023
INCOME					
Income - Offerings		172 195	-	172 195	163 422
Gift Day		14 524	4 741	19 265	15 670
Gift Aid		32 831	-	32 831	30 286
Designated Giving		-	1 200	1 200	1 200
Facilities Rental		400	-	400	500
Interest Received		3 460	1 291	4 751	694
Total Income		223 410	7 232	230 642	211 772
EXPENDITURE					
Ministry Team	2	88 991	-	88 991	84 991
Church Ministries	2	5 956	3 371	9 327	9 665
Premises	2	83 364	-	83 364	75 009
Administration	2	10 976	176	11 152	8 060
Audio Video/Sound Desk	2	1 106	-	1 106	9 132
Total Expenditure		190 393	3 547	193 940	186 857
Tithe Fund Transfer (10%)		23 064	-23 064	-	-
Tithe Payments made	3	-	28 312	28 312	17 203
Total Costs		213 457	8 795	222 252	204 060
NET INCOME for the year		9 953	-1 563	8 390	7712
OPENING FUND BALANCES for the year		123 151	56 179	179 330	171 618
CLOSING FUND BALANCES for the year	4	£133 104	£54 616	187 720	£179 330

Bidford Baptist Church
Balance Sheet as at 31 December 2024

	NOT	Total 2024	Total 2023
CURRENT ASSETS			
Investments			
<i>Baptist Union Term Deposits</i>		124 637	75 122
Bank Accounts			
<i>Lloyds Bank</i>		39 541	80 622
<i>Total Liquid Assets</i>		164 178	155 744
OTHER ASSETS			
Rent Deposit		26 000	26 000
<i>Total Assets</i>		190 178	181 744
CURRENT LIABILITIES			
Provisions and Accruals		(2 458)	(2 414)
Total Net Assets		£187 720	£179 330
FUNDS	1& 4		
Unrestricted Funds			
General Fund		108 792	98 839
Contingency Fund		24 312	24 312
<i>Total Unrestricted Funds</i>		133 104	123 151
Restricted Funds			
Tithe Fund		8 194	13 442
Mission Fund		8 157	6 745
Evangelism Fund		405	978
Building Fund		29 700	24 232
Childrens & Youth Fund		1 968	4 770
Next Generation Fund		6 192	6 012
<i>Total Restricted Funds</i>		54 616	56 179
Total Funds		£187 720	£179 330

Bidford Baptist Church

NOTES to the accounts for the year ended 31 December 2024

1. ACCOUNTING POLICIES

The accounts have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2005) and applicable accounting standards. The principal accounting policies adopted in the preparation of the financial statements are as follows.

Incoming Resources

Income received from donations and gifts is included in incoming resources when these are receivable. Interest is included when receivable by the Church.

Use of Funds

The Church operates the following unrestricted funds:

- **General Fund** – This fund is used for any purpose in line with the mission and objectives of the church.
- **Contingency Fund** – This is a fund set up to provide a reserve for future revenue or capital projects.

The Church also operate the following restricted funds during the year that have been set aside for specific purposes:

- **Tithe Fund** – This is a fund set up to manage the church's commitment to tithing on its income.
- **Mission Fund** – This fund was established to support people connected with the church that wish to enter full time or part time ministry away from the church.
- **Evangelism Fund** – This fund was set up to reach people outside the church community.
- **Building Fund** – This fund will be used to purchase, construct, renovate, refurbish, extend or repurpose suitable land or premises to enable the church to fulfil its mission, pursue its vision and facilitate its ministries & activities.
- **Children's and Youth Fund** – This fund was set up to provide funds that could be used for the Church's work with Children and Young People.
- **PA Fund** – This fund was set up to provide funds that could be used for the purchasing of new and the maintenance of existing sound equipment as needed by the church.
- **Next Generation Fund** – This fund was set up to provide for ministry to the next generation of leaders through the development and training and equipping of next generation candidates.

2. ANALYSIS OF EXPENSES

	Unrestrict ed Funds 2024	Restrict ed Funds 2024	Total 2024	Total 2023
Ministry Team				
Salaries and taxes	85 633	-	85 633	81 651
Pension Contributions	2 794	-	2 794	2 610
Ministry Team Expenses	564	-	564	730
	88 991	-	88 991	£84 991
Church Ministries				
Pre-School/Stay & Play	1	-	1	1 628
Children's ministry	1 949	2 291	4 240	3 084
Youth Ministry	2 230	478	2 708	3 126
Catering - Net costs	678	-	678	343
Sundays & Other	1 098	602	1 700	1 484
	5 956	3 371	9 327	£9 665
Premises				
Premises Rental	55 522	-	55 522	53 502
Lighting & Heating	11 428	-	11 428	10 567
Water	645	-	645	675
Maintenance & Equipment	4 136	-	4 136	4 565
Building Insurance	1 151	-	1 151	1 631
Security, Health & Safety	2 769	-	2 769	1 782
Cleaning and Materials	7 713	-	7 713	2 287
	83 364	-	83 364	£75 009
Administration				
Bank Charges	224	-	224	214
Hospitality, Gifts & Books	1 748	-	1 748	1 494
Insurance - Contents, etc.	757	-	757	777
IT Costs and Licenses	3 602	-	3 602	2 408
Printing and Stationery	469	-	469	187
Professional Fees	792	-	792	308
Sundry Expenses	954	-	954	927
Telephone & Internet	1 303	-	1 303	920
Training & Conferences	870	176	1 046	426
Travel & Accommodation	257	-	257	399
	10 976	176	11 152	£8 060
Audio Visual				
Sound and Vision	1 106	-	1 106	£9 132

3. TITHE PAYMENTS

	Unrestrict ed Funds 2024	Restrict ed Funds 2024	Total 2024	Total 2023
Baptist Missionary Society	-	1 200	1 200	1 200
Baptist Home Mission Fund	-	1 500	1 500	1 350
Missionaries	-	15 321	15 321	9 521
Caring Hands	-	2 200	2 200	1 200
Agape India	-	600	600	600
Open Doors	-	1 500	1 500	1 500
Sundry Donations	-	5 991	5 991	1 832
	£0	£28 312	£28 312	£17 203

4. MOVEMENT IN FUNDS

	Balanc e 1 January 2024	Income	Expense s	Transfe rs	Balance 31 December 2024
<i>Unrestricted Funds</i>					
General Fund	98 839	223 410	-190 393	-23 064	108 792
Contingency Fund	24 312				24 312
	123 151	223 410	-190 393	-23 064	133 104
<i>Restricted Funds</i>					
Tithe Fund	13 442		-28 312	+23 064	8 194
Mission Fund	6 745	1 412			8 157
Evangelism Fund	978	29	-602		405
Building Fund	24 232	5 468			29 700
Children's & Youth Fund	4 770	143	-2 945		1 968
Next Generation Fund	6 012	180			6 192
	56 179	7 232	-31 859	+23 064	54 616
Total Funds	179 330	230 642	-222 252	-	187 720

No employee received emoluments in excess of £50,000 during the year (2024 none).

The average number of employees in the year was four full-time equivalents.

No emoluments were paid to the Trustees with the exception of the Minister, Rev. Jamie Cox who was employed by the church and was remunerated on the same basis as other

employees but has not received remuneration for his duties as Trustee.