

Trustees Report & Unaudited Financial Statements

Bedford Gospel Hall Trust
For the year ended 5 April 2025

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Legal and Administrative Information

Bedford Gospel Hall Trust

For the year ended 5 April 2025

Charity Name:

Bedford Gospel Hall Trust

Registered Charity Number:

1159076

Trustees:

E Picton (Chair)

T Britchford

R Reeves

A S Fryer

B Parkes

Treasurer:

T Britchford

Principle Address:

Tynwald, Sandy Lane, Church Brampton, Northampton, NN6 8AX

Independent Examiner:

Sandra Martin
FCCA FMAAT FPA BSc
50 Rose Lane
Biggleswade
Bedfordshire
SG18 0NB

Accountant:

Oldfield Advisory LLP
1120 Elliott Court
Herald Avenue
Coventry
CV5 6UB

Bankers:

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Report of the Trustees

Bedford Gospel Hall Trust

For the year ended 5 April 2025

The trustees present their report along with the financial statements of the Charity for the year ended 5 April 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 10 and comply with the Trust Deed and applicable law.

Structure, Governance and Management

Governing Document

The Charity is an unincorporated trust constituted by a Deed of Trust dated 14 May 1991, most recently amended by Deed of Variation dated 08 August 2014. The trust was registered with the Charity Commission for England and Wales on 05 November 2014 under Charity Registration Number: 1159076.

Recruitment and appointment of new Trustees

The Trustees who have served during the year and since the year end are set out on page 3. None of the Trustees, nor any person connected with them, received any remuneration from the Charity in the year ended 5 April 2025. Details of the reimbursement of expenses to Trustees are listed out in note 7 on page 12.

In view of winding up the Trust, it no longer operates any Gospel Halls. The current trustees were once chosen from among the congregation based on their skills, experience and eligibility to act as Trustees of the Trust.

Wider Network

The Trustees maintains informal links with Trustees of similar charities with a view to pooling experience considered useful in pursuing the objects of the Charity. The Charity has maintained particular links with Goldington Gospel Hall Trust with which it once shared members of its congregation.

Risk Management

The Trustees have identified and reviewed the major risks to which the charity is exposed and confirm that they have established systems to manage and mitigate those risks.

Objectives and Activities

Objectives and Aims

The charitable purposes of the Charity are the advancement of the Christian religion for the public benefit, including by the carrying on of the service of God in accordance with the Old and New Testaments of the Holy Bible as followed by those Christians forming part of the world-wide fellowship known as the Plymouth Brethren Christian Church (the "Brethren") and any other charitable purposes connected with Brethren. The core doctrine of the Brethren and proper practices in furtherance of certain aspects of doctrine are summarised in two schedules to the Trust Deed.

Public Benefit

The Trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance to charities on public benefit.

Details of public benefit activities carried out by Bedford Gospel Hall Trust can be found in the separate appendix to this report.

Main activities and achievements

In view of the trust becoming dormant in the near future, it no longer provides or maintains any Gospel halls. However, religious meetings were once held by the local Brethren community. During the year, the congregation moved away, and no longer require the Gospel halls once owned by Bedford Gospel Hall Trust. Details of the origins, teachings and way of life of the Brethren can be found on the website - www.plymouthbrethrenchristianchurch.org and in the schedules to the Trust Deed.

Plans for future periods

The trustees have confirmed that the Trust will be winding up in the near future so therefore it is not a going concern.

Meetings

Since the congregation who once gathered at the Gospel halls have moved away and the Gospel hall sold, meetings are no longer held.

Spreading the Gospel message and the life of a Christian

The Gospel halls are a base from which the regular congregation and others who attend the meetings are encouraged to spread the Christian Gospel, in word and deed.

Members of the congregation participate in a programme of street preaching where Gospel tracts are provided free of charge by the Charity to such preachers to be handed out to interested members of the public.

In carrying out this work, the congregation considers itself to be living out its faith in practice, as particularly exemplified in the following extract from the schedule to the Trust Deed on living a Christian life:

- We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren), in accordance with the teachings of Holy Scripture (1 Tim 2:2).
- We regularly go out from our homes to preach on the streets, to distribute Christian literature and engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ. (2 Tim 4:2).
- We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours. (Col 3:22-25, Col 4:1).
- The preservation and protection of the family unit is fundamental and children are prized as a blessing from God. (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.
- Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and consistent with these principles, we should give our time, talents and money to assist those in need in the wider community, in so far as reasonable given our abilities and our available resources. (Matt 7:12, Matt 22:39, Eph 4:28).

Funding

Funding is sought through gifts from the congregation and Gift Aid is claimed on eligible donations. Funding is sometimes received from other charitable trusts with complementary objectives.

Financial Review

In the year ended 5 April 2025 the Trust had a surplus of incoming resources over resources expended mostly due to the sale of a Gospel Hall during the financial year.

Total voluntary income received this year was £2,269 compared to £16,465 in the previous year.

All funds held were unrestricted funds.

Reserves Policy

In view of winding up the trust, there is no longer any requirement to maintain a significant level of reserves. The Trust has no employees, and the regular outgoings are now very minimal. The Trustees have decided that a large proportion of the reserves will be distributed to charities with similar charitable objectives to further help those charities fulfil their charitable activities. Some reserves will be held to cover any further costs when closing this Trust down.

Free Reserves at the year end were £593,528 (2024: £302,479).

Statement of Trustees Responsibilities

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

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed require the Trustees 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 (FRS 102);
- 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 the 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 and the provisions of the Trust Deed. 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. All transactions have been reviewed and approved by two trustees.

On Behalf of the board:

.....

Mr T Britchford (Trustee)

.....

Date

Report of the Independent Examiner

Bedford Gospel Hall Trust

For the year ended 5 April 2025

I report to the trustees on my examination of the accounts of the Bedford Gospel Hall Trust for the year ended 5 April 2025.

Respective responsibilities of Trustees and Examiner

The charity's trustees 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 Trust'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.

Basis of Independent Examiner's Report

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

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 giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do 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.



Sandra Martin
FCCA FMAAT FPA BSc
50 Rose Lane
Biggleswade
Bedfordshire
SG18 0NB

9 December 2025

Statement of Financial Activities

Bedford Gospel Hall Trust

For the year ended 5 April 2025

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025	TOTAL FUNDS 2024
Income and endowments:					
Donations and Legacies:					
Contributions from the Congregation	806	-	-	806	2,590
Gift Aid Donations	1,170	-	-	1,170	11,100
Income Tax refunds	293	-	-	293	2,775
Other Income					
Profit on Sale of Assets	1,369,425	-	-	1,369,425	-
Total Other Income	1,369,425	-	-	1,369,425	-
Investments					
Interest Received	20,191	-	-	20,191	4,687
Total Income and endowments:	1,391,884	-	-	1,391,884	21,153
Expenditure:					
Running Meeting Rooms (note 9)	21,432	-	-	21,432	53,635
Cost of donated services (note 4)	5,601	-	-	5,601	20,208
Grants to affiliated trusts (note 5)	1,202,640	-	-	1,202,640	-
Total Expenditure:	1,229,673	-	-	1,229,673	73,843
Net Income/(Expenditure)	162,212	-	-	162,212	(52,690)
Net Movement In Funds	162,212	-	-	162,212	(52,690)
	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025	TOTAL FUNDS 2024
Reconciliation of funds (note 11)					
Total Funds brought forward	431,316	-	-	431,316	484,007
Net movement in funds	162,212	-	-	162,212	(52,690)
Total Funds carried forward	593,528	-	-	593,528	431,316

The notes on page 10 - 18 form part of these financial statements.

Balance Sheet

Bedford Gospel Hall Trust As at 5 April 2025

	2025	2024
Fixed Assets		
Tangible assets (note 6)	-	128,837
Total Fixed Assets	-	128,837
Current assets		
Prepayments and accrued income	293	3,886
Cash at bank and in hand	596,453	305,309
Total Current assets	596,745	309,195
Creditors: amounts falling due within one year		
Trade creditors	13	5,893
Accruals and deferred income	3,204	823
Total Creditors: amounts falling due within one year	3,217	6,716
Net current assets/(liabilities)	593,528	302,479
Total assets less current liabilities	593,528	431,316
Net Assets	593,528	431,316
Funds (note 11)		
Unrestricted funds	593,528	431,316
Total Funds	593,528	431,316

The unaudited financial statements were approved and authorised for issue by the Trustees of Bedford Gospel Hall Trust onand were signed on its behalf by:

.....

Mr T Britchford (Trustee)

The notes on pages 10 - 18 form part of these financial statements.

Notes forming part of the Financial Statements

Bedford Gospel Hall Trust

For the year ended 5 April 2025

1. ACCOUNTING POLICIES

1.1 Basis of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and incorporating update bulletins 1 and 2, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The functional currency of the charity is sterling (£).

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Income

Donations are recognised in the year in which there is entitlement and probability of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Bedford Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.3 Expenditure

Expenditure is included on an accruals basis. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.4 Governance and support costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements. Governance and support costs are allocated to charitable activities on the basis of capacity used.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets (costing more than £100) are stated at cost less depreciation. Freehold land is not depreciated. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Freehold buildings	2.5% straight line
Property improvements	2.5% straight line
Fixtures and fittings	20% straight line

1.6 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

1.7 Funds

The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust’s charitable objects.

Restricted funds arise from donations to the trust, which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.

1.8 Preparation of consolidated financial statements

The Charity does not have a trading subsidiary.

1.9 Going Concern

In view of winding up the charity in the near future, the charity is no longer a going concern.

1.10 Significant estimates and judgements

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2. TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received any remuneration or other benefits from an employment with the charity. Details of the reimbursement of expenses to Trustees are listed out in note 7 on page 12.

3. WAGES AND SALARIES

There are no employees (2024: none)

4. Donated Services

	2025	2024
Donated Services		
Donated To:		
Donated Services to Goldington GHT	5,601	20,208
Total Donated Services:	5,601	20,208

5. Grants

2025

2024

Grants:

Grants to:

Grants to Favell Gossell Hall Trust	178,080	-
Grants to The Grosvenor Gossell Hall Trust	38,160	-
Grants to Winchester Gossell Hall Trust	50,880	-
Grants to Rose Lane Gossell Hall Trust	602,240	-
Grants to The Mowbray Gossell Hall Trust	305,280	-
Grants to Coventry Gossell Hall Trust	28,000	-
Total Grants:	1,202,640	-

6. Tangible Fixed Assets

Cost	Freehold land & buildings - Barkers Lane	Property and land improvements - Barkers Lane	Fixtures and fittings	Computer equipment	Totals
At 6 April 2024	264,268	33,913	57,118	2,464	357,763
Additions					
Disposals	(264,268)	(33,913)	(57,118)	(2,464)	(357,763)
At 5 April 2025	-	-	-	-	-
Depreciation					
At 6 April 2024	170,959	5,815	51,442	710	228,926
Current Year Depreciation	2,328	325	435	135	3,223
Eliminated on disposals	(173,287)	(6,140)	(51,877)	(845)	(232,149)
At 5 April 2025	-	-	-	-	-
Net Book Value					
At 5 April 2025	-	-	-	-	-
At 5 April 2024	93,309	28,098	5,676	1,754	128,837

7. TRANSACTIONS WITH RELATED PARTIES

During the financial year, aggregated donations of £370 (2024: £1,820) were received. The trust made reimbursements trustees totalling £144 (2024: £476) for expenses paid on the trusts behalf.

8. VOLUNTEERS

Bedford Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.

Resources Expended

Bedford Gospel Hall Trust For the year ended 5 April 2025

9. Resources Expended

	MEETING ROOMS	OTHER CHARITABLE ACTIVITIES	TOTAL COSTS 2025	TOTAL COSTS 2024
Direct Costs				
Premises costs - repairs and maintenance	4,195	-	4,195	12,683
Premises costs - heat, light and power	7,876	-	7,876	11,060
Telephone	241	-	241	441
Health and Safety	-	-	-	4,397
Legal and professional	1,521	-	1,521	12,268
Bank charges	60	-	60	60
Public outreach expenses	-	-	-	51
Special meeting costs	-	-	-	1,263
Depreciation	3,223	-	3,223	8,774
Insurance	1,111	-	1,111	1,814
Governance	3,204	-	3,204	823
Total Direct Costs	21,432	-	21,432	53,635

Governance costs include £300 (prior year: £180) in respect of independent examiners fees.

Analysis of Net Assets - Current year

Bedford Gospel Hall Trust
For the year ended 5 April 2025

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

10.1 Current Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Funds				
Current Assets	596,745	-	-	596,745
Current Liabilities	(3,217)	-	-	(3,217)
Total Funds	593,528	-	-	593,528

Analysis of Net Assets - Prior Year

Bedford Gospel Hall Trust
For the year ended 5 April 2025

10.2 Prior Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Funds				
Tangible Fixed Assets	128,837	-	-	128,837
Current Assets	309,195	-	-	309,195
Current Liabilities	(6,716)	-	-	(6,716)
Total Funds	431,316	-	-	431,316

Movement in Funds - Current Year

Bedford Gospel Hall Trust

For the year ended 5 April 2025

11. Movement in Funds

11.1 Movement in funds - current year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Movement in Funds				
Total funds brought forward	431,316	-	-	431,316
Incoming resources	1,391,884	-	-	1,391,884
Resources expended	(1,229,673)	-	-	(1,229,673)
Total funds carried forward	593,528	-	-	593,528

Movement in Funds - Prior Year

Bedford Gospel Hall Trust

For the year ended 5 April 2025

11. Movement in Funds

11.2 Movement in funds - Prior year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Movement in Funds				
Total funds brought forward	484,007	-	-	484,007
Incoming resources	21,153	-	-	21,153
Resources expended	(73,843)	-	-	(73,843)
Total funds carried forward	431,316	-	-	431,316

Comparative Statement of Financial Activities

Bedford Gospel Hall Trust

For the year ended 5 April 2025

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Income and endowments:				
Donations and Legacies:				
Contributions from the Congregation	2,590	-	-	2,590
Gift Aid Donations	11,100	-	-	11,100
Income Tax refunds	2,775	-	-	2,775
Investments				
Interest Received	4,687	-	-	4,687
Total Income and endowments:	21,153	-	-	21,153
Expenditure:				
Running Meeting Rooms (note 9)	53,635	-	-	53,635
Cost of donated services (note 4)	20,208	-	-	20,208
Total Expenditure:	73,843	-	-	73,843
Net Income/(Expenditure)	(52,690)	-	-	(52,690)
Net Movement In Funds	(52,690)	-	-	(52,690)
	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Reconciliation of funds (note 11)				
Total Funds brought forward	484,007	-	-	484,007
Net movement in funds	(52,690)	-	-	(52,690)
Total Funds carried forward	431,316	-	-	431,316