NORTH SWINDON BAPTIST CHURCH

England & Wales · Charity number 1170918

Details

Status	Registered
Legal form	CIO
Registered	2016-12-28
Register	View on the Charity Commission register

Contact

Address	49 Elsham Way Swindon SN25 4TJ
Phone	07591500472
Email	admin@nsbc.org.uk
Website	http://www.nsbc.org.uk

Activities

Objects: THE PURPOSES OF THE CHURCH ARE: 1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN NORTH SWINDON AND THE SURROUNDING NEIGHBOURHOOD; AND2) SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH.

Activities: The purposes of the Church are: 1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Swindon and the surrounding neighbourhood; and 2. such other charitable purposes as shall, in the opinion of the charity Trustees, put into practice the Christian faith in accordance with the Basis of Faith,

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£152,715	£149,042	-	-
2023-12-31	£128,321	£116,008	-	-
2022-12-31	£106,768	£93,720	-	-
2021-12-31	£80,677	£87,334	-	-
2020-12-31	£93,759	£109,505	-	-

Trustees

Name	Role	Appointed
Benjamin Jon Pike		2023-06-11
Clifford Reynolds		2024-07-14
FRASER KAY		2016-12-28
Ian Paul McCarthy		2026-03-29
Marius Busan		2024-07-14
Matthew Charles Chapman		2026-03-29
Robert Seals		2022-12-18

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NORTH SWINDON BAPTIST CHURCH

England & Wales - Charity number 1170918

Accounts

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 01 2024 Period start date To 31 12 2024 Period end date

Charity name: North Swindon Baptist Church

Charity registration number:1170918

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of the Church are: 1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Swindon and the surrounding neighbourhood; and 2. such other charitable purposes as shall, in the opinion of the charity Trustees, put into practice the Christian faith in accordance with the Basis of Faith, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During the year a wide range of activities were undertaken including: • Regular public worship services on Sunday mornings and frequently on Sunday evenings, led by our youth. • Children and Youth clubs for 5 –18-year-olds that are open to the local community free of charge. • A Half-term Holiday club for primary aged children over three mornings. This attracted between 70 and 90 children each day, and again this was open to the community free of charge. • Mid-week Bible study and prayer groups providing pastoral support, fellowship and training. • Pastoral care and support. • Some Financial support for special cases of hardship. • Over 60s Prayer & Fellowship.

		• Active support of other charities that align with the charity's objects, including local groups that are addressing the needs of the homeless and vulnerable, debt advice support and Christian services in a nearby community. These activities are aligned with our primary objective of the advancement of the Christian faith and are meeting spiritual and emotional needs, providing practical support, and enhancing community and family life. **Key Changes** We continued to meet regularly on Sunday Mornings and in small groups midweek. We also continued to live stream the Sunday morning weekly service during 2024. Since 2020 the live stream has grown. The views this year was similar to last year (around 10k views) Our subscribers has reached 277. This has continued to broaden the reach of NSBC, and we estimate that over 250 people continue to connect weekly with the Sunday Service ministry we provide. In June 27 adults left NSBC to start the new church in Purton. By year end 26 adults were added to our category of Member or Regular Attender. Ministries continued to expand including our Youth 247 initiative (11-18yr olds) which enlarged the work to include Sunday evening weekly meeting, as well as broader plans to engage the youth throughout the year (days out and mission trips). They now have over 25 secondary aged children regularly attending this ministry. At the top of this age bracket our young adults have formed a group for 19-23yrs and we have been impressed with their continued growth and enthusiasm, taking on leadership roles with worship and youth work. Our primary aged club, Zoom, also continued to grow with over 25 children now regularly attending, and 50 registered. Our Growth Groups (weekly small groups) have grown in respect of membership and leadership. We have seen benefit from the leadership training which is now held every month. We now see 112 members of 8 groups, some of which will need to split soon due to their size. We see these groups as the core activity during the week. Members as volunteers and employees continue to support the essential services of the Swindon Night Shelter. More and more needy souls suffer displacement and

		mental ill health making them vulnerable living on the streets to the weather, assault and addictions. We welcomed 25 into membership in 2024 and by year end we had 83 members. Several members also resigned their membership due to a move away from the area or relocation to a different church. We elected 3 additional Trustees in 2024, and these hold our internal roles of Elder, the spiritual Leadership of the Church now numbering 5. One trustee retired in December 2024 after 2 years dedicated service and another agreed to continue for a further period. Tim Burnham, the Associate Pastor had his employment confirmed in March and has proven to be an asset to the employed staff and the membership as a whole. His focus has been on youth work primarily but towards year end and into 2025 his roles will widen. Our paid staff numbers remained at 2 full-time and 1 part-time. We have no plans to employ further staff. Having planted Cornerstone Church in 2015 we made plans to plant a further church in 2022, which plans were developed leading to approaching the membership in November 2023 to show their financial support of this proposition. Between November 2023 and March 2024 members gave a total of £15K towards this initiative. We were led to plant in a village of Purton, due to 5 households living there, who were regular worshipping members of NSBC. In January, a launch community of 12 adults started meeting under the joint leadership of trustees Fraser Kay and Cliff Reynolds. Over the few months, 15 additional adults from NSBC joined the launch community in preparation for the start of Pathway Church. We began our first service on 2 June 2024 with 7 visitors from the village in attendance. We have continued to meet regularly on Sunday mornings with a Sunday School provision for 6 children and approximately 40-50 in attendance. We have seen about 15 additional people begin worshipping with us regularly since our launch in June. We held several events for the community including a Board games afternoon, 321 Course (Christian Outreach Course), Fireside Conversations, (members giving testimonies of their faith in God), a ladies'

		wreath making, family Christmas craft making, carol singing at a local care home, and a Carols & Stories service. We provided and served lunch for the community at the annual Remembrance service and a lot of the membership have been involved with the quarterly community litter pick. None of these events were charged for and were freely available to all. We welcomed 7 people who attend Pathway Church into membership with NSBC. We anticipate continued growth and increased connections in the community in 2025. **Operations** Staffing levels remained the same in respect of employees but volunteers increased as the new church was launched and roles they held were backfilled. We continue to embrace health & safety now at two venues and at various locations where outreach events are held. We train 1st Aiders and always ensure adequate suitable supervision. **Safeguarding** We are pleased, but not complacent, in saying that we have not experienced a Safeguarding incident in 2024. We secured 17 DBS checks with certificates, demonstrating a robust attitude towards ensuring that our volunteers are referenced before working. Our Safeguarding Policy was reviewed in October and much updating and amendation of processes was adopted. We believe that our policies and processes are more accessible as a result. Responsibility for safeguarding changed as the incumbents Denise and Steve Hook stepped down after many years of dedicated service. Our Safeguarding Officer is now Becky Davison ably assisted by Klara Skariah in a fundamental role of administrator. Safeguarding continues as a standard agenda item at Trustees meetings.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Constitution of the charity, approved by the Charity Commission, outlines the objects of North Swindon Baptist Church (as noted above) and in pursuing these goals the Trustees have regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	There is a fundamental principle in the Christian faith that everything we possess belongs to God, the creator of Heaven and Earth and everything in between. Therefore, nothing that we possess can be considered our own. God calls on us to defend the unfortunate and the oppressed. Considering this we make grants to such elements in society and additionally we make grants to further the Christian faith in line with our purpose and objects. Until now we have not had a written policy as the Bible is our teaching on this matter. We have adopted a written policy on grant making so that activity in this area can be measured against our policy.
Policy on social investment including program related investment	Para 1.38	The charity currently has no such policy and make no such investments. In the event that investments are made then a policy will be formulated.
Contribution made by volunteers	Para 1.38	The activities of North Swindon Baptist Church are made possible through the support of volunteers and commitment of church members which the Trustees wish to acknowledge and express our thanks for. It is true to say that we could not function in the way that we do without the stoic work of our volunteers.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Reaching out into our local communities we believe that we have impacted hundreds of lives be it in Spiritual support or practical support by volunteering services. • We still enjoy between 200 and 250 people connecting with us each Sunday at NSBC including 50 at the plant, Pathway Church. • 2 individuals were baptised in 2024. • Members of the church have practically and financially supported a wide range of local needs including significant volunteering commitment to the Swindon Night Shelter which is impacting more and more people in the wider Swindon community. • Safeguarding remains a foremost priority, and we have achieved this by practical application and education.

		• We held 4 regular Trustee in person meetings and a couple of ad-hoc decision conferences by other means. We have adopted the Governance Jigsaw, to inform and remind us of our obligations, as standard agenda items.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	In 2023 we set the objective to plant a new church in a community within Swindon or the surrounding area. The objective was achieved by the launch of a new church in neighbouring Purton in January 2024 meeting first in a home and then in May privately at Silver Threads Hall, followed by the public launch on the 2nd of June, attracting 7 visitors. By end of year the church was beginning to be established in the community. This church is a springboard for community engagement and meeting our purposes.
Performance of fundraising activities against objectives set	Para 1.41	Between November 2023 and April 2024 funds were raised from members showing their support of the church plant. Further funding by way of set-up costs were generously donated by the Association of Baptists for World Evangelism (ABWE), an American charity which enabled the plant to be launched. Members and regulars donated on a regular basis enabling the plant to meet its first-year costs. Within the budget was 30% of the lead Pastor's salary.
Investment performance against objectives	Para 1.41	No investments were made in 2024.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At Year end the charity had a total of £32,810 deposited in their community current account with the Cooperative Bank, but with no funds held anywhere else. Of this total £9,642.50 were designated for use in memory of the late trustee Phillip Davison, and it is anticipated that these funds will be expended early in 2025.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The regime behind our Reserves Policy is to set aside 6mths Pastor salary, 3mths Associate Pastor Salary, 1mths Administrator salary and 1mths expenditure. In 2024 the amount was set at £25,000 although this did not take account of pay rises awarded in April 2024. The reason for holding such reserves is firstly to recognise our employment contracts and then the likely expenditure for outstanding debts.
Amount of reserves held	Para 1.22	After designated funds there remained £23,168 of reserves.
Reasons for holding zero reserves	Para 1.22	Not applicable.
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	All of our funds are raised internally, and we do not seek fundraising outside of the Church environment. Our funds are generated from Bank transfers, from individuals and charities such as Stewardship or Charities Trust, and from the collection box. We take a strict view of who is donating and adopt a policy of declining donations where they are not aligned with our principles. Wherever possible and permitted by regulation we will claim Gift Aid to enhance our income. We do rely on this generous facility from Parliament. We might make an appeal for internal contributions in support of an objective and gauge support by the generosity of donors, such as the planting of a new church. In this instance donations indicated a strong support for this proposal. In 2015 we planted a new church in the Tadpole Estate, west of Swindon and in 2023 we saw the last year for financial support so, in 2024 we were free of such financial encumbrance and ready to start

		again in Purton. Such is our Purpose, to send out disciples to preach salvation in the Lord, Jesus Christ.
Investment policy and objectives including any social investment policy adopted.	Para 1.46	Currently we do not invest and so do not have an investment policy. This may change in 2025.
A description of the principal risks facing the charity	Para 1.46	The principle risk the charity faces is a sudden and unexpected drop in income to the extent that creditors and employees cannot be paid. It is for this reason we established a reserve of £25,000 which would meet statutory redundancy obligations and creditor arrangements. However, in view of our employees' contracts and notice periods this reserve is likely to be enhanced next year in order to respect pay awards.
Other		

Structure, Governance and Management

Description of charity's trusts:		The charity holds no trusts.
Type of governing document (trust deed, royal charter)	Para 1.25	A Constitution and Handbook. NSBC is governed by a constitution that was ratified by members on 1st December 2016
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	The charity has two leadership roles namely Elder and Deacon. The membership vote on the appointment of both positions on the recommendation of the Elders. Deacons are only appointed to the role by invitation and their agreement to serve in that capacity.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	We have a Trustee Induction Policy which embraces the Governance Jigsaw-The Essential Trustee (CC3). This is shared with potential trustees and then taken deeper if they are elected to role.
	Para 1.51	The trustees met formally on four occasions during 2024 to review the operation of the charity, review the financial

The charity's organisational structure and any wider network with which the charity works		position and consider risks and strategic priorities. All meetings were documented. Three additional trustees were added to the board and at the end of year one retired and one offered himself for re-election, which was adopted in January 2025. The trustees are satisfied that all financial transactions were appropriately approved by designated volunteers. There was regular and transparent financial reporting, and the trustees are also satisfied that appropriate controls and reporting are in place. New processes for the audit of certain transactions, such as Debit Card use, were introduced and adopted. We are developing a robust regime of audit and accountability. We have reconciled our grants with the grantees. We have many members who work for or support another charity that has been subject of investigation by the commission. This grieves us deeply and we have had to examine our association with that charity. We have adduced that the charity is without criticism but that unfortunately some leaders might be. As a result we have resolved to undo any financial advantage that we may have received during the last year from this charity. We were granted a new music system which we will reimburse the cost of to the charity in early 2025 by means of charity funds and private donations. We continue to support this charity in such ways that do not compromise our relationship. During 2024 we became aware of the charity commission investigation into Barnabas Fund and the associated charities. One senior member of their executive was a member of the church, and we have suspended them. We undertook an initial investigation and are satisfied that neither this individual or any other individual working at Barnabas who is a member of the church has been able to misuse NSBC charity funds and there is no risk to us. Unfortunately, we are having to reimburse the Barnabas Fund charity for the costs of a sound system that we understood was being donated to the church but had been purchased using Barnabas funds in a fraudulent manner. We in contact with representative at Barnabas to agree a process for them to recover these funds.

		Trustees who are also employees of this charity were excluded from all discussion relating to remuneration, especially salaries, and where it was considered that there may be a conflict of interest in any discussions of the trustees.
Relationship with any related parties	Para 1.51	The charity continued to benefit from association with the Fellowship of Independent Churches (FIEC) from whom legal advice and guidance is received. Our full-time workers benefit from regular meetings with the leaders of FIEC churches. The charity continued to provide support to other charities through grants that support the objectives of the Trust and provided wider public benefit. Having financially supported Penhill Community Church to the tune of £6000 in 2024 we plan to do the same in 2025.
Other		The charity banks with the Co-operative Bank.

Reference and Administrative details

Charity name	North Swindon Baptist Church
Other name the charity uses	NSBC, Pathway Church.
Registered charity number	1170918
Charity's principal address (since January 2025)	14 Turnpike Road Blunsdon Swindon, Wiltshire SN26 7EA

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	Fraser Kay	Minister		Membership
2	Timothy Burnham	Minister	14th July-31st December	Membership
3	Rebecca Davison	Deacon		Membership
4	Ben Pike	Elder		Membership
5	Steve Hook	Deacon	1st January-14th July	Membership
6	Robert Seals	Deacon		Membership
7	Clifford Reynolds	Elder	14th July-31st December	Membership
8	Marius Busan	Elder	14th July-31st December	Membership
9				

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	*F Kay*	*R Seals*
Full name(s)	Fraser Kay	Robert Seals
Position (eg Secretary, Chair, etc)	Trustee/Pastor	
Date	17/03/2025	

North Swindon Baptist Church			Charity No (if any)	1170918	CC17a
Annual accounts for the period					
Period start date	01/01/2024	To	Period end date	31/12/2024	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted Income funds £	Endowment funds £	Total this year £	Total last year £
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds							
Voluntary income		501	122,472	30,243	-	152,715	128,313
Activities for generating funds		502	-	-	-	-	-
Investment income		503	-	-	-	-	8
Incoming resources from charitable activities		504	-	-	-	-	-
Other incoming resources		505	-	-	-	-	-
Total incoming resources		500	122,472	30,243		152,715	128,321
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		507	-	-	-	-	-
Fundraising trading costs		508	-	-	-	-	-
Investment management costs		509	-	-	-	-	-
Charitable activities		510	115,838	31,190		147,028	114,738
Governance costs		511	2,014	-	-	2,014	1,270
Other resources expended		512	-	-	-	-	-
Total resources expended		513	117,852	31,190	-	149,042	116,008
Net incoming/(outgoing) resources before transfers		514	4,620	- 947	-	3,673	12,313
Gross transfers between funds		515	6,237	- 6,237	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		516	10,857	- 7,184	-	3,673	12,313
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		517					
Gains and losses on investment assets		518	-	-	-	-	-
Net movement in funds		519	10,857	- 7,184	-	3,673	12,313
Total funds brought forward		520	34,478	7,214		41,692	29,379
Total funds carried forward		521	45,335	30	-	45,365	41,692

Section B Balance sheet

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	13,115	-	-	13,115	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	13,115	-	-	13,115	-
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	1,558	-	-	1,558	1,772
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	32,780	30	-	32,810	46,577
Total current assets	B09	34,338	30	-	34,368	48,349
Creditors: amounts falling due within one year (Note 12)	B10	2,118	-	-	2,118	6,657
Net current assets/(liabilities)	B11	32,220	30	-	32,250	41,692
Total assets less current liabilities	B12	45,335	30	-	45,365	41,692
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	45,335	30	-	45,365	41,692
Funds of the Charity						
Unrestricted funds	B16	45,335			45,335	34,478
	B17	-			-	-
Restricted income funds (Note 13)	B18		30		30	7,214
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	45,335	30	-	45,365	41,692

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
F Kay	Fraser KAY	17/03/2025
R Seals	Robert SEALS	17/03/2025

Section C Notes to the accounts

Note 1 Basis of preparation

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* [✓] Accounting Standards;
  or [ ] Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

[** except for the following].

Give details in this box if a different standard has been followed.

* - Tick as appropriate:

- If all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- If disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

Give details in this box of any material changes that have been made.

§ If no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

Give details in this box of any material changes that have been made.

§§ If no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources
These are included in the Statement of Financial Activities (SoFA) when:
- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming resources with related expenditure
Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.

Grants and donations
Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

Tax reclaims on donations and gifts
Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.

Contractual income and performance related grants
This is only included in the SoFA once the related goods or services have been delivered.

Gifts in kind
Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised.

Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity.

Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.

Donated services and facilities
These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer help
The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.

Investment income
This is included in the accounts when receivable.

Investment gains and losses
This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition
Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance costs
Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with performance conditions
Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.

Grants payable without performance conditions
These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.

Support Costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity
These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.

Investments
Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Stocks and work in progress
These are valued at the lower of cost or market value.

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Donations & Gifts	90,958	88,844
	Gift Aid	15,001	15,701
	In kind	14,513	
	Designated Fund	2,000	12,878
	Restricted Fund	15,128	10,811
	Restricted Fund : In kind	15,115	
	Total	152,715	128,314
Activities for generating funds		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income		-	8
		-	-
		-	-
		-	-
		-	-
	Total	-	8
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
	Total	-	-

Section C	Notes to the accounts	(cont)

Note 4 **Analysis of resources expended**

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
	Total	-	-
Charitable activities	**Unrestricted:**		
	Staff costs	72,318	61,361
	Missions & support	9,739	21,936
	Administration	12,560	8,676
	Outreach & services	18,216	13,806
	Depreciation	3,005	
	Designated		3,235
	Restricted:		
	Gifts & Support	15,965	5,663
	Staff costs	14,225	
	Total	147,028	114,737
Governance costs			
	Independent Examiner	750	700
	Insurance	814	470
	Accountancy support	450	100
	Total	2,014	1,270

Section C — Notes to the accounts (cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	2	1
Nature of the expenses	Pastoral Expenses including travel, meetings and entertainment, craft supplies	Pastoral Expenses including travel, meetings and entertainment, craft supplies
Total amount paid		

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	750	700
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	450	100

Section C — Notes to the accounts (cont)

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	82,627	59,998
Employer's National Insurance costs	1,964	
Pension costs	1,952	1,369
Total staff costs	86,543	61,367

7.2 Average number of full-time equivalent employees in the year		This year Number	Last year Number
The parts of the charity in which the employees work	Fundraising	-	-
	Charitable Activities	3	1
	Governance	2	1
	Other	-	-
	Total	5	2

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme	The auto enrolement stakeholder pension scheme used by the Church is the Government Scheme NEST

	This year £	Last year £
The costs of the scheme to the charity for the year	1,952	1,369
The amount of any contributions outstanding at the year end	375	291
The amount of any contributions prepaid at the year end		

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
In furtherance of this charities purpose, and to promote the purposes of the granted charities.	10,800.00	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	10,800	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking	Nil

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
THE FELLOWSHIP OF INDEPENDENT EVANGELICAL CHURCHES	SUPPORT, ADVICE, AND RESOURCES TO AFFILIATED INDEPENDENT EVANGELICAL CHURCHES.	900
Cass Mea UK	The charity works to advance the Christian gospel and to support and aid people with disabilities, primarily in the Republic of Moldova where we run four small community homes for up to six disabled people.	1,200
Swindon Night Shelter	The prevention or relief of homelessness in Swindon	2,400
Christians Against Poverty	Christians Against Poverty provides free professional debt help, money education and support groups to members of the public. Services are delivered face-to-face in partnership with local churches, allowing us to provide both practical and emotional support to our	180
Speak Life	The advancement of the Christian faith, through (but not exclusively through): proclaiming, publishing, and broadcasting messages of an evangelistic and teaching nature; training individuals and Churches in the principles of evangelism; advancing the understanding of the Christian faith, its meaning, and sense of purpose for moral and spiritual well-being as it relates to society as a whole.	120
		-
		-
		-
	Total grants to institutions	4,800

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles Unrestricted £	Fixtures and fittings £	Payments on account and assets under construction £	Total £
Balance brought forward	-	-	-	-	-	-
Additions	-	-	16,120		-	16,120
Revaluations	-	-			-	-
Disposals	-	-	-	-	-	-
Transfers *						
Balance carried forward	-	-	16,120	-	-	16,120

9.2 Accumulated depreciation and impairment provisions

**^Basis	SL or RB	SL or RB	SL	SL or RB	SL or RB
** Rate			10%		

Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	-	3,005		-	3,005
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-		-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	3,005	-	-	3,005

9.3 Net book value

Brought forward						
Carried forward			13,115			13,115

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL – straight line; RB – reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,568	1,772	-	-
Prepayments and accrued income	-	-	-	-
Total	1,568	1,772	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	300	1,730	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	618	3,953	-	-
Accruals and deferred income	1,200	974	-	-
Total	2,118	6,657	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
Pastor's degree course	R	To supplement the cost of individual's development.
Swindon Night Shelter	R	Individuals donations to that charity through the charity.
Church Plant	R	To support the launch of a new church in Purton

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Fixed Assets £	Fund balances carried forward £
Gifts & Support	-	30	-	-	-	30
Pastor's degree course	-	700	- 700	-	-	-
Church Plant	7,214	22,825	- 23,802	- 6,237	-	0
Penhill Church	-	6,000	- 6,000	-	-	-
Camy Kay	-	338	- 338	-	-	-
Swindon Night Shelter		150	150			
Jeyson Quevedo	-	200	- 200			
Total Funds	7,214	30,243	- 31,190	- 6,237	-	30

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year	Last year

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties				
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Section C	Notes to the accounts	(cont)

Note 15 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

The designated funds mention in note 3 & 4 were unrestricted gifts towards the potential purchase of church premises. The purchase failed and during the bidding process our trustee Philip Davison suddenly and unexpectedly died. The known donors (a small amount was anonymously given) were contacted and assured us of no restriction of the expenditure. The trustees decided that these designated funds may be spent on purchases or investment in the memory of Philip Davison. So far an expensive camera has been purchased from this fund and other opportunities will be sought that might have a lasting memorial to the service and life of Philip. In early 2025 £60000 will be granted to Penhill Community Church in furtherance of both theirs and our purposes.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	North Swindon Baptist Church		
On accounts for the year ended	31 December 2024	**Charity no (if any)**	1170918
Set out on pages	1 - 15 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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.

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 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.

** Please delete the words in the brackets if they do not apply.*

Signed: Jenny Frost **Date:** 17/03/2025

Name: Mrs Jennifer D Frost

Relevant professional qualification(s) or body (if any):	ACA
Address:	JD Frost Accountants
	7 Links View, Cirencester, Gloucestershire, GL7 2NF

NORTH SWINDON BAPTIST CHURCH

England & Wales - Charity number 1170918

Accounts

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01.01.2023 Period start date To 31.12.2023 Period end date

Charity name: North Swindon Baptist Church

Charity registration number: 1170918

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purposes of the Church are: 1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Swindon and the surrounding neighbourhood; and 2. such other charitable purposes as shall, in the opinion of the charity Trustees, put into practice the Christian faith in accordance with the Basis of Faith, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During the year a wide range of activities were undertaken including: • Regular public worship services on Sunday mornings and infrequently on Sunday evenings. • Children and Youth clubs for 5 –18 year olds that are open to the local community free of charge. • A Half-term Holiday club for primary aged children. • Mid-week Bible study and prayer groups providing support and community. • Pastoral care and support. • Some Financial support for special cases of hardship. • Active support of other charities that align with the charity's objects, including local groups that are addressing the needs of the homeless and vulnerable. These activities are aligned with our primary objective of the advancement of the Christian faith and are meeting spiritual and emotional needs, providing practical support,

		and enhancing community and family life. **Key changes:** We continued to meet regularly on Sunday Mornings and in small groups midweek. We also continued to live stream the Sunday morning weekly service during 2023. We have seen in person attendance at this service increase steadily over 2023 with around 200 different persons in regular attendance although not all at the same time and an average of 20 connections on live stream at the time of the service and an average of 125 views of each service overall. In 2023, according to YouTube analytics, there were 9807 views of the various videos on our site, a 10% increase on the previous year. In addition, we saw 60 new subscriptions to the channel in 2023, making a total of 247 subscribers. This has broadened the reach of NSBC, and we estimate that over 250 people continue to connect weekly with the Sunday Service ministry we provide. We have seen around 25% growth of new attendees joining us in person (nearly 40 individuals), including several who became members in 2023. Ministries continued to expand including our new Youth 247 initiative (11-18yr olds) which enlarged the work to include Sunday evening weekly meeting, as well as broader plans to engage the youth throughout the year (days out and mission trips). They now have over 20 secondary aged children regularly attending this ministry. Our primary aged club, Zoom, also continued to grow with over 30 children now regularly attending. Growth Groups (weekly small groups) were also re-launched with monthly training provided for those leading these groups. Several new growth group leaders were appointed, and the groups expanded to 8 groups in total. This has meant about 35 new members to Growth Groups in 2023. Members and employees of the church continued to support the Swindon Night Shelter charity as a means of providing practical support to the Swindon community as well as several other organisations nationally and globally as part of our mission's strategy. We welcomed 14 people into membership in 2023. At the end of 2023 we had 71 members of the charity. Ten individuals were baptised during the year. Over the next few months we expect to see

		a number of additions to the membership of the charity and new trustees appointed during 2024. Towards the end of 2022 we began advertising for a full-time position of Associate Pastor. On the 17th of September 2023 we employed Tim Burnham as an associate pastor, and at the end of 2023, being halfway through his 6-month probation period we are confident he will continue in a permanent position. Currently, we have 3 paid members of staff (2 full time, and 1 part time). During 2023 two of our members received training in money management, through a national charity, CAP (Christians against poverty). Subsequently we have been able towards the end of 2023 to offer a money-management course to the community. During 2022 the opportunity arose to explore the purchase of a new building. The overwhelming majority of the church indicated interest in purchasing this property however in the summer of 2023 we discovered we were not successful in our bid for the building. In 2022 we also explored the possibilities of church planting in a new area of Swindon, where an existing church is not present. In March 2023 we outlined plans for identifying this location and developing a team, including 1-2 days a week of one of the full-time pastor's hours. In October 2023 we welcomed back Cliff and Ali Reynolds to the church, a couple who had helped us successfully plant Cornerstone Church in 2015. Fraser Kay and Cliff Reynolds have taken up the joint leadership of the new church plant and a local village has been identified and made known to the church. A group of 12 members of the charity have formed a launch community to begin meeting in 2024. **Operation** The Trust continued to employ its previous two people. One in full-time pastoral ministry and one part-time as an administrator. The administrator's hours increased from 15 hours per week to 20 hours per week in 2023. The Trust also took on one new employee – a full time associate pastor. Additional practical support has been provided by individuals and employees to the community and to the church members as needed. A small number of attendees have opted to remain watching online since the Covid-restrictions were lifted. We have a support

		network, within our Growth Groups, which seeks to offer support to those who wish to remain connected with the charity. We have been aware that the building we currently meet in has limitations, due to size. To mitigate risk, we have, towards the end of the year, incited more frequent announcements regarding fire exits and safeguarding. We have also ensured that there are clear aisles available for quick exit in an emergency. **SAFEGUARDING** One Safeguarding episode was raised in 2023. This was addressed in accordance with the latest government and safeguarding guidance; subsequently the episode were closed. It was due to a simple misunderstanding. The Safeguarding Policy was updated in October 2023, and made available to members and freely available to all who use our services upon request. The Safeguarding Officer and Safeguarding Lead undertook a two-day refresher course in February 2023 with further training for the Youth and Sunday School leaders and helpers offered. Ten people have thus far completed the provided "Gateway to Safeguarding" course. GDPR policies are in place and are considered adequate for the scale and nature of the Trust. The Trustees continue to monitor all risks at the quarterly Trustee meeting.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Constitution of the charity, approved by the Charity Commission, outlines the objects of North Swindon Baptist Church (as noted above) and in pursuing these goals the Trustees have regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	There is a fundamental principle in the Christian faith that everything we possess belongs to God, the creator of Heaven and Earth and everything in between. Therefore nothing that we possess can be considered our own. God calls on us to defend the unfortunate and the oppressed. In light of this we make grants to such elements in society and additionally we make grants to further the Christian faith in line with our purpose and objects. Until now we have not had a written policy as the Bible is our

		teaching on this matter. In 2024 we will produce a written policy on grant making so that activity in this area can be measured against our policy.
Policy on social investment including program related investment.	Para 1.38	The charity currently has no such policy and make no such investments. In the event that investments are made then a policy will be formulated.
Contribution made by volunteers	Para 1.38	The activities of North Swindon Baptist Church are made possible through the support of volunteers and commitment of church members which the Trustees wish to acknowledge and express our thanks for.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Through the activities of North Swindon Baptist Church during the last year the Trust has impacted hundreds of people in our local community: • Each Sunday an estimated 200-250 have connected with NSBC through in-person meetings that have also been live-streamed. • 10 Individuals were baptised in 2023 • Members of the church have practically and financially supported a wide range of local needs including significant volunteering commitment to the Swindon Night Shelter which is impacting more and more people in the wider Swindon community. • We continue to review our safeguarding arrangements and keep a healthy emphasis on the importance of this. • Regular Trustees meetings continued and there was good reporting financial control and transparency. In addition to the regular weekly services outlined above, other initiatives in 2023 included: • Men's and women's breakfasts • Men's Bible discussion groups • Ladies' evening social events • A summer fun day open to the community with over 150 in attendance • A holiday club in October at which around 80 children attended over 3 days. • Three '321' courses held over the

		year, open to all. These were attended by 10 people. • In November a community-event (Christmas Wreath Making) was run and over 20 guests from the community attended. • In Dec 2023 a carol-service was also held with over 15 guests attending from the community.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set.	Para 1.41	Having agreed our desire to plant another church in the Swindon area, in November we asked our membership to consider donating towards achieving that objective. In Total £15,023.75 was pledged and by year end £7213.75 had been collected. By the AGM a total of £14,763.75 has been collected. This will be set against a 1st year budget of £20,429.25 which leaves a deficit of £5,455.70 which is included in the main budget. There was no external fundraising for any reason.
Investment performance against objectives	Para 1.41	During 2023 the charity did not hold any investments.
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At Year end the charity had a total of £46,576.27 deposited in their business current account and with no funds held anywhere else. Of this total £9,642.50 were designated for use in memory of the late trustee Phillip Davison, and £7,213.75 were designated for a church plant. It is anticipated that both funds will be spent by year end 2024.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Until now the charity has not adopted a formal written Reserves Policy but reported its policy year on year here which represented one month's expenditure. In 2023 the charity stated that its baseline would be £10,000, below which consideration would need to be given concerning viability. With increased employment and the subsequent costs, at the first quarterly meeting of 2024 the trustees will discuss formal reserve polices for Running Costs, Extraordinary impact costs and Project costs with a view to determining the level of any agreed reserves. The trustees look forward to formalising their reserves policies alongside other policies maintained by the charity.
Amount of reserves held	Para 1.22	The reserve for the event of liquidation was set at £10,000.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None.

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	All funds are raised internally by donation from the membership and regular attenders of the church. This is done by direct credit to the charity's bank, by forwarding via Stewardship a charity that facilitates giving to charities, and via an offering box. The charity does not seek to raise funds outside of the membership or regular attenders (the congregation). The vast majority of our income is by way of regular charitable donations on a monthly basis against which, where permitted, we enhance the gift by claiming Gift Aid. On occasion we might make an internal appeal towards our goals and objectives but always in line with our purpose. For example the Church Plant

		mentioned above. During 2023 the charity supported Cornerstone Church (a plant from NSBC), to a total of £6000. That church is now financially self-sufficient and so the amount of £6000 will be directed to Penhill Community Church, one with whom we have ministry links, and which operates in a financially starved area. The largest expenditure of the charity is ministry by way of three employees. In order to meet our obligations as employers it is likely that the running reserves policy will need to increase substantially. The charity currently has no form of investment but when the reserves are agreed then it will likely open short term or immediate access savings accounts.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The charity has no investments or investment policy this year. This will be considered next year as we establish Reserves Policies.
A description of the principal risks facing the charity	Para 1.46	The principle risk the charity faces is a sudden and unexpected drop in income to the extent that creditors and employees cannot be paid. It is for this reason we established a reserve of £10,000 which would meet statutory redundancy obligations. However, in view of our employees' contracts and notice periods this reserve is likely to be enhanced next year as we have employed another full-time member of staff.
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	A Constitution and Handbook. NSBC is governed by a constitution that was ratified by members on 1st December 2016
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled	Para 1.25	The charity has two leadership roles namely Elder and Deacon. The membership vote on the appointment of both positions on the recommendation of the Elders. Deacons are only appointed to the role by invitation and

to appoint one or more trustees		their agreement to serve in that capacity.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All trustees have read and understand the responsibilities of trustees as detailed in the charity commission guidance. https:/www.gov.uk/guidance/charity-Trustee-whats-involved (CC3a) Further work is planned in this area to fully equip trustees in this role.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The trustees met formally on four occasions during 2023 to review the operation of the charity, review the financial position and consider risks and strategic priorities. All meetings were documented. During the year the Charity sadly lost one of our Trustees, Phil Davison, who passed away in May. As a result, two former trustees, Ben Pike, and Steve Hook, willingly stepped back into their former roles with an initial commitment for one year, from May 2023-May 2024. The trustees are satisfied that all financial transactions were appropriately approved by designated trustees. There was regular and transparent financial reporting, and the trustees are also satisfied that appropriate controls and reporting is in place. Trustees who are also employees of the charity were excluded from all discussion relating to remuneration and where it was considered that there may be a conflict of interest in any discussions of the trustees. An Annual General Meeting of members took place on the 27th of January 2024 at which this TAR was shared. However, it was later established that there was not a quorum and so the AGM will be rescheduled in April/May when other voting business is needed.
Relationship with any related parties	Para 1.51	North Swindon Baptist Church continued to benefit from association with the Fellowship of Independent Churches (FIEC) from whom legal advice and guidance is received. Our full-time workers benefit from regular meetings with the leaders of FIEC churches. North Swindon Baptist Church continued to provide support to other charities through grants that support the objectives of the Trust and provided wider public benefit. In 2023 it was agreed that we help to support a local church in a social-deprived area of Swindon. To this end two people from our church left our fellowship to join with the church in this area. We also agreed in 2023 to assign £6,000 grant of support to this

		church, to be donated in 2024.
Other	Para. 1.52	The charity banks with the Co-operative Bank

Reference and Administrative details

Charity name	North Swindon Baptist Church
Other name the charity uses	NSBC
Registered charity number	1170918
Charity's principal address	5 Church End, Purton, Swindon, Wiltshire, SN5 4EB

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	Fraser Kay	Minister		Membership
2	Phillip Davison	Elder	1st January – 9th May	Membership
3	Rebecca Davison	Deacon		Membership
4	Robert Seals	Deacon		Membership
5	Ben Pike	Elder	11th June -31st December	Membership
6	Steve Hook	Deacon	11th June -31st December	Membership
7				

Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
None		

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

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	*F Kay*	*R Seals*
Full name(s)	Fraser KAY	Robert SEALS
Position (eg Secretary, Chair, etc)	Pastor	Deacon
Date		

North Swindon Baptist Church			Charity No (if any)	1170918	CC17a
Annual accounts for the period					
Period start date	01/01/2023	To	Period end date	31/12/2023	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
Incoming resources (Note 3)			F01	F02	F03	F04	F05
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	117,502	10,811	-	128,313	106,748
Activities for generating funds		S02	-	-	-	-	-
Investment income		S03	8	-	-	8	19
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	117,510	10,811	-	128,321	106,767
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	109,075	5,663	-	114,738	90,415
Governance costs		S11	1,270	-	-	1,270	1,150
Other resources expended		S12		-	-	-	2,155
Total resources expended		S13	110,345	5,663	-	116,008	93,720
Net incoming/(outgoing) resources before transfers		S14	7,165	5,148	-	12,313	13,047
Gross transfers between funds		S15	5	- 5	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	7,170	5,143	-	12,313	13,047
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	7,170	5,143	-	12,313	13,047
Total funds brought forward		S20	27,308	2,071	-	29,379	16,332
Total funds carried forward		S21	34,478	7,214	-	41,692	29,379

Section B Balance sheet

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	-	-	-	-	-
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	-	-	-	-	-
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	1,772	-	-	1,772	1,123
(Short term) investments	B07	-	-	-	-	-
Cash at bank and in hand	B08	39,363	7,214	-	46,577	31,019
Total current assets	B09	41,135	7,214	-	48,349	32,142
Creditors: amounts falling due within one year (Note 12)	B10	6,657	-	-	6,657	2,762
Net current assets/(liabilities)	B11	34,478	7,214	-	41,692	29,380
Total assets less current liabilities	B12	34,478	7,214	-	41,692	29,380
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	34,478	7,214	-	41,692	29,380
Funds of the Charity						
Unrestricted funds	B16	34,478			34,478	29,380
	B17				-	-
Restricted income funds (Note 13)	B18		7,214		7,214	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	34,478	7,214	-	41,692	29,380

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
F Kay	Fraser KAY	
R Seals	Robert SEALS	

Section C Notes to the accounts

Note 1 **Basis of preparation**

***This section should be completed by all charities*.**

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* [✓] Accounting Standards;

  or [ ] Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick “Accounting Standards”;
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick “Financial Reporting Standards for Smaller Enterprises (FRSSE)”.

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • the trustees are virtually certain they will receive the resources; and • the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	None

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	Donations & Gifts	88,844	89,143
	Gift Aid	15,781	17,605
	Designated Fund	12,878	-
	Restricted Fund	10,811	-
		-	-
	Total	128,313	106,748
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Interest Income	8	19
		-	-
		-	-
		-	-
		-	-
	Total	8	19
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
		-	-
	Total	-	-
Charitable activities	**Unrestricted:**		-
	Staff costs	61,361	-
	Missions & Support	21,936	-
	Administration	8,646	-
	Outreach & Services	13,896	
	Designated	3,235	
	Restricted:		
	Gifts & support	5,663	
		-	-
	Total	114,738	-
Governance costs	Independent Examiner	700	450
	Insurance	470	442
	Accountancy support	100	700
	Total	1,270	1,592

Section C Notes to the accounts (cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-		-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	1	1
Nature of the expenses	Pastoral Expenses including travel, meetings and entertainment, craft supplies.	Pastoral Expenses including travel, meetings and entertainment, craft supplies.
Total amount paid	1,764	1,713

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	700	450
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	100	700

Section C Notes to the accounts (cont)

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	59,998	41,104
Employer's National Insurance costs	-	-
Pension costs	1,363	951
Total staff costs	61,361	42,055

7.2 Average number of full-time equivalent employees in the year

		This year Number	Last year Number
The parts of the charity in which the employees work	Fundraising	-	-
	Charitable Activities	1	1
	Governance	1	1
	Other	-	-
	Total	2	2

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

The auto enrolment stakeholder pension scheme used by the Church is the Government Scheme NEST

	This year £	Last year £
The costs of the scheme to the charity for the year	1363	951
The amount of any contributions outstanding at the year end	291	-
The amount of any contributions prepaid at the year end	-	-

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
In furtherance of this charities purpose, and to promote the purposes	11,865	
of the granted charities	-	-
	-	-
	-	-
	-	-
	-	-
Total	**11,865**	**-**

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking	**Nil**

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
Cornerstone Church	The activities are to advance the Christian faith in accordance with the statement of beliefs in Swindon and surrounding areas.	6,000
THE FELLOWSHIP OF INDEPENDENT EVANGELICAL CHURCHES	SUPPORT, ADVICE, AND RESOURCES TO AFFILIATED INDEPENDENT EVANGELICAL CHURCHES.	1,200
Casa MEA UK	The charity works to advance the Christian gospel and to support and aid people with disabilities, primarily in the Republic of Moldova where we run four small community homes for up to six disabled people.	900
Penhill Community Church	The purpose of the Church is the advancement of the Christian faith within the Penhill, Swindon area. This is done through public worship, community outreach, bible teaching and pastoral care.	1,200
Swindon Night Shelter	The prevention or relief of homelessness in Swindon and the surrounding area by providing support, items and work to individuals in need. In addition to partner with other organisations that work with the vulnerable.	2,300

Swindon Youth for Christ	SYFC predominately work in schools taking lessons, assemblies, mentoring, lunch clubs and after school clubs. We cover a variety of issues -self esteem/self worth, respect, relationships, etc. We run social action projects across the area and also a couple of monthly events where young people can explore the Christian faith.	250
Christians Against Poverty	Christians Against Poverty provides free professional debt help, money education and support groups to members of the public. Services are delivered face-to-face in partnership with local churches, allowing us to provide both practical and emotional support to our clients.	15
		-
		-
		-
	Total grants to institutions	**11,865**

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.2 Accumulated depreciation and impairment provisions

****Basis**	SL or RB	SL or RB	SL or RB	SL or RB	SL or RB	
**** Rate**						
Balance brought forward	-	-	-	-	-	-
Depreciation charge for year	-	-	-	-	-	-
Impairment provisions	-	-	-	-	-	-
Revaluations	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.3 Net book value

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments	**10.2 Market value at year end** £	**10.3 Income from investments for the year** £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Section C Notes to the accounts (cont)

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	1,772	1,123	-	-
Prepayments and accrued income	-	-	-	-
Total	1,772	1,123	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	1,730	636	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	3,953	976	-	-
Accruals and deferred income	974	1,150	-	-
Total	6,657	2,762	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Section C Notes to the accounts (cont)

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
Ukraine Fund	R	To aid victims of the war in Ukraine
Pastor's degree course	R	To supplement the cost of individual's development.
Swindon Night Shelter	R	Individuals donations to that charity through this charity.
Church Plant	R	To support the launch of a new church in Purton

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Gifts & Support	10	2,088	-2,098	-	-	-
Pastor's degree course	-	1,200	-1,200		-	-
Swindon Night Shelter	150	310	-460	-	-	-
Bible Socitey	80	-	-80	-	-	-
Ukraine Fund	1,831	-	-1,826	-5	-	0
Church Plant		7,214	-	-	-	7,214
Total Funds	2,071	10,812	-5,664	-5	-	7,214

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount
Ukraine Fund	Unrestricted Funds	Small surplus paid to Barnabas	5

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties				
Due from trustees and related parties				

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £

Section C	Notes to the accounts	(cont)

Note 15 Additional Disclosures

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

The designated funds mention in note 3 & 4 were unrestricted gifts towards the potential purchase of church premises. The purchase failed and during the bidding process our trustee Philip Davison suddenly and unexpectedly died. The known donors (a small amount was anonymously given) were contacted and assured us of not restriction of the expenditure. The trustees decided to designate these funds on purchases or investment in the memory of Philip Davision. So far an expensive camera has been purchased from this fund and other opportunities will be sought that might have a lasting memorial to the service and life of Philip.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	North Swindon Baptist Church		
On accounts for the year ended	31 December 2023	**Charity no (if any)**	1170918
Set out on pages	1 - 16 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2023**.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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.

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 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.

** Please delete the words in the brackets if they do not apply.*

Signed:	Jenny Frost	**Date:**	4 April 2024
Name:	Mrs Jennifer D Frost		
Relevant professional qualification(s) or body (if any):	ACA		
Address:	JD Frost Accountants		
	7 Links View, Cirencester, Gloucestershire, GL7 2NF		

NORTH SWINDON BAPTIST CHURCH

England & Wales - Charity number 1170918

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	1st	Jan	2022	To	31st	Dec	2022

Section A Reference and administration details

Charity name	NORTH SWINDON BAPTIST CHURCH
Other names charity is known by	NSBC
Registered charity number (if any)	1170918
Charity's principal address	5 Church End, Purton
	Swindon
	Wiltshire
	Postcode SN5 4EB

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	Fraser Kay	Minister		
2	Phil Davison	Elder		
3	Steve Hook	Deacon	01/01/2022 to 18/12/2022	
4	Bob Seals	Deacon	Appointed 18/12/2022	
5	Rebecca Davison	Deacon	Appointed 18/12/2022	
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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 (eg. trust deed, constitution)	NSBC is governed by a constitution that was ratified by members on 1st December 2016.
How the charity is constituted (eg. trust, association, company)	The charity is constituted as a Charitable Incorporated Organisation (CIO).
Trustee selection methods (eg. appointed by, elected by)	As outlined in the constitution, trustees are appointed from those in designated leadership roles in the Church.

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.

Governance

Trustee meetings continued throughout the year and took place over Zoom (video conferencing platform). The trustees met formally on four occasions during 2022 to review the operation of the CIO, review the financial position and consider risks and strategic priorities. All meetings were documented.

All trustees have read and understand the responsibilities of trustees as detailed in the charity commission guidance. https://www.gov.uk/guidance/charity-Trustee-whats-involved (CC3a)

There were two new appointed trustees during 2022: Bob Seals and Rebecca Davison

The trustees are satisfied that all financial transactions were appropriately approved by designated trustees. There was regular and transparent financial reporting, and the trustees are also satisfied that appropriate controls and reporting is in place.

Trustees who are also employees of the CIO were excluded from all discussion relating to remuneration and where it was considered that there may be a conflict of interest in any discussions of the trustees.

An Annual General Meeting of members took place on 25th March 2023 at which this report was shared.

Key changes

While there was no longer any restriction in 2022 for meeting in person (following the Covid-19 pandemic) we continued to live stream the Sunday morning weekly service during 2022. We have seen in person attendance at this service increase steadily over 2022 with attendance now well in excess of pre-pandemic levels, with around 170 persons in regular attendance and an average of 20 connections on live stream at the time of the service and an average of around 100 views of each service overall. In 2022, according to YouTube analytics, there were 8,200 views of the various videos on our site. This has broadened the reach of NSBC, and we estimate that over 200 people continue to connect weekly with the Sunday Service ministry we provide. We have seen around 25% growth of new attendees joining us in person (nearly 30 individuals), including several who became members in 2022.

Ministries were resumed and new ministries started in 2022, including our Zoom (5-11yr olds club) which was not able to start before 2022 due to the lack of volunteers to run this group. They now have over 20 primary aged children regularly attending this ministry.

Members and employees of the church continued to support the Swindon Night Shelter charity as a means of providing practical support to the Swindon community as well as several other organisations nationally and globally as part of our missions strategy.

We welcomed nine people into membership and two new trustees in 2022. Four members resigned their membership during the year. At the end of 2022 we had 65 members of the charity. Eight individuals were baptised during the year. Over the next few months we expect to see a number of additions to the membership of the charity and new trustees appointed during 2023.

Towards the end of 2022 we began advertising for a full-time position of Associate Pastor to assist our full-time pastor (minister) in the growing demands of the role. We also internally advertised for and employed a new Administrator, following the resignation of our existing administrator.

During 2022 the opportunity arose to explore the purchase of a new building. While there is presently no movement on this, due to the property not yet being available, we were able to conduct a feasibility study on costs and also gauge the church's interest in purchasing it. The overwhelming majority of the church indicated interest in purchasing this property.

We have also explored the possibilities of church planting in a new area of Swindon, where an existing church is not present.

Operation
The Trust continued to employ two people. One in full-time pastoral ministry and one part-time as an administrator. The administrator's hours increased from 5 hours per week to 15 hours per week in 2022.

Additional practical support has been provided by individuals and employees to the community and to the church members as needed.

Risks
COVID
Managing the risks around Covid were no longer legally required. However, for those wishing to remain socially distanced, in the first half of the year we allowed space at the rear of the church for this to be facilitated. A small number of attendees have opted to remain watching online since the restrictions were lifted.

We have been aware that the building we currently meet in has limitations, due to size. To mitigate risk, we have, towards the end of the year, included more frequent announcements regarding fire exits and safeguarding. We have also ensured that there are clear aisles available for quick exit in an emergency.

SAFEGUARDING
Two Safeguarding episodes were raised during 2022. These were addressed in accordance with the latest government and safeguarding guidance; subsequently the episodes were closed.

The Safeguarding Policy was updated on October 6th, 2022, and made

available to members.

The Safeguarding Officer and Safeguarding Lead undertook a two-day refresher course in February 2023 with further training for the Youth and Sunday School leaders and helpers planned for April/May 2023.

GDPR

GDPR policies are in place and are considered adequate for the scale and nature of the Trust.

The Trustees continue to monitor all risks at the quarterly Trustee meeting.

Relationships

North Swindon Baptist Church continued to benefit from association with the Fellowship of Independent Churches (FIEC) from whom legal advice and guidance is received. Our full-time worker benefits from regular meetings with the leaders of FIEC churches.

North Swindon Baptist Church continued to provide support to other charities through donations and gifts that support the objectives of the Trust and provided wider public benefit.

Section C Objectives and activities

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

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Swindon and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith,

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

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 Constitution of the CIO, approved by the Charity Commission, outlines the objectives of North Swindon Baptist Church (as noted above) and in pursuing these goals the trustees have regard for the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

During the year a wide range of activities were undertaken including:

- Regular public worship services on Sunday mornings and evenings. These were all 'in-person' in 2022 in addition to live-streaming throughout the year.
- Youth clubs for 5 –18-year-olds that are open to the local community free of charge or for a minimal contribution. All of these are now resumed including creche and Sunday school on a Sunday morning (around 40 children weekly), Panorama (around 20 youth bi-weekly) and Zoom (around 20 children bi-weekly), one off events such as a half-term holiday club.
- Mid-week Bible study and prayer groups providing support and community.
- Pastoral care and support.
- Some financial support for special cases of hardship.
- Practical and pastoral support for refugees.
- Active support of other charities that align with the CIO objectives, including local groups that are addressing the needs of the homeless and vulnerable.

These activities are aligned with our primary objective of the advancement of the Christian faith and are meeting spiritual and emotional needs, providing practical support, and enhancing community and family life.

Additional details of objectives and activities (Optional information)

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

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

The activities of North Swindon Baptist Church are made possible through the support of volunteers and commitment of church members which the trustees wish to acknowledge and express our thanks for.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Through the activities of North Swindon Baptist Church during the last year the Trust has impacted hundreds of people in our local community:

- Each Sunday an estimated 200+ people are connecting weekly with NSBC through in-person meetings that have also been live-streamed.
- Young people meet regularly through our youth activities online and in person. This has seen return to numbers similar to those experienced before Covid-19.
- Members of the church have practically and financially supported a wide range of local needs including significant volunteering commitment to the Swindon Night Shelter which is impacting more and more people in the wider Swindon community.
- We continue to review our safeguarding arrangements and keep a healthy emphasis on the importance of this.
- Regular trustee's meetings continued and there was good reporting, financial control, and transparency.
- In addition to the above we have been able to relaunch existing meetings or launch new initiatives in 2022 including:

- Men's and women's breakfasts
- Ladies' evening social events
- Ladies' weekly Bible study
- A summer fun day open to the community with over 130 in attendance
- A holiday club in October at which around 75 children attended over 3 days.
- A Testimony evening open to all in the community.

Section E Financial review

Brief statement of the charity's policy on reserves

Total income for year was £106,798 which represents a 32% increase on last year and is reflective of the growth of the Church during 2022.

NSBC provided a total of £12,000 in 2022 to continue to support our church plant at Cornerstone church. It is envisaged that this will drop to £6,000 for 2023, after which Cornerstone Church will be financially self-sufficient.

The total assets for the Trust in Jan 2022 was £16,332 and this was increased to £29,380 by Dec 2022. This was better than expected and the Trustees are encouraged by this improvement against budget.

The Trustees have agreed that a reserve policy of £10,000 should be maintained to ensure all obligations can be met in the unlikely event that insufficient funds are available to continue the current ministries.

The primary expenditure for NSBC is payroll and the Trustees consider that the new reserve minimum goal plus the regular monthly gifts will be sufficient to meet our obligations as an employer.

The Trustees will review the income. expenditure and reserves on a quarterly basis to ensure that the CIO can continue to meet its financial obligations.

Details of any funds materially in deficit	There is currently no debt or long-term financial obligations except staff costs.

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.	The primarily sources of funding are charitable gifts from members of the church. Giving is normally through regular donations on a monthly basis and in addition there are larger gifts that are made to support specific goals and objectives agreed with members. North Swindon Baptist Church does not actively engage in public fund raising and does not normally charge for community events and programmes. Where charges are made, they are of a minimal amount to cover incremental costs being incurred, such as room hire or food. All expenditure is closely aligned to the charitable objects of the Trust and is reviewed on a quarterly basis. NSBC does not make long term financial investments and all funds are held in accounts that are accessible within 30 days. It is not the objective of the Trustees to accumulate a large reserve.

Section F Other optional information

We are prioritising appointing an associate pastor during 2023. This will help ensure there is increasing pastoral support for the growing number of people attending and engaging with North Swindon Baptist Church.

We are also re-organising our small groups, looking at purchasing a new building and seeking to plant a church in 2023.

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)	Fraser KAY	Robert SEALS
Position (eg Secretary, Chair, etc)	Pastor/Elder	CHAIR / DEACON
Date	19/09/2023	19/09/2023

North Swindon Baptist Church			Charity No (if any)	1170918	CC17a
Annual accounts for the period					
Period start date	01/01/2022	To	Period end date	31/12/2022	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds							
Voluntary income		S01	92,702	14,047	-	106,749	80,668
Activities for generating funds		S02	-		-	-	-
Investment income		S03	19	-	-	18.71	9
Incoming resources from charitable activities		S04	-	-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	92,721	14,047	-	106,768	80,677
Resources expended (Notes 4-8)							
Costs of Generating Funds							
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	80,142	11,985	-	92,128	86,498
Governance costs		S11	1,592	-	-	1,592	836
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	81,735	11,985	-	93,720	87,334
Net incoming/(outgoing) resources before transfers		S14	10,986	2,061	-	13,048	- 6,657
Gross transfers between funds		S15	- 10	10	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	10,976	2,071	-	13,048	- 6,657
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	10,976	2,071	-	13,048	- 6,657
Total funds brought forward		S20	16,332	-		16,332	22,989
Total funds carried forward		S21	27,308	2,071	-	29,380	16,332

Section B Balance sheet

	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
		F01	F02	F03	F04	F05
Fixed assets						
Tangible assets (Note 9)	B01	-	-	-	-	
	B02	-	-	-	-	-
Investments (Note 10)	B03	-	-	-	-	-
Total fixed assets	B04	-	-	-	-	-
Current assets						
Stock and work in progress	B05	-	-	-	-	-
Debtors (Note 11)	B06	1,123	-	-	1,123	2,245
(Short term) investments	B07		-	-	-	-
Cash at bank and in hand	B08	27,658	3,361	-	31,019	14,910
Total current assets	B09	28,781	3,361	-	32,142	17,155
Creditors: amounts falling due within one year (Note 12)	B10	2,762		-	2,762	823
Net current assets/(liabilities)	B11	26,019	3,361	-	29,380	16,332
Total assets less current liabilities	B12	26,019	3,361	-	29,380	16,332
Creditors: amounts falling due after one year (Note 12)	B13	-	-	-	-	-
Provisions for liabilities and charges	B14	-	-	-	-	-
Net assets	B15	26,019	3,361	-	29,380	16,332
Funds of the Charity						
Unrestricted funds	B16	27,308	2,071		29,380	16,332
	B17	-			-	-
Restricted income funds (Note 13)	B18		-		-	-
Endowment funds (Note 13)	B19			-	-	-
Total funds	B20	27,308	2,071	-	29,380	16,332

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	ROBERT SEARS CHAIR/DEACON	19.9.23
	Fraser Kay ELDER (NSBC)	19/09/23

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* ☐ Accounting Standards;

  or ☐ Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • the trustees are virtually certain they will receive the resources; and • the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	**Unrestricted:**		
	Gifts and Tithes	75,098	70,023
	Gift Aid Claim	17,605	10,445
	Restricted:	-	-
	Gifts (including Gift Aid)	3,355	200
	Ukraine Fund	10,692	-
	Total	106,749	80,668
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Bank Interest	19	9
		-	-
		-	-
		-	-
		-	-
	Total	19	9
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
		-	-
	Total	-	-
Charitable activities	**Unrestricted:**		
	Staff Costs	42,056	44,233
	Missions & Support	18,425	30,450
	Administration	5,524	4,341
	Outreach & Services	14,138	7,274
	Restricted:		
	Gifts & support	3,125	200
	Ukraine Fund	8,860	-
	Total	92,128	86,497
Governance costs	Insurance	442	436
	Independent Examination	450	400
	Accountancy support	700	-
	Total	1,592	836

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	2	2
Nature of the expenses	Pastoral Expenses	Pastoral Expenses
Total amount paid	£ 1,713	£ 1,073

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	450	400
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	700	None

Section C Notes to the accounts (cont)

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	41,104	42,419
Employer's National Insurance costs	-	917
Pension costs	951	897
Total staff costs	42,056	44,233

7.2 Average number of full-time equivalent employees in the year

The parts of the charity in which the employees work	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	2	2
Governance	-	-
Other	-	-
Total	2	2

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

The Auto enrolment stakeholder pension scheme used by the Church is the Government scheme NEST.

	This year £	Last year £
The costs of the scheme to the charity for the year	0	0
The amount of any contributions outstanding at the year end	0	0
The amount of any contributions prepaid at the year end	0	0

Section C Notes to the accounts (cont)

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking	£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
	Total grants to institutions	-

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Payments on account and assets under construction £	Total £
Balance brought forward	-	-		-	-	-
Additions	-	-		-	-	-
Revaluations	-	-		-	-	-
Disposals	-	-		-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL	SL or RB	SL or RB
** Rate					

Balance brought forward	-	-		-	-	-
Depreciation charge for year	-	-		-	-	-
Impairment provisions	-	-		-	-	-
Revaluations	-	-		-	-	-
Disposals	-	-		-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.3 Net book value

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors	-	-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	-
Prepayments and accrued income	1,123	2,245	-	-
Total	1,123	2,245	-	-

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	636	413	-	-
Amounts due to subsidiary and associated undertakings		-	-	-
Other creditors	976	10	-	-
Accruals and deferred income	1,150	400	-	-
Total	2,762	823	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
Gifts & Support	R	Donated for the purpose of supporting those in need
Pastor's Degree Course	R	Donated in support of Pastoral Training
Swindon Night Shelter	R	Donated in support of Swindon Night Shelter
Bible Society	R	Donated in support of Bible Society
Ukraine Fund	R	

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Gifts & Support	-	2,005	- 1,975	-	-	30
Pastor's Degree Course	-	1,100	- 1,100	-	-	-
Swindon Night Shelter	-	200	- 50	-	-	150
Bible Society	-	80	-	-	-	80
Ukraine Fund	-	10,692	- 8,860	-	-	1,831
	-	-	-	-	-	-
Total Funds	-	14,077	- 11,985	-	-	2,091

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	None		-	-

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

Section C	Notes to the accounts	(cont)

Note 15 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	North Swindon Baptist Church		
On accounts for the year ended	31 December 2022	**Charity no (if any)**	1170918
Set out on pages	1 - 15		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2022**.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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.

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 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.

** Please delete the words in the brackets if they do not apply.*

Signed:	Jenny Frost	**Date:**	22/9/2023
Name:	Mrs Jennifer D Frost		
Relevant professional qualification(s) or body (if any):	ACA		
Address:	JD Frost Accountants		
	7 Links View, Cirencester, Gloucestershire, GL7 2NF		

NORTH SWINDON BAPTIST CHURCH

England & Wales - Charity number 1170918

Accounts

Trustees' Annual Report for the period

	Period start date				Period end date		
From	1st	Jan	2021	To	31st	Dec	2021

Section A Reference and administration details

Charity name NORTH SWINDON BAPTIST CHURCH

Other names charity is known by NSBC

Registered charity number (if any) 1170918

Charity's principal address 15 Smart Close
Swindon

Postcode SN25 2NS

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	Fraser Kay	Minister		
2	Phil Davison	Elder		
3	Steve Hook	Deacon & Chair		
4	Ben Pike		Resigned 15/03/2021	
5				
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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 (eg. trust deed, constitution)	NSBC is governed by a Constitution that was ratified by Members on 1st Dec 2016
How the charity is constituted (eg. trust, association, company)	The charity is constituted as a Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg. appointed by, elected by)	As outlined in the Constitution, Trustees are appointed from those in designated leadership roles in the Church.

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.

Governance
Trustee Meetings continued throughout the year and took place over Zoom. The Trustees met formally on four occasions during 2021 to review the operation of the CIO, review the financial position and consider risks and strategic priorities. All meetings were documented.

All Trustees have read and understand the responsibilities of Trustees as detailed in the charity commission guidance. https://www.gov.uk/guidance/charity-Trustee-whats-involved (CC3a)

There were no new appointed Trustees during 2021.

The Trustees are satisfied that all financial transactions were appropriately approved by designated Trustees. There was regular and transparent financial reporting and the Trustees are also satisfied that appropriate controls and reporting is in place.

Trustees who are also employees of the CIO were excluded from all discussion relating to remuneration and where it was considered that there may be a conflict of interest in any discussions of the Trustees.

An Annual General Meeting of members will take place on 19th March 2022 at which this report will be shared.

Response to COVID
During the first quarter of 2021 NSBC was conducting its weekly church services online, in accordance with national guidance on Covid Restrictions. During the remainder of the year church services were held in our normal location (in a local primary school). However, the decision was made to continue live streaming the service for the remainder of 2021

and we have continued to do so since. By the end of 2021 attendance in person was around 80 regularly, with a live-stream audience of around 30. In addition to this, we saw later weekly viewings on YouTube bringing this number up to around 100 views online weekly. This has broadened the reach of NSBC and we estimate that around 150-200 people continue to connect with the ministry we provide. We have seen around 30% growth of new attendees meeting in person. Most of these people have continued to meet with us, some of whom are applying to become members of the charity in the coming weeks.

Small groups resumed in person when restrictions were lifted. These meetings have seen growth, with no less than 20 new adults joining small groups over the year. Most other events were suspended at the beginning of the year. When restrictions were lifted Panorama (11-18s youth group) resumed but Zoom (5-11yr olds club) did not, due to the lack of volunteers to run this group.

Members and employees of the church continued to support the Swindon Night Shelter charity as a means of providing practical support to the Swindon community.

Key changes

Live Streaming the Service has now become a regular feature, enabling those who are unable to attend in person to watch the service live. This will be reviewed in 2022.

No formal additions to membership or the trustee body. Over the next few months, we expect to see a number of additions to the membership of the charity and new trustees appointed during 2022. We presently have 60 members of the charity.

Operation

The Trust employed 2 people. One in full-time pastoral ministry and one part time as an administrator. An intern was employed for 20 hrs per week, for 2 months at the end of the year on a temporary contract.

As noted above, the regular schedule of church programmes were adapted to respond to Covid restrictions. Additional practical support has been provided by individuals and employees to the community and to the church members as needed.

Risks

COVID

Managing the risks around Covid has continued to be a key priority for the Trustees. A low-risk approach has been taken by minimising group meetings and ensuring strict compliance to government guidelines.

When to face to face meetings resumed (on a limited basis) this was carefully planned and full risk assessments undertaken. New policies and procedures were implemented to ensure adherence to guidelines and provide support to staff and members involved in face-to-face activities. When restrictions were lifted, face protection and sanitisation continued to be offered to those who attended our Sunday services.

FINANCES

The Trustees were encouraged by the level of commitment of the church members, during a time when safety and security were in doubt you might

expect that voluntary gifts to the Church might be affected. We did not see this and saw consistent level of giving throughout the year.

The Trustees are satisfied that the reserves provide adequate provision for the immediate future.

Cornerstone will require significant financial support over the next 3 – 5 years as it continues to become an established church. The Trustees of North Swindon Baptist Church will work closely with Cornerstone Trustees and members to make this support available.

SAFEGUARDING
There were no safeguarding concerns in 2021. The safeguarding policy was updated to include more advice and guidance regarding supporting online ministry. The updated version will be made available to members at the AGM in March.

GDPR
GDPR policies are in place and are considered adequate for the scale and nature of the Trust.

The Trustees continue to monitor all risks at the quarterly Trustee meeting.

Relationships
North Swindon Baptist Church continued to benefit from association with the Fellowship of Independent Churches (FIEC) from whom legal advice and guidance is received. Our full-time worker benefits from regular meetings with the leaders of FIEC churches.

North Swindon Baptist Church continued to provide support to other charities through donations and gifts that supported the objectives of the Trust and provided wider public benefit.

Section C Objectives and activities

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

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Swindon and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity Trustees, put into practice the Christian faith in accordance with the Basis of Faith,

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

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 Constitution of the CIO, approved by the Charity Commission, outlines the objects of North Swindon Baptist Church (as noted above) and in pursuing these goals the Trustees have regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

During the year a wide range of activities were undertaken including:

- Regular public worship services on Sunday mornings and evenings. These were online during the first quarter of 2021 and in-person (and live-streamed) for much of the remainder of the year.
- Youth clubs for 5 –18 year olds that are open to the local community free of charge or for a minimal contribution. Although restricted by COVID some of these have continued.
- Where restrictions allowed we supported local schools with regard to Religious Education and for special events.
- Mid-week bible study and prayer groups providing support and community.
- Pastoral care and support.
- Some Financial support for special cases of hardship.
- Practical and pastoral support for refugees.
- Active support of other charities that align with the CIO objects, including local groups that are addressing the needs of the homeless and vulnerable.

These activities are aligned with our primary objective of the advancement of the Christian faith and are meeting spiritual and emotional needs, providing practical support, and enhancing community and family life.

From Nov to Dec 2021 the Trust employed an intern to support pastoral work and provide practical experience for the individual. The Trust was also pleased to see members financially supporting other young people in exploring ministry opportunities or pursuing studies that may lead to full-time Christian ministry.

Additional details of objectives and activities (Optional information)

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

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

The activities of North Swindon Baptist Church are made possible through the support of volunteers and commitment of church members which the Trustees wish to acknowledge and express our thanks for.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Through the activities of North Swindon Baptist Church during the last year the Trust has impacted hundreds of people in our local community:

- Each Sunday and estimated 150-200 have connected with NSBC through in-person meetings that have also been live-streamed.
- In November a community-event (Christmas Pudding Making) was run and over 20 guests from the community attended. In Dec 2021 a carol-service was also held, however we decided to ticket this event to reduce numbers, due to a spike in Covid-cases at the time.
- A large amount of preparation and planning was put into a return to in-person services and live-streaming in our current facility (Abbeymeads School) and this was successfully implemented.
- Young people meet regularly through our youth activities online and in person. This has seen return to similar numbers experienced before Covid-19.
- Members of the church have practically and financially supported a wide range of local needs including significant volunteering commitment to the Swindon Night Shelter which is impacting more and more people in the wider Swindon community.
- We continue to review our safeguarding arrangements and keep a healthy emphasis on the importance of this.
- Regular Trustees meetings continued and there was good reporting financial control and transparency.

Section E Financial review

Brief statement of the charity's policy on reserves

Total income for year was £80,677 Whilst this was lower than prior year (£93,759) this was largely due to the setting up of Cornerstone as a separate charity and some giving of members shifting to this new entity.

Total deficit for NSBC in 2021 was £6,657 which was a better position that budget. Covid brought some property rental savings, but we did spend more for equipment for live streaming, part time worker support for our Pastor and additional training expenditure.

NSBC provided a total of £24,000 in 2021 to support and establish the Cornerstone church.

The total assets for the Trust in Jan 2021 was £22,989 and this was reduced to £16,332 by Dec 2021. This was better than expectations and the Trustees are encouraged by this improvement against budget.

Based on a reduced costs and revenue further to Cornerstone being established as a separate church, the Trustees have agreed that a baseline reserve of £7,000 should be maintained to ensure all obligations can be met in the unlikely event that insufficient funds are available to continue the current ministries.

The key costs for NSBC are staff and the Trustees consider that the new reserve minimum goal plus the regular monthly gifts will be sufficient to meet our obligations as an employer.

Cornerstone support required likely to be c. £12,000 a year. The goal is to reduce this support by £6k per year over the next 3 years as the Cornerstone congregation is established.

	The Trustees will review the income. expenditure and reserves on a quarterly basis to ensure that the CIO can continue to meet its financial obligations.
Details of any funds materially in deficit	There is currently no debt or long-term financial obligations except staff costs.

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.

The primarily sources of funding are charitable gifts from members of the church. Giving is normally through regular donations on a monthly basis and in addition there are larger gifts that are made to support specific goals and objectives agreed with members.

North Swindon Baptist Church does not actively engage in public fund raising and does not normally charge for community events and programmes. Where it does it is a minimal amount to cover incremental costs being incurred, such as room hire or food.

All expenditure is closely aligned to the charitable objects of the Trust and is reviewed on a quarterly basis.

NSBC does not make long term financial investments and all funds are held in accounts that are accessible within 30 days. It is not the objective of the Trustees to accumulate a large reserve.

Section F Other optional information

We are prioritising appointing additional trustees during 2022. This will help ensure there is a broad range of expertise, greater resilience, and ongoing opportunities for involvement of others in leading the North Swindon Baptist Church.

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)	Fraser Kay	Phil Davison
Position (eg Secretary, Chair, etc)	Pastor, Trustee	Trustee

Date	18/03/2022

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	North Swindon Baptist Church		
On accounts for the year ended	31 December 2021	**Charity no (if any)**	1170918
Set out on pages	1 - 15 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2021**.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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.

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 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.

** Please delete the words in the brackets if they do not apply.*

Signed:	Jenny J Frost	**Date:**	19/03/2022
Name:	Mrs Jennifer D Frost		
Relevant professional qualification(s) or body (if any):	ACA		
Address:	JD Frost Accountants		
	7 Links View, Cirencester, Gloucestershire, GL7 2NF		

NORTH SWINDON BAPTIST CHURCH

England & Wales - Charity number 1170918

Accounts

Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1st	Jan	2020		31st	Dec	2020

Section A Reference and administration details

Charity name NORTH SWINDON BAPTIST CHURCH

Other names charity is known by NSBC

Registered charity number (if any) 1170918

Charity's principal address	15 Smart Close	
	Swindon	
	Postcode	SN25 2NS

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	Fraser Kay	Minister		
2	Steve Mitchell	Minister	Resigned 15/09/20	
3	Cliff Reynolds	Minister	Resigned 15/09/20	
4	Phil Davison	Treasurer		
5	Ben Pike	Chair		
6	Steve Hook		Appointed 05/11/20	
7				
8				
9				
10				

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 (eg. trust deed, constitution)	NSBC is governed by a Constitution that was ratified by Members on 1st Dec 2016
How the charity is constituted (eg. trust, association, company)	The charity is constituted as a Charitable Incorporated Organisation (CIO)
Trustee selection methods (eg. appointed by, elected by)	As outlined in the Constitution, Trustees are appointed from those in designated leadership roles in the Church.

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.

Governance
Trustee Meetings continued throughout the year and took place over Zoom to ensure continuation of the scheduled meetings despite Covid restrictions. The Trustees met formally on four occasions during 2020 to review the operation of the CIO, review the financial position and consider risks and strategic priorities. All meetings were documented.

All Trustees have read and understand the responsibilities of Trustees as detailed in the charity commission guidance.
https://www.gov.uk/guidance/charity-Trustee-whats-involved (CC3a)

During 2020 trustees have also undertaken training related to safeguarding, Prevent and GDPR responsibilities.

The Trustees are satisfied that all financial transactions were appropriately approved by designated Trustees. There was regular and transparent financial reporting and the Trustees are also satisfied that appropriate controls and reporting is in place.

Trustees who are also employees of the CIO were excluded from all discussion relating to remuneration and where it was considered that there may be a conflict of interest in any discussions of the Trustees.
An Annual General Meeting of members will take place on 20th March 2021 at which this report will be shared.

Response to COVID
The normal operation of NSBC has been significantly impacted by the COVID restrictions during 2020. However, as there were no notable reductions in gifts received and the church was able to adapt to respond to the change environment and community needs.
Church services have been broadcast online, reaching a wider audience than normally possible. Most services received between 150 and 200 separate views which given that many people were watching in family groups indicated a much wider audience.

Small groups were facilitated through Zoom and this was relatively successful in most situations. Work within the community was limited to individuals providing support and practical help where possible. Most other events were suspended, though some youth work continue to take place over Zoom.

Members and employees of the church continued to support the Swindon Night Shelter charity as a means of providing practical support to the Swindon community.

Key changes
In March 2020 Cornerstone Church become constituted as a separate charity and 27 members resigned their membership from NSBC to become members of the new entity.

Steve Mitchell and Cliff Reynolds resigned as trustees following the successful setting up of a of a new charity to oversee the Cornerstone Church.

Following a church vote, Steve Hook was appointed as an officer of the church and trustee of NSBC, attending his first Trustee meeting in December.

Operation
The Trust employed 2 people in full-time pastoral ministry until Steve Mitchell employment transferred to the Cornerstone Charity. A ministry intern was employed from January to June and a part-time administrator continued to support the church operations.

Additional full-time resources supported the Cornerstone congregation through a partnership with American mission organisation ABWE.

As noted above, the regular schedule of church programmes were adapted to respond to Covid restrictions. Additional practical support has been provided by individuals and employees to the community and to the church members as needed.

Risks
COVID
Managing the risks around Covid has been a key priority for the Trustees. A low-risk approach has been taken by minimising group meetings and ensuring strict compliance to government guidelines.

A return to face to face meetings (on a limited basis) was carefully planned and a full risk assessment undertaken. New policies and procedures were implemented to ensure adherence to guidelines and provide support to staff and members involved in face to face activities.

FINANCES
Whilst finances continue to be a risk that is recognised by the Trustees, the Trustees are satisfied this risk is manageable and that the reserves provide adequate provision for the immediate future.

Cornerstone will require significant financial support over the next 3 – 5 years as it continues to become an established church. The Trustees of North Swindon Baptist Church will work closely with Cornerstone Trustees and members to make this support available.

SAFEGUARDING
There were no safeguarding concerns in 2020. The safeguarding policy was updated to include more advice and guidance regarding supporting online ministry. The updated version will be made available to members at the AGM in March.

GDPR
GDPR policies are in place and are considered adequate for the scale and nature of the Trust.

The Trustees continue to monitor all risks at the quarterly Trustee meeting.

Relationships
North Swindon Baptist Church continued to benefit from association with the Fellowship of Independent Churches (FIEC) from whom legal advice and guidance is received.

North Swindon Baptist Church continued to provide support to other charities through donations and gifts that supported the objectives of the Trust and provided wider public benefit.

Section C Objectives and activities

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

The purposes of the Church are:

1. the advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within Swindon and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity Trustees, put into practice the Christian faith in accordance with the Basis of Faith,

provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

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 Constitution of the CIO, approved by the Charity Commission, outlines the objects of North Swindon Baptist Church (as noted above) and in pursuing these goals the Trustees have regard to the commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

During the year a wide range of activities were undertaken including:

- Regular public worship services on Sunday mornings and evenings. These were mainly online during 2020.
- Youth clubs for 5 –18 year olds that are open to the local community free of charge or for a minimal contribution. Although restricted by COVID some of these have continued.
- Where restrictions allowed we continued to run worship services in local care homes to meet the needs of residents who are unable to attend church.
- Where restrictions allowed we supported local schools with regard to Religious Education and for special events
- Mid-week bible study and prayer groups providing support and community.
- Pastoral care, counselling and support.
- Some Financial support for special cases of hardship.
- Practical and pastoral support for refugees.
- Active support of other charities that align with the CIO objects, including local groups that are addressing the needs of the homeless and vulnerable.

These activities are aligned with our primary objective of the advancement of the Christian faith and are meeting spiritual and emotional needs, providing practical support, and enhancing community and family life.

From Jan to June 2020 the Trust employed an intern to support pastoral work and provide practical experience for the individual. The Trust was also pleased to see members financially supporting other young people

in exploring ministry opportunities or pursuing studies that may lead to full-time Christian ministry.

Additional details of objectives and activities (Optional information)

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

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

The activities of North Swindon Baptist Church are made possible through the support of volunteers and commitment of church members which the Trustees wish to acknowledge and express our thanks for.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Through the activities of North Swindon Baptist Church during the last year the Trust has impacted hundreds of people in our local community:

- Each Sunday over 150 connected with NSBC through live/premier broadcast of the church services over youtube.
- A Christmas Nativity trail was provided by members of NSBC for the Abbeymeads community. This was well received and had at least 25 complete the trail.
- A large amount of preparation and planning was put into a return to live services in our current facility (Abbeymeads School) and this was successfully implemented.
- Young people meet regularly through our youth activities online.
- Members of the church have practically and financially supported a wide range of local needs including significant volunteering commitment to the Swindon Night Shelter which is impacting more and more people in the wider Swindon community.
- We continue to review our safeguarding arrangements and keep a healthy emphasis on the importance of this.
- Regular Trustees meetings continued regularly and there was good reporting financial control and transparency.

Section E Financial review

Brief statement of the charity's policy on reserves

Total unrestricted income for year was £83,259 Whilst this was lower than prior year (£114,878) this was largely due to the setting up of Cornerstone as a separate charity and some giving of members shifting to this new entity.

Total deficit for NSBC in 2020 was £15,156 which was a better position that budget. Covid brought some property rental savings and we did not replace the Intern who finished in June 2020.

NSBC provided a total of £18,000 in 2020 to support and establish the Cornerstone church.

The total unrestricted assets for the Trust in Jan 2020 was £38,145 and this was reduced to £22,989 by Dec 2020. This was better than expectations and the Trustees are encouraged by this improvement against budget.

Based a reduced costs and revenue further to Cornerstone being established as a separate church, the Trustees have agreed that a

baseline reserve of £7,200 should be maintained to ensure all obligations can be met in the unlikely event that insufficient funds are available to continue the current ministries.

The key costs for NSBC are staff and the Trustees consider that the new reserve minimum goal plus the regular monthly gifts will be sufficient to meet our obligations as an employer.

Initial budgets for 2021 projected a £704 monthly deficit and this would result in the Trust reaching the £7,200 baseline reserves by December without an increase in gifts.

We expect further exceptional one-off giving that will also make up some of the expected depletion of reserves during 2021. Over the next 12 months the Trustees do not expect a decrease in regular giving and in fact hope to see an increase that will adequately cover the operational deficit on an ongoing basis.

Cornerstone support required likely to be c. £24,000 a year. The goal is to reduce this support by £6,000 per year over the next 3-5 years as the Cornerstone congregation is established.

The Trustees will review the income. expenditure and reserves on a quarterly basis to ensure that the CIO can continue to meet its financial obligations.

Details of any funds materially in deficit	There is currently no debt or long-term financial obligations except staff costs.

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.

The primarily sources of funding are charitable gifts from members of the church. Giving is normally through regular donations on a monthly basis and in addition there are larger gifts that are made to support specific goals and objectives agreed with members.

North Swindon Baptist Church does not actively engage in public fund raising and does not normally charge for community events and programmes. Where it does it is a minimal amount to cover incremental costs being incurred, such as room hire or food.

All expenditure is closely aligned to the charitable objects of the Trust and is reviewed on a quarterly basis.

NSBC does not make long term financial investments and all funds are held in accounts that are accessible within 30 days. It is not the objective of the Trustees to accumulate a large reserve.

Section F Other optional information

Ben Pike has outlined his intent to resign as a Trustee and will step down in January 2021.

We are prioritising appointing additional trustees during 2021. This will help ensure there is a broad range of expertise, greater resilience and ongoing opportunities for involvement of others in leading the North Swindon Baptist Church.

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)	FRASER KAY	P J DAVISON
Position (eg Secretary, Chair, etc)	PASTOR	TRUSTEE
Date	04/04/21	

North Swindon Baptist Church			Charity No (if any)	1170918	CC17a
Annual accounts for the period					
Period start date	01/01/2020	To	Period end date	31/12/2020	

Section A Statement of financial activities

Recommended categories by activity	Details of own analysis	Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year £
			F01	F02	F03	F04	F05
Incoming resources (Note 3)							
Incoming resources from generated funds			-	-	-	-	-
Voluntary income		S01	83,217	10,500	-	93,717	122,221
Activities for generating funds		S02	-		-	-	-
Investment income		S03	42	-	-	42	170
Incoming resources from charitable activities		S04		-	-	-	-
Other incoming resources		S05	-	-	-	-	-
Total incoming resources		S06	83,259	10,500	-	93,759	122,391
Resources expended (Notes 4-8)							
Costs of Generating Funds			-	-	-	-	-
Costs of generating voluntary income		S07	-	-	-	-	-
Fundraising trading costs		S08	-	-	-	-	-
Investment management costs		S09	-	-	-	-	-
Charitable activities		S10	97,298	11,089	-	108,387	136,289
Governance costs		S11	1,118	-	-	1,118	814
Other resources expended		S12	-	-	-	-	-
Total resources expended		S13	98,416	11,089	-	109,505	137,103
Net incoming/(outgoing) resources before transfers		S14	- 15,156	- 589	-	- 15,745	- 14,712
Gross transfers between funds		S15	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains/(losses)		S16	- 15,156	- 589	-	- 15,745	- 14,712
Other recognised gains/(losses)							
Gains and losses on revaluation of fixed assets for the charity's own use		S17	-	-	-	-	-
Gains and losses on investment assets		S18	-	-	-	-	-
Net movement in funds		S19	- 15,156	- 589	-	- 15,745	- 14,712
Total funds brought forward		S20	38,145	589		38,734	53,446
Total funds carried forward		S21	22,989	-	-	22,989	38,734

Section B Balance sheet

		Note	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total this year £	Total last year 31/12/2019
			F01	F02	F03	F04	F05
Fixed assets							
Tangible assets	**(Note 9)**	B01	-	-	-	-	
		B02	-	-	-	-	-
Investments	**(Note 10)**	B03	-	-	-	-	-
	Total fixed assets	B04	-	-	-	-	-
Current assets							
Stock and work in progress		B05	-	-	-	-	-
Debtors	**(Note 11)**	B06	735	-	-	735	22,536
(Short term) investments		B07		-	-	-	-
Cash at bank and in hand		B08	23,311	-	-	23,311	17,453
	Total current assets	B09	24,046	-	-	24,046	39,989
Creditors: amounts falling due within one year	**(Note 12)**	B10	1,057	-	-	1,057	1,255
	Net current assets/(liabilities)	B11	22,989	-	-	22,989	38,734
	Total assets less current liabilities	B12	22,989	-	-	22,989	38,734
Creditors: amounts falling due after one year	**(Note 12)**	B13	-	-	-	-	-
Provisions for liabilities and charges		B14	-	-	-	-	-
	Net assets	B15	22,989	-	-	22,989	38,734
Funds of the Charity							
Unrestricted funds		B16	22,989			22,989	38,145
		B17	-			-	-
Restricted income funds	**(Note 13)**	B18		-		-	589
Endowment funds	**(Note 13)**	B19			-	-	-
	Total funds	B20	22,989	-	-	22,989	38,734

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	FRASER KAY	04/04/21
	P J DAVISON	04/04/21

Section C Notes to the accounts

Note 1 **Basis of preparation**

This section should be completed by all charities.

1.1 Basis of accounting

These accounts have been prepared on the basis of historic cost (except that investments are shown at market value) in accordance with:

- Accounting and Reporting by Charities – Statement of Recommended Practice (SORP 2005);
- and with* ☐ Accounting Standards;

  or ☐ Financial Reporting Standards for Smaller Enterprises (FRSSE);
- and with the Charities Act.

[** except for the following].

Give details in this box if a different standard has been followed.

* -Tick as appropriate:

- if all relevant disclosures shown in the pack have been given then please tick "Accounting Standards";
- if disclosures completed in these accounts have been restricted to those required by the FRSSE, then please tick "Financial Reporting Standards for Smaller Enterprises (FRSSE)".

** - If no departures from the chosen standards have been made then delete these words; otherwise give details of any changes in the boxes.

1.2 Change in basis of accounting

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year (§ except for the following).

Give details in this box of any material changes that have been made.

§ if no changes have been made to accounting policies then delete these words.

1.3 Changes to previous accounts

No changes have been made to accounts for previous years (§§ except for the following).

Give details in this box of any material changes that have been made.

§§ if no changes have been made to accounts for previous periods then delete these words.

Note 2 Accounting policies

This standard list of accounting policies has been applied by the charity except for those deleted. Where a different or additional policy has been adopted then this is detailed in the box below.

INCOMING RESOURCES

Recognition of incoming resources	These are included in the Statement of Financial Activities (SoFA) when: • the charity becomes entitled to the resources; • the trustees are virtually certain they will receive the resources; and • the monetary value can be measured with sufficient reliability.
Incoming resources with related expenditure	Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resources and related expenditure are reported gross in the SoFA.
Grants and donations	Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.
Tax reclaims on donations and gifts	Incoming resources from tax reclaims are included in the SoFA at the same time as the gift to which they relate.
Contractual income and performance related grants	This is only included in the SoFA once the related goods or services have been delivered.
Gifts in kind	Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SoFA as incoming resources when receivable.
Donated services and facilities	These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
Investment income	This is included in the accounts when receivable.
Investment gains and losses	This includes any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

EXPENDITURE AND LIABILITIES

Liability recognition	Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.
Governance costs	Include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and cost of any legal advice to trustees on governance or constitutional matters.
Grants with performance conditions	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.
Grants payable without performance conditions	These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to the grant which remain in the control of the charity.
Support Costs	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

ASSETS

Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £500. They are valued at cost or a reasonable value on receipt.
Investments	Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.
Stocks and work in progress	These are valued at the lower of cost or market value.

POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	

Note 3 Analysis of incoming resources

Incoming resources may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Voluntary income	**Unrestricted:**		
	Gifts and Tithes	71,683	100,430
	Gift Aid Claim	11,534	14,278
	Restricted:	-	-
	Gifts	10,500	7,513
	Total	93,717	122,221
Activities for generating funds		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment income	Bank Interest	42	170
		-	-
		-	-
		-	-
		-	-
	Total	42	170
Incoming resources from charitable activities		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-

Note 4 Analysis of resources expended

Resources expended may be further analysed if this would help the reader of the accounts.

	Analysis	This year £	Last year £
Costs of generating voluntary income		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Fundraising trading costs		-	-
		-	-
		-	-
		-	-
		-	-
	Total	-	-
Investment management costs		-	-
		-	-
		-	-
	Total	-	-
Charitable activities	**Unrestricted:**		
	Staff Costs	58,977	83,745
	Missions & Support	26,560	14,791
	Administration	6,124	8,356
	Outreach & Services	5,636	21,884
	Restricted:		
	Gifts & support	11,089	7,513
	Total	108,386	136,289
Governance costs	Insurance	718	414
	Independent Examination	400	400
		-	-
	Total	1,118	814

Section C Notes to the accounts (cont)

Note 5 Support Costs

Please complete this note if the charity has analysed its expenses using activity categories and has support costs.

Support cost type	Fundraising activity £	Charitable Activity £	Governance Activity £	Total Cost £
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-

Note 6 Details of certain items of expenditure

6.1 Trustee expenses

Please provide details of the amount of any payment or reimbursement of out-of-pocket expenses made to trustees or to third parties for expenses incurred by trustees. If no expenses were paid, please enter 'None' in the appropriate box(es).

	This year	Last year
Number of trustees who were paid expenses	2	2
Nature of the expenses	Pastoral Expenses	Pastoral Expenses
Total amount paid	£ 1,122	£ 1,763

6.2 Fees for examination or audit of the accounts

Please provide details of the amount paid for any statutory external scrutiny of accounts and other services provided by your independent examiner or auditor. If nothing was paid please enter NONE in the appropriate box(es).

	This year £	Last year £
Independent examiner's or auditors' fees for reporting on the accounts	400	None
Other fees (for example: advice, consultancy, accountancy services) paid to the independent examiner or auditor	None	None

Note 7 Paid employees

Please complete this note if the charity has any employees.

7.1 Staff Costs

	This year £	Last year £
Gross wages, salaries and benefits in kind	56,015	77,543
Employer's National Insurance costs	1,801	4,424
Pension costs	1,161	1,777
Total staff costs	58,977	83,745

7.2 Average number of full-time equivalent employees in the year

	This year Number	Last year Number
The parts of the charity in which the employees work: Fundraising	-	-
Charitable Activities	3	3
Governance	-	-
Other	-	-
Total	3	3

7.3 Defined contribution pension scheme

Please complete if a defined contribution pension scheme is operated.

Brief details of the scheme

The Auto enrolment stakeholder pension scheme used by the Church is the Government scheme NEST.

	This year £	Last year £
The costs of the scheme to the charity for the year	0	0
The amount of any contributions outstanding at the year end	0	0
The amount of any contributions prepaid at the year end	0	0

Note 8 Grantmaking

Please complete this note if the charity made any grants or donations which in aggregate form a material part of the charitable activities undertaken.

8.1 Total value of grants

Purpose for which grants made	Grants to institutions Total amount £	Grants to individuals Total amount £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
Total	-	-

8.1 Grantmaking costs

If the charity's accounts are prepared on the "activity basis" please give details of any support cost associated with grantmaking. Please enter "Nil" if the charity does not identify and/or allocate support costs.

Support costs of grantmaking	£

8.3 Grants made to institutions

If the charity has made grants to particular institutions that are material in the context of its grantmaking please give details of the institution supported, purpose of the grant and total paid to each institution listed. Sufficient information should be given to provide a reasonable understanding of the range of institutions supported.

Names of institutions	Purpose	Total amount of grants paid £
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
		-
Total grants to institutions		-

Note 9 Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

9.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Payments on account and assets under construction	Total
	£	£	£	£	£	£
Balance brought forward	-	-		-	-	-
Additions	-	-		-	-	-
Revaluations	-	-		-	-	-
Disposals	-	-		-	-	-
Transfers *	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.2 Accumulated depreciation and impairment provisions

**Basis	SL or RB	SL or RB	SL	SL or RB	SL or RB
** Rate					
Balance brought forward	-	-		-	-	-
Depreciation charge for year	-	-		-	-	-
Impairment provisions	-	-		-	-	-
Revaluations	-	-		-	-	-
Disposals	-	-		-	-	-
Transfers*	-	-	-	-	-	-
Balance carried forward	-	-	-	-	-	-

9.3 Net book value

Brought forward	-	-	-	-	-	-
Carried forward	-	-	-	-	-	-

9.4 Revaluation

If any fixed assets have been revalued please give details of the valuer and method of valuation

** The "transfers" row is for movements between fixed asset categories.*

*** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.*

Note 10 Investment assets

Please complete this note if the charity has any investment assets.

10.1 Fixed assets investments

	£
Carrying (market) value at beginning of year	-
Add: additions to investments at cost	-
Less: disposals at carrying value	-
Add/(deduct): net gain/(loss) on revaluation	-
Carrying (market) value at end of year	-

Please provide below:

10.2 A breakdown of the market values of investments shown above agreeing with the balance sheet row B03.

10.3 A breakdown of the income from investments agreeing with SOFA row S03.

Analysis of investments

	10.2 Market value at year end £	10.3 Income from investments for the year £
Investment properties	-	-
Investments listed on a recognised stock exchange or held in common investment funds, open ended investment companies, unit trusts or other collective investment schemes	-	-
Investments in subsidiary or connected undertakings and companies	-	-
Securities not listed on a recognised Stock Exchange	-	-
Cash held as part of the investment portfolio	-	-
Other investments	-	-
Total	-	-

10.4 Material investment holdings

If any single investment is material in terms of its value (for example represents more than 5 per cent of the value of the charity's total investments) please provide details.

Investment held	
Market Value	

Note 11 Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Trade debtors		-	-	-
Amounts due from subsidiary and associated undertakings	-	-	-	-
Other debtors	-	-	-	20,000
Prepayments and accrued income	735	2,536	-	-
Total	735	2,536	-	20,000

Note 12 Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

12.1 Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Loans and overdrafts	-	-	-	-
Trade creditors	470	610	-	-
Amounts due to subsidiary and associated undertakings	-	-	-	-
Other creditors	10	245	-	-
Accruals and deferred income	577	400	-	-
Total	1,057	1,255	-	-

12.2 Security over assets

If any loan, overdraft or other creditor holds a charge or other security over any assets of the charity please provide details.

Note 13 Endowment and restricted income funds

Please complete this section if the charity has any endowment or restricted income funds.

13.1 Funds held

Please give a brief description of any of the following type of funds held by the charity:

- **permanent endowment funds (PE);**
- **expendable endowment funds (EE); and**
- **restricted income funds, including special trusts, of the charity (R).**

Fund Name	Type PE, EE or R	Purpose and Restrictions
Gifts & Support	R	Donated for the purpose of supporting those in need

13.2 Movements of major funds

Please give details of the movements of the major funds summarised in the restricted and endowment columns of the Statement of Financial Activities.

Fund names	Fund balances brought forward £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	Fund balances carried forward £
Gifts & Support	589	10,500	- 11,089	-	-	0
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total Funds	589	10,500	- 11,089	-	-	0

13.3 Transfers between funds

Please give details of any transfers between funds.

From Fund (Name)	To Fund (Name)	Reason	Amount

Note 14 Transactions with related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in note 6) details of such transactions should be provided in this note. If there are no transactions to report, please enter "None" in the relevant boxes.

14.1 Remuneration and benefits

Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee or other related parties by the charity or any institution or company connected with it.

Name of trustee or connected party	Legal authority (eg order, governing document)	Amounts paid or benefit value	
		This year £	Last year £
None			

14.2 Loans

Please give details of and amounts owing to or from the charity's trustees or other related parties by the charity at the year end.

	Name of trustee or connected party	Legal authority	Amount owing	
			This year £	Last year £
Due to trustees and related parties	None			
Due from trustees and related parties	Mr F Kay	NSBC C10 Constitution v1.0	-	20,000

14.3 Other transaction(s) with trustees or related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a trustee or related party has a material interest.

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	This year £	Last year £
None				

Note 15 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	North Swindon Baptist Church		
On accounts for the year ended	31 December 2020	**Charity no (if any)**	1170918
Set out on pages	1 - 15 (remember to include the page numbers of additional sheets)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2020**.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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.

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 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.

** Please delete the words in the brackets if they do not apply.*

Signed: Jenny Frost **Date:** 15/04/2021

Name: Mrs Jennifer D Frost

Relevant professional qualification(s) or body (if any):	ACA
Address:	JD Frost Accountants
	7 Links View, Cirencester, Gloucestershire, GL7 2NF

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here details of any items that the examiner wishes to disclose.