

# NORTH BRADLEY BAPTIST CHURCH

England & Wales · Charity number 1179667

## Details

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**Other names** NBBC

**Status** Registered

**Legal form** CIO

**Registered** 2018-08-24

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

## Contact

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**Address** 1a Westbury Road  
North Bradley  
Trowbridge  
BA14 0TN

**Phone** 01225 374577

**Email** [elders@nbbc.org.uk](mailto:elders@nbbc.org.uk)

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

## Activities

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**Objects:** 3.1.1 THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN NORTH BRADLEY, TROWBRIDGE AND THE SURROUNDING NEIGHBOURHOOD; AND 3.1.2 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, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS; THE ADVANCEMENT OF EDUCATION; AND THE PROVISION OF FACILITIES IN THE INTERESTS OF SOCIAL WELFARE FOR RECREATION OR OTHER LEISURE TIME OCCUPATION OF INDIVIDUALS WHO HAVE NEED OF SUCH FACILITIES BY REASON OF THEIR YOUTH, AGE INFIRMITY OR DISABILITY, FINANCIAL HARDSHIP OR SOCIAL CIRCUMSTANCES WITH THE OBJECT OF IMPROVING THEIR CONDITIONS OF LIFE

**Activities:** WE ARE A CHRISTIAN CHURCH WORKING IN ACCORDANCE WITH OUR BASIS OF FAITH, DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS, PRIMARILY WITHIN WILTSHIRE AND THE SURROUNDING AREA. WE SEEK TO SERVE THE COMMUNITY THROUGH PUBLIC CHRISTIAN WORSHIP, PASTORAL CARE AND ACTIVITIES FOR ALL AGES. WE ARE ACTIVE IN PROJECTS OF SOCIAL CONCERN INCLUDING THE RELIEF OF POVERTY AND SUPPORT FOR THE HOMELESS.

## Classification

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

## Geography

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- Wiltshire

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£113,203	£94,896	-	-
2023-12-31	£103,509	£74,322	-	-
2022-12-31	£58,025	£62,822	-	-
2021-12-31	£62,109	£49,323	-	-
2020-12-31	£64,891	£53,871	-	-

## Trustees

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Name	Role	Appointed
Aaron Ross Scott		2025-07-09
Jonathan Andrew Brett		2025-11-04
Matthew Colin Neal		2020-09-02
PHILIP BRIAN TAYLOR		2018-08-24
Richard John Haddow		2018-08-24
WALTER DAVID BURGESS		2018-08-24

**NORTH BRADLEY BAPTIST CHURCH**

England & Wales - Charity number 1179667

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# Accounts

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**North Bradley Baptist Church CIO**  
**Charity Number 1179667**

**Report of the Trustees and**  
**Unaudited Financial Statements**

**For the period 1st January 2024 to 31st December**  
**2024**

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024

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## Report of the Trustees

### Objectives of the CIO

- The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within North Bradley, Trowbridge and the surrounding neighbourhood; and
- 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, including but not limited to:
  - The prevention and relief of need, hardship and sickness
  - The advancement of education
  - The provision of facilities in the interests of social welfare, for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances, with the object of improving their conditions of life.

### Governance

The trustees are also the elders of the church. They meet regularly to discuss the activities of the church.

Matthew Neal, Richard Haddow, Philip Taylor and Walter Burgess served as trustees / elders during this period.

Carol Reid acts as Treasurer and Hayley O'Brien acts as bookkeeper for the church accounts, which also includes carrying out payroll. Rachel Martin, Fiona Williams, John Reid, Carol Reid, Will Hargreaves and David Brake act as church deacons.

### Public Benefit

North Bradley Baptist Church is a Christian church working in accordance with their Basis of Faith, doctrinal distinctives and ethical statement, primarily within Wiltshire and the surrounding area. They seek to serve the community through public Christian worship, pastoral care and activities for all ages. They are active in projects of social concern including the relief of poverty and support for the homeless.

### Activities

Various regular groups and church meetings are usually run at North Bradley Baptist Church, North Bradley, or in other locations as appropriate. These include:

- Sunday church worship meetings, live streamed for those who cannot attend
- Age-appropriate Sunday teaching for primary age and younger children
- Mid-week fellowship, Bible studies and prayer meetings, held either at the church or at peoples' homes
- A children's meeting held monthly during term time, for primary school aged children
- A teens' meeting held most weeks during term time, for secondary school aged children
- A parent and toddler group, named 'Tiddlers', held weekly during term time
- A bi-weekly meeting called 'Together' for generally older members of the church and community
- Events aimed particularly at either men or women connected with the church, giving opportunities for spiritual discussions and for deeper friendships to develop

**NORTH BRADLEY BAPTIST CHURCH**  
Report of the Trustees for the period 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024

- Courses for those interested in learning more about Christianity, or for those looking to deepen and strengthen their existing Christian faith
- Regular soup/sandwich provision to members of the public who are in particular need in the local area
- A regular 'Open the Book' event, presenting narratives from the Bible to the children at the local primary school
- Regular assemblies within the local primary school

Over the summer, we organised and hosted a family fun day with many free activities open to all, and to celebrate Christmas we organised a carol singing evening around the local community.

Pastoral care is provided to those who may need extra support for any reason.

Church members attend various conferences, such as the Biblical Counselling UK conference, the Bath Women's Conference and the South West Men's Convention.

The church support gospel work in the Valathi area of South India, Daniel Caballero (who has a ministry in Peru), Grace Baptist Mission, and Open Doors (who support persecuted Christians around the world).

Humanitarian relief donations are also made as and when the need arises.

## **Financial Review**

From 1st January 2024 to 31st December 2024, North Bradley Baptist Church received an income of £113,203, while incurring an expenditure of £94,896. This resulted in an excess of £18,307 for the year.

Income increased by 9% compared to the previous year, primarily due to several one-off gifts totalling £16,480, along with an increase of £1,500 in rental income.

Expenditure rose by 28% compared to 2023, mainly because of the employment of a part-time assistant pastor.

During the year, various repairs were undertaken at the manse. New chairs were purchased to accommodate the growing congregation, and grounds work was carried out to improve the car park and surrounding boundaries. Additionally, donations to support overseas ministries amounted to £4,350, an increase of £1,500 from the previous year.

## **Trustees' Responsibilities**

Under the Charities Act 2011, the trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011.

They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

- The church is operating efficiently and effectively
- Its assets are safeguarded against unauthorized use or disposition
- Financial information used within the church or for publication is reliable
- The church complies with relevant laws and regulations

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024

**References and Administrative Information**

Name of charity                      North Bradley Baptist Church CIO  
Charity registration number      1179667  
Principal address                    1A Westbury Road, North Bradley, Trowbridge BA14 0TN  
Trustees                                The trustees serving during the year were:

Richard John Haddow  
Philip Brian Taylor  
Walter David Burgess  
Matthew Colin Neal

Independent Examiner            John Edwards B.Sc (Econ)  
    5 Sandalwood Road, Westbury, Wiltshire BA13 3UP

Approved by the Board of Trustees and signed on its behalf by:

.......... Date 5/7/25.....Mr Richard Haddow (Trustee)

## Independent Examiners Report to the Trustees of North Bradley Baptist Church

I report to the trustees on my examination of the accounts of North Bradley Baptist Church Charitable Incorporated Organisation for the period ended 31 December 2024.

### Responsibilities and basis of report

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

I report in respect of my examination of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

John Edwards B.Sc.(Econ)  
5 Sandalwood Road  
Westbury  
Wiltshire  
BA13 3UP

Sign: ..... *John Edwards* ..... Date: ..... *1 July 2025* .....

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024

## Receipts and Payments Report

	Unrestricted	Designated	Restricted	2024	2023
<b>Receipts</b>					
Incoming resources from generated funds					
<i>Investment income</i>					
Interest	148	—	—	148	120
<i>Total incoming resources from generated funds</i>	<b>148</b>	<b>—</b>	<b>—</b>	<b>148</b>	<b>120</b>
Incoming resources from charitable activities					
Church use	885	—	—	885	718
Gift Aid Refunds	11,999	—	—	11,999	16,024
Gifts to Needs Fund	—	337	—	337	678
Offerings	79,135	—	—	79,135	78,570
One off Gifts	4,230	12,000	250	16,480	5,186
Special Appeals/Collections for third parties	—	—	100	100	265
Tiddler Donations	809	—	—	809	928
<i>Total Incoming resources from charitable activities</i>	<b>97,058</b>	<b>12,337</b>	<b>350</b>	<b>109,745</b>	<b>102,369</b>
Other incoming resources					
Other Income	860	—	—	860	70
Rental income	2,450	—	—	2,450	950
<i>Total Other incoming resources</i>	<b>3,310</b>	<b>—</b>	<b>—</b>	<b>3,310</b>	<b>1,020</b>
<b>Total Receipts</b>	<b>100,516</b>	<b>12,337</b>	<b>350</b>	<b>113,203</b>	<b>103,509</b>
<b>Payments</b>					
Charitable activities					
Affiliation Fees	2,864	—	—	2,864	2,216
Bank fees	60	—	—	60	60
Church Gas and Electric	5,605	—	—	5,605	(1,171)
Church Lunch catering	427	—	—	427	101
Cleaning/non rota flowers	410	—	—	410	71
Council Tax - Manse	3,147	—	—	3,147	2,997
Electronics/technology	1,999	—	—	1,999	989
External ground maintenance	5,268	—	—	5,268	2,265
External Speakers	712	—	—	712	789
Financial support - Overseas	4,350	—	—	4,350	2,850
Financial support - UK	200	—	—	200	
Fixtures and Fittings	2,826	—	203	3,029	3,992
Gifts - Members	130	—	—	130	101
Groceries	717	—	—	717	500
Insurance - Church	1,327	—	—	1,327	1,401
Insurance - Manse	358	—	—	358	334
Maintenance - Church	1,136	—	—	1,136	15,728
Maintenance - Manse	4,229	—	—	4,229	1,947

**NORTH BRADLEY BAPTIST CHURCH**  
**Report of the Trustees for the period 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024**

Music Licence	1,192	—	—	1,192	1,007
Officers Expenses	607	—	—	607	605
Other events	150	—	—	150	246
Pastor Expenses	972	—	—	972	1,066
Payments from Needs Fund	—	535	—	535	300
Pension Costs	4,181	—	—	4,181	2,729
Printing and Publicity	169	—	—	169	114
Salaries and Wages	45,182	—	—	45,182	28,272
Signposts/Rooted	83	—	—	83	155
Software	1,160	—	—	1,160	892
Special Appeals/collections payments	195	—	275	470	295
Stationery	5	—	—	5	2
Sunday school	13	—	—	13	38
Sundry	0	—	—	0	20
Telephone	500	—	—	500	500
The Hub	37	—	—	37	87
Tiddlers	418	—	—	418	484
Together	161	—	—	161	125
Village outreach/evangelism	733	—	—	733	672
Water Charges	1,368	—	—	1,368	1,067
Womens work	143	—	—	143	
<i>Total Charitable activities</i>	<b>93,034</b>	<b>535</b>	<b>478</b>	<b>94,047</b>	<b>73,846</b>
Governance costs					
Legal Expenses & Training	849	—	—	849	476
<i>Total Governance costs</i>	<b>849</b>	<b>—</b>	<b>—</b>	<b>849</b>	<b>476</b>
<b>Total Payments</b>	<b>93,883</b>	<b>535</b>	<b>478</b>	<b>94,896</b>	<b>74,322</b>
Excess of Incoming resources over Resources used				18,307	29,187
Brought forward balance				61,841	32,654
<b>Carried forward balance</b>				<b>80,148</b>	<b>61,841</b>


NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024

## Statement of assets and liabilities

	General	Designated	Restricted	This year	Last year
<b>Current assets - Current assets</b>					
CAF Bank	38,109	40,938	607	79,654	61,347
Scottish Widows	(9,506)	10,000	—	494	494
<b>Totals</b>	<b>28,603</b>	<b>50,938</b>	<b>607</b>	<b>80,148</b>	<b>61,841</b>
<b>Grand total</b>	<b>28,603</b>	<b>50,938</b>	<b>607</b>	<b>80,148</b>	<b>61,841</b>

North Bradley Baptist Church also owns the church building and the manse, the land adjoining Kings Lodge Little Common and the Land on the north west side of Little Common. This was valued in 2019 at an approximate figure of £1,000,000.

This financial statement was approved and authorized for issue by the Board and signed on its behalf by:

.......... Date 5/7/25 Mr Richard Haddow (Trustee)

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2024 to 31<sup>st</sup> December 2024

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Closing
<b>FandF - Fixtures &amp; fittings</b>					
Restricted	500	250	203	—	547
<b>Sub-total for FandF</b>	<b>500</b>	<b>250</b>	<b>203</b>	<b>—</b>	<b>547</b>
<b>Gardening - Gardening project</b>					
Restricted	60	—	—	—	60
<b>Sub-total for Gardening</b>	<b>60</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>60</b>
<b>NEED - Needs Fund</b>					
Designated	1,136	337	535	—	938
<b>Sub-total for NEED</b>	<b>1,136</b>	<b>337</b>	<b>535</b>	<b>—</b>	<b>938</b>
<b>Other - Collections/payments</b>					
Restricted	175	100	275	—	—
<b>Sub-total for Other</b>	<b>175</b>	<b>100</b>	<b>275</b>	<b>—</b>	<b>—</b>
<b>Refurbishment - Refurbishment</b>					
Designated	—	—	—	10,000	10,000
<b>Sub-total for Refurbishment</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>10,000</b>	<b>10,000</b>
<b>Special projects – Special projects</b>					
Designated	—	—	—	28,000	28,000
<b>Sub-total for Special projects</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>28,000</b>	<b>28,000</b>
<b>Staff - Staffing Fund</b>					
Designated	—	12,000	—	—	12,000
<b>Sub-total for Staff</b>	<b>—</b>	<b>12,000</b>	<b>—</b>	<b>—</b>	<b>12,000</b>
<b>General - General fund</b>					
Unrestricted	59,970	100,516	93,883	(38,000)	28,603
<b>Sub-total for General</b>	<b>59,970</b>	<b>100,516</b>	<b>93,883</b>	<b>(38,000)</b>	<b>28,603</b>
<b>Grand total</b>	<b>61,841</b>	<b>113,203</b>	<b>94,896</b>	<b>—</b>	<b>80,148</b>

## **Accounting Policies**

### **Basis of accounting**

The financial statements have been prepared using the receipts and payments method.

### **Policy on reserves**

We don't have any formal reserves policy, but our intention is to work towards holding reserves that equate to six months costs, assuming that one full-time pastor is employed. Designated fund monies are held until used for their specific purpose.

### **Incoming resources**

All incoming resources are included in the statement of financial activities when the Charity receives the income.

### **Resources expended**

Liabilities are recognised as resources expended when the expense is paid by the Charity.

**NORTH BRADLEY BAPTIST CHURCH**

England & Wales - Charity number 1179667

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# Accounts

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**North Bradley Baptist Church CIO**  
**Charity Number 1179667**

**Report of the Trustees and**  
**Unaudited Financial Statements**

**For the period 1st January 2023 to 31st December**  
**2023**

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## Report of the Trustees

### Objectives of the CIO

- The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within North Bradley, Trowbridge and the surrounding neighbourhood; and
- 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, including but not limited to:
  - o The prevention and relief of need, hardship and sickness
  - o The advancement of education
  - o The provision of facilities in the interests of social welfare, for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances, with the object of improving their conditions of life

### Governance

The trustees are also the elders of the church. They meet regularly to discuss the activities of the church.

Matthew Neal, Richard Haddow, Philip Taylor and Walter Burgess served as trustees / elders during this period.

Carol Reid acts as Treasurer and Hayley O'Brien acts as bookkeeper for the church accounts, which also includes carrying out payroll. Rachel Martin, Fiona Williams, John Reid, Carol Reid and Darek Mlot act as church deacons.

### Public Benefit

North Bradley Baptist Church is a Christian church working in accordance with their Basis of Faith, doctrinal distinctives and ethical statement, primarily within Wiltshire and the surrounding area. They seek to serve the community through public Christian worship, pastoral care and activities for all ages. They are active in projects of social concern including the relief of poverty and support for the homeless.

### Activities

Various regular groups and church meetings are usually run at North Bradley Baptist Church, North Bradley. These include:

- Weekly church worship meetings and kids' church – live streamed for those who cannot attend
- Mid-week fellowship, Bible studies and prayer meetings, held either at the church or at peoples' homes
- A children's meeting held monthly during term time, for primary school aged children
- A teens' meeting held monthly during term time, for secondary school aged children
- A parent and toddler group, named 'Tiddlers', held weekly during term time
- A bi-weekly meeting called 'Together' for generally older members of the church and community

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023

- Events aimed particularly at either men or women connected with the church, giving opportunities for spiritual discussions and for deeper friendships to develop
- A regular series of courses from Christianity Explored Ministries for those interested in learning more about Christianity
- A regular 'Open the Book' event, presenting narratives from the Bible to the children at the local primary school

To celebrate Christmas, we organised a carol singing evening around the local community.

In recognition of the increasing financial pressure many are under due to the cost-of-living crisis, we have advertised and run the Christians Against Poverty (CAP) Money Course. We also opened the church as a weekly Warm Space to support those who may be isolated or struggling to heat their own homes.

Pastoral care is provided to those who may need extra support for any reason.

Church members attend various conferences, such as the Biblical Counselling UK conference, the Bath Women's Conference and the South West Men's Convention.

The church support gospel work in the Valathi area of South India, Daniel Caballero (who has a ministry in Peru), Grace Baptist Mission, and Open Doors (who support persecuted Christians around the world).

Humanitarian relief donations are also made as and when the need arises.

## **Financial Review**

North Bradley Baptist Church receive an income of £103,509 from 1st January 2023 to 31st December 2023, and incurred expenditure of £74,322 creating an excess of £29,187 over the year.

Income has increased significantly in year. Part of this was due to a late receipt of HMRC gift aid relating to the 2022 year of £7800. We also received a number of one-off gifts, some for specific uses in the church, of £5,186. Our offerings were up by £28,078, mainly due to an increase in our congregation and their giving.

Expenditure has increased by 18% on 2022. This is mainly due to us installing an additional disabled toilet within the Church. We also undertook a number of other upgrades to our property include the completion of a kitchen refurbishment and storage units. The expenditure also includes a new piano, which was paid for by a donation. An overpayment error by our utility supplier resulted in a repayment in 2023, which explains the negative cost relating to utilities.

We made donations to support overseas ministries of £2,850.

## **Trustees' Responsibilities**

Under the Charities Act 2011, the trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011.

They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

NORTH BRADLEY BAPTIST CHURCH

Report of the Trustees for the period 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023

- The church is operating efficiently and effectively
- Its assets are safeguarded against unauthorized use or disposition
- Financial information used within the church of for publication is reliable
- The church complies with relevant laws and regulations

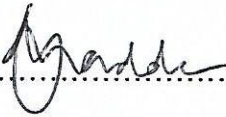
## References and Administrative Information

Name of charity North Bradley Baptist Church CIO  
Charity registration number 1179667  
Principal address 1A Westbury Road, North Bradley, Trowbridge BA14 0TN  
Trustees The trustees serving during the year were:

Richard John Haddow  
Philip Brian Taylor  
Walter David Burgess  
Matthew Colin Neal

Independent Examiner John Edwards B.Sc (Econ)  
5 Sandalwood Road, Westbury, Wiltshire BA13 3UP

Approved by the Board of Trustees and signed on its behalf by:

 ..... Date 16 April 2024 ..... Mr Richard Haddow (Trustee)

# Independent Examiners Report to the Trustees of North Bradley Baptist Church

I report to the trustees on my examination of the accounts of North Bradley Baptist Church Charitable Incorporated Organisation for the period ended 31 December 2022.

## Responsibilities and basis of report

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


I report in respect of my examination of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

John Edwards B.Sc.(Econ)  
5 Sandalwood Road  
Westbury  
Wiltshire  
BA13 3UP

Sign: .....  ..... Date: ..... 16/3/2024 .....

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023

## Receipts and Payments Report

	Unrestricted	Designated	Restricted	2023	2022
<b>Receipts</b>					
Incoming resources from generated funds					
<i>Investment income</i>					
Interest	120			120	34
<i>Total incoming resources from generated funds</i>	120			120	34
Incoming resources from charitable activities					
Church use	718			718	664
Gift Aid Refunds	16,024			16,024	
Gifts to Needs Fund		678		678	
Offerings	78,570			78,570	50,492
One off Gifts	3,822		1,364	5,186	3,986
Special Appeals/Collections for third parties			265	265	125
Tiddler Donations	928			928	660
<i>Total Incoming resources from charitable activities</i>	100,062	678	1,629	102,369	55,927
Other incoming resources					
Other Income	70			70	64
Rental income	950			950	2,000
<i>Total Other incoming resources</i>	1,020			1,020	2,064
<b>Total Receipts</b>	101,202	678	1,629	103,509	58,025
<b>Payments</b>					
Charitable activities					
Affiliation Fees	2,216			2,216	2,020
Bank fees	60			60	81
Church Gas and Electric	(1,171)			(1,171)	5,869
Church Lunch catering	101			101	170
Cleaning/non rota flowers	71			71	99
Council Tax - Manse	2,997			2,997	2,851
Dads n kids					
Electronics/technology	989			989	2,789
External ground maintenance	2,265			2,265	2,981
External Speakers	789			789	439
Financial support - Overseas	2,850			2,850	2,400
Financial support - UK					400
Fixtures and Fittings	2,553		1,439	3,992	1,047
Gifts - Members	101			101	50
Groceries	500			500	304
Insurance - Church	1,401			1,401	1,237
Insurance - Manse	334			334	311
Maintenance - Church	15,728			15,728	2,126

**NORTH BRADLEY BAPTIST CHURCH**  
 Report of the Trustees for the period 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023

Maintenance - Manse	1,947			1,947	717
Music Licence	1,007			1,007	937
Officers Expenses	605			605	
Other events	246			246	
Pastor Expenses	1,066			1,066	4
Payments from Needs Fund		300		300	500
Pension Costs	2,729			2,729	2,501
Printing and Publicity	114			114	56
Salaries and Wages	28,272			28,272	27,322
Signposts/Rooted	155			155	22
Software	892			892	1,092
Special Appeals/collections payments	80		215	295	
Stationery	2			2	1
Sunday school	38			38	17
Sundry	20			20	24
Telephone	500			500	500
The Hub	87			87	
Tiddlers	340	144		484	111
Together	125			125	
Village outreach/evangelism	672			672	2,675
Water Charges	1,067			1,067	1,069
<i>Total Charitable activities</i>	<u>71,748</u>	<u>444</u>	<u>1,654</u>	<u>73,846</u>	<u>62,722</u>
Governance costs					
Legal Expenses	476			476	100
<i>Total Governance costs</i>	<u>476</u>			<u>476</u>	<u>100</u>
<b>Total Payments</b>	<u>72,224</u>	<u>444</u>	<u>1,654</u>	<u>74,322</u>	<u>62,822</u>
Excess of Incoming resources over Resources used				29,187	(4,797)
Brought forward balance				32,654	37,451
<b>Carried forward balance</b>				<u>61,841</u>	<u>32,654</u>

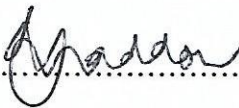
NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2023 to 31<sup>st</sup> December 2023

## Statement of assets and liabilities

	General	Designated	Restricted	This year	Last year
<b>Current assets - Current assets</b>					
CAF Bank	69,476	(8,864)	735	61,347	32,160
Scottish Widows	(9,506)	10,000	—	494	494
<b>Totals</b>	<b>59,970</b>	<b>1,136</b>	<b>735</b>	<b>61,841</b>	<b>32,654</b>
<b>Grand total</b>	<b>59,970</b>	<b>1,136</b>	<b>735</b>	<b>61,841</b>	<b>32,654</b>

North Bradley Baptist Church also owns the church building and the manse, the land adjoining Kings Lodge Little Common and the Land on the north west side of Little Common. This was valued in 2019 at an approximate figure of £1,000,000.

This financial statement was approved and authorized for issue by the Board and signed on its behalf by:

.....  ..... Date 16 April 2024 Mr Richard Haddow (Trustee)

## Fund movement by type

	Opening	Incoming	Outgoing	Closing
<b>CHURCH - Church maintenance</b>				
Restricted	—	—	—	—
<b>Sub-total for CHURCH</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>FandF - Fixtures &amp; fittings</b>				
Restricted	500	1,364	1,364	500
<b>Sub-total for FandF</b>	<b>500</b>	<b>1,364</b>	<b>1,364</b>	<b>500</b>
<b>Gardening - Gardening project</b>				
Designated	—	—	—	—
Restricted	135	—	75	60
<b>Sub-total for Gardening</b>	<b>135</b>	<b>—</b>	<b>75</b>	<b>60</b>
<b>Graveyard - Graveyard maintenanc</b>				
Restricted	—	—	—	—
<b>Sub-total for Graveyard</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>MAN - Manse</b>				
Designated	—	—	—	—
<b>Sub-total for MAN</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>NEED - Needs Fund</b>				
Designated	758	678	300	1,136
<b>Sub-total for NEED</b>	<b>758</b>	<b>678</b>	<b>300</b>	<b>1,136</b>
<b>Other - Collections/payments</b>				
Restricted	125	265	215	175
<b>Sub-total for Other</b>	<b>125</b>	<b>265</b>	<b>215</b>	<b>175</b>
<b>Staff - Staffing Fund</b>				
Designated	—	—	—	—
<b>Sub-total for Staff</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Youth - Youth Grant</b>				
Designated	144	—	144	—
<b>Sub-total for Youth</b>	<b>144</b>	<b>—</b>	<b>144</b>	<b>—</b>
<b>General - General fund</b>				
Unrestricted	30,992	101,202	72,224	59,970
<b>Sub-total for General</b>	<b>30,992</b>	<b>101,202</b>	<b>72,224</b>	<b>59,970</b>
<b>Grand total</b>	<b>32,654</b>	<b>103,509</b>	<b>74,322</b>	<b>61,841</b>

## Accounting Policies

### Basis of accounting

The financial statements have been prepared using the receipts and payments method.

### Policy on reserves

We don't have any formal reserves policy, but our intention is to work towards holding reserves that equate to six months costs, assuming that one full-time pastor is employed. Designated fund monies are held until used for their specific purpose.

### Incoming resources

All incoming resources are included in the statement of financial activities when the Charity receives the income.

### Resources expended

Liabilities are recognised as resources expended when the expense is paid by the Charity.

**NORTH BRADLEY BAPTIST CHURCH**

England & Wales - Charity number 1179667

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# Accounts

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**North Bradley Baptist Church CIO**  
**Charity Number 1179667**

**Report of the Trustees and**  
**Unaudited Financial Statements**

**For the period 1<sup>st</sup> January 2022 to 31<sup>st</sup> December 2022**

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## Report of the Trustees

### Objectives of the CIO

- The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within North Bradley, Trowbridge and the surrounding neighbourhood; and
- 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, including but not limited to:
  - The prevention and relief of need, hardship and sickness
  - The advancement of education
  - The provision of facilities in the interests of social welfare, for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances, with the object of improving their conditions of life

### Governance

The trustees are also the elders of the church. They meet regularly to discuss the activities of the church.

Matthew Neal, Richard Haddow, Philip Taylor and Walter Burgess are trustees, who also act as church elders.

Carol Reid acts as Treasurer and Hayley O'Brien acts as bookkeeper for the church accounts, which also includes carrying out payroll. Rachel Martin, Fiona Williams, John Reid and Darek Mlot act as church deacons.

### Public Benefit

North Bradley Baptist Church is a Christian church working in accordance with their Basis of Faith, doctrinal distinctives and ethical statement, primarily within Wiltshire and the surrounding area. They seek to serve the community through public Christian worship, pastoral care and activities for all ages. They are active in projects of social concern including the relief of poverty and support for the homeless.

### Activities

Various regular groups and church meetings are usually run at North Bradley Baptist Church, North Bradley. These include:

- Weekly church worship meetings and kids' church – Live streamed for those who cannot attend
- Mid-week fellowship, Bible studies and prayer meetings, held either at the church, at peoples' homes or on Zoom
- A children's meeting held monthly during term time, for primary school aged children
- A teens' meeting held monthly during term time, for secondary school aged children
- A parent and toddler group, named 'Tiddlers', held weekly during term time
- A bi-weekly meeting called 'Together' for generally older members of the church and community

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2022 to 31<sup>st</sup> December 2022

- Events aimed particularly at either men or women connected with the church, giving opportunities for spiritual discussions and for deeper friendships to develop
- A regular series of course from Christianity Explored Ministries for those interested in learning more about Christianity
- A regular 'Open the Book' event, presenting narratives from the Bible to the children at the local primary school

As part of the Passion for Life movement Life '22, we also organised a weeks programme in April with a range of events aimed at the local community.

To celebrate 10 years of running the parent and toddler group, we organised a 'fun day' event for the community who had link with this group over the years. This was attended by approximately 300 people.

Towards the end of 2022, a Saturday morning event called Dads 'n' Kids restarted, giving opportunities for men to get together with their children on a Saturday morning.

To celebrate Christmas, we organised a carol singing evening around the local community.

In recognition of the increasing financial pressure many are under due to the cost-of-living crisis, we have started running the Christians Against Poverty (CAP) Money Course.

Church members attend various conferences, such as the Biblical Counselling UK conference, the Bath Women's Conference and the South West Men's Convention.

The church support gospel work in the Valathi area of South India, Daniel Caballero (who has a ministry in Peru), the Murfitts (who are involved in ministry in Madiera) and Open Doors (who support persecuted Christians around the world).

Humanitarian relief donations are also made as and when the need arises.

## Financial Review

North Bradley Baptist Church received an income of £58,025 from 1<sup>st</sup> January to 31<sup>st</sup> December 2022, and incurred expenditure of £62,822, creating a shortfall of £4,797 over the year.

Income has dropped by 7% on 2021, however £7,800 of gift aid tax is outstanding from HMRC relating to 5<sup>th</sup> April 2022 tax year. Had this refund been received before the year end, this would have resulted in a 6% increase on 2021 income. We also had a one-off gift day to support a church mission, which resulted in additional income of £2,986.

Expenditure has increased by 27% on 2021. The rise in cost of living, church running costs – gas and electricity in particular - and maintenance and repair works have had the biggest impact. With the increased use of technology, there was a need to invest in a new projector for the church. A kitchen refurbishment project has started and will continue into 2023. As mentioned in relation to income, a church mission was held in April which is included in this expenditure.

Monies were donated by members for the work of Samaritans Purse's Operation Christmas Child mission, totalling £125. This will be passed on in early 2023.

Additionally, £2,400 was sent to support ministries overseas, and £400 to UK based ministries.

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2022 to 31<sup>st</sup> December 2022

We continue to review our reserves in the current climate.

## Trustees' Responsibilities

Under the Charities Act 2011, the trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011.

They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

- The church is operating efficiently and effectively
- Its assets are safeguarded against unauthorized use or disposition
- Financial information used within the church or for publication is reliable
- The church complies with relevant laws and regulations

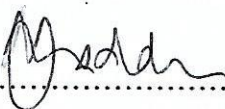
## Reference and Administrative Information

Name of charity	North Bradley Baptist Church CIO
Charity registration number	1179667
Principal address	1A Westbury Road, North Bradley, Trowbridge BA14 0TN
Trustees	The trustees serving during the year were:

Richard John Haddow  
Philip Brian Taylor  
Walter David Burgess  
Matthew Colin Neal

Independent Examiner	John Edwards B.Sc (Econ) 5 Sandalwood Road, Westbury, Wiltshire BA13 3UP
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Approved by the Board of Trustees and signed on its behalf by:



..... Date: 4 JUNE 2023 ..... Mr Richard Haddow (Trustee)

# Independent Examiners Report to the Trustees of North Bradley Baptist Church

I report to the trustees on my examination of the accounts of North Bradley Baptist Church Charitable Incorporated Organisation for the period ended 31 December 2022.

## Responsibilities and basis of report

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


I report in respect of my examination of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

John Edwards B.Sc.(Econ)  
5 Sandalwood Road  
Westbury  
Wiltshire  
BA13 3UP

Sign:  Date: 16/5/23

## Receipts and Payments Report

	Unrestricted	Designated	Restricted	2022	2021
<b>Receipts</b>					
Incoming resources from generated funds					
<i>Investment income</i>					
Interest	34			34	
<i>Total incoming resources from generated funds</i>	<u>34</u>			<u>34</u>	
Incoming resources from charitable activities					
Church use	664			664	150
Gift Aid Refunds					6154
Offerings	50,148	235	109	50,492	47,867
One off Gifts	3,986			3,986	3,750
Special Appeals/Collections for third parties			125	125	786
Tiddler Donations	660			660	298
Together Donations					45
<i>Total Incoming resources from charitable activities</i>	<u>55,458</u>	<u>235</u>	<u>234</u>	<u>55,927</u>	<u>59,051</u>
Other incoming resources					
Other Income	64			64	58
Rental income	2,000			2,000	3,000
<i>Total Other incoming resources</i>	<u>2,064</u>			<u>2,064</u>	<u>3,058</u>
<b>Total Receipts</b>	<u><b>57,556</b></u>	<u><b>235</b></u>	<u><b>234</b></u>	<u><b>58,025</b></u>	<u><b>62,109</b></u>
<b>Payments</b>					
Charitable activities					
Affiliation Fees	2,020			2,020	1,558
Bank fees	81			81	96
Church Gas and Electric	5,869			5,869	1,385
Church Lunch catering	170			170	191
Cleaning/non rota flowers	99			99	6
Council Tax - Manse	2,851			2,851	3,001
Dads n kids					
Electronics/technology	2,789			2,789	1,057
External ground maintenance	1,872		1,109	2,981	
External Speakers	439			439	438
Financial support - Overseas	2,400			2,400	2,550
Financial support - UK	400			400	250
Fixtures and Fittings	532		515	1,047	549
Gifts - Members	50			50	55
Groceries	304			304	292
Insurance - Church	1,237			1,237	1,512
Insurance - Manse	311			311	254
Maintenance - Church	2,126			2,126	2,831
Maintenance - Manse	717			717	1,056
Music Licence	937			937	913
Officers Expenses					120
Other events					
Pastor Expenses	4			4	
Payments from Needs Fund		500		500	
Pension Costs	2,501			2,501	2,350
Printing and Publicity	56			56	
Salaries and Wages	27,322			27,322	24,140
Signposts/Rooted	22			22	52
Software	1,092			1,092	1,056
Special Appeals/collections payments					710
Stationery	1			1	
Sunday school	17			17	42

**NORTH BRADLEY BAPTIST CHURCH**  
Report of the Trustees for the period 1<sup>st</sup> January 2022 to 31<sup>st</sup> December 2022

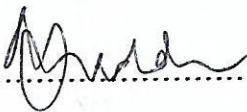
Sundry	24		24	(373)
Telephone	500		500	500
The Hub				
Tiddlers		111	111	33
Together				50
Village outreach/evangelism	2,675		2,675	923
Water Charges	1,069		1,069	727
<i>Total Charitable activities</i>	60,487	611	1,624	62,722
Governance costs				
Legal Expenses	100		100	
<i>Total Governance costs</i>	100		100	
<b>Total Payments</b>	<b>60,587</b>	<b>611</b>	<b>1,624</b>	<b>62,822</b>
Excess of Incoming resources over Resources used			(4,797)	12,787
Brought forward balance			37,452	24,665
<b>Carried forward balance</b>			<b>32,655</b>	<b>37,452</b>

## Statement of assets and liabilities

	General	Designated	Restricted	This year	Last year
<b>Current assets - Current assets</b>					
CAF Bank	40,498	(9,097)	760	32,161	36,957
Scottish Widows	(9,506)	10,000	—	494	494
<b>Totals</b>	<b>30,992</b>	<b>903</b>	<b>760</b>	<b>32,655</b>	<b>37,451</b>
<b>Grand total</b>	<b>30,992</b>	<b>903</b>	<b>760</b>	<b>32,655</b>	<b>37,451</b>

North Bradley Baptist Church also owns the church building and the manse, the land adjoining Kings Lodge Little Common and the Land on the north west side of Little Common. This was valued in 2019 at an approximate figure of £1,000,000.

This financial statement was approved and authorized for issue by the Board and signed on its behalf by:



Date: 4 JUNE 2023... Mr Richard Haddow (Trustee)

## Fund movement by type

	Opening	Incoming	Outgoing	Closing
<b>CHURCH - Church maintenance</b>				
Restricted	—	—	—	—
<b>Sub-total for CHURCH</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>FandF - Fixtures &amp; fittings</b>				
Restricted	500	—	—	500
<b>Sub-total for FandF</b>	<b>500</b>	<b>—</b>	<b>—</b>	<b>500</b>
<b>Gardening - Gardening project</b>				
Designated	—	—	—	—
Restricted	650	—	515	135
<b>Sub-total for Gardening</b>	<b>650</b>	<b>—</b>	<b>515</b>	<b>135</b>
<b>Graveyard - Graveyard maintenanc</b>				
Restricted	1,000	109	1,109	—
<b>Sub-total for Graveyard</b>	<b>1,000</b>	<b>109</b>	<b>1,109</b>	<b>—</b>
<b>MAN - Manse</b>				
Designated	—	—	—	—
<b>Sub-total for MAN</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>NEED - Needs Fund</b>				
Designated	1,023	235	500	758
<b>Sub-total for NEED</b>	<b>1,023</b>	<b>235</b>	<b>500</b>	<b>758</b>
<b>Other - Collections/payments</b>				
Restricted	—	125	—	125
<b>Sub-total for Other</b>	<b>—</b>	<b>125</b>	<b>—</b>	<b>125</b>
<b>Staff - Staffing Fund</b>				
Designated	—	—	—	—
<b>Sub-total for Staff</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Youth - Youth Grant</b>				
Designated	256	—	111	145
<b>Sub-total for Youth</b>	<b>256</b>	<b>—</b>	<b>111</b>	<b>145</b>
<b>General - General fund</b>				
Unrestricted	34,022	57,556	60,586	30,992
<b>Sub-total for General</b>	<b>34,022</b>	<b>57,556</b>	<b>60,586</b>	<b>30,992</b>
<b>Grand total</b>	<b>37,451</b>	<b>58,025</b>	<b>62,822</b>	<b>32,655</b>

## Accounting Policies

### Basis of accounting

The financial statements have been prepared using the receipts and payments method.

### Policy on reserves

We don't have any formal reserves policy, but our intention is to work towards holding reserves that equate to six months costs, assuming that one full-time pastor is employed. Designated fund monies are held until used for their specific purpose.

### Incoming resources

All incoming resources are included in the statement of financial activities when the Charity receives the income.

### Resources expended

Liabilities are recognised as resources expended when the expense is paid by the Charity.

**NORTH BRADLEY BAPTIST CHURCH**

England & Wales - Charity number 1179667

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# Accounts

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**North Bradley Baptist Church CIO**  
**Charity Number 1179667**

**Report of the Trustees and**  
**Unaudited Financial Statements**

**For the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021**

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

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## Report of the Trustees

### Objectives of the CIO

- The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within North Bradley, Trowbridge and the surrounding neighbourhood; and
- 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, including but not limited to:
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  - The advancement of education
  - The provision of facilities in the interests of social welfare, for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances, with the object of improving their conditions of life

### Governance

The trustees are also the elders of the church. They meet regularly to discuss the activities of the church.

Matthew Neal, Richard Haddow, Philip Taylor and Walter Burgess are trustees, who also act as church elders.

Carol Reid acts as Treasurer (as of 2<sup>nd</sup> November 2021) and Hayley O'Brien acts as bookkeeper for the church accounts, which also includes carrying out payroll. Rachel Martin, Fiona Williams, John Reid and Darek Mlot act as church deacons.

### Public Benefit

North Bradley Baptist Church is a Christian church working in accordance with their Basis of Faith, doctrinal distinctives and ethical statement, primarily within Wiltshire and the surrounding area. They seek to serve the community through public Christian worship, pastoral care and activities for all ages. They are active in projects of social concern including the relief of poverty and support for the homeless.

### Activities

Various groups and church meetings are usually run at North Bradley Baptist Church, North Bradley. These include:

- Weekly church worship meetings and kids' church – Live streamed for those who cannot attend
- Mid-week fellowship and prayer meetings, held either at the church, at peoples' homes or on Zoom
- A children's meeting held monthly during term time, for primary school aged children
- A teen's meeting held monthly during term time, for secondary school aged children
- A parent and toddler group, named 'Tiddlers', held weekly during term time

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

- A bi-weekly meeting called 'Together' for generally older members of the church and community
- A monthly meeting for ladies of the church to discuss aspects of the Christian faith
- A regular 'Christianity Explored' series for those interested in learning more about Christianity
- A regular 'Open the Book' event, presenting narratives from the Bible to the children at the local primary school – during Covid, this has been presented as a recording
- Church members also attend various conferences, such as the Biblical Counselling UK conference, FIEC leaders' conference, the Bath Women's Conference, and the South West Men's Convention
- The church also supports gospel work in the Valathi area of South India, Daniel Caballero, who has a ministry in Peru, and the Murfitts, who are involved in ministry in Madeira.
- Humanitarian relief donations are also made as and when the need arises

## **Financial Review**

We have successfully completed our second year as a Charitable Incorporated Organization (CIO). It has been a positive year financially.

We received an income of £62,109 from 1<sup>st</sup> January to 31<sup>st</sup> December 2021, and incurred expenditure of £49,323, creating an excess of £12,786 over the year.

Income has dropped by 4% on 2020. This was mainly due to a targeted giving event that was held in that year, which was not held in this financial year. However, we were able to receive £3,000 in the year due to the rental of the church field, this being an increase of £1,000 on 2020.

Expenditure has increased by 8% on 2020. This is explained partly by the fact that the Pastor, Matthew Neal, was appointed part way through 2020, so some savings were made on salaries and pensions that year, as well as on the Council Tax and water charges for the Manse. The maintenance costs of the manse property were considerably lower in 2021, due to a high amount of maintenance work carried out in 2020 prior to the Pastoral appointment.

With the continued challenges of Covid and to provide the best online ministry for the congregation, funds were spent on electronics and technology this year. This included a new laptop and various equipment to improve streaming of church services. There was also more spent on church maintenance, as the water heater had to be replaced and an external contractor was appointed to mow the grass around the church building to ease the burden on the grass cutting team.

Monies were donated by members, and passed on, for the work of Ruksak, Breakthrough and Samaritans Purse, totaling £350. Additionally, £2,550 was sent to ministries overseas and £250 to UK based ministries.

We have successfully increased our reserves over the past two years, which increases our financial resilience.

## **Trustees' Responsibilities**

Under the Charities Act 2011, the trustees are required to prepare a statement of account for each accounting year. They are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to ensure that such accounts and records comply with the Charities Act 2011.

They also have a responsibility to safeguard the assets of the church and to take reasonable steps to detect fraud or other irregularities and to provide reasonable assurances that:

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

- The church is operating efficiently and effectively
- Its assets are safeguarded against unauthorized use or disposition
- Financial information used within the church of for publication is reliable
- The church complies with relevant laws and regulations

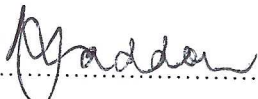
**Reference and Administrative Information**

Name of charity                      North Bradley Baptist Church CIO  
Charity registration number      1179667  
Principal address                    1A Westbury Road, North Bradley, Trowbridge BA14 0TN  
Trustees                                The trustees serving during the year were:

Richard John Haddow  
Philip Brian Taylor  
Walter David Burgess  
Matthew Colin Neal

Independent Examiner            John Edwards B.Sc (Econ)  
    5 Sandalwood Road, Westbury, Wiltshire BA13 3UP

Approved by the Board of Trustees and signed on its behalf by:

.......... Date 3 JULY 2022.....Mr Richard Haddow (Trustee)

## Independent Examiners Report to the Trustees of North Bradley Baptist Church

I report to the trustees on my examination of the accounts of North Bradley Baptist Church Charitable Incorporated Organisation for the period ended 31 December 2021.

### Responsibilities and basis of report

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

I report in respect of my examination of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

John Edwards B.Sc.(Econ)  
5 Sandalwood Road  
Westbury  
Wiltshire  
BA13 3UP

Sign: .....  ..... Date: ..... 30/6/2022 .....

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

## Receipts and Payments Report

	Unrestricted	Designated	Restricted	Total funds 2021	Total funds 2020
<b>Receipts</b>					
Incoming resources from generated funds					
<i>Investment income</i>					
Interest	0			0	6
<i>Total incoming resources from generated funds</i>	<u>0</u>			<u>0</u>	<u>6</u>
Incoming resources from charitable activities					
Church use	150			150	342
Gift Aid Refunds	6154			6154	7,666
Offerings	47,868			47,868	42,173
One off Gifts	750	500	2,500	3,750	4,295
Special Appeals/Collections for third parties			786	786	8,278
Tiddler Donations	298			298	148
Together Donations	45			45	
<i>Total Incoming resources from charitable activities</i>	<u>55,265</u>	<u>500</u>	<u>3,286</u>	<u>59,051</u>	<u>62,902</u>
Other incoming resources					
Other Income	58			58	58
Rental income	3,000			3,000	1,925
<i>Total Other incoming resources</i>	<u>3,058</u>			<u>3,058</u>	<u>1,983</u>
<b>Total Receipts</b>	<b>58,323</b>	<b>500</b>	<b>3,286</b>	<b>62,109</b>	<b>64,891</b>
<b>Payments</b>					
Charitable activities					
Affiliation Fees	1,558			1,558	1,558
Bank fees	96			96	60
Church Gas and Electric	1,385			1,385	3,571
Church Lunch catering	191			191	58
Cleaning/non rota flowers	6			6	10
Council Tax - Manse	3,001			3,001	1,257
Dads n kids					
Electronics/technology	1,057			1,057	103
External Speakers	438			438	1,158
Financial support - Overseas	2,550			2,550	2,438
Financial support - UK	250			250	
Fixtures and Fittings	549			549	353
Gifts - Members	54			54	107
Groceries	292			292	207
Insurance - Church	1,512			1,512	1,513
Insurance - Manse	254			254	304
Maintenance - Church	2,831		1,000	3,831	1,328
Maintenance - Manse	1,056			1,056	8,179
Music Licence	913			913	803
Officers Expenses	120			120	240
Other events					24
Pastor Expenses					2,135
Pension Costs	2,350			2,350	949
Printing and Publicity					
Salaries and Wages	24,140			24,140	15,054
Signposts/Rooted		52		52	6
Software	1,056			1,056	689
Special Appeals/collections payments	80		630	710	9,034
Stationery					
Sunday school		42		42	
Sundry	(373)			(373)	676
Telephone	500			500	511
The Hub					77
Tiddlers		33		33	
Together	50			50	100

**NORTH BRADLEY BAPTIST CHURCH**  
Report of the Trustees for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

Village outreach/evangelism	923		923	939
Water Charges	727		727	436
<i>Total Charitable activities</i>	<b>47,566</b>	<b>127</b>	<b>1,630</b>	<b>49,323</b>
<b>Total Payments</b>	<b>47,566</b>	<b>127</b>	<b>1,630</b>	<b>49,323</b>
Excess of Incoming resources over Resources used				12,786
Brought forward balance				11,020
<b>Carried forward balance</b>				<b>24,665</b>
			<b>37,451</b>	<b>24,665</b>

## Statement of assets and liabilities

	General	Designated	Restricted	This year	Last year
<b>Current assets - Current assets</b>					
CAF Bank	43,528	(8,721)	2,150	36,957	24,171
Scottish Widows	(9,506)	10,000	—	494	494
<b>Totals</b>	<b>34,022</b>	<b>1,279</b>	<b>2,150</b>	<b>37,451</b>	<b>24,665</b>
<b>Grand total</b>	<b>34,022</b>	<b>1,279</b>	<b>2,150</b>	<b>37,451</b>	<b>24,665</b>

North Bradley Baptist Church also owns the church building and the manse, the land adjoining Kings Lodge Little Common and the Land on the north west side of Little Common. This was valued in 2019 at an approximate figure of £1,000,000.

This financial statement was approved and authorized for issue by the Board and signed on its behalf by:

.....  
 Date 3 JULY 2021 Mr Richard Haddow (Trustee)

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

## Fund movement by type

	Opening	Incoming	Outgoing	Closing
<b>CHURCH - Church maintenance</b>				
Designated	—	—	—	—
Restricted	—	1,000	1,000	—
<b>Sub-total for CHURCH</b>	<b>—</b>	<b>1,000</b>	<b>1,000</b>	<b>—</b>
<b>FandF - Fixtures &amp; fittings</b>				
Designated	—	—	—	—
Restricted	—	500	—	500
<b>Sub-total for FandF</b>	<b>—</b>	<b>500</b>	<b>—</b>	<b>500</b>
<b>Gardening - Gardening project</b>				
Designated	650	—	650	—
Restricted	—	650	—	650
<b>Sub-total for Gardening</b>	<b>650</b>	<b>650</b>	<b>650</b>	<b>650</b>
<b>Graveyard - Graveyard maintenanc</b>				
Designated	—	—	—	—
Restricted	—	1,000	—	1,000
<b>Sub-total for Graveyard</b>	<b>—</b>	<b>1,000</b>	<b>—</b>	<b>1,000</b>
<b>MAN - Manse</b>				
Designated	—	—	—	—
<b>Sub-total for MAN</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>NEED - Needs Fund</b>				
Designated	523	500	—	1,023
<b>Sub-total for NEED</b>	<b>523</b>	<b>500</b>	<b>—</b>	<b>1,023</b>
<b>Other - Collections/payments</b>				
Restricted	(156)	786	630	—
<b>Sub-total for Other</b>	<b>(156)</b>	<b>786</b>	<b>630</b>	<b>—</b>
<b>Staff - Staffing Fund</b>				
Designated	—	—	—	—
<b>Sub-total for Staff</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Youth - Youth Grant</b>				
Designated	383	—	127	256
<b>Sub-total for Youth</b>	<b>383</b>	<b>—</b>	<b>127</b>	<b>256</b>
<b>General - General fund</b>				
Unrestricted	23,265	58,323	47,566	34,022
<b>Sub-total for General</b>	<b>23,265</b>	<b>58,323</b>	<b>47,566</b>	<b>34,022</b>
<b>Grand total</b>	<b>24,665</b>	<b>62,759</b>	<b>49,973</b>	<b>37,451</b>

## Accounting Policies

### Basis of accounting

The financial statements have been prepared using the receipts and payments method.

### Policy on reserves

We don't have any formal reserves policy, but our intention is to work towards holding reserves that equate to six months costs, assuming that one full-time pastor is employed. Designated fund monies are held until used for their specific purpose.

### Incoming resources

All incoming resources are included in the statement of financial activities when the Charity receives the income.

NORTH BRADLEY BAPTIST CHURCH  
Report of the Trustees for the period 1<sup>st</sup> January 2021 to 31<sup>st</sup> December 2021

**Resources expended**

Liabilities are recognised as resources expended when the expense is paid by the Charity.

**NORTH BRADLEY BAPTIST CHURCH**

England & Wales - Charity number 1179667

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# Accounts

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**North Bradley Baptist Church CIO**  
**Charity Number 1179667**

**Report of the Trustees and**  
**Unaudited Financial Statements**

**For the period 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020**

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## Report of the Trustees

### Objectives of the CIO

- The advancement of the Christian faith in accordance with the Basis of Faith, primarily, but not exclusively, within North Bradley, Trowbridge and the surrounding neighbourhood; and
- 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, including but not limited to:
  - The prevention and relief of need, hardship and sickness
  - The advancement of education
  - The provision of facilities in the interests of social welfare, for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age infirmity or disability, financial hardship or social circumstances, with the object of improving their conditions of life

### Governance

The trustees are also the elders of the church. They meet regularly to discuss the activities of the church.

Matthew Neal (appointed 2<sup>nd</sup> September 2020), Richard Haddow, Philip Taylor and Walter Burgess are trustees, who also act as church elders.

Hayley O'Brien acts as bookkeeper for the church accounts, which also includes carrying out payroll. Rachel Martin, Fiona Williams, John Reid, Darek Mlot and Timothy O'Brien act as church deacons.

### Public Benefit

North Bradley Baptist Church is a Christian church working in accordance with their Basis of Faith, doctrinal distinctives and ethical statement, primarily within Wiltshire and the surrounding area. They seek to serve the community through public Christian worship, pastoral care and activities for all ages. They are active in projects of social concern including the relief of poverty and support for the homeless.

### Activities

Various groups and church meetings are usually run at North Bradley Baptist Church, North Bradley. These include:

- Weekly church worship meetings and kids' church
- Mid-week fellowship and prayer meetings, held either at the church or at peoples' homes
- A children's meeting held weekly during term time, for primary school aged children
- A parent and toddler group, named 'Tiddlers', held weekly during term time
- A bi-weekly meeting called 'Together' for generally older members of the church and community

**NORTH BRADLEY BAPTIST CHURCH CIO**  
Report of the Trustees for the period 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020

- A bi-weekly meeting for ladies of the church to discuss aspects of the Christian faith
- An eight-weekly meeting called the 'Hub' with family activities, worship, food and fellowship
- An eight-weekly 'Dads n kids' group on a Saturday morning
- A regular 'Christianity Explored' series for those interested in learning more about Christianity
- A regular 'Open the Book' event, presenting narratives from the Bible to the children at the local primary school
- Church members also attend various conferences, such as the Biblical Counselling UK conference, FIEC leaders' conference, the Bath Women's Conference, and the South West Men's Convention
- The church also supports gospel work in the Valathi area of South India, Daniel Caballero, who has a ministry in Peru, and the Murfitts, who are involved in ministry in Madeira.
- Humanitarian relief donations are also made as and when the need arises

However, due to the covid-19 pandemic, many of the activities of the church had to be suspended part way through the year, leaving the following meetings:

- Weekly church worship meetings (restricted numbers in person and broadcast on Zoom)
- Mid-week fellowship and prayer meetings (broadcast on Zoom)
- A children's meeting held weekly during term time, for primary school aged children (broadcast on Zoom)
- A parent and toddler group, named 'Tiddlers', held weekly during term time (altered to a parent support group for 15 adults as per covid-19 restrictions)
- A weekly meeting called 'Together' for generally older members of the church and community (altered to weekly from bi-weekly, broadcast on Zoom)
- A regular 'Open the Book' event, presenting narratives from the Bible to the children at the local primary school (this was continued by making videos to send to the school)

## **Financial Review**

North Bradley Baptist Church received an income of £64,891 from 1<sup>st</sup> January to 31<sup>st</sup> December 2020, and incurred expenditure of £53,871, creating an excess of £11,020 over the year.

Three targeted giving events were carried out during the year. The first was a special collection towards the medical help of the father of Daniel Caballero, whose ministry in Peru the church support financially. The congregation kindly donated £1,780 to this appeal, which, together with £500 from the church Needs fund, meant that £2,280 was sent to Daniel.

The second was a collection to help with the hardships being caused by the covid-19 pandemic in the Valathi area of South India. A total of £4,483 was raised, which meant that £5,244 was sent for this work after gift aid was calculated.

The third was a collection to boost the General fund of the church, which resulted in a total giving of £3,760. This appeal was raised due to the loss of funds early on during the pandemic, while regular givers adjusted their cash giving to electronic giving. This also helped to cover the loss of irregular giving during the church service collections.

Monies were donated, by members, for the Trowbridge food bank and for the Shoebox appeal to a total of £100 in November 2019. This was passed on during the 2020 accounting year, as well as a further £250 for the foodbank.



## Independent Examiners Report to the Trustees of North Bradley Baptist Church

I report to the trustees on my examination of the accounts of North Bradley Baptist Church Charitable Incorporated Organisation for the period ended 31 December 2020.

### Responsibilities and basis of report

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

I report in respect of my examination of the 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

John Edwards B.Sc.(Econ)  
5 Sandalwood Road  
Westbury  
Wiltshire  
BA13 3UP

Sign:  Date: 

NORTH BRADLEY BAPTIST CHURCH CIO  
Report of the Trustees for the period 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020

## Receipts and Payments Report

	Unrestricted	Restricted	Total funds 2020	Total funds 2019
<b>Receipts</b>				
Incoming resources from generated funds				
Funds Transferred from North Bradley Baptist Church CUA				42,781
<i>Investment income</i>				
Interest	6		6	19
<i>Total incoming resources from generated funds</i>	6		6	42,800
Incoming resources from charitable activities				
Church use	342		342	610
Gift Aid Refunds	7,666		7,666	
Offerings	42,173		42,173	32,791
One off Gifts	4,295		4,295	1,356
Special Appeals/Collections for third parties		8,278	8,278	2,462
Tiddler Donations	148		148	461
<i>Total Incoming resources from charitable activities</i>	54,624	8,278	62,902	37,680
Other incoming resources				
Other Income	58		58	8
Rental income	1,925		1,925	
<i>Total Other incoming resources</i>	1,983		1,983	8
<b>Total Receipts</b>	<b>56,613</b>	<b>8,278</b>	<b>64,891</b>	<b>80,488</b>
<b>Payments</b>				
Charitable activities				
Affiliation Fees	1,558		1,558	1,258
Bank fees	60		60	51
Church Gas and Electric	3,571		3,571	2,182
Church Lunch catering	58		58	286
Cleaning/non rota flowers	10		10	192
Council Tax - Manse	1,257		1,257	1,020
Dads n kids				37
Electronics/technology	103		103	713
External Speakers	1,158		1,158	552
Financial support - Overseas	2,438		2,438	2,000
Fixtures and Fittings	353		353	38
Gifts - Members	107		107	293
Groceries	207		207	250
Insurance - Church	1,513		1,513	1,075
Insurance - Manse	304		304	198
Maintenance - Church	1,328		1,328	3,661
Maintenance - Manse	8,179		8,179	9,451
Music Licence	803		803	708
Officers Expenses	240		240	545
Other events	24		24	150
Pastor Expenses	2,135		2,135	
Pension Costs	949		949	2,176
Printing and Publicity				670
Salaries and Wages	15,054		15,054	31,784
Signposts				44
Software	689		689	298
Special Appeals/collections payments		9,034	9,034	5,459
Stationery				34
Sunday school				2
Sundry	676		676	20
Telephone	511		511	428
The Hub	77		77	85
Tiddlers				88

**NORTH BRADLEY BAPTIST CHURCH CIO**  
**Report of the Trustees for the period 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020**

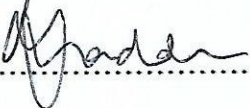
	100	100	54
Together			
Village outreach/evangelism	939	939	78
Water Charges	436	436	502
<i>Total Charitable activities</i>	44,837	9,034	53,871
Governance costs			
Legal Expenses			462
<i>Total Governance costs</i>			462
<b>Total Payments</b>	<b>44,837</b>	<b>9,034</b>	<b>53,871</b>
Excess of Incoming resources over Resources used		11,020	13,645
Brought forward balance		13,645	-
<b>Carried forward balance</b>		<b>24,665</b>	<b>13,645</b>

## Statement of assets and liabilities

	General	Designated	Restricted	This year	Last year
<b>Current assets - Current assets</b>					
CAF Bank	32,771	(8,444)	(156)	24,171	13,151
Scottish Widows	(9,506)	10,000	—	494	494
<b>Totals</b>	<b>23,265</b>	<b>1,556</b>	<b>(156)</b>	<b>24,665</b>	<b>13,645</b>
<b>Grand total</b>	<b>23,265</b>	<b>1,556</b>	<b>(156)</b>	<b>24,665</b>	<b>13,645</b>

North Bradley Baptist Church also owns the church building and the manse, the land adjoining Kings Lodge Little Common and the Land on the north west side of Little Common. This was valued in 2019 at an approximate figure of £1,000,000.

This financial statement was approved and authorized for issue by the Board and signed on its behalf by:

.....  Date 9 MARCH '21 Mr Richard Haddow (Trustee)

NORTH BRADLEY BAPTIST CHURCH CIO  
Report of the Trustees for the period 1<sup>st</sup> January 2020 to 31<sup>st</sup> December 2020

## Fund movement by type

	Opening	Incoming	Outgoing	Closing
<b>Gardening - Gardening project</b>				
Designated	650	—	—	650
<b>Sub-total for Gardening</b>	<b>650</b>	<b>—</b>	<b>—</b>	<b>650</b>
<b>MAN - Manse</b>				
Designated	—	245	245	—
<b>Sub-total for MAN</b>	<b>—</b>	<b>245</b>	<b>245</b>	<b>—</b>
<b>NEED - Needs Fund</b>				
Designated	1,159	49	685	523
<b>Sub-total for NEED</b>	<b>1,159</b>	<b>49</b>	<b>685</b>	<b>523</b>
<b>Other - Collections/payments</b>				
Restricted	100	8,278	8,534	(156)
<b>Sub-total for Other</b>	<b>100</b>	<b>8,278</b>	<b>8,534</b>	<b>(156)</b>
<b>Staff - Staffing Fund</b>				
Designated	50	426	476	—
<b>Sub-total for Staff</b>	<b>50</b>	<b>426</b>	<b>476</b>	<b>—</b>
<b>Youth - Youth Grant</b>				
Designated	460	—	77	383
<b>Sub-total for Youth</b>	<b>460</b>	<b>—</b>	<b>77</b>	<b>383</b>
<b>General - General fund</b>				
Unrestricted	11,226	55,893	43,854	23,265
<b>Sub-total for General</b>	<b>11,226</b>	<b>55,893</b>	<b>43,854</b>	<b>23,265</b>
<b>Grand total</b>	<b>13,645</b>	<b>64,891</b>	<b>53,871</b>	<b>24,665</b>

## Accounting Policies

### Basis of accounting

The financial statements have been prepared using the receipts and payments method.

### Policy on reserves

We don't have any formal reserves policy, but our intention is to work towards holding reserves that equate to six months costs, assuming that one full-time pastor is employed. Designated fund monies are held until used for their specific purpose.

### Incoming resources

All incoming resources are included in the statement of financial activities when the Charity receives the income.

### Resources expended

Liabilities are recognised as resources expended when the expense is paid by the Charity.