

North Bradley Baptist Church CIO
Charity Number 1179667

Report of the Trustees and
Unaudited Financial Statements

For the period 1st January 2020 to 31st December 2020

NORTH BRADLEY BAPTIST CHURCH CIO
Report of the Trustees for the period 1st January 2020 to 31st 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 2nd 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

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- 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 1st January to 31st 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.

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There were other collections taken for the Shoebox appeal, the Open Doors charity and for the bulk collection of books, that were paid until after the year had ended (£295). The gift aid on the Valathi and foodbank collections has yet to be claimed, but the amount was paid to them, leaving a deficit of £451 which will be recovered in April. Therefore, the fund for third party collections has a negative balance at the end of the year of £156.

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

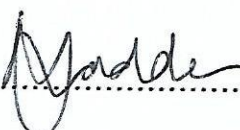
Reference and Administrative Information

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 Neal (appointed 2nd September 2020)

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 9 MARCH 21 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 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: 

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Receipts and Payments Report

	Unrestricted	Restricted	Total funds 2020	Total funds 2019
Receipts				
Incoming resources from generated funds				
Funds Transferred from North Bradley Baptist Church CUA				42,781
Investment income				
Interest	6		6	19
<i>Total incoming resources from generated funds</i>	<i>6</i>		<i>6</i>	<i>42,800</i>
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>	<i>54,624</i>	<i>8,278</i>	<i>62,902</i>	<i>37,680</i>
Other incoming resources				
Other Income	58		58	8
Rental income	1,925		1,925	
<i>Total Other incoming resources</i>	<i>1,983</i>		<i>1,983</i>	<i>8</i>
Total Receipts	56,613	8,278	64,891	80,488
Payments				
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

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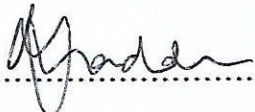
Together	100		100	54
Village outreach/evangelism	939		939	78
Water Charges	436		436	502
<i>Total Charitable activities</i>	<i>44,837</i>	<i>9,034</i>	<i>53,871</i>	<i>66,381</i>
Governance costs				
Legal Expenses				462
<i>Total Governance costs</i>				<i>462</i>
Total Payments	44,837	9,034	53,871	66,843
Excess of Incoming resources over Resources used			11,020	13,645
Brought forward balance			13,645	-
Carried forward balance			24,665	13,645

Statement of assets and liabilities

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

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)

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Fund movement by type

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

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.