

North Bradley Baptist Church CIO
Charity Number 1179667

Report of the Trustees and
Unaudited Financial Statements

For the period 1st January 2021 to 31st December 2021

NORTH BRADLEY BAPTIST CHURCH
Report of the Trustees for the period 1st January 2021 to 31st 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:
 - 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 (as of 2nd 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

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- 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 1st January to 31st 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:


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- 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

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Receipts and Payments Report

	Unrestricted	Designated	Restricted	Total funds 2021	Total funds 2020
Receipts					
Incoming resources from generated funds					
<i>Investment income</i>					
Interest	0			0	6
<i>Total incoming resources from generated funds</i>	0			0	6
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>	55,265	500	3,286	59,051	62,902
Other incoming resources					
Other Income	58			58	58
Rental income	3,000			3,000	1,925
<i>Total Other incoming resources</i>	3,058			3,058	1,983
Total Receipts	58,323	500	3,286	62,109	64,891
Payments					
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	
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

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Village outreach/evangelism	923			923	939
Water Charges	727			727	436
<i>Total Charitable activities</i>	<i>47,566</i>	<i>127</i>	<i>1,630</i>	<i>49,323</i>	<i>53,871</i>
Total Payments	47,566	127	1,630	49,323	53,871
Excess of Incoming resources over Resources used				12,786	11,020
Brought forward balance				24,665	13,645
Carried forward balance				37,451	24,665

Statement of assets and liabilities

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

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)

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Fund movement by type

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

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.

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Resources expended

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