

North Bradley Baptist Church CIO

Charity Number 1179667

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

For the period 1st January 2022 to 31st 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

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- 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 1st January to 31st 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 5th 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.

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

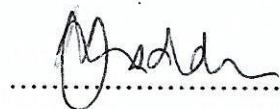
Reference and Administrative Information

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
Receipts					
Incoming resources from generated funds					
<i>Investment income</i>					
Interest	34			34	
<i>Total incoming resources from generated funds</i>	34			34	
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>	55,458	235	234	55,927	59,051
Other incoming resources					
Other Income	64			64	58
Rental income	2,000			2,000	3,000
<i>Total Other incoming resources</i>	2,064			2,064	3,058
Total Receipts	57,556	235	234	58,025	62,109
Payments					
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

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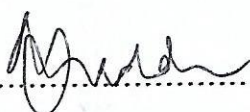
Sundry	24			24	(373)
Telephone	500			500	500
The Hub					
Tiddlers		111		111	33
Together					50
Village outreach/evangelism	2,675			2,675	923
Water Charges	1,069			1,069	727
<i>Total Charitable activities</i>	<u>60,487</u>	<u>611</u>	<u>1,624</u>	<u>62,722</u>	<u>49,322</u>
Governance costs					
Legal Expenses	100			100	
<i>Total Governance costs</i>	<u>100</u>			<u>100</u>	
Total Payments	60,587	611	1,624	62,822	49,322
Excess of Incoming resources over Resources used				(4,797)	12,787
Brought forward balance				37,452	24,665
Carried forward balance				32,655	37,452

Statement of assets and liabilities

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

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 JUN 2023... Mr Richard Haddow (Trustee)

Fund movement by type

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

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.