

**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



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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 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 1<sup>st</sup> January 2023 to 31<sup>st</sup> 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:

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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

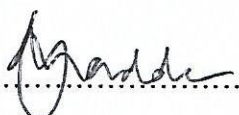
## References and Administrative Information

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').

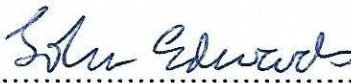
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### **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 .....

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## 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

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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>



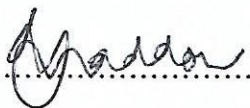
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## Statement of assets and liabilities

	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.