Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day 01	Month 01	Year 2025		Day 31	Month 12	Year 2025

Section A Reference and administration details

Charity name	BRADFORD ON AVON BAPTIST CHURCH
Other names charity is known by	
Registered charity number (if any)	1140976
Charity's principal address	OLD BAPTIST CHAPEL
	BRADFORD ON AVON
	WILTSHIRE
	Postcode BA15 1DA

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jeremy Jarvis	ELDER		
2	Ian McDonald	DEACON		
3	Mark Hope	DEACON		
4	Jeremy du Toit	DEACON		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (e.g., trust deed, constitution)	RULES AND REGULATIONS
How the charity is constituted (e.g., trust, association, company)	ASSOCIATION
Trustee selection methods (e.g., appointed by, elected by)	TRUSTEES APPOINTED AT CHURCH MEMBERS MEETING

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

THE MAIN OBJECT OF THE CHURCH IS TO SEEK TO ADVANCE THE CHRISTIAN FAITH IN LINE WITH BAPTIST PRINCIPLES IN ACCORDANCE WITH OUR BASIS OF FAITH.

THE CHURCH ALSO CARRIES OUT CHARITABLE ACTIVITIES IN THE UK AND ABROAD.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

THE CHURCHES MAIN ACTIVITIES ARE SUNDAY SERVICES, MORNING AND EVENING.

THERE IS ALSO A MID WEEK PRAYER MEETING,
ONE CHILDRENS CLUB,
PROMOTION OF MISSION AND CHRISTIAN CHARITY MEETINGS,
MUMS AND TOTS GROUP,
HOME AND HOSPITAL VISITS FOR ILL AND ELDERLY,
LADIES BIBLE DISCUSION GROUPS,

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

BECAUSE OF THE SPIRITUAL NATURE OF THE CHURCHS' WORK & OBJCTIVES, ACHIEVMENTS CANNOT ALWAYS BE QUANTIFIED AS WITH SAY A BUISNESS.

AT CHRISTMAS, WE PUT ON A CHRISTMAS CAROL SERVICE.

ALSO, AT CHRISTMAS AND EASTER WE DISTRIBUTED BOOKS AND LEAFLETS TO THE GENERAL PUBLIC.

THE MUMS AND TOTS GROUP HAS RUN WELL AGAIN AND A TEA AND CAKE SESSION WAS PUT ON AT CHRISTMAS FOR FAMALIES TO ATTEND.

BIBLE TEACHING GROUPS FOR THE GENERAL PUBLIC WERE RUN ON THE CHAPEL PREMESIS THROUGH THE SUMMER MONTHS.

THE CHURCH FINANCIALLY SUPPORTED 11 MISSION ORGANISATIONS.

Section E Financial review

Brief statement of the charity's policy on reserves	The charity holds sufficient funds in reserve to meet its immediate ongoing expenditure. The trustees allocate any available surplus in support of selected Christian organisations or missionary work.
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	MARK LEONARD HOPE	
Position (e.g., Secretary, Chair, etc)	DEACON	
Date	3rd December 2025	

REGISTERED CHARITY NUMBER: 1140976

Bradford on Avon Baptist Church

Report and Accounts

For The Year Ended

31 December 2025

Manton Close Limited
22 Ancaster Close
Trowbridge
Wiltshire
BA14 9DA

Bradford on Avon Baptist Church

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For The Year Ended
31 December 2025

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Bradford on Avon Baptist Church
Trustees Annual Report
For The Year Ended
31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2025 and consider the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

OBJECTIVES AND ACTIVITIES

The main objective of the charity is the advancement of the Christian faith according to Baptist priciples and in accordance with the basis of faith as stated. The charity may also carry out other charitable purposes in the United Kingdom and other parts of the world.

ACHIEVEMENTS AND PERFORMANCE

Public services of worship have been held every Sunday throughout the year. Activities and meetings specifically for children and young people are conducted regularly both on Sunday and during the week. Pastoral visits are arranged for people confined to their homes or in hospital.

PUBLIC BENEFIT

In setting objectives and planning activities the trustees have taken note of the Charity Commission guidance on public benefit.

The charity aims to provide to the public and mankind sevices, advice and information about the Christian faith.

FINANCIAL REVIEW

The charity made an operational surplus of £21,658

The unrestricted operating fund represents the charity's free reserves, which are retained to provide initial funding for charitable activities and running costs of the church. This fund has increased to £78,154

RESERVES POLICY

The charity's reserve policy is to have unrestricted reserves of at least 6 months expenditure.

PLANS FOR FUTURE PERIODS

The charity will seek to continue to develop the performance of its objectives and to provide benefit to the local community.

Bradford on Avon Baptist Church
Trustees Annual Report
For The Year Ended
31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number **1140976**

Registered address St Margaret's Street, Bradford on Avon, BA15 1DA

Trustees

Elected Trustees	Mark Hope	
	Ian Mc Donald	
	Robert Strivens	resigned March 2026
	Jeremy Jarvis	
	Jeremy du Toit	
	Daniel Charlton	resigned March 2025

Independent examiner

John Edwards
Manton Close Ltd
22 Ancaster Close
Trowbridge
Wiltshire
BA14 9DA

Bradford on Avon Baptist Church
Trustees Annual Report
For The Year Ended
31 December 2025

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Bradford on Avon Baptist Church is a charity, established under a trust deed dated 4 March 2010 and registered with the Charity Commission for England and Wales from 22 March 2011.

Appointment of Trustees

New Trustees are selected and appointed directly by the church members, for an indefinite period of service.

Organisational structure

Day to day management is delegated to the church officers, who are the trustees.

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Genearally Accepted Accounting Practice).

The trustees are to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principals in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER

Mr John Edwards BSc(Econ) of Manton Close Limited was appointed as independent examiner for the year.

This report was approved by the board on 20 October 2026

Jeremy Jarvis

Jeremy Jarvis
Trustee

Bradford on Avon Baptist Church

Independent Examiner's Report to the Trustees of Bradford on Avon Baptist Church

I report on the accounts for the year ended 31 December 2025, which are set out on pages 5 to 9.

Responsibilities and basis of report

As the charity's trustees 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.



John Edwards
Manton Close Ltd
22 Ancaster Close
Trowbridge
Wiltshire
BA14 9DA

20 October 2026

Bradford on Avon Baptist Church
Statement of Financial Activities
For The Year Ended
31 December 2025

		2025			*2024*		
		Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	Notes	£	£	£	*£*	*£*	*£*
INCOME AND ENDOWMENTS FROM:							
Income from donations and legacies	2	14,518	-	14,518	*4,000*	-	*4,000*
Income from charitable activities	3	80,613	-	80,613	*92,066*	-	*92,066*
Bank interest		923	-	923	*441*	-	*441*
TOTAL INCOME AND ENDOWMENTS		96,054	-	96,054	*96,507*	-	*96,507*
EXPENDITURE ON:							
Charitable activities	4	70,217	-	70,217	*80,292*	-	*80,292*
Other expenditure	5	4,179	-	4,179	*3,193*	-	*3,193*
TOTAL EXPENDITURE		74,396	-	74,396	*83,485*	-	*83,485*
NET INCOME		21,658	-	21,658	*13,022*	-	*13,022*
Transfers between funds			-	-	-	-	-
FUNDS BROUGHT FORWARD		56,496	-	56,496	*43,474*	-	*43,474*
TOTAL FUNDS CARRIED FORWARD		78,154	-	78,154	*56,496*	-	*56,496*

Bradford on Avon Baptist Church
Balance Sheet
As At
31 December 2025

	Notes	2025 Un restricted Funds £	2025 Restricted Funds £	2025 Total Funds £	*2024 Un restricted Funds £*	*2024 Restricted Funds £*	*2024 Total Funds £*
CURRENT ASSETS							
Debtors	7	23,360		23,360	*46,360*	-	*46,360*
Cash at Bank and in hand		74,401	-	74,401	*54,119*	-	*54,119*
		97,761	-	97,761	*100,479*	-	*100,479*
CREDITORS							
Amounts falling due within one year	8	(19,607)	-	(19,607)	*(43,983)*		*(43,983)*
NET CURRENT ASSETS		78,154	-	78,154	*56,496*	-	*56,496*
NET ASSETS		78,154	-	78,154	*56,496*	-	*56,496*
FUNDS	9						
Unrestricted Funds		78,154	-	78,154	*56,496*	-	*56,496*
TOTAL FUNDS		78,154	-	78,154	*56,496*	-	*56,496*

Approved by order of the board of trustees on 20 October 2026 and signed on its behalf by:

Jeremy Jarvis
Trustee

1 ACCOUNTING POLICIES

Accounting convention

The charity constitues a public benefit entity as defined by FRS 102.The financial statements have been prepared in accordance with Reporting by Charities:Statement of Recommended Practice for Charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kindom and the Republic of Ireland(FRS102) issued on 16 July 2014, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015

Incoming resources

Income is recorded when it is received. Gift aid claims are calculated on the accruals basis to ensure that funds are recorded in the period to which it relates.

Resources expended

Expenditure is recognised in the period in which it is incurred and includes any attributable VAT which cannot be recovered and allocated to activities on a basis consistent with the use of resources. Costs associated with the general running of the charity which are not attributable to meeting charitable objectives are classified as management and administration costs.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of any fund is included in the notes to the financial statements.

Debtors

Debtors are recorded at the amount due. Prepayments are valued at the amount prepaid net of any discount due.

Creditors

Creditors are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Judgments and areas of estimation uncertainty

The preparation of financial statements requires management to make judments, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviwed and are based on esperience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

Bradford on Avon Baptist Church
Notes to the Financial Statements
for the year ended 31 December 2025

2 Income from donations and legacies

	2025			*2024*		
	Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	£	**£**	**£**	***£***	***£***	***£***
Gifts from other charities	4,000	-	4,000	*4,000*	-	*4,000*
Other Donations and legacies	10,518	-	10,518			
	14,518	-	14,518	*4,000*	-	*4,000*

3 Income from charitable activities

	2025			*2024*		
	Unrestricted	**Restricted**	**Funds**	***Unrestricted***	***Restricted***	***Funds***
	£	**£**	**£**	***£***	***£***	***£***
Offerings	67,330	-	67,330	*71,340*	-	*71,340*
Gift aid tax refund	13,283	-	13,283	*15,309*	-	*15,309*
Pastor in Training			-	*5,417*	-	*5,417*
	80,613	-	80,613	*92,066*	-	*92,066*

4 Expenditure on charitable activities

	2025			*2024*		
	Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	£	**£**	**£**	***£***	***£***	***£***
Wages and salaries	30,647		30,647	*34,667*		*34,667*
Visiting Speakers	4,820		4,820	*5,060*		*5,060*
Travel	906		906	*704*		*704*
Gifts to Missionary Work	13,903		13,903	*13,300*		*13,300*
Gifts to Christian Charities	5,840		5,840	*6,800*		*6,800*
Gifts to individuals	1,000		1,000			
Young People's Work	398		398	*308*		*308*
Light and Heat	3,165		3,165	*3,386*		*3,386*
Insurance	6,673		6,673	*6,755*		*6,755*
Building repairs	1,785		1,785	*7,812*		*7,812*
Training costs	1,080					
Internship costs		-	-	*1,500*		*1,500*
	70,217	-	70,217	*80,292*		*80,292*

5 Other expenditure

	2025			*2024*		
	Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	£	**£**	**£**	***£***	***£***	***£***
Office Expenses	1,629		1,629	*1,905*		*1,905*
Accountancy	456		456	*1,200*		*1,200*
Other Expenses	2,094		2,094	-		-
Bank charges			-	*88*		*88*
	4,179	-	4,179	*3,193*	-	*3,193*

6 Staff costs, trustee remuneration and expenses, and costs of key management personnel

	2025	***2024***
	£	***£***
Staff salaries and wages	30,647	*34,667*
	30,647	*34,667*

No employees had employee benefits in excess of £60,000 (2024: none) Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds

Charity trustees were not paid nor received any other benefits from employment with the Charity in respect of their duties as trustees (2024: none). Neither were they reimbursed expenses during the year (2024: £nil). However, during the current and previous financial year Robert Strivens was employed by the church as Pastor.

The aveage monthly head count was 1 (2024: 1). All staff were involved in the running of the charity's activites.

7 Debtors

	2025	*2024*
	£	£
Gift Aid tax claim	13,707	*14,885*
Other debtors	9,653	*31,475*
	23,360	*46,360*

8 Creditors

	2025	*2024*
	£	£
Other creditors	19,607	*43,983*

9 Unrestricted Funds

	Balance as at 1 January 2025	Incoming resources and transfers	Outgoing resources and transfers	Balance as at 31 December 2025
	£	£	£	£
	56,496	96,054	(74,396)	78,154
	56,496	96,054	(74,396)	78,154

REGISTERED CHARITY NUMBER: 1140976

Bradford on Avon Baptist Church

Report and Accounts

For The Year Ended

31 December 2025

Manton Close Limited
22 Ancaster Close
Trowbridge
Wiltshire
BA14 9DA

Bradford on Avon Baptist Church

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For The Year Ended
31 December 2025

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Bradford on Avon Baptist Church
Trustees Annual Report
For The Year Ended
31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025.

The board of trustees are satisfied with the performance of the charity during the year and the position at 31 December 2025 and consider the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

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The charity will seek to continue to develop the performance of its objectives and to provide benefit to the local community.

Bradford on Avon Baptist Church
Trustees Annual Report
For The Year Ended
31 December 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number **1140976**

Registered address St Margaret's Street, Bradford on Avon, BA15 1DA

Trustees

Elected Trustees	Mark Hope	
	Ian Mc Donald	
	Robert Strivens	resigned March 2026
	Jeremy Jarvis	
	Jeremy du Toit	
	Daniel Charlton	resigned March 2025

Independent examiner

John Edwards
Manton Close Ltd
22 Ancaster Close
Trowbridge
Wiltshire
BA14 9DA

Bradford on Avon Baptist Church
Trustees Annual Report
For The Year Ended
31 December 2025

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

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- observe the methods and principals in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis, unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT EXAMINER

Mr John Edwards BSc(Econ) of Manton Close Limited was appointed as independent examiner for the year.

This report was approved by the board on 20 October 2026

Jeremy Jarvis

Jeremy Jarvis
Trustee

Bradford on Avon Baptist Church

Independent Examiner's Report to the Trustees of Bradford on Avon Baptist Church

I report on the accounts for the year ended 31 December 2025, which are set out on pages 5 to 9.

Responsibilities and basis of report

As the charity's trustees 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.



John Edwards
Manton Close Ltd
22 Ancaster Close
Trowbridge
Wiltshire
BA14 9DA

20 October 2026

Bradford on Avon Baptist Church
Statement of Financial Activities
For The Year Ended
31 December 2025

		2025			*2024*		
		Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	Notes	£	£	£	*£*	*£*	*£*
INCOME AND ENDOWMENTS FROM:							
Income from donations and legacies	2	14,518	-	14,518	*4,000*	-	*4,000*
Income from charitable activities	3	80,613	-	80,613	*92,066*	-	*92,066*
Bank interest		923	-	923	*441*	-	*441*
TOTAL INCOME AND ENDOWMENTS		96,054	-	96,054	*96,507*	-	*96,507*
EXPENDITURE ON:							
Charitable activities	4	70,217	-	70,217	*80,292*	-	*80,292*
Other expenditure	5	4,179	-	4,179	*3,193*	-	*3,193*
TOTAL EXPENDITURE		74,396	-	74,396	*83,485*	-	*83,485*
NET INCOME		21,658	-	21,658	*13,022*	-	*13,022*
Transfers between funds			-	-	-	-	-
FUNDS BROUGHT FORWARD		56,496	-	56,496	*43,474*	-	*43,474*
TOTAL FUNDS CARRIED FORWARD		78,154	-	78,154	*56,496*	-	*56,496*

Bradford on Avon Baptist Church
Balance Sheet
As At
31 December 2025

	Notes	2025 Un restricted Funds £	2025 Restricted Funds £	2025 Total Funds £	*2024 Un restricted Funds £*	*2024 Restricted Funds £*	*2024 Total Funds £*
CURRENT ASSETS							
Debtors	7	23,360		23,360	*46,360*	-	*46,360*
Cash at Bank and in hand		74,401	-	74,401	*54,119*	-	*54,119*
		97,761	-	97,761	*100,479*	-	*100,479*
CREDITORS							
Amounts falling due within one year	8	(19,607)	-	(19,607)	*(43,983)*		*(43,983)*
NET CURRENT ASSETS		78,154	-	78,154	*56,496*	-	*56,496*
NET ASSETS		78,154	-	78,154	*56,496*	-	*56,496*
FUNDS	9						
Unrestricted Funds		78,154	-	78,154	*56,496*	-	*56,496*
TOTAL FUNDS		78,154	-	78,154	*56,496*	-	*56,496*

Approved by order of the board of trustees on 20 October 2026 and signed on its behalf by:

Jeremy Jarvis
Trustee

1 ACCOUNTING POLICIES

Accounting convention

The charity constitues a public benefit entity as defined by FRS 102.The financial statements have been prepared in accordance with Reporting by Charities:Statement of Recommended Practice for Charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the United Kindom and the Republic of Ireland(FRS102) issued on 16 July 2014, the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015

Incoming resources

Income is recorded when it is received. Gift aid claims are calculated on the accruals basis to ensure that funds are recorded in the period to which it relates.

Resources expended

Expenditure is recognised in the period in which it is incurred and includes any attributable VAT which cannot be recovered and allocated to activities on a basis consistent with the use of resources. Costs associated with the general running of the charity which are not attributable to meeting charitable objectives are classified as management and administration costs.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of any fund is included in the notes to the financial statements.

Debtors

Debtors are recorded at the amount due. Prepayments are valued at the amount prepaid net of any discount due.

Creditors

Creditors are recognised where the charity has a present obligation arising from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Judgments and areas of estimation uncertainty

The preparation of financial statements requires management to make judments, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviwed and are based on esperience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

No significant judgements have had to be made in preparing these financial statements.

Bradford on Avon Baptist Church
Notes to the Financial Statements
for the year ended 31 December 2025

2 Income from donations and legacies

	2025			*2024*		
	Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	£	**£**	**£**	***£***	***£***	***£***
Gifts from other charities	4,000	-	4,000	*4,000*	-	*4,000*
Other Donations and legacies	10,518	-	10,518			
	14,518	-	14,518	*4,000*	-	*4,000*

3 Income from charitable activities

	2025			*2024*		
	Unrestricted	**Restricted**	**Funds**	***Unrestricted***	***Restricted***	***Funds***
	£	**£**	**£**	***£***	***£***	***£***
Offerings	67,330	-	67,330	*71,340*	-	*71,340*
Gift aid tax refund	13,283	-	13,283	*15,309*	-	*15,309*
Pastor in Training			-	*5,417*	-	*5,417*
	80,613	-	80,613	*92,066*	-	*92,066*

4 Expenditure on charitable activities

	2025			*2024*		
	Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	£	**£**	**£**	***£***	***£***	***£***
Wages and salaries	30,647		30,647	*34,667*		*34,667*
Visiting Speakers	4,820		4,820	*5,060*		*5,060*
Travel	906		906	*704*		*704*
Gifts to Missionary Work	13,903		13,903	*13,300*		*13,300*
Gifts to Christian Charities	5,840		5,840	*6,800*		*6,800*
Gifts to individuals	1,000		1,000			
Young People's Work	398		398	*308*		*308*
Light and Heat	3,165		3,165	*3,386*		*3,386*
Insurance	6,673		6,673	*6,755*		*6,755*
Building repairs	1,785		1,785	*7,812*		*7,812*
Training costs	1,080					
Internship costs		-	-	*1,500*		*1,500*
	70,217	-	70,217	*80,292*		*80,292*

5 Other expenditure

	2025			*2024*		
	Unrestricted	**Restricted**	**Total Funds**	***Unrestricted***	***Restricted***	***Total Funds***
	£	**£**	**£**	***£***	***£***	***£***
Office Expenses	1,629		1,629	*1,905*		*1,905*
Accountancy	456		456	*1,200*		*1,200*
Other Expenses	2,094		2,094	-		-
Bank charges			-	*88*		*88*
	4,179	-	4,179	*3,193*	-	*3,193*

6 Staff costs, trustee remuneration and expenses, and costs of key management personnel

	2025	***2024***
	£	***£***
Staff salaries and wages	30,647	*34,667*
	30,647	*34,667*

No employees had employee benefits in excess of £60,000 (2024: none) Pension costs are allocated to activities in proportion to the related staffing costs incurred and are wholly charged to unrestricted funds

Charity trustees were not paid nor received any other benefits from employment with the Charity in respect of their duties as trustees (2024: none). Neither were they reimbursed expenses during the year (2024: £nil). However, during the current and previous financial year Robert Strivens was employed by the church as Pastor.

The aveage monthly head count was 1 (2024: 1). All staff were involved in the running of the charity's activites.

7 Debtors

	2025	*2024*
	£	£
Gift Aid tax claim	13,707	*14,885*
Other debtors	9,653	*31,475*
	23,360	*46,360*

8 Creditors

	2025	*2024*
	£	£
Other creditors	19,607	*43,983*

9 Unrestricted Funds

	Balance as at 1 January 2025	Incoming resources and transfers	Outgoing resources and transfers	Balance as at 31 December 2025
	£	£	£	£
	56,496	96,054	(74,396)	78,154
	56,496	96,054	(74,396)	78,154