

Charity Registration No. SC003102 (Scotland)

**CUPAR BAPTIST CHURCH**  
**TRUSTEES REPORT AND ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2021**

# **CUPAR BAPTIST CHURCH**

## **TRUSTEES' REPORT**

***FOR THE YEAR ENDED 31 DECEMBER 2021***

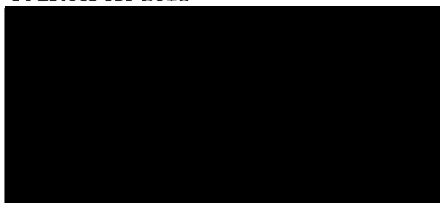
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### **Reference and administration details**

Scottish Charity Number SC003102

Cupar Baptist Church, 79 Bonnygate, Cupar, Fife, KY15 4BY

### **Trustees for 2021**



██████████ (a regional pastor of the Baptist Union of Scotland) continues as Moderator for the church during the ministerial vacancy but is not a trustee and has no managerial role.

### **Structure, governance and management**

#### **Governing document**

The Church is a charitable unincorporated association and the purposes and administration arrangements are set out in our constitution.

#### **Recruitment and appointment of Trustees**

The Trustees of the Church are the Office Bearers and Deacons. The Office Bearers are the Minister, Secretary and Treasurer. The Church Chairperson is appointed at the Annual Meeting and holds office for one year, at which time they are eligible for re-election.

Deacons shall be elected in rotation and hold office for three years, or until leaving membership of the Church. At the end of their term of office, they are eligible for re-election. Elections for Deacons are held at the Annual Meeting. Should a vacancy arise, nominations for replacement are sought from the Church in accordance with accepted procedures.

The ██████████ agreed to act as Chairperson when ██████████ Webster resigned.

### **Objectives and activities**

#### **Charitable purposes**

The purposes of the Church are the advancement of the Christian faith in accordance with the teachings of the Bible, including worship, ministry, community service and the support of other organisations involved in Christian work.

#### **Main activities and achievements**

During the year the Deacons make reports to the church membership. Extracts from these reports are included here to give an indication of the activities of the fellowship. The Treasurer provides a financial report at each church meeting.

After advice from the Baptist Union of Scotland the Church Constitution was changed on 03/02/21 to allow meetings to be held online or in hybrid form. The change was notified to OSCR on 11/02/21.

In-person services resumed on Easter Sunday 2021. Initially twice a month and then weekly from 19th August.

# **CUPAR BAPTIST CHURCH**

## **TRUSTEES' REPORT (CONTINUED)**

### ***FOR THE YEAR ENDED 31 DECEMBER 2021***

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During the lockdown the church Executive have been meeting regularly via Zoom and Sunday worship services have been made available via the livestream broadcasts of Alness Baptist Church. Many have expressed their appreciation of Rev Robert Adair's ministry and we are extremely grateful for the link up with Alness.

Maureen Ramsay resigned from the role of Pastoral Deacon after around ten years of faithful service. This creates a vacuum in the pastoral care within the fellowship. Of some help are the Deacon's lists to ensure that everyone has a nominated Deacon. For any serious pastoral need Rev Richard Tuckley, our interim moderator, has kindly agreed to help.

Significant work on the church hall has taken place during lockdown to cure damp in the stonework. As a fellowship we are grateful for the work that Alastair has done in making this happen and to Jane and Alastair for the cleaning up afterwards and the re-decorating that they did. No mean feat judging from the state of dust everywhere that I observed.

Our reduced numbers will mean carefully considering which activities we can engage in. We will have to focus on what is important. Of primary importance is our Sunday worship. I am more than ever aware that we hold Sunday services not to serve us. We meet to worship God, to give Him praise and honour. He is the one who is served, not us. As we worship sincerely in Spirit and Truth we are blessed. As we hear God's word expounded we are built up in our faith.

The future will be very different from the past but we can be confident that as we seek God's will and listen for his voice, we will be guided for all our future way. We have a living hope.

Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that can never perish, spoil or fade. This inheritance is kept in heaven for you. 1 Peter 1:3-4.

#### **Extract from the Secretary's Report - May 2021**

The last Church Secretary report was in May 2019. There was no May Church Meeting last year and it seems as if a whole year or more of church life has been lost.

The COVID-19 pandemic restrictions have caused a lot of the normal activities of the fellowship to stop. Church Concerts, Messy Church, Bonnygate Movies, Holiday Club and the ability to minister in the Care Homes and via school visits all ceased.

Since the start of the pandemic we have had the sad loss of Irene Horsburgh and Evelyn and Morris Anderson. We mourn our loss but rejoice that they are now with their Lord and Saviour.

#### **Extract from the Children and Young People's Deacon Report – May 2021**

It has been a year like no other! There has been no face-to-face Sunday teaching for 14 months.

Instead, the children have been provided with the opportunity to engage with an online Sunday School on a weekly basis. This web link has been in every weekly email along with the main service link to Alness. Virtual Sunday School was started right at the start of lockdown last March by a youth worker and 4Front Theatre administrator from a Baptist church in Worcester. It has been a blessing to watch each of these programmes - a variety of story, drama, activities and craft. The ministry that VSS has provided has been brilliant and so well suited for the primary age group. There was also a virtual holiday club during one week in the summer fronted by VSS and 4Front Theatre. Two of our children had photos of craft shown and jokes shared live online!

# CUPAR BAPTIST CHURCH

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2021**

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In addition, for those families watching the Alness Baptist Church services, there has been an all age family story feature told through sketch art.

The older young people have had less opportunity to engage in any direct teaching. K2 produced a short series from March - May 20 for bible teaching and reflection. This was also included on the weekly church email. More recently, VSS have changed their output to fortnightly and in the intervening weeks there is a 'Job's A Good Un' video giving a more relaxed and fun youth input into bible teaching and Christian truths.

What how the children's and young people's ministry will continue when we resume more regular Sunday services is yet unclear. I ask that you continue to pray about this part of our church ministry and its direction as we move out of restrictions. And please hold all our children and young folks in your prayers.

### **Trustee remuneration and expenses**

No Trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

### **Financial Review**

At the year end the church had a deficit for the year of £9,158 (2020 – surplus of £4,586). The church held unrestricted funds of £51,240.

The current reserves are sufficient for continuing our current activities.

### **Plans for the future**

The trustees have obtained the necessary approval required from OSCR to convert to a SCIO from 14 March 2022. All existing assets and liabilities of the existing unincorporated charity will be transferred to the SCIO as of that date.

The Trustees' report was approved by the Board of Trustees.

Trustee

Dated:

27th March 2022

# CUPAR BAPTIST CHURCH

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF CUPAR BAPTIST CHURCH

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I report on the financial statements of the Church for the year ended 31 December 2021, which are set out on pages 5 to 9.

#### **Respective responsibilities of trustees and examiner**

The Church's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

#### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the financial statements.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signature:



James Hair & Co  
59 Bonnygate  
Cupar  
Fife  
KY15 4BY

Dated: 28 March 2022

# CUPAR BAPTIST CHURCH

## RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

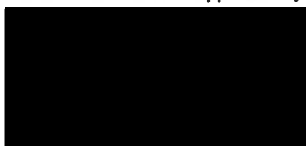
	Notes	Unrestricted funds General 2021 £	Unrestricted funds Designated 2021 £	Total 2021 £	Total 2020 £
<b><u>Receipts</u></b>					
Donations and legacies	2	20,960	192	21,152	26,807
Other income	3	10,200	-	10,200	8,500
Investment income	4	1	-	1	5
<b>Total income</b>		<b>31,161</b>	<b>192</b>	<b>31,353</b>	<b>35,312</b>
<b><u>Payments</u></b>					
Charitable activities	5	37,209	120	37,329	27,544
Other	6	3,182	-	3,182	3,182
<b>Total resources expended</b>		<b>40,391</b>	<b>120</b>	<b>40,511</b>	<b>30,726</b>
<b>(Deficit)/Surplus for the year</b>		<b>(9,230)</b>	<b>72</b>	<b>(9,158)</b>	<b>4,586</b>

# CUPAR BAPTIST CHURCH

## STATEMENT OF BALANCES AS AT 31 DECEMBER 2021

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
<b>Bank and Deposit Balances</b>	<b>7</b>				
Brought forward		60,398	-	60,398	55,812
<b>Movement in year</b>					
(Deficit)/Surplus for year		(9,158)	-	(9,158)	4,586
		<u>51,240</u>	<u>-</u>	<u>51,240</u>	<u>60,398</u>
<b>Fixed Assets (unrestricted fund)</b>					
Church				250,000	250,000
Manse				67,500	67,500
Furniture and fittings				30,000	30,000
				<u>347,500</u>	<u>347,500</u>
<b>Liabilities (unrestricted fund)</b>					
Pension liability				11,400	17,500
Baptist Union of Scotland loan				23,333	26,515
				<u>34,733</u>	<u>44,015</u>

The accounts were approved by the Trustees and signed on their behalf:



Trustee

Dated: 29th March 2022

# CUPAR BAPTIST CHURCH

## NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

### 1 Accounting policies

#### 1.1 Accounting convention

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

### 2 Donations and legacies

	Unrestricted funds General 2021 £	Unrestricted funds Designated 2021 £	Total 2021 £	Total 2020 £
Donations and gifts	20,960	192	21,152	26,807
<b>Donations and gifts</b>				
Gift Aid donations	11,385	-	11,385	16,067
Gift Aid Tax refund	2,846	-	2,846	3,947
Non Gift Aid donations	3,600	-	3,600	3,933
Other offering, donations, etc.	3,129	-	3,129	2,270
BMS offerings	-	12	12	321
BMS offerings - birthday scheme	-	180	180	269
	20,960	192	21,152	26,807

### 3 Other income

	Unrestricted funds General Total 2021 £	Total 2020 £
Rent received	10,200	8,500

### 4 Investment income

	Unrestricted funds General 2021 £	Total 2020 £
Interest receivable	1	5

# CUPAR BAPTIST CHURCH

## NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2021

### 5 Charitable activities

	Unrestricted Funds General £	Unrestricted Funds Designated £	Total 2021 £	Total 2020 £
Minister stipend	500	-	500	-
Pension contributions	4,207	-	4,207	3,041
Pulpit supply	2,075	-	2,075	2,540
Repairs and maintenance of church	16,987	-	16,987	90
Manse costs	1,535	-	1,535	3,468
Heat & light	1,670	-	1,670	2,024
Insurance	3,260	-	3,260	3,363
Telephone	348	-	348	518
Licensing and copyright fees	601	-	601	605
Accountants fee	1,900	-	1,900	1,900
Conference expenses	-	-	-	191
Scottish Baptist Fund	1,104	-	1,104	2,024
Donations	2,080	-	2,080	4,280
Sundry costs	124	-	124	58
Legal costs	-	-	-	2,090
Cupar Messy Church	-	-	-	5
BMS	-	120	120	529
Loan interest and charges	318	-	318	318
	<u>36,709</u>	<u>120</u>	<u>36,829</u>	<u>27,044</u>
Share of governance costs	500	-	500	500
	<u>37,209</u>	<u>120</u>	<u>37,329</u>	<u>27,544</u>

### 6 Other

	Unrestricted funds 2021 £	Total 2020 £
Loan repayments in year	<u>3,182</u>	<u>3,182</u>

# CUPAR BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 7 Movement in funds

	As at 01.01.21 £	Receipts £	Payments £	Transfer £	As at 31.12.21 £
<b>Unrestricted funds</b>					
General fund	-	31,161	(40,391)	9,230	-
<b>Designated funds</b>					
Cupar Messy Church	588				588
Junior Christian Endeavour fund	167				167
Development fund	58,987			(9,230)	49,757
Church band fund	136				136
BMS fund	176	192	(120)		248
Dorcas Group fund	156				156
Youth Worker fund	188				188
<b>Total funds</b>	<b>60,398</b>	<b>31,353</b>	<b>(40,511)</b>	<b>-</b>	<b>51,240</b>

#### Purposes of Designated Funds

Cupar Messy Church - used to pay for monthly community family activities

Junior Christian Endeavour fund - used for expenses for Christian Endeavour Group

Development fund - used for major developments and as a safeguard against unforeseen expenses

Church band fund - used for expenses relating to the worship band

BMS fund - used to hold donations made towards BMS World Mission

Dorcas Group fund - used to hold donations made towards the Zambezi Mission

Youth Worker fund - used to hold donations towards funding a joint churches Youth Worker