

CHARITY REGISTRATION NUMBER: SC007446

BUCKIE BAPTIST CHURCH
UNAUDITED FINANCIAL STATEMENTS
5 APRIL 2025

RITSONS

Chartered Accountants
26-30 Marine Place
Buckie
Moray
AB56 1UT

BUCKIE BAPTIST CHURCH

FINANCIAL STATEMENTS

YEAR ENDED 5 APRIL 2025

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BUCKIE BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT

YEAR ENDED 5 APRIL 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 5 April 2025.

Reference and administrative details

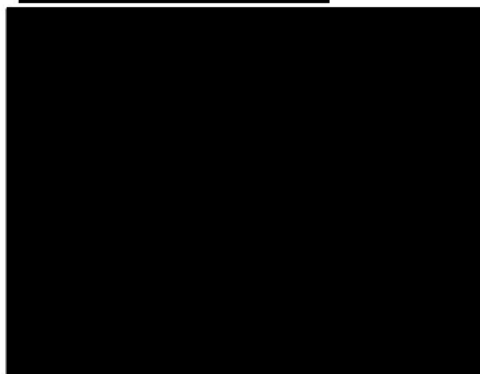
Registered charity name Buckie Baptist Church

Charity registration number SC007446

Principal office



The trustees



Company secretary

Independent examiner

Ritsons
26-30 Marine Place
Buckie
Moray
AB56 1UT

BUCKIE BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 5 APRIL 2025

Structure, governance and management

The church is established by constitution and is registered as a Scottish charity.

Objectives and activities

Pastors Report

God's Word guides us in all we do as a church, which is why we place such a strong emphasis on it throughout the week. We preach on Sunday mornings and evenings, hold a Digging Deeper Bible Study midweek, and I meet with small groups and individuals during the week to teach the Bible. We use a monthly Bible reading plan to encourage daily Bible reading for the whole Church.

Being guided by the truth of God's Word, we seek to be:

An UPWARD-LOOKING CHURCH – We gather for prayer each Thursday evening, hold a week of morning prayer once a month, and we have prayer times as a leadership.

An OUTWARD-LOOKING CHURCH – Through various ministries, we share the good news of the Lord Jesus. We are innovating with social media, have recently employed a children and families worker, and distributed 4,000 copies of Mark's Gospel in April/May. We are also launching Christians Against Poverty and are always looking for ways to better share the good news of the Saviour in our community.

An INWARD-LOOKING CHURCH – Through our pastoral care team, led by Helen and myself, we aim to care for the church. We want to be a church where there is genuine love and care across the generations, and everyone plays their part in this.

There are many challenges, but through obedience to the Bible, the power of the Holy Spirit, the leading of the Lord Jesus, the head of the Church, and the support of God, we will continue to seek to be a church that glorifies God in all we do.

Achievements and performance

Church Organisation Reports

Woman's Welcome Group

The Woman's Welcome Group meeting meets every Tuesday afternoon in the Buckie Baptist Church Hall at 2pm. We have 40-50 ladies every week. We are starting our 5th year on the 16th of September at 2pm. We are richly blessed and feel the Lord's presence with us each Tuesday. It's a very warm Welcome meeting and the ladies enjoy it and we enjoy having them for if they didn't come we wouldn't have a meeting. The Lord blesses us and he is the Head of our meeting as when we started our meeting we built it on the Rock and the Rock is Jesus. The Lord said Build Your Church and I will fill it and he certainly has done that.

The Knitting and Stitching Group

The Knitting and Stitching Group meets weekly, Tuesday 1-3pm, during term time. We chat together, knit together read God's Word together weekly, and study it in more depth in our monthly Bible Studies.

We continue, too, to express compassion for our neighbour by supporting those bringing practical help and hope in Jesus to those whose needs are great. We knit still for the Blythwood boxes, and donate knitted hats to the Seamen's Mission, and baby hats to Maternity Units. The production of our 2025 Calendar enabled us to send £600 to One by One and £600 to Tumaini Fund Scotland.

In recent weeks our Coffee Morning and sale of knitted dishcloths allowed us to fund 20 bicycles for the use of Parish Workers travelling distances to support widows and orphans in Kagera, NW Tanzania.

It is our joy and our privilege to be part of the Kingdom God is building here in Buckie and in other, more distant parts of His world.

BUCKIE BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 5 APRIL 2025

Achievements and performance *(continued)*

Youth Work

Some youth work highlights!

We've now met 94 young people through the Flourish Project – and met even more through the friends they've brought along to Youth Club! It's been a huge joy, a huge challenge, yet rewarding, especially when we get positive feedback, and to have been able to have new folk coming to Youth Club on Tuesdays through the project too – whether it's the ones who we've met at Flourish, or the friends they've invited along. At the most recent Friday Night EXTRA night that we put on to invite a new Flourish group along to, we had 22 there in total, and 18 of them were there as a result of Flourish. We give glory and thanks to God that we've met new young people in the community, been able to provide help for their mental health and well being through the project, been able to share Bible verses and witness to them, and especially to be able to keep contact with them by inviting them to keep coming to Youth Club. For GRID, you'll know that the S6s have now moved on – we continue to pray for them. This will bring a bit of a different dynamic to the group - the typical age of the group will be slightly younger, so perhaps there's the potential for us to have P7s along, which we used to do.

We had the Rooted Summer Social on Friday night at Burghead with the P7s invited along too. Too many for the minibus, a great problem to have! It was great to have some P7s along and we're praying they'll keep coming to the Rooted events after the holidays and that this would impact their lives for Christ. We've also got 5 girls just signed up for the Rooted Weekend Away in September.

So much to give thanks to God for and to keep praying for. I'm super thankful for all the leaders, practical help, setting up, tidying up, food, baking, lifts, and especially for folks prayers. We need wisdom, strength, faith and courage to keep going, all of which we can completely rely on God, who is ever faithful and all-powerful God!

Blythswood Boxes Blythswood Support Group (Buckie)

The 2024 Blythswood shoe box appeal was the first one Karen and I headed up. We had an excellent response from volunteers, many who have a long association with the Shoebox packing in Buckie and a few who came along for the first time. The donation of filled boxes and fillers was excellent. A total of 1450 boxes were collected from the Baptist Church Hall for transport to Evanton ready to be despatched to Moldova. We very much appreciated the help and advice from [REDACTED] who led a very successful shoebox appeal in Buckie for many years. We are thankful to Buckie Baptist Church for the free use of the building and for all those who gave support financially, through donations of both goods and filled boxes and those who gave so much of their time to allow the worthwhile work to continue in support of families in need across deprived areas of Eastern Europe.

Little Fishes

Little Fishes continues to be a very popular toddler group in Buckie and we have over 30 families registered. We have had a great year and we thank God for regular contact with families every Thursday morning during school term time. It's always busy and noisy with free play, snack, craft, singing and short Bible story. We are very thankful for [REDACTED] who prepares the craft and plans story time and also to our helpers who turn up each week and faithfully serve.

Please pray, along with us, that many families will come to know Jesus as their Lord and Saviour and that the Bibles and books we have given out will be read and will be used powerfully to point people to Jesus.

"The entrance of Your words gives light; It gives understanding to the simple."

Psalm 119 v 130

BUCKIE BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 5 APRIL 2025

Achievements and performance *(continued)*

Fly Cup Friday

We continue as before, twice monthly during school term time, having tea or coffee and a morning roll, but more importantly having fellowship with others from church and the wider community.

A very relaxed atmosphere where folk can drop in on their own or with friends, and enjoy the company of others.

Crèche

Creche currently has 6 children who are fairly regular. Two are going to JC after the holidays so we pray for some more families to come.

I have only been in JC a few times but I'm looking forward to getting more established in there during and after the summer. All the children are those of church families so I'm praying for children out with church parents to come. I am intending to advertise somehow and begin to do school assemblies to tell children about us.

I have been going round other places to see how they have extended their children's ministries and have got lots of ideas. I am hoping to offer something after school or in an evening before the darker nights come in.

██████████ have been running Bible Heroes for the last 4 or 5 weeks. ██████████ came to help too. Its attended by between 10 and 16 each week from P4-7. I have invited these children to church over the summer and offered to meet them and take them in. I will advertise this on the school facebook page during the holidays.

I am looking forward to meeting our church families during the summer. I am aware that I don't know the children very well or their families so it's my intention to arrange times at the park or beach perhaps to get to know them better. And allow the children time to socialise together.

If anyone would like to meet for a coffee or get a few of us to meet up then please just let me know. It's a 7 week term and I know as a parent that filling that time can be hard.

I am still praying for more offers of help over the summer. I have this wee form for anyone who is interested in helping on a rota basis or ad hoc, please if it's something you would like to do then fill it in and give it back to me or my email is on the ticket.

I am amazed for the doors that God has opened already through Flourish and Bible Heroes and am praying that God leads me in the right direction so it's His will and not mine. ██████████ from Cullen and Portgordon has expressed an interest in an SU lunch or afterschool club next session and ██████████ from Portessie is also interested. Please pray that these doors remain open and allow us in under a different hat – that of SU. I now have full membership so I can lead groups etc.

BUCKIE BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT *(continued)*

YEAR ENDED 5 APRIL 2025

Financial review

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

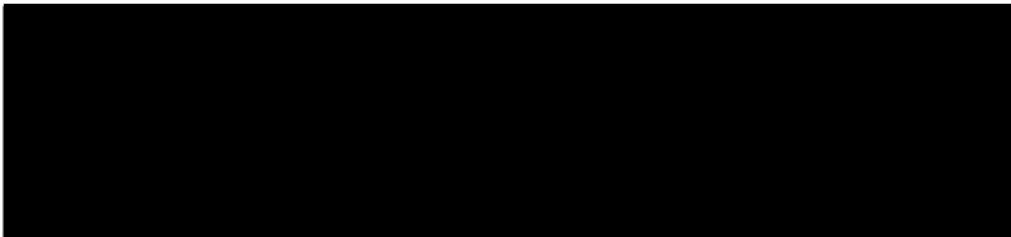
It is the Trustee's policy to hold sufficient funds to meet monthly expenditure going forward.

At the year end the Church held unrestricted cash funds of £65,824 (2024: £67,554) and restricted cash funds of £73 (2024: £73).

Plans for future periods

Depending on future finances our plans are we will pay off our pension deficit. There are no plans at present or for the coming financial year for any capital expenditure.

The trustees' annual report was approved on03/09/25..... and signed on behalf of the board of trustees by:



BUCKIE BAPTIST CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BUCKIE BAPTIST CHURCH

YEAR ENDED 5 APRIL 2025

I report on the financial statements for the year ended 5 April 2025, which comprise the statement of financial activities, statement of financial position and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 report

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts 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 accounts.

Independent examiner's statement

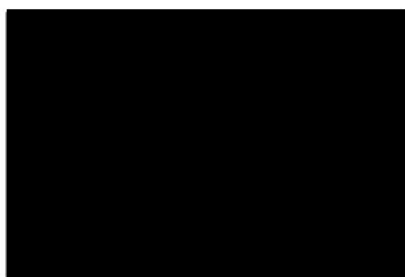
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



3-9-2025

BUCKIE BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 5 APRIL 2025

		Unrestricted funds £	2025 Restricted funds £	Total funds £	2024 Total funds £
	Note				
Income and endowments					
Donations and legacies	4	9,990	-	9,990	19,099
Charitable activities	5	138,055	-	138,055	131,944
Other income	6	7,850	-	7,850	7,840
Total income		<u>155,895</u>	<u>-</u>	<u>155,895</u>	<u>158,883</u>
Expenditure					
Expenditure on charitable activities	7	157,625	-	157,625	129,585
Total expenditure		<u>157,625</u>	<u>-</u>	<u>157,625</u>	<u>129,585</u>
 (Deficit)/Surplus for the year		 <u>(1,730)</u>	 <u>-</u>	 <u>(1,730)</u>	 <u>29,298</u>

The notes on pages 9 to 12 form part of these financial statements.

BUCKIE BAPTIST CHURCH

STATEMENT OF FINANCIAL POSITION

5 APRIL 2025

	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Funds Reconciliation				
Cash at bank 06/04/24	67,554	73	67,627	38,329
(Deficit)/Surplus for the year	(1,730)	-	(1,730)	29,298
Cash at bank 05/04/25	<u>65,824</u>	<u>73</u>	<u>65,897</u>	<u>67,627</u>

	Note	2025 £	2024 £
Bank Balances			
Bank current a/c		<u>65,897</u>	<u>67,627</u>
		<u>65,897</u>	<u>67,627</u>
Assets (all Unrestricted Funds)			
Fixed Assets (cost)	12	595,041	595,041
Debtors and prepayments		-	-
		<u>595,041</u>	<u>595,041</u>
Liabilities (all Unrestricted Funds)			
Creditors and accruals		<u>500</u>	<u>500</u>
		<u>500</u>	<u>500</u>

These financial statements were approved by the board of trustees and authorised for issue on 03/09/25 and are signed on behalf of the board by:



Trustee

The notes on pages 9 to 12 form part of these financial statements.

BUCKIE BAPTIST CHURCH
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 5 APRIL 2025

1. General information

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is [REDACTED]

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Funds held by charity are either

Unrestricted general funds

General funds - General funds are unrestricted funds which are available for use at the discretion of the directors in furtherance of the general objectives of the charity and which have not been designated for other purposes. Designated funds - Designated funds comprise unrestricted funds that have been set aside by the directors for particular purposes.

Restricted funds

These are funds which can 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 purposes.

BUCKIE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS *(continued)*

YEAR ENDED 5 APRIL 2025

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

BUCKIE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued)

YEAR ENDED 5 APRIL 2025

4. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
DONATIONS				
Donations	7,944	7,944	16,705	16,705
Donations for missionary societies	2,046	2,046	1,624	1,624
Donations for hall renovation	-	-	770	770
	<u>9,990</u>	<u>9,990</u>	<u>19,099</u>	<u>19,099</u>

5. Charitable activities

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Gift aid and tax recovered	101,889	101,889	102,152	102,152
Other offerings without gift aid	36,166	36,166	29,792	29,792
	<u>138,055</u>	<u>138,055</u>	<u>131,944</u>	<u>131,944</u>

6. Other income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Manse rent received	7,850	7,850	7,840	7,840
	<u>7,850</u>	<u>7,850</u>	<u>7,840</u>	<u>7,840</u>

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2025 £	Total funds 2024 £
Church activities	156,841	-	156,841	128,831
Governance costs	-	784	784	754
	<u>156,841</u>	<u>784</u>	<u>157,625</u>	<u>129,585</u>

8. Independent examination fees

	2025 £	2024 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	<u>784</u>	<u>754</u>

BUCKIE BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (continued)

YEAR ENDED 5 APRIL 2025

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	73,700	63,234
Employer contributions to pension plans	10,372	8,967
	<u>84,072</u>	<u>72,201</u>

The average head count of employees during the year was 2 (2024: 2).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

10. Trustee remuneration and expenses

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

11. Analysis of charitable funds

Unrestricted funds

	At 6 April 2024	Income	Expenditure	At 5 April 2025
	£	£	£	£
General Funds	<u>67,554</u>	<u>155,895</u>	<u>157,625</u>	<u>65,824</u>

Restricted funds

	At 6 April 2024	Income	Expenditure	At 5 April 2025
	£	£	£	£
Hall garden	<u>73</u>	<u>-</u>	<u>-</u>	<u>73</u>

12. Fixed Assets (at cost)

	2025	2024
	£	£
Church Hall	132,095	132,095
Church	269,702	269,702
Church Manse	96,749	96,749
Fixtures & Fittings	96,495	96,495
	<u>595,041</u>	<u>595,041</u>