

Scottish Charity No. SC052932

Bristo Baptist Church SCIO

Trustees' Report and Financial Statements
For the year ended 31 March 2024

Bristo Baptist Church SCIO

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Bristo Baptist Church SCIO

Report of the Trustees for the year ended 31 March 2024

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 March 2024.

Status of Charity and Governing Document

The church is established by constitution. It is a registered Scottish Charity. The church changed legal entity with effect from 31 December 2023 from being an Unincorporated Voluntary Association ('Bristo Baptist Church', Scottish Charity SC008175) to becoming a Scottish Charitable Incorporated Organisation, ('Bristo Baptist Church SCIO' - Scottish Charity SC052932). This exercise has involved a transfer of assets and liabilities between the organisations as of the date above but had no bearing on the day-to-day operation or functions of any of the ministries within the church. The financial statements show the merged finances of the two organisations covering the period from 1 April 2023 to 31 March 2024.

Aims and affiliation

The aims of the Church are congregational worship as a fellowship of believers, building up the faith of those in the fellowship through regular small groups, reaching into the neighbourhood around the church through organised evangelistic events and other activities, and working with the wider church, both in the Baptist community and inter-denominationally.

The church is affiliated to the Baptist Union of Scotland and the Evangelical Alliance.

Trustees and Office Bearers

The church is congregational in nature and its day-to-day running is undertaken by the leadership team which remained more or less stable during the year. The Office Bearers who served during the year and to the date of this report were as follows:

Trustees:

Treasurer:

Secretary:

Pastoral team:

Appointment of Trustees

Trustees currently consist of the Diaconate of the church, the Pastoral team members, and the Treasurer. On election a Deacon automatically becomes a Trustee. Prior to election to the Diaconate (by a majority of voting church members) a member will have served the church for some time in a variety of roles and would be familiar with the church's values, aims, objectives and its day-to-day operation. As part of their induction new Trustees are required to understand their statutory responsibilities.

Activities

During the year the church met regularly for worship and carried out various activities in pursuit of the above stated aims.

The church met as a congregation on Sundays for morning worship, either in person at the church premises or online via Zoom. There was a weekly online Bible Study, as well as an evening prayer meeting once per month. We also held joint services on occasion with other Christian fellowships in the area, particularly with our sister church Granton Baptist, and with a local Telugu Fellowship group which holds monthly meetings in our building.

The church has continued to facilitate several community-based activities throughout the year, such as a twice-weekly toddler's group, and a family-oriented monthly 'Messy Church' service, a youth music group 'Picks and Sticks,' and quiz nights.

There were several ongoing groups and activities for outreach and ministry, such as the evangelistic 'Street Café. There were also regularly scheduled prayer meetings, including a weekly prayer session for conflicts around the world, and 'prayer walks' held around the neighbourhood.

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Report of the Trustees for the year ended 31 March 2024

The church has additionally supported individual members in ministries outside the church, such as Street Pastors and the Bethesda-Khankho Foundation.

Finances

Results for the year

The Receipts and Payments Account reflects a surplus of £2,084 for the year.

Reserves

It is the policy of the church to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure that allows sufficient funds to enable the ongoing work of the church to be maintained; this amounts to £31,224. The unrestricted funds on page 5 at 31 March 2024 amounted to £145,587 which is above the required level.

Donations of services and facilities received

No material donations of services and facilities have been received in the year other than people volunteering their time to assist with church activities.

Administration details

Address

[REDACTED]

Bankers

Bank of Scotland
Virgin Money

On behalf of the Trustees

[REDACTED]

Dated: 29th September 2024

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Report of the Independent Examiner to the Trustees for the year ended 31 March 2024

I report on the accounts of the church for the year ended 31 March 2024 which are set out on pages 4 to 8.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 accounts.

Independent Examiner's statement

In the course of 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.

Date: 29.09.2024

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Receipts and Payments Account

For the year ended 31 March 2024

		Unrestricted			Restated	
	Notes	General fund	Designated fund	Restricted funds	2024 Total	2023 Total
		£	£	£	£	£
Receipts						
Offering (Standing orders & Envelopes)		40,126	-	-	40,126	39,724
Offering (Open)		12,023	-	-	12,023	9,907
CAF GAYE offerings		5,614	-	-	5,614	7,949
Offering (Card machine)		1,475	-	-	1,475	-
Gift Aid reclaimed		11,675	-	-	11,675	10,958
Special Offerings - Bethesda Khankho offerings		-	-	887	887	486
Special Offerings - Other		-	-	-	-	-
Arriel Drive rental (net of expenses)		4,940	-	2,470	7,410	7,027
Church flat rental		8,861	-	-	8,861	8,400
East Craigs property rental		15,061	-	-	15,061	12,393
Church halls rentals		41,323	-	-	41,323	46,417
Legacy and large donation		9,255	-	-	9,255	-
Other income		536	-	-	536	646
Interest		948	168	56	1,172	155
Total receipts		151,837	168	3,413	155,418	144,062
Payments						
Staff costs						
Gross salaries and Employer's NICs		80,026	-	-	80,026	73,998
Pension contributions (Employer)	6	8,298	-	-	8,298	7,693
Staff related expenses		233	-	-	233	273
Property costs						
Large Capital Projects	7	4,014	-	-	4,014	17,228
Church insurance		3,675	-	-	3,675	4,001
Electricity		4,126	-	-	4,126	1,646
Gas		13,431	-	-	13,431	5,582
Equipment		2,241	-	-	2,241	1,095
Telephone and internet		752	-	-	752	566
Church repairs		4,162	-	-	4,162	3,334
Church flat repairs service and other costs		2,144	-	-	2,144	752
East Craigs property repairs, factor, insurance and other costs		6,271	-	-	6,271	1,319
Property Management (rentals)		671	-	-	671	-
Church cleaner		4,990	-	-	4,990	4,625
Cleaning supplies		1,357	-	-	1,357	1,357
Pest control		428	-	-	428	403
Gardening services		162	-	-	162	144
Mission and Ministries						
BUS fees and BUS assembly fees		1,890	-	-	1,890	1,990
Fees and subscriptions		1,840	-	-	1,840	1,426
Mission and ministries		817	-	-	817	171
Pulpit supply		230	-	-	230	-
Childrens work (funded by the Fair Trust)		10	-	2,502	2,512	1,700
Fellowship fund (for hardship purposes)		-	-	-	-	-
Bristo Anniversary		-	-	-	-	-
Donations out - Bethesda Khankho		1250	-	792	2,042	986
Donations out - other		-	-	-	-	600
Administration and other costs						
Independent examiner's fee		-	-	-	-	-
Accountancy, legal and payroll fees		5,561	-	-	5,561	2,812
Sundry expenses		1,458	-	-	1,458	1,417
Total payments		150,040	-	3,295	153,334	135,118
Surplus/(deficit) before transfers		1,797	168	119	2,084	8,944
Transfer between funds		-	-	-	-	-
Surplus/(deficit) after transfers		1,797	168	119	2,084	8,944
Total funds brought forward		87,762	55,860	8,509	152,131	143,187
Closing fund balance		89,559	56,028	8,628	154,215	152,131

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Statement of Balances

As at 31 March 2024

	Notes	2024			2023		
		£	£	£	£	£	£
		Opening balance	Surplus for year	Closing balance	Opening balance	(Deficit) for year	Closing balance
Total bank balances		152,131	2,084	154,215	143,187	8,944	152,131
Represented by:							
Unrestricted fund	4						
General				89,559			87,762
Designated - Salaries				30,000			30,000
Designated - Fabric fund				26,028			25,860
				145,587			143,622
Restricted funds	5						
Bethesda Khankho				95			-
Hamilton				2,808			2,790
Cromer				894			888
Fair Trust				4,831			4,831
				8,628			8,509
				154,215			152,131

Statement of assets at 31 March 2024

Fixed assets (at cost)

Church, including church flat (2013 valuation)	750,000	750,000
Manse, [REDACTED]	280,000	280,000
Flat, [REDACTED]	158,000	158,000
	1,188,000	1,188,000

In the event of the sale of the flat at [REDACTED], one third of the proceeds will be transferred back into the Fair Trust restricted fund.

Other assets

Gas overpayment	1,732	-
Tax reclaim due (estimate)	14,742	11,406
	16,474	11,406

Statement of liabilities at 31 March 2024

Invoices due for payment	824	671
Rental income received in advance	2,672	2,344
	3,496	3,015

The financial statements on pages 4 to 8 were approved by the Trustees on 29/09/2024 and signed on their behalf by the undemoted:

[REDACTED]

Trustee/Joint Secretary

The notes on pages 6 to 8 form part of these financial statements.

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Notes to the Financial Statements for the year ended 31 March 2024

1. Accounting policies

Accounting convention

The financial statements have been prepared in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

All income and expenses are accounted for when received or paid. Expenditure includes any VAT and is reported as part of the expenditure to which it relates.

Receipts and Payments Account

For the purpose of the Receipts and Payments account, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Pensions

The Church does not operate a pension scheme for staff members, but allows the staff to participate in the pension scheme operated by the Baptist Union of Great Britain and Ireland. Pension costs are included in the year in which they are paid.

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Notes to the financial statements

For the year ended 31 March 2024

2. Transactions with Trustees	2024	2023
Remuneration paid to Trustees or persons connected with Trustees		
- Remuneration paid to [REDACTED], employees of the church	85,219	78,977
- Remuneration paid for cleaning to [REDACTED] who is brother of a Trustee	4,990	2,979
- Remuneration paid to [REDACTED], Trustee, for church residential property mgmt and mtcs	671	0
- Remuneration paid to [REDACTED], wife of a Trustee, for church residential property cleaning	100	0
- Remuneration paid to [REDACTED] brother in law of a Trustee, for repairs	1,181	590

Remuneration is in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Authority to remunerate these individuals is within the church's constitution, and written agreements are in place for this work

No balances relating to the above transactions were outstanding at year end (2023: None)

No charity trustee received payment of expenses (2023: None)

[REDACTED] a Trustee of Bristo Baptist Church SCIO, is chair and a trustee of the charity Bethesda Khanko International (BKI), a charity based in Scotland set up to support Bethesda Khanko Foundation, a children's home and school in Manipur, North East India. The church sometimes gives donations to BKI. In the year the church gave £1,250 to BKI, along with £887 of donations given to the church to pay on to BKI, of which £792 had been paid on by 31 March 2024, and £95 still had to be paid on. Although there is a conflict of interest in this case, this conflict is mitigated through the Treasurer being the person who suggests making any donations, so that [REDACTED] cannot influence decisions about donations to BKI.

3. Staff numbers

The average number of employees during the year was 2 (2023: 2).

No employee received remuneration of more than £60,000 during the year.

4. Unrestricted funds	Balance at 01.04.23 £	Receipts £	Payments £	Transfers £	Balance at 31.03.24 £
General fund	87,762	151,837	(150,040)	-	89,559
Designated funds					
Salaries fund	30,000	-	-	-	30,000
Fabric fund	25,860	168	-	-	26,028
Total unrestricted funds	143,622	152,005	(150,040)	-	145,587

Explanation of funds

The *General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The *Fabric fund* represents all income and expenditure designated by the trustees for the repairs or maintenance of property held by the church.

The *Salaries fund* represents an amount agreed by the church congregation to be set aside to cover salary costs.

5. Restricted funds	Balance at 01.04.23 £	Receipts £	Payments £	Transfers £	Balance at 31.03.24 £
Bethesda Khankho	-	887	(792)	-	95
Hamilton	2,790	18	-	-	2,808
Cromer	888	6	-	-	894
Fair Trust	4,831	2,502	(2,502)	-	4,831
Total restricted funds	8,509	3,413	(3,295)	-	8,628

Explanation of funds

Bethesda Khankho fund - represents funds received by church members for passing on to the Bethesda Khankho charity in India, mainly from donations gathered at church events

Hamilton fund - represents funds to maintain and support missionaries in Scotland

Cromer fund - represents funds for the support of local mission work, including the support of volunteers at the Bethany Care van and Cafe Church.

Fair Trust fund - represents funds available for the support of Christian Education. A significant amount from this fund was used to purchase the flat at 12/9 Arneil Drive. The associated share of the rental income from this flat is to be credited back to the restricted fund.

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Notes to the financial statements

For the year ended 31 March 2024

6. Pension obligations

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The church staff are eligible to join the Scheme.

Pension provision is being made through a Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 3% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

7. Major Projects

During the year the following major capital project was carried out:

- Replacement of external signs