

BROUGHTY FERRY BAPTIST CHURCH

SCOTTISH CHARITY NO: SC011937

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS for the year ended 31st May 2022

Registered Address:
86 St Vincent Street
Broughty Ferry
Dundee DD5 2EZ

BROUGHTY FERRY BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT

for the year ended 31 May 2022

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 May 2022.

Reference and Administrative Information

Charity Name

Broughty Ferry Baptist Church

Charity Number

SC011937

Current Trustees



Secretary
Treasurer
(retired 8 June 2022)
(to 31 August 2022)

(from 8 June 2022)
(from 8 June 2022)

Honorary deacon



Minister



Acting Chairman

Structure, Governance and Management

Constitution

Broughty Ferry Baptist Church was founded in November 1876, was registered as a charity in its current legal form on 9 June 1939 and is governed by its constitution and rules.

Appointment of trustees

The lay members of the Diaconate are the church's Trustees. Deacons retire in a rotation based on length of service, with two Deacons normally retiring each year. Elections of Deacons are carried out in accordance with the church rules.

Objectives and Activities

Charitable purposes

The advancement of religion.

Activities

Last year, we reported that following the Covid-19 pandemic lockdown, a return to physical meetings was made on 15 August 2021. This date marked the cautious return to physical meetings, always mindful of government guidelines for physical meetings. Our meetings since that time have been "hybrid" meetings, mainly in person, but also on Zoom for those that cannot make it in person. It has been a joy to make new friends with people joining us from overseas, as well as in person.

At the time of writing, "hybrid" meetings continue, and it would appear to be our "new normal". Consequently, investment is required in better audio visual equipment and connectivity improvements. Quotes for this work are currently being sought. We are very thankful to our small technical team who have worked very hard and persevered for the past two and a half years with very basic and limited equipment.

We have been encouraged by, and thankful for, a number of new friends and visitors in recent months. Consequently, the church is again considering its accommodation needs, particularly for youth work where a dedicated space is needed. This is an-going area for discussion and prayer. We are thankful for a very generous donation of £20,000 towards accommodation improvements. The Trustees also decided to earmark £70,000 of general funds for building accommodation and improvements. Consequently, at year end, the building accommodation and improvements fund was sitting at £90,000.

The war in Ukraine was, and remains, a major concern to us. Dundee has welcomed many Ukrainian refugees and the church has played an active role in refugee and war relief efforts. We have made our church premises available for Dundee-based Ukrainians to meet up with each other, and to be supported materially for example through the distribution of food and clothes. We are one of the main collection points for donations in the area and have been very touched

by the generosity of people in the church and wider community. Church volunteers, ably led by Morag Piggott, have administered the distribution of donated goods, and provided a safe and welcoming base for Ukrainian families to meet up and be catered for. Other efforts by church members included hosting Ukrainians, helping out at a refugee centre in Romania, and distributing supplies as far as the Ukraine border.

The Climate Action group, which is led by some of the youth in the church, has been active with fundraising this year. At year end, the Climate Action earmarked funds amounted to £1,206. A community garden/ orchard at our Panmurefield site is envisaged.

With the support of our Children and Families' Worker and our Youth Worker, we continued to offer a programme of events and activities for all ages, for example toddlers, Messy Church, Break-thru, JAM (Jesus and Me) and JAM Kids (Sunday School).

As always, we are thankful for the prayer and dedication of so many in our fellowship, especially those who help and support others, often behind the scenes.

Prayer meetings continued in a mix of on-line and in-person. Prayer is of course the lifeline of any church and we are very thankful to all who pray into situations and support others by listening, prayer and in practical ways.

Financial review

We are grateful to the fellowship of Broughty Ferry Baptist Church, who have generously helped us to meet our financial needs. Last year our finances reflected the impact of reduced activity caused by Covid 19 lockdowns. Thankfully, this year activity levels increased, and the numbers are reflective of that.

The total income this year of £144,657 is significantly higher than the £81,299 reported last year, but less than the £157,482 reported in 2019/2020. Areas of increase included Gift Aid £18,935 (the claim for 2020/21 was unfortunately not received in time for the 2020/2021 accounts), hall hires £12,834 (more than the £500 last year, but a bit less than the £14,620 received in 2019/2020), a donation for building accommodation £20,000 (none last year), an anonymous general-purpose donation of £4,000, as well as general increases in regular giving and offerings compared to last year.

Our total expenditure of £103,077 was also much higher than the £88,988 compared last year. Staff costs totalled £72,086, a bit higher than the £68,830 cost last year. Property costs (including repairs and maintenance) amounted to £9,743 this year, compared to £7,886 last year.

As usual, we paid our full capitation charges to the Baptist Union, and made some donations. Further details of what we received and paid is included in Notes 4 to 7.

Donations received and paid out were higher than last year, and we reinstated quarterly donations during the year. We donated to several causes, such as BMS

Harvest appeal £1,250, Barnabas Trust £250, SAT-7 £250, the Pigcarangan Bible Church in the Philippines £250, plus love offerings and other donations to supported missionaries.

The net receipts for the church amounted to £41,580 (last year net payments of £7,689) which means that our bank balance increased during the year. The total amount in the bank as at 31 May 2022 was £121,480 (31 May 2021: £79,900).

Here is a summary of the various Funds held by the church as at 31 May 2022:

Fund name	Fund balance brought forward	Receipts	Payments	Transfers	Fund balance carried forward
	£	£	£	£	£
Climate Action	0	1,206	0	0	1,206
Building accommodation and improvements	0	20,000	0	70,000	90,000
Salary donations	0	1,550	(1,550)	0	0
Unrestricted funds	79,900	121,901	(101,527)	(70,000)	30,274
Total funds	79,900	144,657	(103,077)	-	121,480

Reserves policy

The Trustees' policy is to retain unrestricted funds of at least £30,000 in order to meet commitments and cover any unexpected expenditure. Unrestricted funds currently stand at £30,274 (2020/21: £79,900), which is in line with our minimum target. £70,000 was earmarked for building accommodation and improvements during the year.

SCIO

During the year, the church successfully applied to OSCR (The Office of the Scottish Charity Regulator) to become a SCIO (a Scottish Charitable Incorporated Organisation). The SCIO will be called "Broughty Ferry Baptist Church SCIO" with a Scottish charity reference number of SC051613.

Following completion of all the necessary legal steps and procedures, this "old" unincorporated charity was officially wound up as of 31 May 2022 and all its assets and liabilities transferred over to the SCIO from 1 June 2022. This means that this is the last set of Annual Accounts for charity number SC011937.

Much thanks must go to [REDACTED] who led the church through this major but necessary legal change.

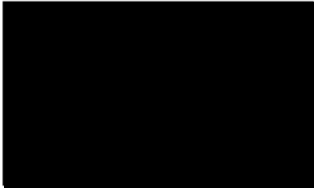
Thanks

Finally, the Trustees wish to record our thanks to God, who has guided and provided for the church through another year.

Declaration

The Trustees declare that they have approved the above Trustees' Report.

Signed on behalf of the charity's trustees:



Secretary

Date: 23/8/22



Treasurer and Trustee

Date: 23/8/22

Statement of Receipts & Payments for the Year Ended 31 May 2022

	Restricted funds	Unrestricted funds	Year ended 31 May 2022	Year ended 31 May 2021
	£	£	£	£
Receipts				
Donations (Note 4)	-	86,064	86,064	78,508
Receipts from fundraising activities (Note 5)	21,206	21,000	42,206	1,015
Bank interest	-	13	13	76
Rent from land & buildings	-	12,834	12,834	500
Receipts from charitable activities (Note 6)	1,550	1,990	3,540	1,200
Sub-total	22,756	121,901	144,657	81,299
Proceeds from sale of fixed assets	-	-	-	-
Total Receipts	22,756	121,901	144,657	81,299
Payments				
Expenses for fundraising activities	-	-	-	-
Payments relating directly to charitable activities (Note 7)	1,550	97,315	98,865	87,177
Grants and donations	-	3,912	3,912	1,510
Governance costs	-	300	300	300
Total Payments	1,550	101,527	103,077	88,987
Surplus/(Deficit) for the year	21,206	20,374	41,580	(7,688)
Transfers between funds	70,000	(70,000)	-	-
Brought forward funds	-	79,900	79,900	87,589
Total funds carried forward	91,206	30,274	121,480	79,900

Statement of Balances as at 31 May 2022

	Restricted funds	Unrestricted funds	Year ended 31 May 2022	Year ended 31 May 2021
	£	£	£	£
Cash funds				
Cash and bank balances at start of year	0	79,900	79,900	87,589
Surplus / (Deficit) for year per Statement of Receipts & Payments	21,206	20,374	41,580	(7,688)
Transfers between funds	70,000	(70,000)	0	0
Cash and bank balances at end of year	91,206	30,274	121,480	79,900

Secretary

Date: 23/8/22

Treasurer and Trustee

Date: 28/8/22

Notes to the accounts for the year ended 31 May 2022

1. Basis of accounting

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

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3. Related party transactions

No trustee received any remuneration.

	Restricted funds £	Unrestricted funds £	Year ended 31 May 2022 £	Year ended 31 May 2021 £
4. Donations				
Open Plate	0	6,337	6,337	0
General: Standing Orders & Envelopes	0	75,727	75,727	77,601
Miscellaneous	0	4,000	4,000	907
	-	86,064	86,064	78,508
5. Receipts from fundraising activities				
General: Gift Aid	0	18,935	18,935	0
Building accommodation and improvements	20,000	0	20,000	0
Climate Action	1,206	0	1,206	0
Fundraising	0	2,065	2,065	1,015
	21,206	21,000	42,206	1,015
6. Receipts from charitable activities				
Children & Families' Work	175	0	175	0
Youth Worker	1,375	0	1,375	1,200
Church Groups	0	1,990	1,990	0
	1,550	1,990	3,540	1,200

	Restricted funds £	Unrestricted funds £	Year ended 31 May 2022 £	Year ended 31 May 2021 £
7. Payments relating directly to charitable activities				
Gross Pay - Minister	0	34,067	34,067	33,559
Gross Pay - Children & Families' Worker	175	10,750	10,925	9,641
Gross Pay - Youth Worker	1,375	9,552	10,927	10,712
Employer's NI	0	534	534	435
Employer's Pension	0	9,117	9,117	7,687
Mileage	0	1,004	1,004	1,094
Telephone	0	420	420	420
Council Tax & Housing Allowance	0	6,517	6,517	6,796
Baptist Union of Scotland Capitation Fee	0	4,200	4,200	4,200
Fabric: PBC	0	28	28	2,109
Fabric: St Vincent Street	0	740	740	0
Insurance: PBC	0	849	849	1,585
Insurance: St Vincent Street	0	3,445	3,445	1,585
Property Services (Cleaning, Grass & Waste): PBC	0	4,013	4,013	1,280
Property Services (Cleaning & Waste): St Vincent Street	0	723	723	683
Utilities (Gas, Electric, Broadband & Water): PBC	0	1,996	1,996	1,803
Utilities (Gas, Electric, Broadband & Water): St Vincent Street	0	2,243	2,243	962
Photocopy- & Printing	0	388	388	94
Office & Cleaning Supplies	0	169	169	0
Other Admin Costs	0	4,234	4,234	922
Visiting Preachers	0	50	50	0
Church Groups	0	1,671	1,671	298
Catering Expenses	0	15	15	0
Sundry Ministry Costs	0	589	589	264
Hire costs	0	0	0	1,049
	1,550	97,314	98,864	87,177

Independent Examiner's Report to the Trustees of Broughty Ferry Baptist Church

I report on the accounts of the charity for the year ended 31 May 2022 which are set out on pages 7 to 9.

This report is made to the charities trustees, as a body. My work has been undertaken to enable me to undertake an independent examination of the charity's accounts on behalf of the charity's trustees and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body for my work or this report.

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. 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 the 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 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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 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.

[REDACTED]

[REDACTED]

Date: 23 AUGUST 2022

