

ARDBEG BAPTIST CHURCH
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2021

Charity No: SC012573

ARDBEG BAPTIST CHURCH
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ARDBEG BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

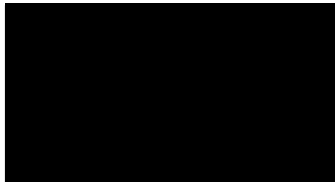
Trustees



Financial Team Leader



Principal Office



ARDBEG BAPTIST CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2021

The Trustees have pleasure in presenting their report for the year ended 31 December 2021. This report is prepared in accordance with the constitution and the recommendations of the Statement of Recommended Practice - Accounting and Reporting by charities and complies with applicable law.

Recruitment – Appointment of Trustees

The Trustees are appointed by a vote of members.

Governing Documents

The church is a recognised charity governed by a Constitution which was approved by the members and the OSCR.

Charitable Purposes

The advancement of the Christian faith primarily on the Isle of Bute and also throughout Scotland and the rest of the world by all means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

Activities & Achievements

The Church which is the body of Christ, encourages believers in their faith in the Lord Jesus Christ as their personal Lord and Saviour and seeks to enable members of the fellowship to share their faith with others.

In 2021 the church continued to meet online and to support the fellowship by weekly distribution of the Beacon.

When restrictions lifted in the summertime the church was able to meet again in person. To keep safe and in line with government advice two services were held with the second repeating the first and that way we could reduce numbers in the building but still provide opportunity for worship.

Two Church Meetings were held in 2021, the first on 10th August in person and this was followed by another Church Meeting in September and the AGM was held on 9 th November 2021.

We were able to celebrate the Baptism and joining in membership of [REDACTED]
[REDACTED] on 20th and 21st November 2021.

ARDBEG BAPTIST CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2021

Activities & Achievements (Continued)

We were also able to hold a Christmas coffee morning at the end of November and a Christmas Praise Service by Candlelight on 12th December. This was a real encouragement for both members and adherents who had so missed this last year.

Deacons Meetings have continued to be held via zoom.

Our minister volunteered to reduce his hours in 2022 to 4 days and plans were made to ensure that we would be able to maintain both services on the assumption that things would be returning to normal and greater numbers could again be accommodated.

The church membership as at 31st December 2021 was 27 members.

The present Trustees are

We were grateful to God for his faithfulness and the holding up of our congregation in these difficult days and were optimistic for the return of opportunities to serve the wider community in the new year.

Trustees Remuneration

There was no remuneration paid to any charity trustee or person connected with a trustee in the year.

Reserves

The General Fund represents unrestricted funds to the sum of £48,001. This fund is available to be used by the trustees subsequent to specific decision of the church members in furtherance of the charity's objectives.

Restricted Funds are shown on page 9, note 10.

ed on their behalf by: -

Secretary

23 June 2022

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

I report on the accounts of the charity for the year ended 31st December 2021 which are set out on pages 1 to 9.

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 2006 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 2006 Accounts Regulations. 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 explanation 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 Regulationshave 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.

23 June 2022

ARDBEG BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE
YEAR ENDED 31 DECEMBER 2021

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>2021 Total</u> £	<u>2020 Total</u> £
Receipts					
Offerings & Donations	5	26,356	880	27,236	39,347
Activities for Generating Funds	6	5,696	-	5,696	1,002
Investment Income	7	136	11	147	385
Other Income		-	-	-	500
		-----	-----	-----	-----
Total Receipts		32,188	891	33,079	41,234
		-----	-----	-----	-----
Payments					
Costs of generating funds	8	1,208	-	1,208	2,290
Charitable Activities	9	38,112	640	38,752	55,545
Governance Costs	9	-	-	-	-
Purchase of Property (inc legal fees)		-	-	-	67,962
		-----	-----	-----	-----
Total Payments		39,320	640	39,960	125,797
		-----	-----	-----	-----
Excess of (Payments over Receipts)		(7,132)	251	(6,881)	(84,563)
Transfers to/(from) Funds		10,670	(10,670)	-	-
		-----	-----	-----	-----
Surplus/(Deficit) for year		3,538	(10,419)	(6,881)	(84,563)
		=====	=====	=====	=====

ARDBEG BAPTIST CHURCH
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2021

Bank & Cash

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
	£	£	£
Opening Balances			
- BOS	(5,667)	10,741	5,074
- Virgin	49,975	40	50,015
- SBS	155	-	155
	-----	-----	-----
	44,463	10,781	55,244
Net Receipts / (Payments)	3,538	(10,419)	(6,881)
	-----	-----	-----
	48,001	362	48,363
	=====	=====	=====
Closing Balances			
- BOS	2,891	312	3,203
- Virgin	45,110	50	45,160
- SBS	-	-	-
	-----	-----	-----
	48,001	362	48,363
	=====	=====	=====

Fixed Assets

Cost of Property	67,000
Legal fees	962

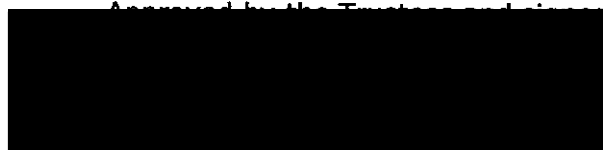
	67,962
	=====

Restricted Balances

Youth	122
Student Fund	240

	362
	=====

Approved by the Trustees and signed on their behalf.



Secretary

23 June 2022

ARDBEG BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

Principal Accounting Policies

These Financial Accounts have been prepared on a Receipts and Payments basis.

1. **Nature and Purpose of each Fund**

The nature and purpose of each fund is outlined in the report of the trustees for the year.

2. **Grants Paid**

There were no grants paid in the year.

3. **Remuneration**

There was no remuneration paid to any charity trustee or person connected with a trustee in the year.

4. **Expenses**

There were no expenses paid to any charity trustee in the year.

5. **Analysis of Offerings & Donations**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u> <u>Total</u>	<u>2020</u> <u>Total</u>
	£	£	£	£
Gift Aid Refund	4,401	-	4,401	12,178
Offerings	18,845	-	18,845	15,501
Harvest Appeal Income	-	640	640	2,350
Other Donations	1,775	-	1,775	1,875
Thank Offerings	-	-	-	1,665
Christmas Coffee Morning	35	-	35	-
Weekly Coffee Morning	-	-	-	517
Donations – Student	-	240	240	3,631
Donations- Claire	-	-	-	630
Bequest	1,300	-	1,300	1,000
	-----	-----	-----	-----
	26,356	880	27,236	39,347
	=====	=====	=====	=====

6. **Activities for Generating Funds**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u> <u>Total</u>	<u>2020</u> <u>Total</u>
	£	£	£	£
Property Rental	5,696	-	5,696	1,002
	=====	=====	=====	=====

7. **Other Income**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u> <u>Total</u>	<u>2020</u> <u>Total</u>
	£	£	£	£
Bank Interest	136	-	136	301
Savings Interest	-	11	11	84
	-----	-----	-----	-----
	136	11	147	385
	=====	=====	=====	=====

ARDBEG BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

8. Cost of Generating Funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u> <u>Total</u>	<u>2020</u> <u>Total</u>
	£	£	£	£
Other Rental Property Costs	1,208	-	1,208	2,290
	=====	=====	=====	=====

9. Charitable Activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u> <u>Total</u>	<u>2020</u> <u>Total</u>
	£	£	£	£
<u>STIPEND etc</u>				
Net Stipend	17,528	-	17,528	20,499
Income Tax/Nat Ins	3,647	-	3,647	4,768
Pastor's Pension (Church)	4,503	-	4,503	5,478
Books	107	-	107	-
Conference Costs	-	-	-	40
Supply	-	-	-	-
Pastor Mobile Phone	270	-	270	226
<u>MANSE</u>				
Council Tax	1,623	-	1,623	1,609
Insurance	524	-	524	498
Repairs and Maintenance	3,253	-	3,253	-
Share of Utilities - Heat & Light	294	-	294	631
<u>KING STREET</u>				
Insurance	790	-	790	786
Heating and Lighting	545	-	545	1,521
Repairs and Renewals	623	-	623	4,931
Cleaning	196	-	196	931
Furlough Grant -Cleaning Wages	-	-	-	(392)
Telephone	243	-	243	285
Sunday School Costs	97	-	97	-
<u>OTHER PAYMENTS</u>				
CCL Europe, Licenses	127	-	127	122
Hire of Port Bannatyne Village Hall	-	-	-	50
Website Costs	127	-	127	-
Subscriptions	302	-	302	-
Payroll & Accountancy	1,464	-	1,464	894
Student Travel Costs	-	-	-	67
Photocopying, Stationery etc	128	-	128	306
Bank Charges	-	-	-	7
Student College Fees	-	-	-	4,085
Fridge & Washing Machine for Claire	-	-	-	487
Legal Fees re Title, examination re				
Church & Manse	900	-	900	1,252
Haven Gifting	-	-	-	100
Bute Church Together Mission	-	-	-	8
Outwith Church	-	-	-	30
	-----	-----	-----	-----
C/Fwd	37,291	-	37,291	49,219
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ARDBEG BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2021

9. Charitable Activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u> <u>Total</u>	<u>2020</u> <u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
B/Fwd	37,291	-	37,291	49,219
Scottish Baptist College	-	-	-	2,178
BMS World Mission	-	-	-	400
Op Agri	66	320	386	1,486
Alpha Weekend	-	-	-	-
Fores Lighthouse	-	-	-	-
Team Work	-	-	-	-
Crisis Needs in Community	-	-	-	-
Holiday Missions	-	-	-	-
Mary's Meals	-	-	-	-
BMS Harvest Giving	66	320	386	1,486
Sundry Expense	653	-	653	196
Bute Oasis	-	-	-	-
<u>Youth Fund</u>				
Moat Centre Hire	-	-	-	580
Xmas Gifts	36	-	36	-
	38,112	640	38,752	55,545
	=====	=====	=====	=====
Governance Costs	-	-	-	-
	=====	=====	=====	=====

10. Movements in Funds

	<u>At 1 Jan</u> <u>2021</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	<u>At 31 Dec</u> <u>2021</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Unrestricted Funds					
General Fund	44,463	32,188	39,320	10,670	48,001
Restricted Funds	10,781	891	640	(10,670)	362
	-----	-----	-----	-----	-----
Total Funds	55,244	33,079	39,960	-	48,363
	=====	=====	=====	=====	=====

Restricted Funds

Restricted funds held at 31 December 21 are:

	<u>£</u>
Youth	122
Student Fund	240

	362
	=====