

**SELKIRK BAPTIST CHURCH**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2022**

**SELKIRK BAPTIST CHURCH**

**CONTENTS**

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TRUSTEES' ANNUAL REPORT	1 - 4
INDEPENDENT EXAMINER'S REPORT	5
STATEMENT OF RECEIPTS AND PAYMENTS	6
STATEMENT OF BALANCES	7
NOTES TO THE FINANCIAL STATEMENTS	8

**SELKIRK BAPTIST CHURCH**  
**TRUSTEES' ANNUAL REPORT**

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The Trustees are pleased to present their annual report together with the financial statements for the year ended 31 March 2022.

**OBJECTIVES & ACTIVITIES**

The church mission statement is "Connecting our Neighbour to Jesus". As a church we seek to encourage all in our community to come to know Jesus as their Lord and Saviour. The church seeks to operate a variety of community-based activities to both support our community and also to share Jesus love and concern for everyone. We seek to encourage all to discover, use and develop their Spiritual gifts. The church regularly reviews its activities in order to more effectively serve in our community.

The Church has offices and a small meeting hall at its premises at Community Connections. Prior to the Coronavirus pandemic the Church met for Sunday worship at the Philiphaugh Community Centre. The Church is affiliated to the Baptist Union of Scotland.

**ACHIEVEMENTS & PERFORMANCE**

From April 2021, the past year has seen the fellowship building on the online expertise it has gained since the start of the coronavirus pandemic. As cases eased during autumn 2021, the Church began to meet again in Community Connections for Sunday worship, observing government guidelines. From early 2022 we have been simultaneously uploading these Sunday services onto YouTube. Weekly numbers in our building usually range from 40 to 50, with between 10 and 20 watching from home.

During the course of the year, Zoom has been used mainly for midweek meetings. Our Connect Groups have benefitted from this platform, but recently, have begun once again to meet in homes.

Our Leadership Team has been in place now for a year. Our combined team of eight people is functioning well. We continue to meet separately as two sub teams (one focusing on pastoral care, preaching, and teaching, and the other focusing on administration, accounts, and property). We meet all together usually twice per month, and in sub teams, once per month. We have found convenience in working separately and together, and communication between leadership and fellowship is strong.

One of our members had a vision for developing the garden behind Community Connections. A team of volunteers from the Church worked most Saturday mornings for the past year, clearing out weeds and shrubs, and gradually turning the garden into a beautiful space. This was opened for all to use at a special event held over the Easter weekend.

The Selkirk Foodbank continues to have its base in Community Connections. Non-perishable foodstuffs donated from the local community are stored there. Social services, charitable organisations, and other professionals identify needs in the local area. A team of volunteers from Selkirk's churches distribute foodstuffs to these identified people.

During the school summer holidays, a team of mainly Baptist Church volunteers was put in place to deliver a childrens holiday club in the grounds of The Haining estate. Around 50 primary aged children met for five mornings on the final week of the school holidays to enjoy Bible Teaching, singing, games, arts and crafts.

During September 2021, Leadership conducted a series of meetings with the fellowship to hear their views on the type of future stipendiary leadership they would prefer. Leadership took these views to a retreat day to discuss and pray about the way forward. In January 2022, on a recommendation from Leadership, the church agreed to temporarily delay, for six months, the setting up of a search group for a full time minister.

The Church agreed to the setting up of a branch of the Renew Wellbeing ministry in Selkirk, based in Community Connections and its newly developed garden. This is a national ministry to those with mental health issues, particularly depression and loneliness. We have formed a sizeable team from Church, with a trio of leaders in place, and are receiving ongoing training from the national organisation. It is hoped this ministry will have begun by summer 2022.

In autumn 2021, in order for the local community to more easily identify our focal point in the town, and to give the Church a sense of its own identity, we had manufactured and fitted on two walls of Community Connections, two pieces of signage, which simply say "Selkirk Baptist Church".

**ACHIEVEMENTS & PERFORMANCE (contd)**

The Church now has direction and momentum. Numbers attending on a Sunday morning are slowly increasing. We might therefore benefit from the re-opening of Philiphaugh Community Centre to user groups for increased space on a Sunday morning, or it may be that we would be led to consider a new building altogether. Renew Wellbeing will bring us into contact with people who need care and patience. We are looking to expand our childrens work, and develop a youth ministry. After the summer, we are due to consider again the question of full time paid ministry. The Church is optimistic about the future.

**Pastoral Leadership Team**

The Pastoral Leadership Team has met monthly throughout the last year. Our main remit has been four-fold: to plan the preaching themes and organise the preachers for each Sunday, to plan the curriculum and oversee our mid-week Study groups (Connect Groups), oversee the pastoral work of the Church and to coordinate the Church prayer meetings and 'Church life' (business) meetings.

1. Over the past year, apart from short series for Advent and Easter we have had four major preaching themes: working through the Epistle to the Ephesians, 'Turning Points' (key moments in the early chapters of Acts) working through Mark's Gospel and most recently a series on key characters of the O.T. We have benefited from a variety of speakers, all pre-recorded during the latter part of lockdown, now a mixture of some pre-recorded, but mainly 'live'. Over the year we have developed live-streaming, allowing hybrid worship (i.e. some watching on line, some present in the congregation).
2. We have seen significant growth in our Connect Groups with 80% of the congregation now being involved in seven groups. This has been on Zoom during lockdown and that remains so for some groups. The key feature of this year has been the writing and delivering of our own 14 week discipleship course, entitle 'Following Jesus: an invitation to a journey'. This has been well received.
3. The pastoral work has mainly been done by a Core Pastoral Team who meet bi-monthly to coordinate work, support each other and pray. The chair of the subgroup chairs the Core Pastoral Team and reports back to our subgroup. The Core Pastoral Team arranges the giving of flowers and gifts as appropriate to pastoral need.
4. For most of the year we have tried to combine both prayer and business at our monthly Church Life meetings. These have all been online. Numbers attending are usually 25-30. We have discussed important issues about our future together particularly a paper relating to when we will begin to consider calling a new pastor and decision-making timeline regarding the future of our Connections building. A key development has been the start of a Sunday night 'Prayer Gathering'.

**Administrative Leadership Team**

The Administrative Leadership Team continue to focus on three areas, the details of Church admin, Church finance and Church property. Nearly all Church records are now kept electronically on our MS Share-point site. This allows us to be GDPR compliant, and for all members of the leadership team to access all relevant records wherever they are. This has proved invaluable during Covid restrictions. All other records (mainly PVG) are stored securely in the Connections office.

We have continued to work towards becoming a SCIO, and with current property legislation it is important that this is completed before April 2023. Our finances remain in good health as reflected in the accompanying accounts. The key change for the year has been the move to using CAF Bank as our primary source of day-to-day banking.

The Connections garden has been restored and we now need to move to make the Connections building more welcoming. We have started this process; however it is difficult to understand how to make plans for such a complex building. We recognise that the building is too small to be our regular place of worship as we grow, and have begun the process of considering alternative options for meeting together on a Sunday morning.

### **ACHIEVEMENTS & PERFORMANCE (contd)**

#### **Children**

In August 2021, SBC were part of a Holiday Club for Primary School-age children at the Haining – in the outdoors. We had a lot of fun and not too much rain and it was good to be in a neutral location which many of the local children are familiar with. About 50 volunteers from many local congregations worked together to provide a fun week for the 50+ children who joined us. Teenagers from several local congregations were an essential part of the team. When school resumed, we started Kids Church, for under-11-year-olds, on Sunday mornings. We have one class at present with intention to have more groups as soon as possible. The teaching team have done a great job working with a very wide age-range in one space.

#### **Youth**

For most of the year we have been able to enjoy in-person youth meetings for ages 11-18. These happen usually once per week and involve fun activities, fellowship, teaching, and discussion. During the summer we joined in with the online Magnitude Festival and helped with the outdoor Holiday Club at the Haining. Recently, we have organised trips to Edinburgh for a few young people to take part in SU Equip (East) events.

#### **Renew-Wellbeing**

One of the ministries we felt led to develop this past year was a Renew Wellbeing Café. Our first awareness of this ministry was hearing [REDACTED] take about it at the Baptist Union Canopy online Event in 2020. The primary concept of this ministry is to create a safe and welcoming environment where it is 'OK not to be OK!' Central to this is a prayer space, where teams and others can gather to meditate on a verse of scripture and pray before we open, that is also open at short set times during the café for folks to engage with, should they choose to and at the end of each café. Coffee, tea, etc will be provided, along with a range of things to do alone or in groups. Everyone is free just to be or to enjoy some company. Enjoying time relaxing or pottering in the garden, we anticipate will be a popular activity. None of us are experts, however, we will both have referrals from and be able to signpost to local and national support services. We believe God will support relationships to develop and different opportunities to grow from this ministry.

As we spoke with [REDACTED] about what would be involved and prayed about becoming a part of delivering a café in our Church, we were able to gather a team of people who felt they wanted to volunteer their time to support this work. We all participated in two training sessions. We have revisited as team how this might look and work in our location and have all been through Safeguarding Training. We are a team of 14 people presently. The Leadership recently appointed a small team of 3 people to lead the team and develop this exciting missional ministry.

We have taken the opportunity to join in Zoom network meetings recently – connecting with others running “renew spaces” in the Lothian and Borders areas.

#### **Connections Garden**

In March 2021 Selkirk Baptist Church became aware that we had an asset which was not being fully utilised. The garden at the side and back of the Connections building was very overgrown and a bit of an eyesore. We agreed it would be a great idea to work together in the garden, and develop it into a welcoming space for people in Selkirk to come and sit, relax, and spend time with friends.

Many of us started working in the garden, this first step proved to be greatly beneficial for those of us who gathered together every Saturday morning. We have developed and built relationships, working outside safely during covid was therapeutic for many people. We have been able to connect with our neighbours, building positive relationships with them. By developing positive relationships some of our neighbours enjoyed coming to join us for our Christmas service.

We were extremely thankful for the grant we received from the Build Back a Better Borders fund at Scottish Borders Council. This has enabled us to pay a local gardener/handyman who recently started his own business (Neate Maintenance), we purchased and erected a pergola and summerhouse and water feature and plants. We have also been able to purchase some garden furniture with this grant.

The plan for the Garden of Hope is to see this being open throughout the week, and welcome the community and some of our user groups to enjoy the environment. These groups will include, a baby and toddler group, mental health Renew Wellbeing group.

## **SELKIRK BAPTIST CHURCH**

### **TRUSTEES' ANNUAL REPORT (CONTD)**

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#### **ACHIEVEMENTS & PERFORMANCE (contd)**

##### **Connections Garden (contd)**

People who attend our Sunday services have also already benefited from the space. The garden space will continue to be developed and we trust will be a great benefit to the community.

#### **FINANCIAL REVIEW**

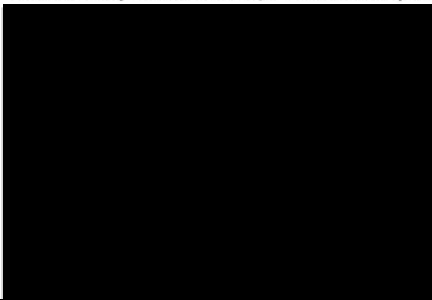
During the year, total receipts were £71,394 compared to a total of £248,055 for the previous year, this including £179,606 of proceeds from the sale of the Church's share of the manse in that year. Total payments were £35,269 compared to £74,829 for the previous year. Income in the year comprised mainly that from tithes offerings and donations, as well as the BBBB grant from Scottish Borders Council.

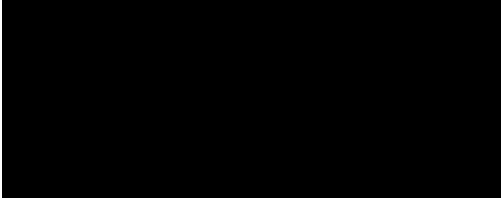
In respect of reserves, the Church has a policy of maintaining reserves to protect against unforeseen fluctuations in income. The policy is to maintain unrestricted funds at a level which would enable the Church to continue its provision of services if its sources of income were to cease or be delayed significantly in their payment. The Trustees consider that it is prudent for them to aim to cover three months expenditure by way of reserve. The Trustees consider that the balance on available unrestricted funds to be at a satisfactory level at 31 March 2022.

#### **STRUCTURE, GOVERNANCE & MANAGEMENT**

The Church is an unincorporated charity and is governed by its Constitution. The Officers of the Church are the Chair, the Secretary and the Treasurer. The Officers and members of the Pastoral Leadership Team and the Administration Leadership Team are the Trustees of the charity for the purposes of charity law. Under the original leadership structure the Officers and the Deacons were the Trustees for the purposes of charity law. New Trustees are proposed by existing Trustees and endorsed by Church members. New Trustees receive appropriate induction and training. The Treasurer is supported by a Finance Team who work with the Treasurer to manage the Church finances as well as deal with the day to day management of our cash and bank accounts. The Trustees are still considering conversion to a SCIO.

#### **REFERENCE & ADMINISTRATIVE DETAILS**

Charity number	SC017631
Principal address	Community Connections, 35 Back Row, Selkirk, TD7 4LP
Chair	
Secretary	
Treasurer	
Pastoral Leadership Team	
Admin Leadership Team	



3 JULY 2022

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF  
SELKIRK BAPTIST CHURCH**

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I report on the financial statements for the charity for the year ended 31 March 2022, which are set out on pages 6 to 8.

***Respective responsibilities of Trustees & independent examiner***

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

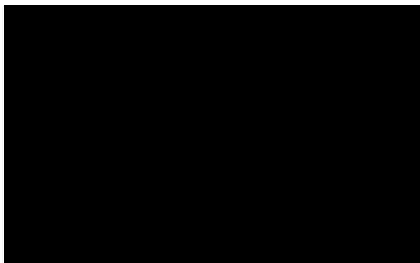
***Basis of independent examiner's statement***

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations (as amended). 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 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 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 Regulations (as amended), and
  - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Regulations (as amended)have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.



28 July 2022

**SELKIRK BAPTIST CHURCH**  
**STATEMENT OF RECEIPTS AND PAYMENTS**  
**For the Year Ended 31 March 2022**

					(As re-stated)	
	Unrestricted	Restricted	Total funds	Total funds		
	Funds	Funds	2022	2021		
Note	£	£	£	£		
<b>Receipts</b>						
Tithes, offerings and donations	62,884	2,141	65,025	68,086		
Scottish Borders Council BBBB grant	-	6,270	6,270	-		
Sundry income	-	-	-	300		
Bank interest	99	-	99	63		
<b>Receipts from sale of assets</b>						
Sale of Manse	-	-	-	179,606		
<b>Total receipts</b>	<b>62,983</b>	<b>8,411</b>	<b>71,394</b>	<b>248,055</b>		
<b>Payments</b>						
<b>Cost of charitable activities</b>						
Connections	9,105	-	9,105	4,374		
Connections garden	-	2,093	2,093	-		
Church in Community	1,519	88	1,607	100		
Gathered Church	2,876	-	2,876	1,694		
Donations to other Christian charities	5 7,808	2,811	10,619	7,091		
Pastoral	431	-	431	2,377		
Administration	6 5,126	-	5,126	8,835		
Staff costs	-	-	-	41,470		
Manse costs	-	-	-	5,806		
Partnerships	-	-	-	316		
Serving	-	-	-	50		
<b>Governance costs</b>						
Independent examiner's fees	1,212	-	1,212	1,212		
<b>Equipment</b>	<b>2,200</b>	<b>-</b>	<b>2,200</b>	<b>1,504</b>		
<b>Total payments</b>	<b>30,277</b>	<b>4,992</b>	<b>35,269</b>	<b>74,829</b>		
<b>SURPLUS FOR YEAR</b>	<b>32,706</b>	<b>3,419</b>	<b>36,125</b>	<b>173,226</b>		

The notes on page 8 form part of these financial statements.



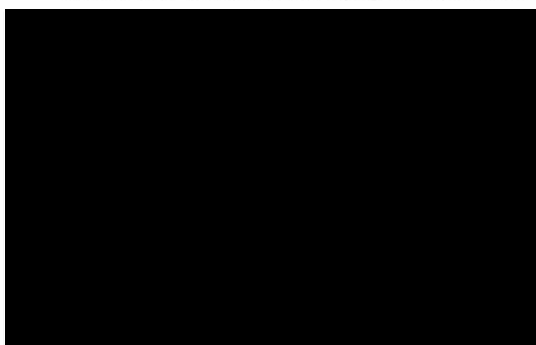
**SELKIRK BAPTIST CHURCH**  
**STATEMENT OF BALANCES**  
**As at 31 March 2022**

**Charity No. SCO17631**

	Unrestricted Funds £	Restricted Funds £	Total funds 2022 £	(As re-stated) Total funds 2021 £
Opening cash at bank and in hand	254,281	961	255,242	82,016
Surplus for year	32,706	3,419	36,125	173,226
Closing cash at bank and in hand	<u>286,987</u>	<u>4,380</u>	<u>291,367</u>	<u>255,242</u>

	2022 £	2021 £
<b>Other assets - unrestricted funds</b>		
Connections building at cost	140,000	140,000
Equipment etc at approximate market value	3,500	3,500
	<u>143,500</u>	<u>143,500</u>

The financial statements on pages 6 to 8 were approved by the Trustees on 3 JULY 2022 and were signed by:



The notes on page 8 form part of these financial statements.

**SELKIRK BAPTIST CHURCH****NOTES TO THE FINANCIAL STATEMENTS****For the Year Ended 31 March 2022****1 Basis of preparation**

The financial statements are now prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The prior year figures have been re-stated on the same basis. The surplus for the prior year is £83,721 more than previously reported and this is mainly in relation to the sale of the Manse. The figure previously reported was the profit made on the sale, whereas it is now shown as the net proceeds received from the sale.

**2 Funds**

Unrestricted funds are those which can be used in accordance with the charitable objects of the Church at the discretion of the Trustees. Restricted funds are those which can only be used for particular restricted purposes within the objects of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Restricted funds include the BBBB grant from Scottish Borders Council towards the Connections garden, the remaining balance on this was £4,177 at the year end. The remainder of restricted funds comprise various donations and similar income from donors specifying a purpose for the funds given, the remaining balance in total was £203 at the year end. These funds will be subsequently spent in accordance with the donors wishes. Total restricted funds therefore at the year end were £4,380 as shown on the Statement of Balances.

**3 Trustee remuneration and expenses**

No Trustees were paid or received any other benefits from employment from the Church in the year or previous year. Expenses reimbursed totalled £342 (2021: £285) in respect of 1 Trustee (2021: 1) for services provided to the Church.

**4 Transactions with connected persons**

There were no transactions with connected persons in the year or previous year.

**5 Donations to other Christian Charities**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
UK	4,425	3,559
Overseas	6,194	3,532
	<u>10,619</u>	<u>7,091</u>

**6 Administration costs**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Church office costs	1,199	962
Bookkeeping, subscriptions, insurance etc	2,247	5,485
Baptist Union	1,680	2,388
	<u>5,126</u>	<u>8,835</u>