

Wishaw Baptist Church SCIO

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

Wishaw Baptist Church SCIO

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Wishaw 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.

Principal address

55 Belhaven Terrace
Wishaw
Lanarkshire
ML2 7AY

Bankers

Royal Bank of Scotland
98 Main Street
Wishaw
ML2 7LU

Status of Charity and Governing Document

Wishaw Baptist Church SCIO ("the Church") is a member church of the Baptist Union of Scotland and, as such, subscribes to the Declaration of Principle of that body. At the same time, however, Wishaw Baptist Church SCIO is an independent congregation governed by its own constitution. Wishaw Baptist Church SCIO is a Scottish Charitable Incorporated Organisation (SCIO) (SC052663) and is established by Constitution. It was registered in its current legal form on 4 July 2023. The Charity was previously an Unincorporated Association (SC020585). The assets of the Unincorporated association are in the process of being transferred to the SCIO at which point the previous organisation will be wound up.

Aims and affiliation

The objects of the Church are as follows:

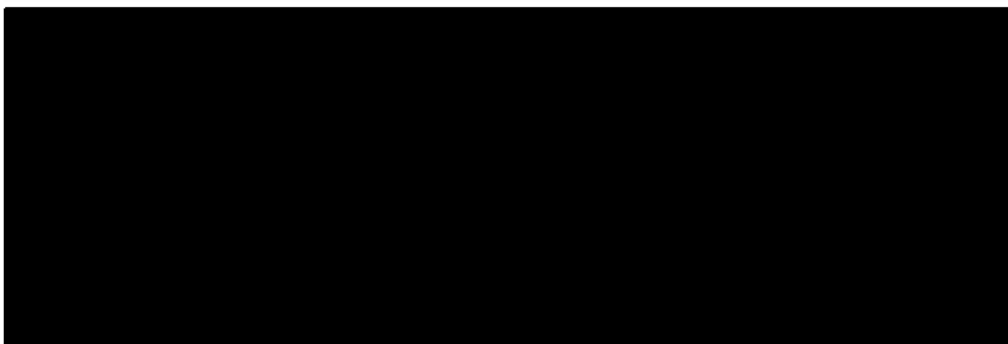
To show Christian care and concern for the whole person seeking to provide for the spiritual and emotional needs as well as the physical and practical needs of all with whom we have contact.

To achieve those objects, the main activities of the church are as follows:

1. Providing opportunities for public worship and prayer
2. Ministry, mission and education
3. Community service
4. Support for individuals and organisations involved in the relief of suffering, poverty and other social needs, both at home and abroad.

Trustees and Office Bearers

The Trustees who served during the year and to the date of this report are detailed below.



Title deeds to the properties owned by the Church are held in the names of the Trustees of the Church.

Appointment of Trustees

The constitution of the church states that those who serve the church as Minister, Secretary, Treasurer and Administrator are the Charity Trustees of the church. They are recruited from and appointed by the Church Leadership Team who are already familiar with church policy and procedure.

Wishaw Baptist Church SCIO

Report of the Trustees for the year ended 31 March 2024

Activities and achievements

During the year under review, the church has fulfilled one of its primary functions, being the provision of services for public worship on Sunday mornings and Wednesday evenings. Those members and friends unable to attend have been contacted regularly by telephone and sent DVDs / CDs of the Sunday morning services. Additionally, informal visits to the elderly have been made.

At present, informal Ladies Fellowship meetings are held once a month and generated donations of which £564 was given to a variety of charities, Christian and secular.

Sunday School has resumed, and children attending range from 6 to 12 year olds.

Both an AI Anon Group and an MS Support Group meet weekly in the premises.

Reaching out/giving to others was done in a number of ways:

- 45 filled shoeboxes were given to Samaritan's Purse Operation Christmas Child for children abroad living in material poverty.
- Giving towards clean water supplies and sanitation abroad (£600).
- Giving to welfare and medical projects in UK and in developing countries (£530).
- Giving towards mission in UK and abroad (£1,974).
- Donations originally given for Ukrainian refugees living locally proved difficult to transfer so instead were given to Chris's House, a local charity which supports those affected by suicide (£466).

Financial review

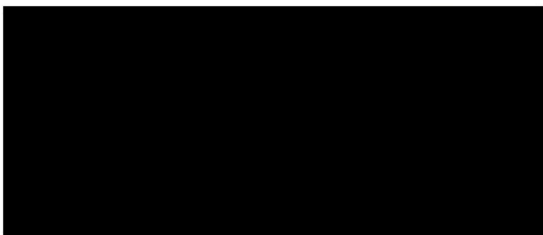
Results for the year

As a result of the deficit for the year of £6,745 (2023: surplus of £19,688), the church held total reserves at 31 March 2024 of £160,240 (2023: £166,985) which was made up of unrestricted funds amounting to £158,789 (2023: £165,267) and restricted funds amounting to £1,451 (2023: £1,718).

Reserves policy

The Trustees aim to have a minimum level of reserves equal to three months' unrestricted expenditure. The level of reserves at 31 March 2024 was well in excess of this and the Trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



Dated: 19 Dec 2024

Wishaw Baptist Church SCIO

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 7.

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.

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Date: 22/10/2024

Wishaw Baptist Church SCIO

Receipts and Payments Account for the year ended 31 March 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total £	2023 Total £
Receipts					
Offerings		19,836	654	20,490	19,845
Gift Aid offerings		34,054	-	34,054	32,407
Donations received		2,310	1,299	3,609	4,058
Special collections		780	-	780	-
Events		-	330	330	307
Bank interest		4,018	7	4,025	895
Other income		-	32	32	-
HMRC Gift Aid		-	-	-	7,514
Refunds		-	-	-	47
Total receipts		60,998	2,322	63,320	65,073
Payments					
Staff salaries		3,243	-	3,243	3,293
Pulpit supply		880	-	880	1,974
Expenses		-	30	30	71
Property costs		35,345	-	35,345	17,806
Heat and light		10,272	-	10,272	9,518
Insurance		3,724	-	3,724	3,516
Office and administration		2,477	-	2,477	1,662
Catering and cleaning costs		345	-	345	532
Events		121	419	540	236
Professional fees		6,822	-	6,822	1,689
Donations	3	1,430	2,140	3,570	3,064
Baptist Union		1,812	-	1,812	1,812
Pastoral Care		1,005	-	1,005	-
Interim Moderator		-	-	-	200
Bank Charge		-	-	-	12
Total payments		67,476	2,589	70,065	45,385
Net (decrease) / increase in cash for the year		(6,478)	(267)	(6,745)	19,688
Cash balance brought forward		165,267	1,718	166,985	147,297
Cash balance carried forward		158,789	1,451	160,240	166,985

Wishaw Baptist Church SCIO

Statement of Balances as at 31 March 2024

	2024			2023		
	Opening balance £	(Deficit) for year £	Closing balance £	Opening balance £	Surplus for year £	Closing balance £
Bank and cash in hand	166,985	(6,745)	160,240	147,297	19,688	166,985
Total assets held	166,985	(6,745)	160,240	147,297	19,688	166,985

Represented by:

Unrestricted funds	4	158,789	165,267
Restricted funds	5	1,451	1,718
		160,240	166,985

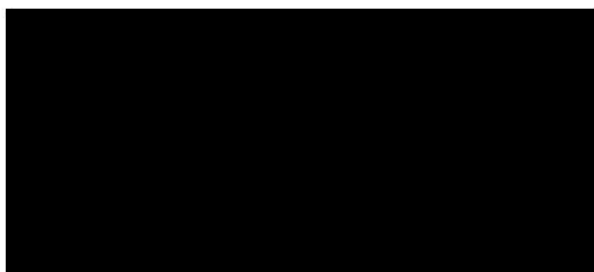
Statement of assets at 31 March 2024

Gift Aid tax reclaim	5,440	2,625
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Statement of liabilities at 31 March 2024

Donations outstanding	145	466
Invoices due for payment	210	125
Independent examination fee	908	-
	1,263	591

The financial statements on pages 4 to 7 were approved by the Trustees on 19 Oct 2024 and signed on their behalf by the undernoted:



The notes on page 6 to 7 form part of these financial statements.

Wishaw Baptist Church SCIO

Notes to the financial statements for the year ended 31 March 2024

1. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and 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.

Pension

Pension costs represent the costs paid to the pension scheme in the prior accounting period towards the deficit. This has now been fully paid and no more contributions are required.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 4, 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 or are placed with designated funds which can be used for purposes in agreement with the charity's objects.

Designated funds comprise those funds which the Trustees have designated for specific 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.

2. Transactions with Trustees and related parties

In the year ended 31 March 2024 no expenses were paid to Trustees other than 'out-of-pocket' expenses (2023: £nil). Mr Gordon Ross, a Trustee, received a gift of £500 during the year (2023: £50).

3. Gifts and donations

	Unrestricted funds	Restricted funds	2024 Total	2023 Total
	£	£	£	£
Barnadas Aid	780	-	780	-
Chris's House Wishaw	-	566	566	100
The Christian Institute	200	100	300	100
Glasgow City Mission	-	270	270	-
Wycliffe Bible	-	180	180	-
BMS Birthday Scheme	-	160	160	235
United Christian Broadcasters	150	-	150	100
International Mission of Jewish People	-	140	140	150
UFM Worldwide	-	140	140	-
Asia Link	-	130	130	120
Prison Fellowship Scotland	-	105	105	-
Atholl Baptist Church	100	-	100	-
Ellon Baptist Church	100	-	100	-
Erschine Hospice	100	-	100	-
Platform 67	-	100	100	-
Smile Train UK	-	100	100	-
BMS Box Opening	-	85	85	130
Bethany Christian Trust	-	64	64	-
Samaritan's Purse	-	-	-	700
Release International	-	-	-	520
BMS World Mission	-	-	-	200
Scripture Union	-	-	-	100
Work amongst ex-offenders	-	-	-	100
Maggie's	-	-	-	100
Individuals	-	-	-	409
	1,430	2,140	3,570	3,064

Wishaw Baptist Church SCIO

Notes to the financial statements for the year ended 31 March 2024

4. Unrestricted fund	Balance at 01.04.23 £	Receipts £	Payments £	Transfers £	Balance at 31.03.24 £
General fund	165,267	60,998	(67,476)	-	158,789
Total unrestricted funds	165,267	60,998	(67,476)	-	158,789

Explanation of funds

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

5. Restricted funds	Balance at 01.04.23 £	Receipts £	Payments £	Transfers £	Balance at 31.03.24 £
Special Collections fund	466	-	(466)	-	-
Ladies Fellowship fund	626	1,090	(893)	-	823
World Mission fund	414	1,200	(1,200)	-	414
Sunday School fund	212	32	(30)	-	214
Total restricted funds	1,718	2,322	(2,589)	-	1,451

Explanation of funds

The *Special Collections fund* represents collections from the Church for donations to 3rd parties.

The *Ladies Fellowship fund* encompasses the activities of the ladies fellowship group.

The *World Mission fund* encompasses income and expenditure relating to world mission evenings and the support of world mission projects.

The *Sunday School fund* relates to income and expenditure from Sunday school activities.