

Scottish Charity SC021084 (Nairn Baptist Church)

1 January 2021 – 30 September 2021

Scottish Charity SC051157 (Nairn Baptist Church SCIO)

30 September 2021 – 31 December 2021

Nairn Baptist Church

Trustees' Report and Financial Statements

Year ended 31 December 2021

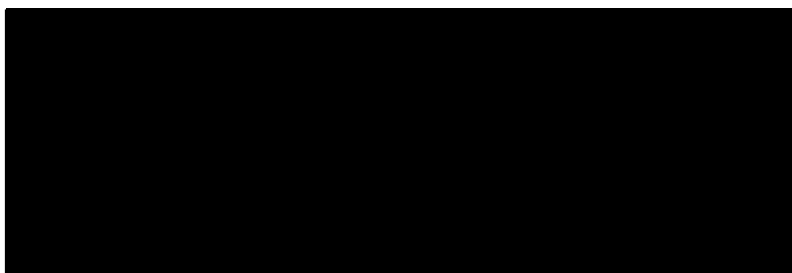
Nairn Baptist Church

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**Nairn Baptist Church
Church Information**

Trustees



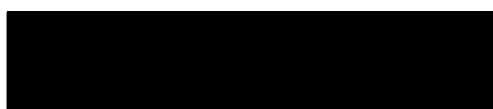
Address

Nairn Baptist Church, c/o 8 Elm Grove, Nairn, IV12 4SN

Bankers

Bank of Scotland
73 High St, Nairn, IV12 4BS

Solicitors



Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow G4 9TH

Independent Examiner

Taxwright Ltd
65 Moss St, Keith, AB55 5HE

Nairn Baptist Church – Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the Church for the year ended 31 December 2020.

Status of the Charity and Governing Document

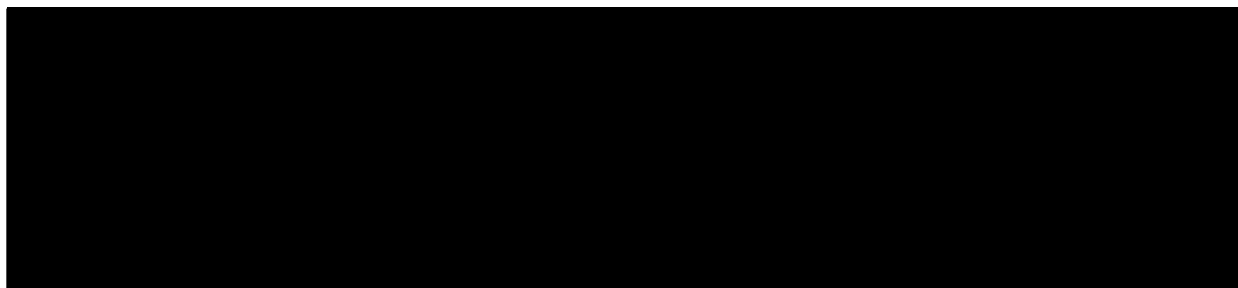
Nairn Baptist Church is an unincorporated body established by Constitution. The Church is a Scottish Charity (No. SC021084) and is recognised by the Inland Revenue under the reference CR445210.

Aims and Affiliation

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Church is affiliated with the Baptist Union of Scotland.

Trustees and Office Bearers

The Church is congregational in policy and its day to day running is undertaken by the Trustees. Trustees who have served through this year are as follows: -



Achievements and Performance

1. Ongoing Ministry–

During the year, Jonathan Turner continued as Church Development Worker on a 10 hour per week contract until September 2021 when this increased to 3 days per week. Jonathan completed his academic studies in May 2021 and continues in the pre-accredited pathway of the Baptist Union of Scotland, taking part in all the relevant training and gathering opportunities offered through the year.

This year has continued to be heavily influenced by the Covid 19 pandemic, but the church has developed a livestream link which has allowed us to have our in-person gatherings for some and to include all others via livestream. This has been a significant technical challenge and achievement for us, from its start in June 2021.

During the year, there has been no specific children's work required nor offered but we remain committed to such work and are hopeful that some small beginnings can grow into the coming year.

The Church actively uses email as a key medium of communication, and we have produced a Newsletter for special occasions.

The Church regularly updates the website which a number of visitors have used to find us and who have also said they have found helpful.

2. SCIO

Through 2021, significant work and time went into completing our application to become a SCIO, which also meant a change to our constitution. This was achieved later in the year with OSCR confirming the change on 28th July and the ending of the old unincorporated organisation occurring on 30th September 2021.

3. Pension Deficit

Another very significant event for the church was paying off the remaining Pension Deficit of £23,900. Having first become aware of the debt around 2017 – at that first point of the order of £95K - the reductions over the years due to the Baptist Union's efforts were very welcome but having the capacity to pay this off during the year was wonderful news.

4. Local Mission

The church has been developing its interest in supporting mental health needs in a low key and preventive way by engaging with Renew Wellbeing over the year. The hope is that we will open up this café-style shared activity and prayer opportunity early in 2022.

We continued to support the local 'foodbank' practically in the giving of required items, some are involved in the Foodbank rota even with the Covid 19 restrictions this year.

Another area of significant activity was identifying and moving towards the purchase of a building in the town. This project began in July 2021 and took us right through the year with a small group coordinating the details. A lot of activity took place in December and into the New Year.

5. Inter-Church engagement and other partnerships

The Church seeks to interact with other local Churches in any way possible and the Church Development Worker has sought to maintain these links. There was the offer of zoom gatherings around the World Day of Prayer in March 2021 and a few from other churches joined in with this. There have been a number of Nairn ministers' prayer gatherings involving some of the ministers in the town but not all. Jonathan has also participated in prayer times with a group of Inverness church ministers which has strengthened our links with a wider group

6. Wider Mission Interest

During the year, we said farewell to [REDACTED], our BMS World Mission partner who was working in France and with whom we had a number of meetings in person. As yet, we have not resumed a connection with BMS due to our limited resources. We have continued to support BMS via involvement in the Birthday scheme and we made a larger specific donation later in the year as a thanks for their work.

An additional focus for us through the year, however, was the work of Tearfund and we used their material in the run up to COP26 and made a larger specific donation for their work around that time as well as inviting one of their speakers to share worship.

7. Link with the Baptist Union of Scotland

During 2021, this has continued to strengthen as we have felt included in a number of ways through the year, not least in their running a further Assembly online.

8. Leadership Challenges

Our leadership team has become smaller over the year and this challenge has to be noted with there being no clear way forward to increasing capacity at the present time.

Financial Review

Principal Sources of Funding

The Church receives its funding from Church members and adherents by way of offering and Gift Aid donations.

Results for the year

The financial statements for the year are set out in the attached document, pages 9 to 12. The Statement on page 10 reflects the overall deficit for the year of -£10,167 (surplus of £21,006 in 2020). As stated above, the reason for the deficit was the paying off of a pension liability of £23,900. This was a one-off payment.

Reserves

The Church would aspire to the policy of maintaining unrestricted funds i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months' unrestricted expenditure. Total reserves, including the net book value of fixed assets and balances on unrestricted funds, amounted to £140,682 (£150,850 in 2020).

Grant Making Policy

The Church makes grants from its tithed gift income to individuals and organisations that are generally known to the Trustees and the Church. The beneficiaries are involved in activities or ministries compatible with the Church's objectives for example the Scottish Baptist Fund, the Baptist Missionary Society and the Baptist Ministers' Fund.

Statement on Risk

The Trustees assess the major risks to which the charity is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews for example the Child and Vulnerable Persons Policy and Insurance for the Church and for the pastor.

Trustees' Responsibilities

Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of the Church's affairs and of its incoming resources and application of resources, including its surplus or deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the Church and comply with relevant disclosure requirements.

In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Church will continue its activities.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the Church's financial position and enable the Trustees to ensure that the financial statements comply with the requirements of Section 5 of the Law Reform (Miscellaneous Provisions) (Scotland) Act 1990 and the Charities Accounts (Scotland) Regulations 1992 flowing therefrom. The Trustees also have general responsibility for taking such steps as are reasonably open to them to safeguard the Church's assets and to prevent and detect fraud and other irregularities.

On behalf of the Trustees

Trustee :



Dated:

29/4/22

Nairn Baptist Church

Report of the Independent Examiner to the Trustees of Nairn Baptist Church for the year ended 31 December 2021.

I report on the accounts for the year ended 31 December 2020 which are set out on pages 9 to 12 which have been prepared on the basis of the accounting policies set out.

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) (a) to (c) 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. 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 aspect 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.

Dated: 26/3/22

Signed
Taxwright
65 Moss Street
Keith
AB55 5HE

..... Andrew Nottingham F.C.C.A.

Balance sheet (Summary)
As at: 31 December 2021

	As at 31/12/2021	As at 31/12/2020
	£	£
Current assets		
Cash at bank and in hand	140,682.89	150,850.00
	<u>140,682.89</u>	<u>150,850.00</u>
Net current assets less current liabilities	<u>140,682.89</u>	<u>150,850.00</u>
Total assets less current liabilities	<u>140,682.89</u>	<u>150,850.00</u>
Total net assets less liabilities	<u>140,682.89</u>	<u>150,850.00</u>
Represented by		
Unrestricted		
Unrestricted - General fund	51,153.25	61,250.36
Designated		
Designated - Alpha Courses	274.85	274.85
Designated - Building Fund	12,869.64	12,869.64
Designated - Kraft Group	20.00	20.00
Designated - Special Events	(107.59)	(107.59)
Restricted		
Restricted - Baptist Missionary Society	170.00	140.00
Restricted - Building Fund Restricted	75,487.29	75,487.29
Restricted - Fellowship Fund	419.64	519.64
Restricted - Outreach Funds	22.05	22.05
Restricted - Special Collections	379.49	379.49
Restricted - Youth Fund	(5.73)	(5.73)
Funds of the church	<u>140,682.89</u>	<u>150,850.00</u>

Nairn Baptist Church - SC021084

Receipts and Payments Account

For the period from 01 January 2021 to 31 December 2021

	General fund	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Receipts from generated funds	—	—	—	—	—
Voluntary income	36,232.95	—	170.00	36,402.95	39,799.96
Other receipts	25.65	—	—	25.65	173.61
Total receipts	36,258.60	—	170.00	36,428.60	39,973.57
Payments					
Cost of generating funds	—	—	—	—	—
Charitable activities	46,059.31	—	240.00	46,299.31	18,671.70
Governance costs	296.40	—	—	296.40	295.40
Total payments	46,355.71	—	240.00	46,595.71	18,967.10
Surplus for the year	(10,097.11)	—	(70.00)	(10,167.11)	21,006.47
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Excess of receipts over payments before other gains /...	(10,097.11)	—	(70.00)	(10,167.11)	21,006.47
Net movement in funds after transfers	(10,097.11)	—	(70.00)	(10,167.11)	21,006.47
Reconciliation of funds					
Total funds brought forward	61,250.36	13,056.90	76,542.74	150,850.00	129,843.53
Total funds carried forward	51,153.25	13,056.90	76,472.74	140,682.89	150,850.00
Represented by					
Unrestricted					
General fund	51,153.25	—	—	51,153.25	61,250.36
Designated					
Alpha Courses	—	274.85	—	274.85	274.85
Building Fund	—	12,869.64	—	12,869.64	12,869.64
Kraft Group	—	20.00	—	20.00	20.00
Special Events	—	(107.59)	—	(107.59)	(107.59)
Restricted					
Baptist Missionary Society	—	—	170.00	170.00	140.00
Building Fund Restricted	—	—	75,487.29	75,487.29	75,487.29
Fellowship Fund	—	—	419.64	419.64	519.64
Outreach Funds	—	—	22.05	22.05	22.05
Special Collections	—	—	379.49	379.49	379.49
Youth Fund	—	—	(5.73)	(5.73)	(5.73)

Analysis of receipts and payments
Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Receipts from generated funds						
Receipts from generated funds						
1008 - Fundraising	—	—	—	—	—	—
Receipts from generated funds Sub-totals						
	—	—	—	—	—	—
Voluntary income						
1001 - Offerings	9,182.00	—	—	—	9,182.00	8,122.00
1002 - Gift Aid Offerings	21,626.00	—	—	—	21,626.00	23,840.60
1003 - Gift Aid Refunds	4,601.00	—	—	—	4,601.00	6,907.36
1005 - Donations Received	823.95	—	170.00	—	993.95	930.00
Voluntary income Sub-totals						
	36,232.95	—	170.00	—	36,402.95	39,799.96
Receipts from generated funds Totals						
	36,232.95	—	170.00	—	36,402.95	39,799.96
Other receipts						
Other receipts						
1004 - Bank Interest	25.65	—	—	—	25.65	173.61
1006 - Baptist Union Grant	—	—	—	—	—	—
Other receipts Sub-totals						
	25.65	—	—	—	25.65	173.61
Other receipts Totals						
	25.65	—	—	—	25.65	173.61
Receipts Grand totals						
	36,258.60	—	170.00	—	36,428.60	39,973.57

Payments

Cost of generating funds

Cost of generating funds

1227 - Fundraising Costs	—	—	—	—	—	—
Cost of generating funds Sub-totals						
	—	—	—	—	—	—
Cost of generating funds Totals						
	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Charitable activities						
Charitable activities						
1201 - Minister's Remuneration	10,396.43	—	—	—	10,396.43	7,262.40
1202 - Housing Allowance & Council Tax	—	—	—	—	—	—
1203 - Advertising	329.14	—	—	—	329.14	556.06
1204 - Mission Support	1,000.00	—	—	—	1,000.00	—
1205 - Music & PA	925.08	—	—	—	925.08	900.53
1206 - Hall Rental & Insurance	1,828.40	—	—	—	1,828.40	2,397.09
1207 - Pulpit Supply	600.00	—	—	—	600.00	940.00
1208 - Stationery	579.00	—	—	—	579.00	—
1209 - Scottish Baptist Fund	1,512.00	—	—	—	1,512.00	1,722.00
1210 - Sundry	3,039.43	—	—	—	3,039.43	23.28
1211 - Sunday School	—	—	—	—	—	—
1212 - Donations	—	—	240.00	—	240.00	1,258.50
1213 - Outreach Expenses	30.06	—	—	—	30.06	810.00
1216 - PAYE	(208.63)	—	—	—	(208.63)	(245.18)
1217 - Car Allowance & Mileage	—	—	—	—	—	—
1218 - Book Allowance	—	—	—	—	—	—
1219 - Catering	18.93	—	—	—	18.93	—
1220 - Telephone	—	—	—	—	—	—
1221 - Pension	25,857.62	—	—	—	25,857.62	2,927.02
1224 - Youth	—	—	—	—	—	—
1225 - Creche	—	—	—	—	—	—
1228 - Conference Costs	151.85	—	—	—	151.85	120.00
1229 - Interim Moderator	—	—	—	—	—	—
Charitable activities Sub-totals	46,059.31	—	240.00	—	46,299.31	18,671.70
Charitable activities Totals	46,059.31	—	240.00	—	46,299.31	18,671.70
Governance costs						
Governance costs						
1223 - Accounts	296.40	—	—	—	296.40	295.40
Governance costs Sub-totals	296.40	—	—	—	296.40	295.40
Governance costs Totals	296.40	—	—	—	296.40	295.40
Payments	46,355.71	—	240.00	—	46,595.71	18,967.10
Grand totals						