

*Scottish Charity No.SC021250*

## **Tiree Baptist Church**

**Trustees' Report and Financial Statements**  
*For the Year Ended 31 December 2022*

# Tiree Baptist Church

## Contents of the Financial Statements *for the year ended 31 December 2022*

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# Tiree Baptist Church

## Church Information

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### Trustees

A list of active Trustees during 2022 is provided in the Trustees' Report on Page 2.

### Addresses

Meeting places:

An Talla Community Hall

Crossapol

Isle of Tiree

PA77 6UP

Baugh Church,

Baugh

Isle of Tiree

PA77 6UN

Correspondence:

3 Heylipol

Heylipol

Isle of Tiree

PA77 6TY

[www.tiree-baptist-church.org.uk](http://www.tiree-baptist-church.org.uk)

### Bankers

Royal Bank of Scotland plc

Scarinish Branch

Isle of Tiree

PA77 6UH

### Solicitors

Mitchells Robertson

George House

36 North Hanover Street

Glasgow

G1 2AD

### Independent Examiner

██████████  
38 Cannerton Park

Milton of Campsie

G66 8HR

# Tiree Baptist Church

## Report of the Trustees for the year ended 31 December 2022

### Report of the Trustees for the year ending 31 December 2022

The Trustees are pleased to present their report together with the financial statements of the Church for the year ended 31 December 2022.

### Status of Charity and Governing Document

Tiree Baptist Church is established by Constitution. It is a registered Scottish Charity (No. SC021250).

### Aims and Affiliation

The church is established for advancing Christian religion in all parts of the world through missionary activity and other work of any kind, and to benefit in any way such charitable objects as the Trustees in their absolute discretion think fit to support or establish. The church is affiliated to 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 Leaders (the Trustees). The leaders who served during the year and to the date of this report were as follows:

Trustees

Secretary

Treasurer

Assistant Treasurer

### Appointment of Trustees

The Church members in General Meeting shall appoint the Trustees. Every Trustee shall be elected for a term of three years but is eligible for re-election. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, and its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

### Activities and Achievements

The congregation continued its commitment to support the Baptist Union of Scotland both spiritually and financially.

During the year, the Campbell family left our fellowship on taking up new employment opportunities on the Mainland. Although attendance at our Sunday Club had decreased considerably, thanks to the efforts of Laura Kilpatrick numbers had begun to rise again in the run up to Christmas.

Fortnightly Coffee Mornings resumed in the Autumn and present good opportunities for us to interact with the Island Community.

The Rev [REDACTED] continues to help our fellowship in his retirement, with preaching, pastoral work, and taking funerals for our Community.

During the various lockdowns we took our Sunday Gatherings online, both live and recorded, and this practice has continued as an addition to face to face gatherings. This has a particular relevance in our island situation and demographic.

During the year Rev Ruth Kelso of Knightswood Baptist Church was appointed as Interim Moderator and is able to attend most meetings of the leadership via our Zoom account. We are thankful for her input and advice.

Our building at Baugh has been increasingly used for Sunday Services. A part-time janitor has been appointed to care for our premises at Baugh and he is very effectively carrying out this role.

At the end of the year we were able to change our legal status to that of a Scottish Charitable Incorporated Organization (SCIO). We are grateful to Ian Tainsh our Assistant Treasurer and Alan Holloway, Solicitor to the Baptist Union of Scotland, who carried out much preparatory work to effect this change.

#### **Reserves**

#### **Results for the year**

As a result of a surplus for the year of £9174 (£5,084) the church held at the year end, total funds of £282,473 (£277,717). This consisted of a General Fund amounting to £24,953 (£13,682), a Designated Building Fund £25,000 (£25,000), plus Restricted Funds of £32,250 (£34,616) and an Asset Fund of £200,000 (£204,418). The reduction in this fund of £4,418 is to write off the original cost of old fixtures and fittings which no longer exist. These had been fully depreciated many years ago.

The Baugh Church asset was revalued in 2015 to reflect its current value including the renovation costs and new furnishings and equipment purchased.

There is currently only one Restricted Fund namely a Building Fund of £32,520 (£34,616).

The trustees are satisfied with the level of reserves retained by the charity.

#### **On behalf of the Trustees**



*Trustee*

Dated: 23 May 2023

# Tiree Baptist Church

## Report of the Independent Examiners to the Trustees for the year ended 31 December 2020

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I report on the accounts of the church for the year ended 31 December 2022, which are set out on pages 5 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. 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. 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 Examiners' 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.

Name:

Address: 38 Cannerton Park, Milton of Campsie, G66 8HR

Date: 24 May 2023



# Tiree Baptist Church

## Receipts and Payments Accounts

As at 31 December 2022

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
	Notes				
<b>Receipts</b>					
Regular giving & Donations		21,071		21,071	20,005
Tax recovered on gift aid giving		4,826	677	5,503	3,872
Donations for others	4		3,952	3,952	1,015
Building Fund			1,655	1,655	440
Bank Interest		166		166	4
Mainly Music				-	-
Use of Premises		2,435		2,435	256
Other income		193		193	-
<b>Total Receipts</b>		<b>28,691</b>	<b>6,284</b>	<b>34,975</b>	<b>25,592</b>
<b>Payments</b>					
<i>Payments for Charitable activities</i>					
Ministers salary costs				-	-
Pension				-	-
Interim Moderator		206		206	-
Conferences/Training				-	120
Honorarium		4,434		4,434	4,000
Church Insurance		767		767	710
Rent		1,212		1,212	470
Heat & Light		1,064		1,064	295
Property Maintenance		3,703		3,703	943
Worship/Teaching Resources	8	1,071		1,071	1,173
Baptist Union of Scotland		800		800	700
Giving to Others	4	2,280	4,629	6,909	4,316
Sundry Expenses		496		496	178
Computer/Equipment Costs		534		534	1,406
Equipment				-	-
Building Fund			3,751	3,751	6,107
<i>Governance costs</i>					
Legal Costs		754		754	-
Independent Examination		100		100	90
<b>Total Payments</b>		<b>17,421</b>	<b>8,380</b>	<b>25,801</b>	<b>20,508</b>
<b>Surplus for the year</b>		<b>11,270</b>	<b>(2,096)</b>	<b>9,174</b>	<b>5,084</b>
Loss on RevIn of Fixed Assets			(4,418)	(4,418)	-
<b>Net movement in funds after transfers</b>		<b>11,270</b>	<b>(6,514)</b>	<b>4,756</b>	<b>5,084</b>
<b>Total funds brought forward</b>		<b>38,683</b>	<b>239,034</b>	<b>277,717</b>	<b>272,633</b>
<b>Total funds carried forward</b>		<b>49,953</b>	<b>232,520</b>	<b>282,473</b>	<b>277,717</b>
<b>Represented by:</b>					
<i>Unrestricted funds</i>					
General Fund	5	49,953		49,953	38,683
<i>Restricted Funds</i>					
Building Fund			32,520	32,520	34,616
Reserves	6	-	200,000	200,000	204,418
		<b>49,953</b>	<b>232,520</b>	<b>282,473</b>	<b>277,717</b>

# Tiree Baptist Church

## Statement of Balances

As at 31 December 2022

		2022 £	2022 £	2021 £
<b>Tangible Assets</b>	<b>2</b>		200,000	204,418
<b>Bank &amp; Cash in hand</b>				
Opening balance		73,299		68,215
Surplus/(Deficit) for the year		<u>9,174</u>		<u>5,084</u>
Closing balances			82,473	73,299
<b>Total of monetary assets held</b>			<u><u>282,473</u></u>	<u><u>277,717</u></u>
<b>Reserves</b>				
General (Unrestricted) funds	5		24,953	13,683
Designated Funds	5		25,000	25,000
Restricted funds	6		232,520	239,034
			<u><u>282,473</u></u>	<u><u>277,717</u></u>

Approved by the Trustees on 23 May 2023 and signed on their behalf by the undernoted:



Trustee



Trustee

The notes 1 to 8 form part of these financial statements.



# Tiree Baptist Church

## Notes to the Financial Statements *for the year ended 31 December 2022*

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### 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.

#### **Basis of financial statements**

The financial statements have been prepared on a receipts and payments basis.

#### **Investments**

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market Value of the investments is disclosed within the notes to the accounts.

#### **Fixed Assets**

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

#### **Receipts and Payments Account**

For the Receipts and Payments account as shown on page 5, 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.

**Designated** funds represent unrestricted funds which have been earmarked by the Trustees for particular 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.

# Tiree Baptist Church

## Notes to the Receipts and Payments Accounts

As at 31 December 2022

### 2 Tangible fixed assets

#### Asset value

At 1 January 2022

Additions

Disposals see note below

At 31 December 2022

At 31 December 2021

Heritable property	Fixtures & Fittings	2022 Total	2021
£	£	£	£
200,000	4,418	204,418	204,418
-	-	-	-
	(4,418)	(4,418)	-
200,000	-	200,000	204,418
200,000	4,418	204,418	204,418

Note: the disposal figure above is to write off old F&F which were fully depreciated and no longer exist.

### 3 Transactions with Trustees

There were no transactions with trustees during the year.

### 4 Giving to Others

#### Funds disbursed

Tearfund Afghanistan Appeal

Tearfund Pakistan Floods Appeal

Tearfund General

BMS Appeals Ukraine 2022

Glasgow City Mission

Glasgow City Mission (TMF)

Solar Tiree

BMS - support of P&L Lynch

Abraham's Oasis Ethiopia

CAP

Curam General Funds

SU Scotland

Community

Barnabus Fund

2022	2022	2022	2022	2021
£	£	£	£	£
General	Coffee Pot	Earmarked incl Gift Aid	Total	Total
		863	863	619
		1,435	1,435	
				650
		1,623	1,623	-
930			930	
		170	170	
500	337		837	
850			850	500
			-	500
		201	201	500
			-	500
			-	500
			-	47
			-	500
2,280	337	4,292	6,909	4,316

# Tiree Baptist Church

## Notes to the Receipts and Payments Accounts

As at 31 December 2022

5 Unrestricted funds	Balance at 01.01.22 £	2022 Receipts £	2022 Payments £	2022 Transfers £	Balance at 31.12.22 £
General Fund	13,683	28,691	(17,421)		24,953
Designated Building Fund	25,000				25,000
Total unrestricted funds	38,683	28,691	(17,421)	-	49,953

### Explanation of unrestricted funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of Tiree Baptist Church, other than those for which funding is restricted.

The Designated Building Fund was set up in 2022 being the fellowship's desire to allocate £25,000 from our General Fund to the Baugh Building Fund.

6 Restricted Funds	Balance at 01.01.22 £	Receipts £	Payments £	Transfers £	Balance at 31.12.22 £
Giving to Others	-	4,629	(4,629)		-
Building Annexe Fund Note 7	34,616	1,655	(3,751)		32,520
Baugh Property Asset Fund	204,418		-	(4,418)	200,000
Total restricted funds	239,034	6,284	(8,380)	(4,418)	232,520
Total of all funds	277,717	34,975	(25,801)	(4,418)	282,473

### Explanation of restricted funds

The Baugh Property Asset Fund represents the revaluation of the Building in 2015 following its renovation.

The Building Annexe Fund represents earmarked funds donated to the Church by members and others to be used for the proposed Annexe of the church building at Baugh.

### 7 Breakdown of Building Fund Receipts/Payments

	2022 £	2021 £
<b>Receipts</b>		
Fundraising Coffee Pot	-	-
Sale of work	-	-
Sundry donations	1,655	440
	1,655	440
<b>Payments</b>		
SEPA application fee	151	-
Legal Fees	3,600	-
	3,751	-

### 8 Worship & Teaching Resources

	2022 £	2021 £
Energize Subscriptions: (11x£25)*	275	300
SS Prizes + Youth Work	187	155
Leading service at TMF	75	
Literature + CE Course materials		76
CCLI Licences	390	328
Zoom Annual subscription	144	144
Advent Books		142
Sundries		28
	1,071	1,173

\*Energize Subs terminated Nov 22