

*Scottish Charity No. SC021257*

## **Crieff Baptist Church**

Trustees' Report and Financial Statements  
*Year Ended 31 March 2024*

# Crieff Baptist Church

## Contents of the Financial Statements *for the year ended 31 March 2024*

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# Crieff Baptist Church

## **Report of the Trustees for the year ended 31 March 2024**

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The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 March 2024.

### **Status of Charity and Governing Document**

Crieff Baptist Church is established by Constitution and is a registered Scottish Charity (No. SC021257). It is registered with HMRC as an Unincorporated Organisation. The church is affiliated to the Baptist Union of Scotland.

### **Aims and Affiliation**

The church's objectives are the advancement of the Christian faith primarily in Crieff, Perthshire but also throughout Scotland and the rest of the world by means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service, the support of agencies, individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

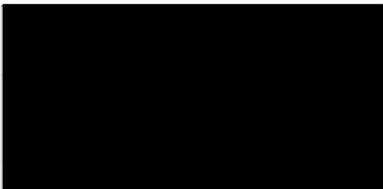
### **Organisational Structure**

The leadership team meets monthly to discuss a wide variety of topics including, finances, maintenance & repairs, pastoral needs within the church family and general needs within the wider community. Business meetings for members & friends are convened half yearly (the AGM in May and the Half Yearly Meeting in November). Additional meetings are held as required.

### **Trustees and Office Bearers**

The church is self-governing and congregational in policy and its day-to-day running is currently undertaken by the leadership team comprising the Minister (currently in vacancy), Elders and Deacons. The Elders and Deacons are also the Trustees.

The Trustees who served in the year are as detailed below:



Title deeds to the property owned by the church are held in the name(s) of the service Trustees.

### **Appointment of Trustees**

The Pastor is appointed by the church in accordance with the Constitution and the procedures recommended by the Baptist Union of Scotland (BUS). The Secretary, Treasurer, Elders and Deacons are elected by the members. They normally serve for three years but are eligible for re-election at the end of that period. Office-Bearers may be co-opted on a pro-term basis as required. Other than the Pastor all members of the leadership team will have served in the church for some time and will be familiar with its workings. As part of their induction programme new Deacons are required to understand their statutory responsibilities.

# Crieff Baptist Church

## Report of the Trustees for the year ended 31 March 2024

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### *Achievements and Performance*

Please see below some of the main events and activities the Church fellowship have been involved in over the period March 2023- March 2024.

During this time we have grown as a Church fellowship continuing to seek God's guidance for the future direction of the Church, whilst actively being involved in the community and strengthening bonds with other fellowships both locally and further afield. We remain very grateful for God's provision for and care of His people and it is to Him we give the glory.

- 1) Richmond House services - church members join on a regular basis with the residents for a short worship service. This is very well received by both staff and residents.
- 2) The Partnership with Perth Baptist Church continues to bless us allowing the congregation to benefit from the ministry of Les and Helen Hutchinson helping with the regular worship services on Sunday mornings once each month.
- 3) The Easter Sunday worship in MacRosty Park was well attended by community residents and visitors alike assisted by some of our own members who took part. Followed by the breakfast at the Episcopal Church.
- 4) A previous visit by three American brothers on a "vision trip", enabled the fellowship to secure a partnership with the Erath County Cowboy Church resulting in a weeklong visit to the church and community from May 28-June 5 2023. They were very positively received by local schools, youth clubs and in community events.
- 5) The welcoming of four new members, [REDACTED] who joined the church and were welcomed into fellowship on Easter Sunday morning (9<sup>th</sup> April 2023). The [REDACTED] formally join 24<sup>th</sup> April (after date of this report).
- 6) The Looking Forward meetings have continued to engage the congregation in prayerful consideration of the future of the fellowship as we seek guidance from the Lord towards calling a pastor and renewing our vision together. A Retreat is planned (19-21 April).
- 7) The growth of a musical group involving members and attenders who regularly lead the fellowship in worship.
- 8) The renting of the Manse, through an agency has been a positive venture and helped support the Church finances.
- 9) Through Church meetings the process of applying for the Church to move from a UVA to a SCIO, have been ongoing – with the process being completed in April 2024 – after the dates of this report.
- 10) A vacancy committee was called at the May 23 AGM – with the objective of seeking a new Pastor.
- 11) A child-protection policy being researched and put forward for approval to the AGM.
- 12) The Tuesday afternoon Warm-Spaces in cooperation with Perth and Kinross Council allowed the church to be opened to support members of the wider community to find a warm place over the winter months.
- 13) The Church Hall is let out to various Community Groups through the week - Brownies, Tuesday Club, Guides, Fibromyalgia group - demonstrating the church's ongoing commitment to the wider Crieff Community.



# Crieff Baptist Church

## *Report of the Trustees* for the year ended 31 March 2024

In all these events we want to give gratitude to our Lord for His care and guidance.

As a leadership we want to recognise with gratitude the many pastoral visits and caring attention that members of the body give to one another throughout each week. These are a great comfort to those who receive them and a genuine witness to the wider community of Christ's love.

### **Financial review**

#### ***Principal sources of funding***

The church receives its funding from members and friends by way of weekly offerings and monthly standing orders many of which are Gift Aided, and also from general donations. A small amount of revenue is received by hiring out the hall. The church does not organise specific activities for the purpose of raising income for its own use.

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

The financial statements for the year are set out on pages 6 to 10. The Receipts and Payments Account on page 6 reflects a surplus of £38,298 (2023: surplus of £22,663).

Pension payments for the pension deficit remained at £1 per month for this accounting period. The church made regular tithe payments to the Baptist Union of Scotland and BMS World Mission at a rate of £80.50 per month to each organisation.

#### ***Reserves***

It is the aim of the church to maintain unrestricted funds as follows:

- A minimum level (if possible), which equates to approximately three months' expenditure to cover emergency situations that may arise from time to time.
- A maximum level, which equates to approximately six months expenditure, unless the church has a specific project in view. Otherwise, the Leadership Team will seek to disburse excess funds in the form of donations or grants.

In this accounting period it was agreed that we retain and build the unrestricted funds to prepare for the appointment of a new pastor for the church. Hence the General Fund balance of £71,589 (2023: £33,801) is retained for this purpose.

#### ***Donations and gifts***

When funds allow, the Church makes donations and gifts from its donated income to beneficiaries and organisations that are generally known to the Leadership and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

#### ***Plans for the Future***

It is the intention of the Trustees to transfer the Unincorporated Organisation to a SCIO (Scottish Charitable Incorporated Organisation) within the next twelve months.

# Crieff Baptist Church

## Report of the Trustees for the year ended 31 March 2024

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### Reference and administrative details

#### Address

Crieff Baptist Church  
Addison Terrace  
Crieff  
Perthshire  
PH7 3AT

#### Bankers

Bank of Scotland  
1 Galvelmore Street  
Crieff  
PH7 4DN

#### Solicitors

Miller Hendry  
14 Comrie Street  
Crieff  
PH7 4AZ

#### Independent Examiner

Morris & Young  
Chartered Accountants  
6 Atholl Crescent  
PERTH  
PH1 5JN

#### On behalf of the Trustees

# Crieff Baptist Church

## Report of the Independent Examiner to the Trustees for the year ended 31 March 2024

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I report on the accounts of the Charity for the year ended 31 March 2024, which are set out on pages 6 to 10.

### Respective responsibilities of Trustees and Examiner

The 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 Trustees consider that an 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 2005 Act and to state whether particular matters have come to my attention.

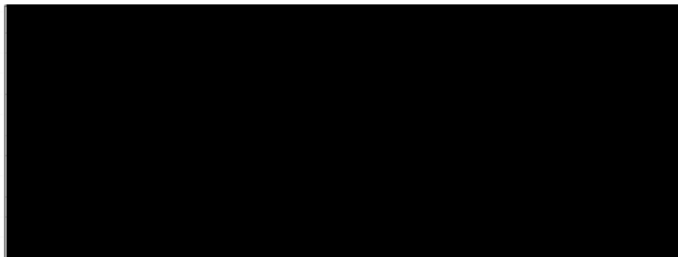
### Basis of Independent Examiner's Report

My examination was 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 seeking explanations from you as 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 connection with 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 the 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.



Date: 11 December 2024

Morris & Young  
Chartered Accountants  
6 Atholl Crescent  
Perth  
PH1 5JN

## Crieff Baptist Church

Receipts and Payments Accounts for the year ended 31 March 2024

	General fund £	Restricted Funds £	2024 Total £	2023 Total £
<b>Receipts</b>				
Gift Aid donations	22,310	50	22,360	18,845
Gift Aid tax recovered	7,005	-	7,005	5,592
Open plate offerings	12,044	897	12,941	12,619
Manse Rent	9,496	-	9,496	
Other income - halls, miscellaneous	1,641	1,620	3,261	3,014
Special offerings	-	-	-	-
<b>Total receipts</b>	<b>52,496</b>	<b>2,567</b>	<b>55,063</b>	<b>40,070</b>
<b>Payments</b>				
Staff costs	12	-	12	1,429
Staff allowances	-	-	-	-
Miscellaneous staff expenses	-	-	-	-
<i>Institutional donations and gifts:</i>				
Baptist Union of Scotland	966	-	966	840
Baptist Missionary Society	966	-	966	840
Action Partners/Pioneers	1,440	-	1,440	1,440
Institutional donations less than £1,000 - 6 (2023 - 8)	7	1,756	1,763	2,754
<i>Support costs:</i>				
Rates and insurance	1,182	-	1,182	1,678
Loan repayments	-	-	-	-
Loan interest	-	-	-	-
Utilities	3,604	300	3,904	1,871
Administration expenses	1,294	-	1,294	959
Ministry expenses	2,296	-	2,296	1,505
Safety and maintenance	987	-	987	3,070
Building works	875	-	875	-
Independent examination	1,080	-	1,080	1,020
<b>Total payments</b>	<b>14,709</b>	<b>2,056</b>	<b>16,765</b>	<b>17,407</b>
<b>Surplus/(deficit) for year</b>	<b>37,787</b>	<b>511</b>	<b>38,298</b>	<b>22,663</b>
Transfers	-	-	-	-
<b>Total funds brought forward</b>	<b>33,801</b>	<b>112</b>	<b>33,913</b>	<b>11,250</b>
<b>Total funds carried forward</b>	<b>71,588</b>	<b>623</b>	<b>72,211</b>	<b>33,913</b>



# Crieff Baptist Church

Statement of Balances as at 31 March 2024

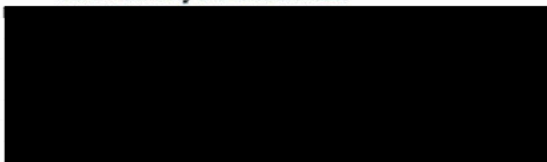
	2024			2023		
	Opening balance	Surplus for year	Closing balance	Opening balance	Deficit for year	Closing balance
	£	£	£	£	£	£
<b>Bank account balances</b>	<b>33,913</b>	<b>38,298</b>	<b>72,211</b>	<b>11,250</b>	<b>22,663</b>	<b>33,913</b>
<b>Represented by:</b>						
<b>Unrestricted fund</b>			£			£
General			71,588			33,801
<b>Restricted funds</b>						
Fellowship			-			-
Ignite (Sunday School)			66			66
Women's fellowship			-			-
Special Collections			557			46
			<u>72,211</u>			<u>33,913</u>
<b>Statement of assets at 31 March 2024</b>			£			£
Church (at cost)			120,000			120,000
Manse (at cost)			240,000			240,000
			<u>360,000</u>			<u>360,000</u>
			£			£
Gift aid tax reclaim due			-			1,667
Accounts receivable			-			-
			<u>-</u>			<u>1,667</u>
<b>Statement of liabilities at 31 March 2024</b>			£			£
Independent examination			1,080			1,020
Mileage expenses			-			-
Loan < 1 year			-			-
Loan > 1 year			-			-
Baptist Pension Fund			-			-
			<u>19,900</u>			<u>19,900</u>
			<u>20,980</u>			<u>20,920</u>

## Crieff Baptist Church

**Statement of Balances** as at 31 March 2024 *(continued)*

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The financial statements on pages 6 to 10 were approved by the Trustees on 19 November 2024 and signed on their behalf by the undernoted:



The notes on pages 9 to 10 form part of these financial statements.

# Crieff Baptist Church

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.

### *Receipts and Payments Account*

For the purpose of the Receipts and Payments accounts as shown on page 6, 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.

*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.

### *Pensions*

The Church does not operate a pension scheme for staff members, but allows the Pastor to participate in the pension scheme operated by the Baptist Union of Scotland, as part of the Baptist Union of Great Britain and Ireland. Pension costs are included when paid. Pension obligations and future liabilities are included in note 6.

## 2. Transactions with Trustees

No Trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No Trustees have received any reimbursed expenses or any other benefits from the charity during the year.

## 3. Staff costs and numbers

	2024	2023
	£	£
Gross Salaries	-	-
Employers NI	-	-
Pension contributions	12	1,429
	<u>12</u>	<u>1,429</u>

The average number of employees during the year was 0 (2023 – 0).

# Crieff Baptist Church

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

## 4. Unrestricted funds

	Balance at 1 April 2023	Receipts	Payments	Transfers	Balance at 31 March 2024
	£	£	£	£	£
General Fund	33,801	52,496	(14,709)	-	71,588

### *Explanation of funds*

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

## 5. Restricted funds

	Balance at 1 April 2023	Receipts	Payments	Transfers	Balance at 31 March 2024
	£	£	£	£	£
Fellowship	-	-	-	-	-
Ignite (Sunday School)	66	-	-	-	66
Women's Fellowship	-	-	-	-	-
Special Collections	46	2,567	(2,056)	-	557
	112	2,567	(2,056)	-	623

### *Explanation of funds*

The Fellowship fund represents income and expenditure to assist members of the fellowship in short term financial difficulty.

The Ignite (Sunday School) fund represents income and expenditure relating to the support of children's work.

The Women's Fellowship fund represents income and expenditure relating to funds raised and spent by the women's fellowship in the congregation.

The Special Collections fund represents income raised for specific charity donations.

## 6. Contingent liability

The Trustees have been provided with an estimated valuation of their pension liability from the Baptist Pension Scheme which is noted as a contingent liability. As of 31 March 2024, the estimated employer debt amounted to £19,900. Following the receipt of this, the Trustees have taken the decision to continue to pay the annual deficit payments at this time.