



Greenock Baptist Church

Report and Financial Statements

1 April 2021 to 31 March 2022



Scottish Charity No SC039787

## **Greenock Baptist Church**

The Trustees of Greenock Baptist Church, who are also the Leadership Team of the church, present their annual report and financial statement for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective on 1 January 2019.

### **Charity contact information**

Name Greenock Baptist Church

Scottish Charity Number SC039787

Address

Postcode

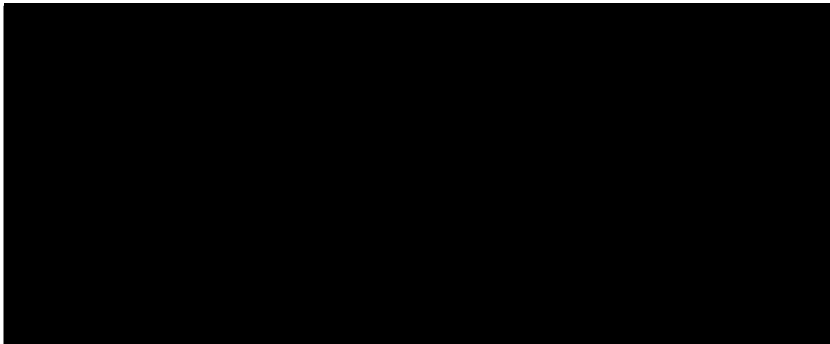
Telephone number

Email address

Website [www.greenockbaptist.org](http://www.greenockbaptist.org)

Facebook Greenock Baptist Church

### **Charity Trustees**



**Greenock Baptist Church****TRUSTEES ANNUAL REPORT****For the year ended 31 March 2022****OBJECTIVES & ACTIVITIES****Charitable Purposes**

The Church's purposes are the advancement of the Christian faith primarily in Greenock and also throughout Scotland and the rest of the World by all means consistent with the teachings of the Christian Bible, including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs. In pursuance of the Purposes, the Church shall have all powers required to implement the Purposes and shall also have power to do the following so far as consistent with the terms of the Act:

- 2.1 To carry on any other activities which further any of the Purposes.
- 2.2 To do anything which may be incidental or conducive to the furtherance of any of the Purposes.

These purposes are imbedded in our logo, "To Worship; To Serve; To Care."

**Summary of Main Activities in relation to the objectives**

As Covid restrictions were gradually reduced, the church has opened up more to the fellowship and to community. The main activities continue to be the Sunday Services, limited to one morning service initially, but from the start of March the Sunday evening services started once more. These services are advertised and are open to all who wish to attend. At the morning service, there also are separate activities for children and youth. The Wednesday prayer meeting in the church is again taking place in the church building. The Wednesday evening virtual prayer meeting via Zoom has continued so that the fellowship has two opportunities to meet for prayer. An English class for Refugee women has been running each Tuesday morning. Those attending are from both Christian and Muslim faiths. The church has linked up with a local charity, the Kidron Project, allowing them to use the church premises for some of their work with the community. This has allowed job clubs, activities to support vulnerable women and other activities open to the community to be run on Tuesday, Thursday and Friday mornings. There also is a Friday evening meeting twice a month for teenagers. One of these Fridays sees those involved meeting with teenagers in another church building. The second Friday, the teenagers meet in the home of church members. In March, the first bereavement course was held in the church over six sessions took place. The feedback received was extremely positive. The monthly church magazine continued over the year, issued to all with connections to the church.

In support of community activities, the church continues to let accommodation for activities run by other groups.

**Greenock Baptist Church****TRUSTEES ANNUAL REPORT (cont'd)  
For the year ended 31 March 2022****Achievements and Performance**

Despite the limitations and difficulties throughout the past year, church attendance and support from the fellowship has been more than could have been expected, with freewill giving being sustained at pre-covid levels. The church has seen an increase in refugee families coming to the Sunday services which has been a blessing to all. The fellowship has been able to continue the prayer and financial support for charities, especially Baptist World Mission, Open Doors, Care for Scotland, Inverclyde Youth for Christ and Children in Poverty Inverclyde. Financial appeals to the fellowship were made in support for Afghanistan and Ukraine, allowing significant moneys to be sent to aid charities working in these two countries. As part of the church service to the community, there also has been special health related activities run in the church building over the year.

The church has continued to work round the imposed limitations to offer the same support, pastoral and spiritual, to the fellowship. It also has managed to continue its service to the community, even if that had been restricted to some extent.

The charitable status of the church has been changed, although the full change will not be completed until August 2022. The church membership already has agreed the constitution of the new charity and the SCIO has been registered with OSCR. Permission has been given by OSCR for the membership to dissolve the old charity.

A Six Session Bereavement Course was run in the church. This required four members of the fellowship to be trained to offer the course. Four ladies from out with the church and two ladies from the fellowship attending each week. This was very successful and it is intended to offer this course at least annually in the future.

The English Class for refugee women has seen three of the ladies reaching the required standard of English and being accepted onto a more demanding three-day per week course run by the local authority which starts in September.

**Plans for the Future**

The Leadership of the church has set aside a programme of meetings to prayerfully consider the vision for the church. There are already a significant number of options under consideration, but their viability and desirability need to be prayerfully considered.

The activities already established will continue as will the link with the Kidron Project. The church has linked itself with the Welcome Network of churches set up in support of asylum seekers and refugees in the UK. The Pastor has been trained to coordinate this for the church and volunteers from the fellowship are in the process of being trained so that the church can take an even more active role in supporting such individuals and families within our community. There is also an intention of becoming involved in the "Welcome Boxes" scheme run through the Welcome Network.

The possibility of joining other churches in setting up a "Welcome Café" or cafes in the area will be pursued.

There is also a plan to reintroduce the October Children's Holiday Club in October 2022 with the desire to see a Primary School children's club being started for those who attend this club.

The Leadership will seek guidance on the options open to utilise alternative energy sources for the church in light of the increase and future reliability of the gas used at present.

**Greenock Baptist Church****TRUSTEES ANNUAL REPORT (cont'd)**  
**For the year ended 31 March 2022****Plans for the Future (cont'd)**

Another Bereavement Course has been programmed to be run in September/October 2022.

The English class for refugee women will continue, with the possibility of introducing a monthly "café" to allow further opportunities to develop English through conversation is under consideration.

**STRUCTURE, GOVERNANCE AND MANAGEMENT****Type of governing documents**

The governance of the Church is laid out in the Church Constitution and the Church Bye-Laws, both documents together having been adopted by the Church Members. This will change to the new Constitution for the SCIO in June 2022.

**Management Structure**

Being congregational in structure, the overall management of the Church is in the hands of the Members of the Church. However, the day to day running of the Church and the financial accountability is delegated to the Trustees of the Church along with certain other delegated powers. The Trustees are elected by the Members and serve for three years before standing down, although a Trustee may serve for further periods of three years if nominated and voted for according to the Church Bye-Laws. The Trustees all serve on the Leadership Team in the Church. The Office-bearers of the Church are the Pastor, the Treasurer and the Secretary, who are appointed to these posts by the Members. The Leadership Team hold regular meetings to manage the running of the Church. They also arrange at least two Members' Meetings annually, the Annual Members' Meeting and the Half-Yearly Members' Meeting. However, other Members' Meetings may have to be arranged by notice from either the Trustees or Members to respond to specific issues which may arise.

**FINANCIAL REVIEW****Brief Review of Charity's Financial Position**

Despite the difficulties of the past two years, the church has continued to remain solvent and to hold a reserve fund well in excess of the £30,000 agreed by the membership. The annual income and expenditure are evenly balanced, with no significant cutbacks being necessary. The Treasure and the Leadership as a whole, are committed to ensure that this state continues.

**Investment Policy and Returns**

The church funds are held in safe banking accounts and there are no investments in stocks and shares.

Those of the fellowship are encouraged to give through the HMRC Gift Aid Scheme, which allows the church to claim back a significant return from the individual giving.

**Risk Management**

The Church's risk management is reviewed and governed by the Members who delegate the day to day running to its Leadership Team. The principal risk and uncertainties the charity faces are reviewed and policy procedures and systems are established and implemented to mitigate those risks.

**Reserves**

As stated above, the church has set aside £30,000 in reserve which would represent about six months church running costs.

**Greenock Baptist Church****TRUSTEES ANNUAL REPORT (cont'd)  
For the year ended 31 March 2022****Other Information**

The Church was formed from the uniting of two local Baptist Churches in 2008. The founding principles of the two Churches forming the new Greenock Baptist Church included the sale of both church buildings and the purchase of a new building, whether a new build or a renovation, for the Church.

We sold our two Church buildings and one manse, the funds raised from these were set aside to upgrade the remaining manse and to go towards the purchase of a new building. As already noted, we purchased our present Church building on 26 February 2016. We moved into this building on 28 February 2016, but moved out again on 1 July 2017 to allow the planned major renovations be carried out. These renovations were completed and the church moved back into its renovated building on 15 May 2018.

It has been exciting for us to see the changes that have been made, a new toilet block on the ground floor, including a disabled toilet, replacing the previous unsatisfactory upstairs toilets. A café area has been set up with direct access to the toilet area and to the outside of the Church. An up-to-date heating system has been installed along with LED lighting which we anticipate will reduce our overall utility costs. There is one new room, compact enough to be a meeting place for smaller groups, but also having a tea-bar including a sink.

Outside, the building structure has been repaired and painted. Ramps have been installed for disabled access and an unattractive, weed covered, slabbing-stone pavement has been replaced, at the Church's expense, by a tar macadam pavement, enhancing greatly the frontage of the Church and also of St. Andrew Square in general.

**Greenock Baptist Church**

**TRUSTEES ANNUAL REPORT (cont'd)**  
**For the year ended 31 March 2022**

**TRUSTEES' RESPONSIBILITIES**

**Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Charities in Scotland requires the Charity Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and the incoming resources and application of resources, including the net income and expenditure of the charity for that period. In preparing the Financial Statements, the Trustees are required to:

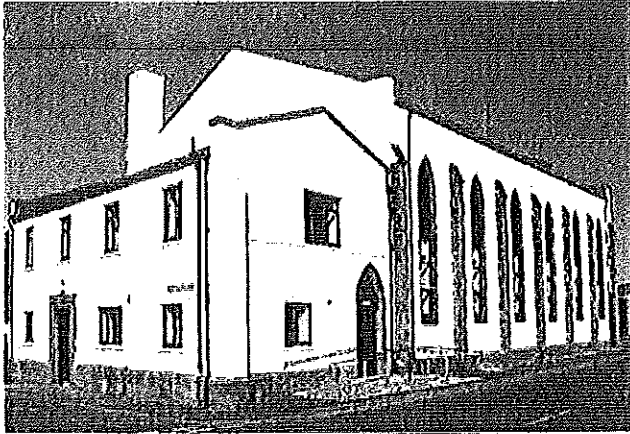
- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the Financial Statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business
- Observe the methods and principles in the applicable SORP.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the Charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of Financial Statements may differ from legislation in other jurisdictions.

## Greenock Baptist Church

TRUSTEES ANNUAL REPORT (cont'd)  
For the year ended 31 March 2022

Declaration

Signed on behalf of the charity trustees:

Print name	V	
Designation		
Date	16 <sup>th</sup> August 2022	

TREASURER & TRUSTEE

16 AUGUST 2022



## Greenock Baptist Church

INCOME AND EXPENDITURE ACCOUNT  
For the year ended 31 March 2022

Income	Note	Year to 31 March	Year to 31 March
		2022 £	2021 £
General Offerings		49,935	51,314
Miscellaneous		893	166
Gift Aid		12,237	11,685
Interest		54	153
Onward		5,822	1,516
Rental Income		982	-
Special Donation		10	467
Fabric Fund		3,910	3,986
Refund - Electricity		1,650	-
Kidron Donations		1,245	-
		<u>76,738</u>	<u>69,287</u>
<b>Expenditure</b>			
Evangelism		1,925	752
Ministry Expenses		34,824	34,033
Manse Repairs		498	687
Manse Insurance		412	383
Manse Council Tax		2,828	2,812
Manse Phone		324	351
Church Costs	6 (a)	22,845	19,889
Independent Examiner & Payroll Fees		1,149	1,104
Equipment & Computer Costs		150	2,961
Onward		6,400	1,785
Fabric Fund - Repairs		-	684
Total Expenditure		<u>71,355</u>	<u>65,441</u>
Surplus For Year		<u>5,383</u>	<u>3,846</u>

All funds are unrestricted.

## Greenock Baptist Church

STATEMENT OF RECEIPTS & PAYMENTS  
As at 31 March 2022

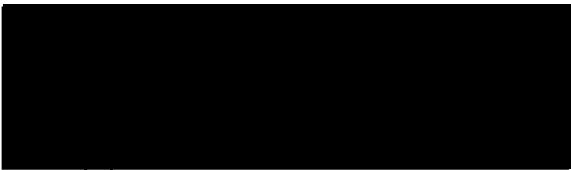
	Note	Total Funds 2022 £	Total Funds 2021 £
<b>Incoming Resources</b>			
<b>Incoming Resources from Generated Funds</b>			
Voluntary Income	2	71,904	68,501
Activities for Generating Funds	3	992	467
Investment Income	4	54	153
<b>Incoming Resources from Charitable Activities</b>	5	<u>3,788</u>	<u>166</u>
<b>Total Incoming Resources</b>		<u>76,738</u>	<u>69,287</u>
<b>Resources Expended</b>			
Charitable Activities	6	<u>71,355</u>	<u>65,441</u>
<b>Total Resources Expended</b>		<u>71,355</u>	<u>65,441</u>
<b>NET MOVEMENT IN FUNDS</b>		5,383	3,846
<b>Total Funds Brought Forward</b>		<u>53,365</u>	<u>49,519</u>
<b>Total Funds Carried Forward</b>		<u>58,748</u>	<u>53,365</u>

## Greenock Baptist Church

STATEMENT OF BALANCES  
As at 31 March 2022

	At 31 March 2022 £	At 31 March 2021 £
<b>Bank Balances</b>		
Balance at 1 April	53,365	49,519
Surplus in year	<u>5,383</u>	<u>3,846</u>
Balance at 31 March	<u>58,748</u>	<u>53,365</u>
<b>Other Assets</b>		
Manse, Forsyth Street & Church Building	353,479	353,479
Gift Aid Debtor	<u>2,708</u>	<u>-</u>
	<u>356,187</u>	<u>353,479</u>
<b>Other Liabilities</b>		
Independent Examiners Fee	<u>862</u>	<u>838</u>

Approved by the Trustees and signed on their behalf on 16<sup>th</sup> August 2022.



Treasurer

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2022**

**1. Accounting Policies**

**(a) Basis of preparation and assessment of going concern**

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102 issued on 1 January 2019), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Church constitutes a public benefit entity as defined by FRS102.

The Trustees consider that there are no material uncertainties about the Trust's ability to continue.

**(b) Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

All funds are unrestricted.

**(c) Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of offerings, donations and gifts and is included in full in the Statement of Financial Activities when receivable.
- Investment income is included when receivable.
- Incoming resources from charitable activities are accounted for when earned.

**(d) Resources expended**

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of fundraising.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- It includes Governance costs associated with meeting the constitutional and statutory requirements of the charity.
- Irrecoverable VAT is charged against the expenditure heading for which it was incurred.
- All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource.

## Greenock Baptist Church

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2022**

	Total Funds 2022 £	Total Funds 2021 £
<b>2. Voluntary Income</b>		
Offerings	49,935	51,314
Gift Aid	12,237	11,685
Fabric Fund	3,910	3,986
Onward	5,822	1,516
	<u>71,904</u>	<u>68,501</u>
<b>3. Activities for Generating Funds</b>		
Rentals	982	-
Special Donations	10	467
	<u>992</u>	<u>467</u>
<b>4. Investment Income</b>		
Interest Received	54	153
	<u>54</u>	<u>153</u>
<b>5. Incoming Resources from Charitable Activities</b>		
Miscellaneous	893	166
Electricity Refund	1,650	-
Kidron Donations	1,245	-
	<u>3,788</u>	<u>166</u>
<b>6. Charitable Activities</b>		
Evangelism	1,925	752
Onward	6,400	1,785
Ministry Expenses	34,824	34,033
Manse Repairs	498	687
Manse Insurance	412	383
Manse Council Tax	2,828	2,812
Manse Phone	324	351
Church Costs (See note 6a)	22,845	19,889
Equipment & Computer Costs	150	2,961
Fabric Fund - Repairs	-	684
Independent Examiner & Payroll Fees	1,149	1,104
	<u>71,355</u>	<u>65,441</u>

## Greenock Baptist Church

**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 March 2022**

	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
<b>6a. Church Costs</b>		
Advertising	-	120
Assembly Costs	150	150
Baptist Union Dues	2,820	2,820
Copyright License	521	345
Donations	5,110	5,536
Insurance	3,578	3,455
Maintenance	830	584
Social Costs	409	125
Stationery, Supplies & Postage	410	771
Heat & Light	4,500	4,668
Telephone Broadband	772	605
Sundry Expenses	744	710
Church Magazine	1,006	-
Cleaning	1,995	-
	<hr/> 22,845 <hr/>	<hr/> 19,889 <hr/>

**7. Trustees Remuneration & Expenses**

During the year one Trustee received gross remuneration of £30,416 (2021 - £30,150) for his role in the church.

The church also incurred expenses of £4,062 (2021 - £4,233) in relation to the manse which is occupied by a Trustee and their family.

## **WELSH WALKER**

179A Dalrymple Street  
Greenock  
PA15 1BX  
Tel. 01475 722233  
Fax. 01475 888086

Chartered Accountants

### **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GREENOCK BAPTIST CHURCH**

I report on the accounts of the Charity for the year ended 31 March 2022, which are set out on pages 1 to 12.

#### **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 2006 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 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 seeks explanations from the 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.

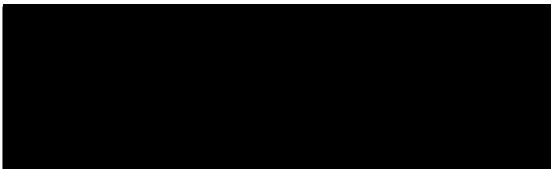
#### **Independent examiner's statement**

In 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.



Welsh Walker Limited  
Chartered Accountants  
179A Dalrymple Street  
GREENOCK PA15 1BX  
Date: 16<sup>th</sup> August 2022