

Campbeltown Community Church

Annual Report and Financial Statements ***Year Ended 31 March 2025***

Scottish Charity No SCO43322

Campbeltown Community Church

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Campbeltown Community Church

Church Information *for the Year ended 31 March 2025*

Charity Name

Campbeltown Community Church

Charity No

SC043322

Trustees

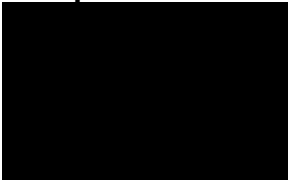
The Office Bearers and Trustees who served during the year were as follows:



Bankers

Virgin Money
19 Longrow
Campbeltown
PA28 6ER

Independent Examiner



Campbeltown Community Church

Report of the Trustees *for the Year ended 31 March 2025*

The Trustees have pleasure in presenting their report together with the financial statements and the Independent Examiner's report for the year ended 31 March 2025

Status of Charity and Governing Document

Campbeltown Community Church ('the Church') is an unincorporated association. It is established by Constitution and is a Scottish charity, No SCO43322

Aims

The aims of the Church are as follows:

- to worship together in Spirit and in Truth:
- to build the members up in the faith:
- to proclaim the gospel of Jesus Christ in word and action.

The Church is a member of The Baptist Union of Scotland.

Appointment of Trustees

Organisation

The Church is governed by a leadership team comprising the elected leaders of the Church and its named Trustees. They meet monthly to set policy and review the activities of the Church.

Trustees and Office Bearers

For the purpose of charity law, the Trustees of the Church are also the Charity's Trustees. The Trustees comprise the Pastor, Secretary, Treasurer and up to two members who are appointed from within the Leadership Team and who are subject to the approval of the members of the Church at a properly convened church meeting.

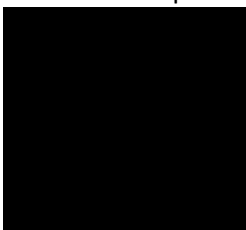
Trustees are elected every three years at the Annual General Meeting which is normally held in May. Under the constitution, there must be a minimum of four and not more than seven elected Trustees.

Management

The Trustees are aware of their statutory responsibilities for Health and Safety and Children and Vulnerable Adults Protection. In addition to comprehensive insurance, our staff and volunteers all have disclosures under the Protection of Vulnerable Groups (PVG) Scheme.

The Trustees who served during the year and to the date of this report are shown on Page 3.

The Leadership Team who served during the year and to the date of this report were as follows:



Campbeltown Community Church

Report of the Trustees *for the Year ended 31 March 2025*

Achievements and Activities

The Church meets for worship, normally on a Sunday at 11am, and carries out various activities in pursuit of the above stated aims. Sunday attendance is usually between 25 – 40.

Significant highlights, events and developments of note in the year include the following:

Children and Youth ministries

- Youth Group continues to meet regularly. They also recently started a Youth Alpha course.
- Three young people attended a Summer Camp.
- A successful Holiday Club for primary school children over the summer in partnership with the local Free Church.
- A team from the Church and local churches continue to run a lunchtime drop in at the local secondary school. A good number of pupils attend these sessions, providing a great opportunity to meet and engage with the young people.
- There were also Youth weekends at Port Ban.

Donations and Missions support

- Mission Aviation Fellowship visit and exhibition of their work to primary school children in the area.
- Continued support for missions in the UK and abroad, in particular we support financially Indian Village Ministries and Baptist Missionary Society.
- The Church also made donations to Mission Aviation Fellowship, Scottish Bible Society and Kintyre Food Bank.
- The Church is a member of the Baptist Missionary Society Church Partnership Scheme and provides financial support.
- The Church has links with and supports The Scottish Bible Society.
- The congregation donated 12 boxes to the Shoebox Appeal.

Church life

- We had 2 baptisms in June 2024.
- We had Church lunches throughout the year to encourage fellowship, build relationships and connections in the congregation.
- Members of the congregation meet regularly for prayer, bible study and fellowship, through prayer meeting, Men's Fellowship and Ladies Fellowship.

Members of the Church are active in the local and the wider community, in the work of voluntary agencies and in the service and governance of various local bodies.

Campbeltown Community Church

Report of the Trustees *for the Year ended 31 March 2025*

Financial Review

Principal sources of funding

The Church principally receives its funding from church members and friends by way of offerings and donations and Gift Aid donations.

Results for the year

The financial statements for the year are set out in pages 9 – 11. Per the Statement of Financial Activities, the church reported net surplus funds of £19602.59.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' 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, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's Constitution requires the 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 of the incoming resources and application of resources for that period. In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping 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, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's Constitution.

They are also responsible for safeguarding the assets of the charity and hence 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.

Reserves Policy

The Church has not established a Reserves Policy. However, the Trustees are satisfied that the church has sufficient funds for its activities to continue and to grow in the current year and the year ahead.

Risk Management

The Trustees have examined the major strategic, business and operational risks which the church faces and confirm that systems have been established to monitor those risks so that the necessary steps can be taken to lessen them.

Independent Examiner

The Trustees recommend that Margaret Graham be appointed as Independent Examiner until further notice.

This report was approved by the Trustees on 18/5/25 and signed on their behalf by:

[Redacted signature area]

Campbeltown Community Church

Report of the Independent Examiner to the Trustees *for the Year ended 31 March 2025*

I report on the financial statements of the Charity for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet and the related Notes. These financial statements have been prepared in accordance with the accounting policies set out therein and the requirements of the Financial Reporting Standard for Smaller Entities (effective January 2008).

Respective Responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 ("2006 Accounts Regulations"). The charity's Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 Report

My examination was 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements 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 financial statements.

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 financial statements which accord with the accounting records and comply with Regulation 8 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 financial statements to be reached.

Date: 24th May 2025

Campbeltown Community Church

Notes to the Accounts *for the Year ended 31 March 2025*

1. Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

- **Incoming Resources**

All voluntary income is accounted for when received. Bank interest and income from Gift Aid tax recoveries are accounted for on a cash basis.

- **Resources Expended**

Expenditure is recognised on a cash basis when 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.

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.

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the Trustees in furtherance of the objects of the Charity. The Trustees maintain a single unrestricted fund for the day-to-day running of the Church.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. During the year, there have been no restricted funds.

3. Related Party Transactions

The Church's insurance policy includes Trustee Indemnity Insurance for all its Trustees. No other remuneration was paid to the Trustees or to any connected persons during the year.

4. Other Income

Other Income includes individuals' contributions to men's breakfast, and hotel and travel refunds.

5. Potential Building Purchase

The funds in the Savings account are unrestricted and are available to be used for the purchase of a building should an opportunity present itself to us.

6. Donations

During the year the church has donated to:

- BMS World Mission
- Mission Aviation Fellowship
- The Scottish Bible Society
- Indian Village Missions
- Kintyre Food Bank

Campbeltown Community Church

Financial Statement *for the Year ended 31 March 2025*

| | Note | 2025 | 2024 |
|---|------|------------------------|------------------------|
| Income Resources | | | |
| Regular Gift Aid Giving | | 25621.66 | 22953.64 |
| Regular Offerings - Small Donations | | 2982.21 | 3510.97 |
| Other Giving - Non-Gift Aided including CAF | | 10340.00 | 15710.00 |
| Gift Aid Tax Refund | | 6618.42 | 2830.22 |
| Playgroup/Youth | | 720.00 | 1041.00 |
| Savings Account Interest | | 1016.95 | 636.95 |
| Donations | (a) | 1469.00 | 50.00 |
| Total Income Resources | | <u>48768.24</u> | <u>46732.78</u> |
| Resources Expended | | | |
| Pastor Costs | | 14756.74 | 13785.54 |
| Hall Rental | | 4387.00 | 3873.00 |
| Equipment / Materials | | 479.65 | 1344.33 |
| Playgroup, Children & Youth Ministries | | 843.76 | 870.09 |
| Licences | | 373.00 | 359.00 |
| Advertising | | 578.00 | 558.94 |
| Donations | (b) | 4700.00 | 5000.00 |
| Baptist Union | | 1092.00 | 1092.00 |
| Visiting Preachers | | 250.00 | 963.55 |
| Sundry Administration (Books, stationery, printing) | | 314.00 | 413.56 |
| Sundry Catering | | 392.85 | 733.25 |
| Insurance | | 503.65 | 436.13 |
| Youth Camp | | 495.00 | 0.00 |
| Total Resources Expended | | <u>29165.65</u> | <u>29429.39</u> |
| Net Surplus | | <u>19602.59</u> | <u>17303.39</u> |

Campbeltown Community Church

Notes to Accounts to 31 March 2025

(a) Receipts: Donations

| | |
|----------------------|----------------|
| MAF - Gift Aid | 105.00 |
| Playgroup - Gift Aid | 1000.00 |
| Youth Camp | 364.00 |
| | <u>1469.00</u> |

(b) Payments: Donations

| | |
|--------------------------|----------------|
| BMS World Mission | 1800.00 |
| India Village Ministries | 1200.00 |
| MAF (£695 + £105) | 800.00 |
| Bible Society | 400.00 |
| Kintyre Food Bank | 500.00 |
| | <u>4700.00</u> |

(c) Bank Balances

| | |
|-----------------|-----------------|
| Current Account | 6039.64 |
| Savings Account | 85406.26 |
| | <u>91445.90</u> |

Campbeltown Community Church

Statement of Balances *for the Year ended 31 March 2025*

| | Note | 2025 | 2024 |
|---|------|-----------------|-----------------|
| Fixed Assets | | | |
| Tangible assets | | - | - |
| Current Assets | | | |
| Bank Balances at start of year | | 71843.31 | 54539.92 |
| Surplus as shown on Page 10 | | 19602.59 | 17303.39 |
| Bank Balances at end of year | (c) | 91445.90 | 71843.31 |
| Less Current Liabilities | | | |
| Debtors | | - | - |
| Creditors: amount falling due within one year | | - | - |
| Total Net Current Assets | | 91445.90 | 71843.31 |
| Funds | | | |
| Unrestricted Funds | | 91445.90 | 71843.31 |
| Restricted Funds | | - | - |
| TOTAL FUNDS as at 31 March 2025 | | 91445.90 | 71843.31 |

Approved by the Trustees and signed on their behalf by

_____ Date 24/05/2025