

Scottish Charity SC051157 (Nairn Baptist Church SCIO)
Trustees' Report and Financial Statements
Year ended 31 December 2024

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


Solicitor & Notary Public
Director
Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow G4 9TH

Independent Examiner

Delny Ltd
Gordonville, Delny, Invergordon, IV19 0NA

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 2024.

Status of the Charity and Governing Document

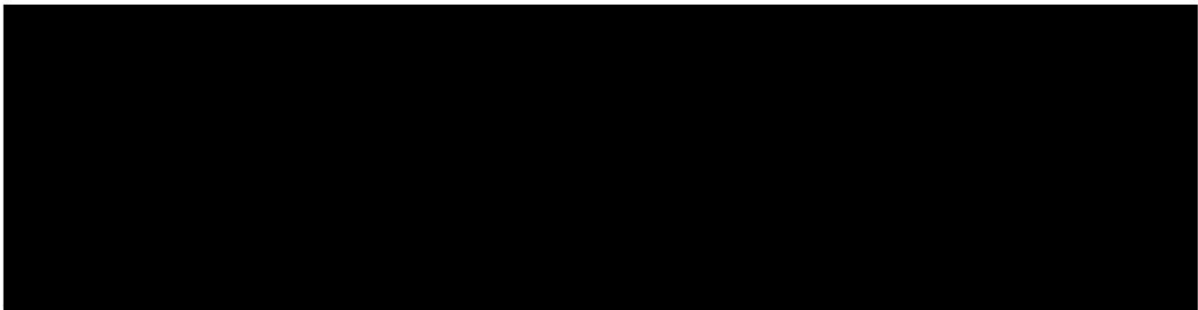
Nairn Baptist Church is a Scottish Charitable Incorporated Organisation (**Scottish Charity SC051157**).

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: -



Overall aims and vision

Our overall mission statement has remained as “Faith for today: Living and sharing the love of Jesus”. This reflects our hope to be an authentic Christian witness to those around us and to seek to be relevant to the issues of everyday life – pointing to Jesus for all to follow.

Through the year, we considered ways in which we practice this, and we spent some time focussing on the words “Welcome, Worship, Word, Witness and Wellbeing”. These themes are relevant in every year, but we sought to use them to inspire and challenge ourselves regarding the extent to which we were growing in all these things.

From Prayer to Action

We began the year with a short season of prayer and fasting. Out from that time, we sought to find additional times to pray more, and we noted that our energy and creativity might be well served focussing on the major Christian festivals. We worked especially hard at Easter and Christmas to invite and engage as many as we could through creative and collaborative ventures.

We took seriously the need to consider alternative methods towards re-planting and renewal with the most tangible expression of that being our leasing of a property on Nairn High Street.

Having identified a potential property in late May 2024 – just noted in our May meeting - we planned and prayed into this – signing the lease on 16th October 2024. We began working on the building from that time, engaging an architect to help us to design an accessible toilet and kitchen and our hope was to have the building ready for the public in the Spring of 2025. We were aware that a lot of work was going to be needed, and we hoped to apply for some financial help from local and wider grant providers.

This project was the major focus for our thinking and energy in the latter part of the year with our hope being that it would be a place of welcome and wellbeing for the church and the community. We are both excited and daunted by what is ahead for this new space, but it represents a new season in our life as a church.

Prayer spaces – we trialled a number of months of a prayer space on Saturday mornings at the Episcopal church and may return to this in our own space in due course.

Caring Through Sorrow

We cannot look back on 2024 but be struck by the losses for us as a small church. Many loved ones have died through the year, and this has taken a toll on us. It has been a major factor in the year as we have shared many memorial services together and seen the impact on our reducing membership.

Such loss has called us to even deeper care for one another, and this has been demonstrated throughout the fellowship in emotional, spiritual and practical support.

Wellbeing 23:3 (our expression of Renew Wellbeing UK)

This continues to be a significant ministry for us, and the Minister is supported by the church in his work as the Scotland Area Coordinator for Renew Wellbeing.

The weekly group has run very consistently through 2024, and many new people have come along with us sensing that the group is now more understood and is widening in those who attend. It has increased our connection to the church in which we meet (Nairn URC) and to the community – now being a group which brings the minister into contact with other community organisations. Many are very interested in the new building on the High Street and what could be on offer.

It is our intention to extend the Wellbeing sessions we offer into the new space when it is ready and as the year progresses. This will further develop our links in the community – strengthening the trust in us from outside partners.

Further Community Engagement

Schools work – Representing NBC, the minister is part of a small chaplaincy team doing assemblies in three Primaries (Auldearn, Rosebank and Millbank). Cawdor has now been added to the list and relationships have been building with all through the year.

A few ministers have also been invited into Nairn Academy to lead assemblies at Christmas and we hope that we can build on this positive new start.

The first three Primaries have all agreed to a theatre group performing in their schools in late March 2025 with NBC under-writing the funding for this.

Other Events – through the year, the church held a Peace-vigil and had a tent at the Farmer's Show – both alongside the URC. The "quiet space" at the farmer's show did not work out as that due to being next to an electric generator but our stone-painting craft activity at the front of the tent turned out to be a huge success!

Our Christmas programme was very much enjoyed with our concert raising funds for Highland Befrienders in what turned out to be a packed-out event.

Missional Support - The church supported Renew Wellbeing, the Scottish Baptist College and Asia Link via donations and the BMS World Mission via the birthday scheme and offerings at Harvest. In addition, we made up a large number of boxes for the Blythswood Shoebox appeal.

Inter-church work – it continues to be the hope of our church that there could be more evidence of churches working well together. The minister has been at the forefront of organising the inter-church meetings. A formal inter-church meeting is planned for January 2025. These aim to break down some long-standing barriers between the churches in Nairn.

Some Key Aims for the Coming Year

1. To complete all the necessary work on the leased premises and see it start and develop new initiatives through the year (including offering the space to other groups)
2. To run our first bereavement course (The Bereavement Journey) and to offer this again later in the year
3. To be engaged in community activities e.g. Renew Wellbeing and to encourage witness
4. To continue to evaluate our capacities and to consider options to re-vitalise and renew as a church

5. To increase our visibility in the town and to offer further opportunities focussed on explaining the Christian faith from our new premises e.g. an Alpha course
6. To continue to support mission in its various forms and to connect with other churches, locally and further afield – to generate ideas and reflections on growth and development

**Independent Examiners Report to the Trustees of Nairn Baptist Church SCIO
Charity Number SC051157**

I report on the accounts of the Church for the year ended 31 December 2024.

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 Church 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 Examiners Report

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 seeking 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 we do not express an audit opinion on the view given by the accounts.

Independent Examiners 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
- a) to keep accounting records in accordance with Section 44(1) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations: and
- b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

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.

7 April 2025

Nairn Baptist Church - SC051157

Balance sheet (Summary)

As at: 31 December 2024

| | As at 31/12/2024 | As at 31/12/2023 |
|--|-------------------|-------------------|
| | £ | £ |
| Current assets | | |
| Cash at bank and in hand | 148,270.59 | 158,296.07 |
| | <u>148,270.59</u> | <u>158,296.07</u> |
| Net current assets less current liabilities | <u>148,270.59</u> | <u>158,296.07</u> |
| Total assets less current liabilities | <u>148,270.59</u> | <u>158,296.07</u> |
| Total net assets less liabilities | <u>148,270.59</u> | <u>158,296.07</u> |
| Represented by | | |
| Unrestricted | | |
| Unrestricted - General fund | 52,324.80 | 60,096.78 |
| Designated | | |
| Designated - Alpha Courses | 274.85 | 274.85 |
| Designated - Building Fund | 19,069.64 | 21,569.64 |
| Designated - Kraft Group | 20.00 | 20.00 |
| Designated - Special Events | (107.59) | (107.59) |
| Restricted | | |
| Restricted - Baptist Missionary Society | 80.00 | 90.00 |
| Restricted - Building Fund Restricted | 75,487.29 | 75,487.29 |
| Restricted - Fellowship Fund | 636.34 | 491.34 |
| Restricted - Outreach Funds | — | — |
| Restricted - Special Collections | 490.99 | 379.49 |
| Restricted - Youth Fund | (5.73) | (5.73) |
| Funds of the church | <u>148,270.59</u> | <u>158,296.07</u> |

Nairn Baptist Church - SC051157

Receipts and Payments Account

For the period from 01 January 2024 to 31 December 2024

| | General fund | Designated funds | Restricted funds | Total funds | Prior year total funds |
|---|-------------------|-------------------|------------------|--------------------|------------------------|
| Receipts | | | | | |
| Receipts from generated funds | — | — | — | — | — |
| Voluntary income | 43,863.93 | — | 844.50 | 44,708.43 | 46,018.25 |
| Other receipts | — | — | — | — | — |
| Total receipts | 43,863.93 | — | 844.50 | 44,708.43 | 46,018.25 |
| Payments | | | | | |
| Cost of generating funds | — | — | — | — | — |
| Charitable activities | 50,366.91 | — | 598.00 | 50,964.91 | 48,152.08 |
| Governance costs | 486.00 | — | — | 486.00 | 522.78 |
| Other payments | 783.00 | 2,500.00 | — | 3,283.00 | — |
| Total payments | 51,635.91 | 2,500.00 | 598.00 | 54,733.91 | 48,674.86 |
| Surplus for the year | (7,771.98) | (2,500.00) | 246.50 | (10,025.48) | (2,656.61) |
| Transfers | | | | | |
| Gross transfers between funds - in | — | — | — | — | — |
| Gross transfers between funds - out | — | — | — | — | — |
| Excess of receipts over payments before other gains /... | (7,771.98) | (2,500.00) | 246.50 | (10,025.48) | (2,656.61) |
| Net movement in funds after transfers | (7,771.98) | (2,500.00) | 246.50 | (10,025.48) | (2,656.61) |
| Reconciliation of funds | | | | | |
| Total funds brought forward | 60,096.78 | 21,756.90 | 76,442.39 | 158,296.07 | 160,952.68 |
| Total funds carried forward | 52,324.80 | 19,256.90 | 76,688.89 | 148,270.59 | 158,296.07 |
| Represented by | | | | | |
| Unrestricted | | | | | |
| General fund | 52,324.80 | — | — | 52,324.80 | 60,096.78 |
| Designated | | | | | |
| Alpha Courses | — | 274.85 | — | 274.85 | 274.85 |
| Building Fund | — | 19,069.64 | — | 19,069.64 | 21,569.64 |
| Kraft Group | — | 20.00 | — | 20.00 | 20.00 |
| Special Events | — | (107.59) | — | (107.59) | (107.59) |
| Restricted | | | | | |
| Baptist Missionary Society | — | — | 80.00 | 80.00 | 90.00 |
| Building Fund Restricted | — | — | 75,487.29 | 75,487.29 | 75,487.29 |
| Fellowship Fund | — | — | 636.34 | 636.34 | 491.34 |
| Outreach Funds | — | — | — | — | — |
| Special Collections | — | — | 490.99 | 490.99 | 379.49 |
| Youth Fund | — | — | (5.73) | (5.73) | (5.73) |

Nairn Baptist Church - SC051157

Analysis of receipts and payments

Selected period: 01 January 2024 to 31 December 2024

| | 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 | 12,361.13 | — | 145.00 | — | 12,506.13 | 11,951.70 |
| 1002 - Gift Aid Offerings | 24,477.00 | — | — | — | 24,477.00 | 25,910.00 |
| 1003 - Gift Aid Refunds | 6,975.80 | — | — | — | 6,975.80 | 6,109.00 |
| 1005 - Donations Received | 50.00 | — | 699.50 | — | 749.50 | 2,047.55 |
| Voluntary income Sub-totals | | | | | | |
| | 43,863.93 | — | 844.50 | — | 44,708.43 | 46,018.25 |
| Receipts from generated funds Totals | | | | | | |
| | 43,863.93 | — | 844.50 | — | 44,708.43 | 46,018.25 |
| Other receipts | | | | | | |
| Other receipts | | | | | | |
| 1004 - Bank Interest | — | — | — | — | — | — |
| 1006 - Baptist Union Grant | — | — | — | — | — | — |
| 1009 - Renew Wellbeing | — | — | — | — | — | — |
| 1010 - Transfer from Deposit Account | — | — | — | — | — | — |
| Other receipts Sub-totals | | | | | | |
| | — | — | — | — | — | — |
| Other receipts Totals | | | | | | |
| | — | — | — | — | — | — |
| Receipts Grand totals | | | | | | |
| | 43,863.93 | — | 844.50 | — | 44,708.43 | 46,018.25 |

Payments

Cost of generating funds

Cost of generating funds

| | | | | | | |
|--------------------------|---|---|---|---|---|---|
| 1227 - Fundraising Costs | — | — | — | — | — | — |
|--------------------------|---|---|---|---|---|---|

Cost of generating funds Sub-totals

| | | | | | | |
|--|---|---|---|---|---|---|
| | — | — | — | — | — | — |
|--|---|---|---|---|---|---|

| | Unrestricted | Designated | Restricted | Endowment | Total | |
|---|--------------|------------|------------|-----------|-----------|-----------|
| | | | | | This year | Last year |
| Cost of generating funds | — | — | — | — | — | — |
| Totals | | | | | | |
| Charitable activities | | | | | | |
| Charitable activities | | | | | | |
| 1201 - Minister's Remuneration | 31,586.28 | — | — | — | 31,586.28 | 29,900.49 |
| 1202 - Housing Allowance & Council Tax | 1,221.14 | — | — | — | 1,221.14 | 1,188.32 |
| 1203 - Advertising | 244.66 | — | — | — | 244.66 | 420.00 |
| 1204 - Mission Support | 480.00 | — | 552.00 | — | 1,032.00 | 965.00 |
| 1205 - Music & PA | 1,440.56 | — | — | — | 1,440.56 | 1,251.34 |
| 1206 - Hall Rental & Insurance | 7,955.05 | — | — | — | 7,955.05 | 5,850.90 |
| 1207 - Pulpit Supply | 554.20 | — | — | — | 554.20 | 870.00 |
| 1208 - Stationery | — | — | — | — | — | — |
| 1209 - Scottish Baptist Fund | 1,386.00 | — | — | — | 1,386.00 | 1,596.00 |
| 1210 - Sundry | 177.74 | — | — | — | 177.74 | 740.00 |
| 1211 - Sunday School | — | — | — | — | — | — |
| 1212 - Donations | 1,000.00 | — | 46.00 | — | 1,046.00 | 1,838.85 |
| 1213 - Outreach Expenses | 193.50 | — | — | — | 193.50 | 475.50 |
| 1216 - PAYE | 10.78 | — | — | — | 10.78 | (379.20) |
| 1217 - Car Allowance & Mileage | — | — | — | — | — | 386.10 |
| 1218 - Book Allowance | — | — | — | — | — | — |
| 1219 - Catering | — | — | — | — | — | 117.75 |
| 1220 - Telephone | 122.23 | — | — | — | 122.23 | — |
| 1221 - Pension | 3,286.62 | — | — | — | 3,286.62 | 2,691.03 |
| 1224 - Youth | — | — | — | — | — | — |
| 1225 - Creche | — | — | — | — | — | — |
| 1228 - Conference Costs | 708.15 | — | — | — | 708.15 | 240.00 |
| 1229 - Interim Moderator | — | — | — | — | — | — |
| Charitable activities Sub-totals | 50,366.91 | — | 598.00 | — | 50,964.91 | 48,152.08 |
| Charitable activities Totals | 50,366.91 | — | 598.00 | — | 50,964.91 | 48,152.08 |
| Governance costs | | | | | | |
| Governance costs | | | | | | |
| 1223 - Accounts | 486.00 | — | — | — | 486.00 | 522.78 |
| Governance costs Sub-totals | 486.00 | — | — | — | 486.00 | 522.78 |
| Governance costs Totals | 486.00 | — | — | — | 486.00 | 522.78 |
| Other payments | | | | | | |
| Other payments | | | | | | |
| 1230 - Building | 783.00 | 2,500.00 | — | — | 3,283.00 | — |
| Other payments Sub-totals | 783.00 | 2,500.00 | — | — | 3,283.00 | — |
| Other payments Totals | 783.00 | 2,500.00 | — | — | 3,283.00 | — |

| | Unrestricted | Designated | Restricted | Endowment | This year | Total Last year |
|--------------|--------------|------------|------------|-----------|-----------|--------------------|
| Payments | 51,635.91 | 2,500.00 | 598.00 | — | 54,733.91 | 48,674.86 |
| Grand totals | | | | | | |