

South Beach Baptist Church SCIO

Scotland · Charity number SC051896

Details

Known as South Beach Baptist Church

Status Active

Legal form SCIO (Scottish Charitable Incorporated Organisation)

Registered 2022-08-01

Register [View on the OSCR register](#)

Contact

Address 9 High Road
Stevenston
KA20 3dr
KA20 3DR

Website www.southbeachbaptistchurch.com

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The church has a membership of 108 with two new members joining in the last year. We also had five baptisms and further baptismal services are planned for the near future. Worship services are held every Sunday morning. The services continue to be streamed online via YouTube as we now run a hybrid approach where people can both meet in the building and view the service live online, or later. We have midweek groups usually on a Tuesday alternating between house groups and gatherings at the church. The Alpha Course was run on Wednesdays at the beginning of 2025.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The Purposes are the advancement of religion and in particular the Christian faith, primarily in the 3 towns of Ardrossan, Saltcoats and Stevenston and also throughout Scotland and the rest of the World by all means consistent with: 1. The Christian Bible. 2. The Declaration of Principle of the Baptist Union of Scotland. and 3. The Statement of Foundation Values of the Church. including (without prejudice to the foregoing generality) worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

Geography

- **Main operating location:** North Ayrshire
- **Geographical spread:** Scotland and other parts of the UK

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£166,845	£130,924	-	2
2024-09-30	£223,545	£123,458	-	1
2023-09-30	£128,386	£113,437	-	2

Accounts

CHARITY NO: SC051896

**SOUTH BEACH BAPTIST CHURCH SCIO
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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SOUTH BEACH BAPTIST CHURCH SCIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

REFERENCE AND ADMINISTRATIVE INFORMATION

Registered Office:	66a Ardrossan Road Saltcoats Ayrshire KA21 5BW
Operational Address:	9 High Road Stevenston KA20 3DR
Charity Registration Number:	SC051896
Trustees:	Douglas Crabb, Lead Pastor Sarah Lynch, Treasurer (Resigned 20.11.2025) Alexander Taylor, Treasurer (Appointed 20.11.2025) Liz De Silva, Secretary (Resigned 21.11.2024) Moira Shanks, Secretary (Appointed 21.11.2024) Arthur Jones (Resigned 20.11.2025) David Murray (Resigned 21.11.2024) Calum Meney Anne Scott Andrew Swanson John Bathgate Moira Hamilton (Appointed 21.11.2024) Ruth Skillin (Appointed 21.11.2024) Deborah Matchett (Appointed 21.11.2024, Resigned 01.09.2025) Robert Gibb (Appointed 20.11.2025)
Independent Examiners:	Wbg Services LLP 168 Bath Street Glasgow G2 4TP
Bankers:	Bank of Scotland 57 Dockhead Street Saltcoats, Ayrshire KA21 5EH
Solicitors:	Jas Campbell & Company Solicitors Bank of Scotland Building 57 Dockhead Street Saltcoats Ayrshire KA21 5EH

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 30 September 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, 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 (FRS 102).

The legal and administrative information on page one forms part of this report.

Structure, Governance and Management

Governing Document

The charity is a Scottish Charitable Incorporated Organisation (SCIO) governed by its constitution which was registered with the Office of the Scottish Charity Regulator on 1 August 2022.

Recruitment & appointment of new trustees

Trustees are nominated from the church membership. Nominations of potential trustees must be signed by 5 members. At the AGM a resolution is put to the membership to vote for each nominated person. A two thirds majority must be gained for the nominee to be elected as a trustee.

Trustee induction & training

Trustees participate in ongoing training as part of their role through input at regular meetings and by gathering for specific development days on an annual basis. New trustees are inducted into their roles through a formal conversation around the role with the lead pastor / chair of the trustees and by participating in the ongoing training of the wider team.

Objectives and Activities

Who We Are

South Beach Baptist Church SCIO is a recognised charity in Saltcoats, North Ayrshire in Scotland (No. SC051896). The charity was established by constitution and trustees are elected under this constitution. South Beach Baptist Church is a member of the Baptist Union of Scotland.

The charity's purposes are the advancement of the Christian faith, primarily in the 3 towns of Ardrossan, Saltcoats and Stevenston and also throughout Scotland and the rest of the World by all means consistent with: 1. The Christian Bible; 2. The Declaration of Principle of the Baptist Union of Scotland; and 3. The Statement of Foundation Values of the Church; including (without prejudice to the foregoing generality) worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2025

Achievements and Performance

Life of the Church

The Leadership team now consists of ten members, including Lead Pastor, Rev. Douglas Crabb. The church has a membership of 108 with two new members joining in the last year. We also had five baptisms and further baptismal services are planned for the near future.

Worship services are held every Sunday morning. The services continue to be streamed online via YouTube as we now run a hybrid approach where people can both meet in the building and view the service live online, or later. We have midweek groups usually on a Tuesday alternating between house groups and gatherings at the church. The Alpha Course was run on Wednesdays at the beginning of 2025.

Work with Young People

It has been so good to see the continued growth of numbers of children and young people involved in South Beach. The children in Sunday School love being together, remember what they've been doing and have a real heart to learn about Jesus.

It is great to see relationships building amongst the young people in Bible Class, Youth House group and Youth Café. They have a real desire to go deeper in their relationship with God. It was great to have a group at Magnitude Festival this year, with over 20 (including leaders) going along to what was live-changing week. Planning is well underway for returning in 2026 with the group growing to almost 40!

We are so grateful for the number of volunteers who give their time, energy and skills to work with our children and young people.

One particularly exciting development in this area has been the development, advertisement and appointment of a Pastor for Young People and Families. Deborah Matchett, who, with her family, was already part of the church, was called to the role following a careful discernment process. Deborah was previously a trustee of the church, but stood down from this role in line with clause 58 of the constitution which restricts the number of Non-qualifying trustees to 2. Due to Deborah now being remunerated by the church, her Dad became a Non-qualifying trustee upon her appointment.

Deborah for Pastor for Young People and Families will focus on working with our young people and families within the church, but also looking at ways in which we can support young people and families within the wider community. This is an exciting role which we anticipate will make a real positive difference to our work as a church.

The Hub

The Hub meets on Thursdays from 11:00am-2:30pm. In the last year we have seen it develop into a space that is used by both our church family and those in the community. It's a space where people get the chance to meet and chat, play pool or table tennis, do jigsaws or crafts together, or just chill and read the papers. We have the time to chat to people we might not normally connect with over a coffee or a bowl of soup at lunchtime and so relationships are building.

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2025

Achievements and Performance (continued)

The Hub (continued)

We've seen the local walking group continue to drop in on a regular basis. One of the team is great at giving out leaflets along the street, and we've often had new people drop in after his invitations. Four generations of one family came regularly every week for several months!

People appreciate the warm welcome, a place just to relax, and the great soup!

Little Stars

Little Stars is our Friday morning Toddler Group. Numbers have continued to rise over the year as we aim to be a warm and welcoming space for children to play and parents/carers can have a chance to relax, enjoy a cup of tea and a chat.

We have invited organisations such as Childsmile to engage with the local community and are looking for further opportunities. We are very grateful to the team of volunteers who run things both out on the floor with the children/adults as well as in the kitchen making that all important tea and toast.

Other Activities

The church continues to have a significant and very successful presence at the Ardrossan Highland games. The church also supports Christian musicians by providing a venue for concerts. The church as part of its belief to share continues to financially support other charities.

Financial Review

Total income for the year was £166,845 (2024: £223,545) and total expenditure was £130,924 (2024: £123,458), resulting in a surplus of £35,921 (2024: £100,087). At 30 September 2025, the charity held total funds of £737,007 (2024: £701,086), of which £359,561 (2024: £352,750) was held in endowment funds, leaving general free reserves of £377,446 (2024: £348,336).

Reserves Policy

The trustees' policy is to maintain general free reserves equal to 3 months' worth of expenditure, this equates to £32,731. The general free reserves at 30 September 2025 were £377,446 and therefore above target level.

Investment Policy and Performance

In accordance with the constitution, the trustees have the power to invest in such stocks, shares, investments and property as they see fit.

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2025

Grant Making Policy

The church does not give grants, rather it will give 'love gifts' when and where the trustees see a need.

Risk Management

The trustees have assessed the major risks to which the church is exposed in particular those related to the operation and finances of the church and are satisfied that systems are in place to mitigate our exposure to the major risks.

Plans for Future

In May 2024 the manse was sold as it became surplus to needs when Rev Don Currie resigned. The funds (less selling costs) received from the sale have been kept in a separate savings account and earmarked for future building redevelopment. Plans around this continue to be ongoing.

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and 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 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, of the charity for that year. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities 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 business.

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

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2025

Trustees' responsibilities in relation to the financial statements (continued)

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.

Approved by the trustees and signed on their behalf by:

Signed by:



367A3627CCD2487...
Name: Alexander Taylor, Treasurer

Date: 7 May 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SOUTH BEACH BAPTIST CHURCH SCIO FOR THE YEAR ENDED 30 SEPTEMBER 2025

I report on the accounts of the charity for the year ended 30 September 2025, which are set out on pages 8 to 16.

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) (a) to (c) 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 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 respects 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 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 accounts to be reached.

Signed by:



9C3428060B23495
Jenna Fair BA (Hons) ACCA
Wbg Services LLP
168 Bath Street
Glasgow
G2 4TP

Date: 11 May 2026

SOUTH BEACH BAPTIST CHURCH SCIO**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 30 SEPTEMBER 2025**

(Including an Income and Expenditure account)

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowments 2025 £	Total Funds 2025 £	As restated Unrestricted Funds 2024 £	Restricted Funds 2024 £	As restated Endowments 2024 £	Total Funds 2024 £
Income and endowments from:									
Charitable activities	4	148,898	-	-	148,898	141,163	-	-	141,163
Other trading activities	5	3,839	-	-	3,839	-	-	-	-
Investment income	6	7,732	-	-	7,732	950	-	-	950
Other income	7	6,376	-	-	6,376	81,432	-	-	81,432
Total Income		166,845	-	-	166,845	223,545	-	-	223,545
Expenditure on:									
Charitable activities	8	120,937	-	9,987	130,924	113,471	-	9,987	123,458
Total Expenditure		120,937	-	9,987	130,924	113,471	-	9,987	123,458
Net income/(expenditure)		45,908	-	(9,987)	35,921	110,074	-	(9,987)	100,087
Transfers between funds		(16,798)	-	16,798	-	-	-	-	-
Net movement in funds		29,110	-	6,811	35,921	110,074	-	(9,987)	100,087
Funds reconciliation									
Total Funds brought forward as previously stated		140,492	-	560,594	701,086	40,405	-	560,594	600,999
Prior year adjustment	17	207,844	-	(207,844)	-	197,857	-	(197,857)	-
Total Funds brought forward as previously stated	15	348,336	-	352,750	701,086	238,262	-	362,737	600,999
Total Funds carried forward	15	377,446	-	359,561	737,007	348,336	-	352,750	701,086

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SOUTH BEACH BAPTIST CHURCH SCIO**BALANCE SHEET AS AT 30 SEPTEMBER 2025**

	Note	Total Funds 2025 £	As restated Total Funds 2024 £
Fixed Assets:			
Tangible Assets	12	375,882	358,097
		<u>375,882</u>	<u>358,097</u>
Current assets:			
Debtors	13	6,393	3,745
Cash at bank and in hand		355,992	340,604
Total Current Assets		<u>362,385</u>	<u>344,349</u>
Liabilities:			
Creditors falling due within one year	14	(1,260)	(1,360)
Net Current Assets		<u>361,125</u>	<u>342,989</u>
Net Assets		<u>737,007</u>	<u>701,086</u>
The funds of the charity:			
Unrestricted funds	15	377,446	348,336
Endowment funds	15	359,561	352,750
Total charity funds		<u>737,007</u>	<u>701,086</u>

Approved by the trustees and signed on their behalf by:

Signed by:



367A3627CCD2487...

Name: Alexander Taylor, Treasurer

Date: 7 May 2026

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) 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 UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

(b) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects.

Further details are disclosed in note 15.

(c) Income recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting year.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. Accounting Policies (continued)

(d) Expenditure recognition (continued)

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

- Expenditure on charitable activities includes governance costs and other activities undertaken to further the purposes of the charity and their associated support costs;

(e) Allocation of governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory independent examination fees.

The allocation governance costs are analysed in note 9.

(f) Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised and valued at historical cost. Depreciation is charged as follows:

	Basis
Freehold Land & Buildings	2% straight line
Plant & Equipment	15% reducing balance
Computer equipment	25% reducing balance

(g) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(h) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(i) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(j) Pensions

The charity has a pension scheme with Baptist pension. Further detail of the charity's contributions are disclosed in note 10.

(k) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

SOUTH BEACH BAPTIST CHURCH SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025****1. Accounting Policies (continued)****(I) Judgements and key sources of estimation uncertainty**

In the application of the company's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The Trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied as follows;

<u>Estimate</u>	<u>Basis of estimation</u>
Depreciation of fixed assets'	Fixed assets are depreciated and amortised over the useful life of the asset. The useful lives of fixed assets are based on the knowledge of the Trustees, with reference to assets expected life cycle.

2. Legal status of the charity

The charity is a registered Scottish Charitable Incorporated Organisation.

3. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2024: £nil). There were no expenses waived or paid on behalf of any trustee during the year (2024: £nil).

During the year no trustee had any personal interest in any contract or transaction entered into by the charity (2024: £nil).

4. Income from charitable activities

	2025	2024
	£	£
General offerings	17,865	31,732
Gift aid offerings	126,373	106,486
Donations - others	4,660	2,945
	<u>148,898</u>	<u>141,163</u>

5. Other trading activities

	2025	2024
	£	£
Concert tickets	1,029	-
Hall hire	320	-
Fundraising	2,490	-
	<u>3,839</u>	<u>-</u>

SOUTH BEACH BAPTIST CHURCH SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025****6. Income from investments**

	2025	2024
	£	£
Bank interest	7,732	950
	<u>7,732</u>	<u>950</u>

7. Other incoming resources

	2025	2024
	£	£
Gain on property disposal	-	81,432
Insurance proceeds	6,376	-
	<u>6,376</u>	<u>81,432</u>

8. Analysis of expenditure on charitable activities

	2025	2024
	£	£
Ministry stipends	46,486	48,216
Ministry pension contributions	3,551	3,696
Insurance	4,809	5,005
Heat and light	4,768	4,385
Council tax	2,807	2,454
Repairs and maintenance	13,299	15,806
Telephone	656	750
Miscellaneous	482	435
Cleaning & kitchen supplies	4,641	1,433
Training and conferences	1,093	2,055
Travelling	81	243
Mission costs	17,093	22,261
Ministry and events costs	12,319	2,082
Pastoral costs	1,148	-
Depreciation	12,471	10,931
Governance (Note 9)	5,220	3,706
	<u>130,924</u>	<u>123,458</u>

9. Allocation of governance costs

Governance costs are allocated to costs of charitable activities:

	2025	2024
	£	£
Governance costs:		
Independent examiners remuneration	1,460	1,158
Printing, postage & stationery	91	409
Fees, licences and subscriptions	1,856	1,313
Legal Fees	-	600
Office costs	1,813	226
	<u>5,220</u>	<u>3,706</u>

SOUTH BEACH BAPTIST CHURCH SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025****10. Analysis of staff costs and remuneration of key management personnel**

	2025	2024
	£	£
Wages & salaries	46,486	48,216
Employer's contribution to defined contribution pension schemes	3,551	3,696
	<u>50,037</u>	<u>51,912</u>

	2025	2024
	£	£
Key management personnel remuneration	<u>50,037</u>	<u>51,912</u>

The charity made £3,551 of contributions to employee's personal pension schemes (2024: £3,696). For more information about the pension contributions refer to note 1(j).

No employees had employee benefits in excess of £60,000 (2024: none).

	2025	2024
	No.	No.
The average weekly number of persons, by headcount, employed by the charity during the year was:	<u>1</u>	<u>1</u>

11. Net income/(expenditure) for the year

This is stated after charging:

	2025	2024
	£	£
Independent examiners remuneration	1,460	1,158
Depreciation	<u>12,471</u>	<u>10,931</u>

SOUTH BEACH BAPTIST CHURCH SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025****12. Tangible fixed assets**

	Freehold Land & Buildings £	Plant & Equipment £	Computer Equipment £	Total £
Cost				
At 1 October 2024	499,345	24,567	1,180	525,092
Additions	16,798	13,458	-	30,256
At 30 September 2025	516,143	38,025	1,180	555,348
Depreciation				
At 1 October 2024	146,595	19,220	1,180	166,995
Charged for the year	9,987	2,484	-	12,471
At 30 September 2025	156,582	21,704	1,180	179,466
Net book value				
At 30 September 2025	359,561	16,321	-	375,882
At 30 September 2024	352,750	5,347	-	358,097

13. Debtors

	2025 £	2024 £
Other debtors	2,647	3,745
Accrued income	3,746	-
	6,393	3,745

14. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals	1,260	1,360
	1,260	1,360

15. Analysis of charitable funds

2024 Analysis of Fund movements	As restated Fund b/fwd £	Income £	As restated Expenditure £	Transfers £	As restated Fund c/fwd £
Unrestricted funds					
Endowment funds	362,737	-	(9,987)	-	352,750
General funds	238,262	223,545	(113,471)	-	348,336
Total unrestricted funds	600,999	223,545	(123,458)	-	701,086
Restricted funds					
Total restricted funds	-	-	-	-	-
TOTAL FUNDS	600,999	223,545	(123,458)	-	701,086

SOUTH BEACH BAPTIST CHURCH SCIO**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2025****15. Analysis of charitable funds (continued)**

2025					
Analysis of	As restated	Income	Expenditure	Transfers	Fund
Fund movements	Fund b/fwd				c/fwd
	£	£	£	£	£
Unrestricted funds					
Endowment funds	352,750	-	(9,987)	16,798	359,561
General funds	348,336	166,845	(120,937)	(16,798)	377,446
Total unrestricted funds	701,086	166,845	(130,924)	-	737,007
Restricted funds					
Total restricted funds	-	-	-	-	-
TOTAL FUNDS	701,086	166,845	(130,924)	-	737,007

a) The unrestricted funds are available to be spent for any of the purposes of the charity.

The endowment fund represents the net book value of the Church building at the year end.

16. Net assets over funds

2024	As Restated	Restricted	As Restated	
	Unrestricted	Funds	Endowment	Total
	Funds	Funds	Funds	
	£	£	£	£
Fixed Assets	5,347	-	352,750	358,097
Debtors	3,745	-	-	3,745
Bank	340,604	-	-	340,604
Creditors	(1,360)	-	-	(1,360)
	348,336	-	352,750	701,086

2025	Unrestricted	Restricted	Endowment	
	Funds	Funds	Funds	Total
	£	£	£	£
Fixed Assets	16,321	-	359,561	375,882
Debtors	6,393	-	-	6,393
Bank	355,992	-	-	355,992
Creditors	(1,260)	-	-	(1,260)
	377,446	-	359,561	737,007

17. Prior year adjustment

During the preparation of the current year financial statements, it was uncovered that endowment funds reported in 2024 had been overstated by £207,844. This was due to the historic disposal of the Church Manse not being reflected within the endowment fund. In addition, depreciation on the Church building had historically not been allocated to the endowment fund. The impact of this adjustment was a decrease in endowment funds of £207,844 and an increase in unrestricted funds of £207,844. The total funds of the charity remained unchanged.

Accounts

CHARITY NO: SC051896

**SOUTH BEACH BAPTIST CHURCH SCIO
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024**

SOUTH BEACH BAPTIST CHURCH SCIO

**REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER
2024**

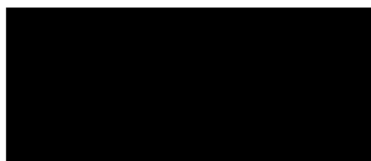
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SOUTH BEACH BAPTIST CHURCH SCIO

REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

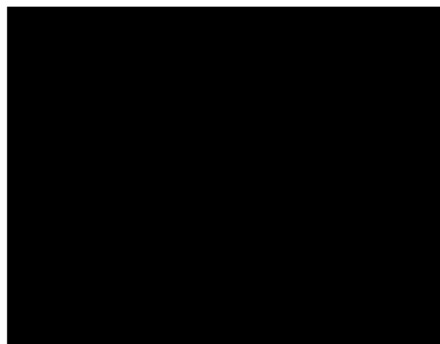
REFERENCE AND ADMINISTRATIVE INFORMATION

**Registered and
Operational Address:**



Charity Registration Number: SC051896

Trustees:



Independent Examiners: Wbg Services LLP
104 Main Street
Prestwick
Ayrshire
KA9 1PA

Bankers: Bank of Scotland
57 Dockhead Street
Saltcoats,
Ayrshire
KA21 5EH

Solicitors: Jas Campbell & Company Solicitors
Bank of Scotland Building
57 Dockhead Street
Saltcoats
Ayrshire
KA21 5EH

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

The trustees present their report with the financial statements of the charity for the year ended 30 September 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, 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 (FRS 102) (effective 1 January 2019).

The legal and administrative information on page one forms part of this report.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a Scottish Charitable Incorporated Organisation (SCIO) governed by its constitution which was registered with the Office of the Scottish Charity Regulator on 1 August 2022.

Purpose

South Beach Baptist Church SCIO is a recognised charity in Saltcoats, North Ayrshire in Scotland (No. SC051896). The charity was established by constitution and trustees are elected under this constitution. South Beach Baptist Church is a member of the Baptist Union of Scotland

Recruitment & appointment of new trustees

Trustees are nominated from the church membership. Nominations of potential trustees must be signed by 5 members. At the AGM a resolution is put to the membership to vote for each nominated person. A two thirds majority must be gained for the nominee to be elected as a trustee.

Trustee induction & training

Trustees participate in ongoing training as part of their role through input at regular meetings and by gathering for specific development days on an annual basis. New trustees are inducted into their roles through a formal conversation around the role with the lead pastor / chair of the trustees and by participating in the ongoing training of the wider team.

OBJECTIVES & ACTIVITIES

The charity's purposes are the advancement of the Christian faith, primarily in the 3 towns of Ardrossan, Saltcoats and Stevenston and also throughout Scotland and the rest of the World by all means consistent with: 1. The Christian Bible; 2. The Declaration of Principle of the Baptist Union of Scotland; and 3. The Statement of Foundation Values of the Church; including (without prejudice to the foregoing generality) worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

ACHIEVEMENTS AND PERFORMANCE

Life of the church

The Leadership team now consists of ten members, including Lead Pastor [REDACTED]. The church has a membership of 110 with eight new members joining in the last year and one resigning. We also had two baptisms, and further baptismal services are planned for the near future.

Worship services are held every Sunday morning. The services continue to be streamed online via YouTube as we now run a hybrid approach where people can both meet in the building and view the service live online, or later. We have midweek groups usually on a Tuesday alternating between house groups and gatherings at the church. The Alpha Course was run on Wednesdays at the beginning of 2024.

Work with Young People

It has been so good to see the continued growth of numbers of children and young people involved in South Beach. The children in Sunday School love being together, remember what they've been doing and have a real heart to learn about Jesus. It is great to see relationships building amongst the young people in Bible Class, Youth House group and Youth Café. They have a real desire to go deeper in their relationship with God. It was great to see a group go for the day to the Magnitude Festival in July Run by Scripture Union Scotland. They came home raving about their day there and plans are already in place to take a group to the whole event in 2025.

We are so grateful for the number of volunteers who give their time, energy and skills to work with our children and young people.

The Hub

The Hub meets on Thursdays from 11:00am-2:30pm. In the last year we have seen it develop into a space that is used by both our church family and those in the community. It's a space where people get the chance to meet and chat, play pool or table tennis, do jigsaws or crafts together, or just chill and read the papers. We have the time to chat to people we might not normally connect with over a coffee or a bowl of soup at lunchtime and so relationships are building. We've seen the local walking group continue to drop in on a regular basis. One of the team is great at giving out leaflets along the street, and we've often had new people drop in after his invitations. Four generations of one family came regularly every week for several months! People appreciate the warm welcome, a place just to relax, and the great soup!

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

ACHIEVEMENTS AND PERFORMANCE (Continued)

Little Stars

Little Stars is our Friday morning Toddler Group. Numbers have continued to rise over the year as we aim to be a warm and welcoming space for children to play and parents/carers can have a chance to relax, enjoy a cup of tea and a chat. We have invited organisations such as Childsmile to engage with the local community and are looking for further opportunities. We are very grateful to the team of volunteers who run things both out on the floor with the children/adults as well as in the kitchen making that all important tea and toast.

The church continues to have a significant and very successful presence at the Ardrossan Highland games. The church also supports Christian musicians by providing a venue for concerts. The church as part of its belief to share continues to financially support other charities.

FINANCIAL REVIEW

Incoming resources for the year were £223,545 (2023: £128,386) and with total expenditure of £123,458 (2023: £113,437) the charity ran at a surplus of £100,087 for the year (2023: Surplus £14,949)

As a result, net reserves now stand at £701,086 (2023: £600,999). Non fixed asset reserves are £342,989 (2023: £94,891) which equate to 33 months of costs excluding depreciation (2023: 11 months).

RESERVES POLICY

The trustees have confirmed that in the event of the church having to close, there will always be more than enough in the assets and church building of the church, to cover any outstanding debt. The funds in the bank are there for the day to day running of the church.

INVESTMENT POLICY AND PERFORMANCE

In accordance with the constitution, the trustees have the power to invest in such stocks, shares, investments and property as they see fit.

GRANT MAKING POLICY

The church does not give grants, rather it will give 'love gifts' when and where the trustees see a need.

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

RISK MANAGEMENT

The trustees have assessed the major risks to which the church is exposed in particular those related to the operation and finances of the church and are satisfied that systems are in place to mitigate our exposure to the major risks.

PLANS FOR FUTURE

In May 2024 the manse was sold as it became surplus to needs when [REDACTED] resigned. The funds (less selling costs) received from the sale have been kept in a separate savings account and earmarked for future building redevelopment. Plans around this continue to be ongoing

SOUTH BEACH BAPTIST CHURCH SCIO

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 30 SEPTEMBER 2024

Trustees' responsibilities in relation to the financial statements

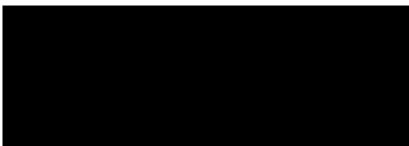
The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each 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, of the charity for that year. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities 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 business.

The trustees are responsible for keeping adequate records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence 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.

Approved by the trustees and signed on their behalf by:



Treasurer

Date: 15 May 2025

SOUTH BEACH BAPTIST CHURCH SCIO

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SOUTH BEACH BAPTIST CHURCH SCIO FOR THE YEAR ENDED 30 SEPTEMBER 2024

I report on the accounts of the charity for the year ended 30 September 2024, which are set out on pages 7 to 15.

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) (a) to (c) 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.

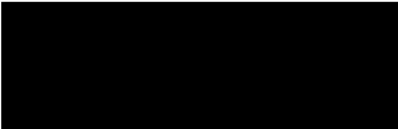
Basis of independent examiner's statement

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 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 respects 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 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 accounts to be reached.



Wbg Services LLP
104 Main Street
Prestick
Ayrshire
KA9 1PA

Date: 15/5/25

SOUTH BEACH BAPTIST CHURCH SCIO

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDING 30 SEPTEMBER 2024

(Including an Income and Expenditure account)

	Note	Endowments 2024	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Endowments 2023	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
		£	£	£	£	£	£	£	£
Income and endowments from:									
Charitable activities	4		141,163	-	141,163		128,386	-	128,386
Investment Income	5		950	-	950		-	-	-
Other Income	6		81,432	-	81,432		-	-	-
Total Income			223,545	-	223,545		128,386	-	128,386
Expenditure on:									
Charitable activities	7		123,458	-	123,458		113,437	-	113,437
Total Expenditure			123,458	-	123,458		113,437	-	113,437
Net income/(expenditure)			100,087	-	100,087		14,949	-	14,949
Net movement in funds			100,087	-	100,087		14,949	-	14,949
Funds reconciliation									
Total Funds brought forward	15	560,594	40,405	-	600,999	560,594	25,456	-	586,050
Total Funds carried forward	15	560,594	140,492	-	701,086	560,594	40,405	-	600,999

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

SOUTH BEACH BAPTIST CHURCH SCIO

BALANCE SHEET AS AT 30 SEPTEMBER 2024

	Note	Total Funds 2024 £	Total Funds 2023 £
Fixed Assets:			
Tangible Assets	12	358,097	506,108
Current assets:			
Debtors	13	3,745	3,489
Cash at bank and in hand		340,604	92,402
Total Current Assets		344,349	95,891
Liabilities:			
Creditors falling due within one year	14	(1,360)	(1,000)
Net Current Assets		342,989	94,891
Net Assets		701,086	600,999
The funds of the charity:			
Unrestricted funds	15	701,086	600,999
Total charity funds		701,086	600,999

Approved by the trustees and signed on their behalf by:



Treasurer

Date: 15 May 2025

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) 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 UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

(b) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects.

Further details are disclosed in note 15.

(c) Income recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting year.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Income from government and other grants, whether 'capital' or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

(d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

1. Accounting Policies (continued)

(e) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

- Expenditure on charitable activities includes governance costs and other activities undertaken to further the purposes of the charity and their associated support costs;

(f) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised. Refer to the trustees' annual report for more information about their contribution.

(g) Allocation of governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to statutory independent examination fees.

The allocation governance costs are analysed in note 10.

(h) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

(i) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

(j) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(k) Pensions

The charity has a pension scheme with Baptist pension. The employer contributions were 3%. Further detail of the charity's contributions are disclosed in note 8.

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

1. Accounting Policies (continued)

(l) Depreciation

Depreciation is provided to write off the cost less estimated residual values of all fixed assets, over their expected useful lives. It is calculated on the original cost of the assets at the following rates:

Equipment, Fittings & Furniture	15% per annum reducing balance.
Computer	33 1/3% per annum reducing balance.
Property	2% per annum straight line

2. Legal status of the charity

The charity is a registered Scottish Charitable Incorporated Organisation.

3. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2023: £nil). There were no expenses waived or paid on behalf of any trustee during the year (2023: £nil).

During the year no trustee had any personal interest in any contract or transaction entered into by the charity (2023: £nil).

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

4. Income from charitable activities

	2024	2023
	£	£
General Offerings	31,732	12,151
Gift Aid Offerings	106,486	108,853
Donations - others	2,945	7,382
	<u>141,163</u>	<u>128,386</u>

5. Income from investments

	2024	2023
	£	£
Interest Received	950	-
	<u>950</u>	<u>-</u>

6. Other Income

	2024	2023
	£	£
Gain on Property Disposal	81,432	-
	<u>81,432</u>	<u>-</u>

7. Analysis of expenditure on charitable activities

	2024	2023
	£	£
Ministry Costs (Note 8)	51,912	49,191
Running costs and maintenance of Church (Note 9)	67,839	59,796
Governance (Note 10)	3,706	4,450
	<u>123,458</u>	<u>113,437</u>

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

8. Allocation of Ministry costs

	2024	2023
	£	£
Ministry Stipends	48,216	38,528
Pension Contributions	3,696	10,663
	<u>51,912</u>	<u>49,191</u>

No employees had employee benefits in excess of £60,000 (2023: None).

	2024	2023
	No.	No.
The average weekly number of persons, by headcount, employed by the charity during the year was:	<u>1</u>	<u>1</u>

9. Allocation of running costs and maintenance of Church

	2024	2023
	£	£
Insurance	5,005	4,614
Heat and Light	4,385	3,693
Council Tax	2,454	2,728
Maintenance, Repairs	15,806	7,906
Telephone	750	457
Miscellaneous	436	60
Cleaning & Kitchen Supplies	1,433	287
Training & Conferences	2,055	2,393
Travelling	243	-
Mission Costs	22,261	15,525
Ministry & Events Costs	2,082	7,609
Depreciation Charges	10,931	14,524
	<u>67,839</u>	<u>59,796</u>

10. Allocation of governance costs

	2024	2023
	£	£
Printing, Postage & Stationary	409	346
Independent examiner's remuneration	1,158	1,068
Fees, Licences and subscriptions	1,313	1,370
Website & IT Costs	-	87
Legal Fees (SCIO)	600	-
Office Costs	226	1,579
	<u>3,706</u>	<u>4,450</u>

Governance costs are allocated to expenditure on charitable activities.

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

11. Net income/(expenditure) for the year

This is stated after charging:

	2024	2023
	£	£
Independent Examiner's fee	1,158	1,068

12. Tangible fixed assets

	<u>Tangible fixed assets</u>			
	<u>Equipment</u>	<u>Property</u>	<u>Computer</u>	<u>Total</u>
	£	£	£	£
<u>At cost</u>				
Balance at 1 October 2023	24,567	670,695	1,180	696,442
	-	(171,350)	-	(171,350)
Balance at 30 September 2024	24,567	499,345	1,180	525,092
<u>Depreciation</u>				
Balance at 1 October 2023	18,276	170,878	1,180	190,334
Charged in the year	944	9,987	-	10,931
	-	(34,270)	-	(34,270)
Balance at 30 September 2024	19,220	146,595	1,180	166,995
<u>Net book value</u>				
At 30 September 2024	5,347	352,750	0	358,097
At 30 September 2023	6,291	499,817	0	506,108

13. Debtors

	2024	2023
	£	£
Prepayments	3,745	3,489
	3,745	3,489

14. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals	1,360	1,000
	1,360	1,000

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

15. Analysis of charitable funds

2023					
Analysis of					
Fund movements	Fund	Income	Expenditure	Transfers	Fund
	b/fwd	£	£	£	c/fwd
					£
Unrestricted funds					
Endowment funds	560,594	-	-	-	560,594
General funds	25,456	128,386	(113,437)	-	40,405
Total unrestricted funds	586,050	128,386	(113,437)	-	600,999
Restricted funds					
General Funds	-	-	-	-	-
Total restricted funds	-	-	-	-	-
TOTAL FUNDS	586,050	128,386	(113,437)	-	600,999

2024					
Analysis of					
Fund movements	Fund	Income	Expenditure	Transfers	Fund
	b/fwd	£	£	£	c/fwd
					£
Unrestricted funds					
Endowment funds	560,594	-	-	-	560,594
General funds	40,405	223,545	(123,458)	-	140,492
Total unrestricted funds	600,999	223,545	(123,458)	-	701,086
Restricted funds					
General Funds	-	-	-	-	-
Total restricted funds	-	-	-	-	-
TOTAL FUNDS	600,999	223,545	(123,458)	-	701,086

a) The unrestricted funds are available to be spent for any of the purposes of the charity.

SOUTH BEACH BAPTIST CHURCH SCIO

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 SEPTEMBER 2024

16. Net assets over funds

2023	Unrestricted Funds £	Restricted Funds £	Total £
Fixed Assets	506,108	-	506,108
Debtors	3,489	-	3,489
Bank	92,402	-	92,402
Creditors	(1,000)	-	(1,000)
	<u>600,999</u>		<u>600,999</u>

2024	Unrestricted Funds £	Restricted Funds £	Total £
Fixed Assets	358,097	-	358,097
Debtors	3,745	-	3,744
Bank	340,604	-	340,604
Creditors	(1,360)	-	(1,360)
	<u>701,086</u>	<u>-</u>	<u>701,086</u>

