

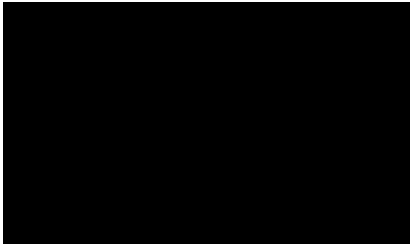
Coatbridge Baptist Church SCIO

Trustees' Annual Report and Accounts
for the year ended 30 September 2024

Scottish Charity No. SC051950

Church Information

Current Trustees



Contact Address

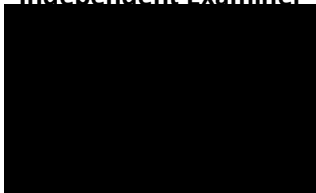
Coatbridge Baptist Church
West Canal Street
Coatbridge
ML5 1PR

Tel: 01236 420645

Bankers

Bank of Scotland
Quadrant Centre
Main Street
Coatbridge
ML5 3EG

Independent Examiner



Report of Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 30 September 2024.

Status of Charity and Governing Document

Coatbridge Baptist Church SCIO is established by Constitution. The church is a Scottish Charity (No. SC 051950) and is recognised by the Inland revenue under the reference number CR 43971.

Aims and Affiliation

The aims of the church are in line with its Mission Statement – *Making Christ known by Word and Action*". The church is affiliated to the Baptist Union of Scotland.

Trustees and Office Bearers

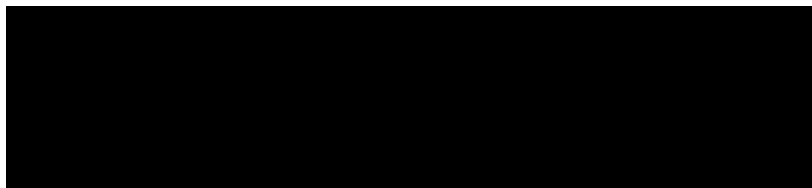
The church is congregational in its polity and its day to day running is undertaken by the Minister and the Deaconate (the Trustees). The Office Bearers who served during the year and to date of this report were as follows:-

Treasurer

Secretary

Deacons

Minister



Appointment of Trustees

The Trustees are those who make up the deaconate of the Church. Each deacon is elected to serve for a period of four years. Each deacon will have been a member of the church for at least three years and will have either served the church in some capacity or will have been recognised as a person with the particular qualities necessary to serve in a leadership position. They will be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new deacons are required to understand their statutory responsibilities as trustees of the church.

Governing Document

The church is a charitable unincorporated association governed by our own constitution.

Trustees Report

Achievements and Performance

During the year, the church met regularly for worship and carried out various activities in pursuit of the above stated aims.

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

In relation to **activities**:

- The continuing work with children in the fellowship via Kidzone
- Our services around advent and Christmas reaching out to the community
- Links with local primary and secondary schools via assemblies
- Continuing work of Cafe Church & Coffee n Chat groups

In relation to **funding**:

- Participation by church members in the Gift Aid scheme
- Supporting local food bank through monetary donations

The work of the church has been gradually increasing with the continuing commitment of the membership and associated upkeep of the premises.

Trustees remuneration and expenses

No trustee received any remuneration.

Reserves

The church had a deficit of £5,640.02 for the year, therefore the church held funds of £35,077.83 at the year end.

It is the policy of the church to keep sufficient funds to enable the on-going work of the church to be maintained in a Current Account.

Approved by the Trustees and signed on their behalf



Receipts and Payments Account for the Year ended 30th September 2024

	2023	2024
	£	£
Income		
Open Offerings	6816.81	6546.54
Gift Aid	16115.00	17180.00
Gift Aid Reclaim	5685.00	0.00
Thank Offering	935.00	720.00
Other Gifts and donations	1142.50	120.00
Income from Church flat	4667.85	5436.35
Pension refund	0.00	0.00
Monies for BMS Missionary Organisation	589.50	370.00
Direct Debit refund	0.00	25.82
Interest from closed bank account	0.00	6.78
 Total Receipts	 <u>35971.66</u>	 <u>30405.49</u>
 Payments		
Payments for charitable activities:		
Staff costs	4686.38	19454.66
Support Costs	9816.69	11543.61
 Other Direct Costs	 <u>4606.03</u>	 <u>5047.24</u>
 Total Payments	 <u>19109.10</u>	 <u>36045.51</u>
 Surplus/(Deficit) for year	 16862.56	 (5640.02)

Statement of Balances as at 30 September 2024

	2023	2024
	£	£
Bank and cash in hand		
Opening balances	23788.77	40717.85
Interest	66.52	0.00
Surplus/(Deficit) for year	16862.56	(5640.02)
<u>Closing balances (unrestricted funds)</u>	<u>40717.85</u>	<u>35077.83</u>

Approved by the Trustees and signed on their behalf

 (Treasurer)

EXPENDITURE

	<u>2023/2024</u>	<u>2022/2023</u>
<u>Pastor + associated expenditure</u>		
Salary	£10,885.68	£1,564.30
NI / Tax	£2,764.12	£551.08
Council Tax contribution	£975.00	£0.00
Pension	£2,250.00	£171.00
Broadband contribution	£650.00	£0.00
Expenses & Mileage	£1,209.86	£0.00
Pension Deficit Buy Out Fee	£0.00	£1,000.00
	£18,734.66	£3,286.38
<u>Other Personnel</u>		
Pulpit Supply	£720.00	£1,400.00
	£720.00	£1,400.00
<u>Insurance</u>		
Church Buildings	£2,625.53	£2,507.07
Flat Insurance	£518.77	£440.91
	£3,144.30	£2,947.98
<u>Utilities</u>		
Electricity	£464.79	£898.85
Gas	£4,041.44	£1,597.08
Plusnet/BT (tel. line & internet)	£470.08	£333.92
Boiler Maintenance plans	£1,029.28	£798.64
	£6,005.59	£3,628.49
<u>Flat Costs</u>		
General maintenance	£922.40	£92.82
Aquila – Factor fees	£650.00	£0.00
Gardener	£0.00	£28.00
Gas Safety Certificate	£0.00	£72.00
	£1,572.40	£192.82
<u>Baptist Union/ Payroll costs</u>		
Scottish Baptist Fund	£0.00	£1,260.00
Salary Processing Fees	£66.00	£310.80
	£66.00	£1,570.80
<u>Site Maintenance & Building Materials</u>		
Roof repairs	£910.00	£0.00
Maintenance of carpark/gardening	£328.22	£95.00
Firepoint	£532.50	£0.00
Repair for outside light	£0.00	£98.40
Connelly Security – Alarm	£321.60	£321.60
Connelly Security – repair	£158.40	£0.00
PAT Testing	£77.00	£88.60
	£2,327.72	£603.60

Sheet1

Tech / Equipment

Urn	£71.99	£0.00
Pump	£87.98	£0.00
Photocopier costs	£24.00	£316.04
Zoom subscription	£155.88	£143.88
New laptop for Valerie	£0.00	£578.99
Photocopying from Copycare shop	£8.25	£13.50
Renewal of email domain	£0.00	£97.19
SongPro Subscription	£45.00	£45.00
Copyright & streaming licence	£229.00	£214.00
Webmail upgrade	£276.95	£0.00
	£899.05	£1,408.60

Other Misc. Expenses

To BMS	£370.00	£589.50
Lawyers fees - 1 st payment for SCIO	£0.00	£1,870.00
Donation to P McLean	£500.00	£500.00
Gift to Ellon Baptist	£0.00	£100.00
Gift to Interim Moderator	£92.40	£0.00
Induction Catering	£664.20	£0.00
Gift for Induction	£100.00	£0.00
Anniversary lunch costs	£0.00	£109.55
Posters	£0.00	£58.75
Christmas Gifts	£0.00	£75.00
Christmas Lights	£44.80	£0.00
Kidzone Costs	£158.15	£125.98
Books for P7s & Easter Cards	£0.00	£196.67
Games night costs	£136.69	£189.74
Bouncy Castle for Fun Day	£135.00	£0.00
Sundry Expenses	£374.55	£255.24
	£2,575.79	£4,070.43

TOTAL EXPENDITURE

£36,045.51


£19,109.10

INCOME

	<u>2023/24</u>	<u>2022/23</u>
<u>Sunday Offering</u>		
Ordinary	£6,546.54	£6,816.81
Gift Aid	£17,180.00	£16,115.00
 Gift Aid Tax Return	 £0.00	 £5,685.00
<i>Note – the return came in after the end of Sept</i>		
 <u>Other Income</u>		
Thank Offering	£720.00	£935.00
Donations	£0.00	£962.50
From AA Group	£120.00	£180.00
Pension refund	£0.00	£20.00
Income from Flat	£5,436.35	£4,667.85
From Missionary Boxes/Birthday Scheme	£370.00	£589.50
Interest from old bank account	£6.78	£0.00
Direct debit refund	£25.82	£0.00
 TOTAL INCOME	 <u>£30,405.49</u>	 <u>£35,971.66</u>

COATBRIDGE BAPTIST CHURCH SCIO

Independent Examiner's Report

Report to the trustees/members of	Coatbridge Baptist Church SCIO						
Registered charity number	SC 051950						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year	to	Day	Month	Year
	1	October	2023		30	September	2024
Set out on pages							(remember to include the page numbers of additional sheets)
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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity 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 examiner's statement	My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.						
Independent examiner's statement	During my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none">• to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and• to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met.						
Signed**:					Date:	02/06/2025	
Name:							
Relevant professional qualification(s) or body (if any):							
Address:							

Statement of Accounts at 30th September 2024

Operating Income & Expenditure (as detailed on previous pages)

Total Income	£ 30,405.49
<u>Less</u> Total Expenditure	<u>£ 36,045.51</u>
Deficit	<u>-£ 5,640.02</u>

Statement of Current Account

Balance at 1st October 2023	£ 40,717.85
<u>Less deficit</u>	<u>£ 5,640.02</u>
Current Account Balance	<u>£ 35,077.83</u>

Notes of additional Assets & Liabilities

Asset

Church Flat - Weir St, Coatbridge	£ 140,000.00 (insured value)
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