

# **Oban Baptist Church**

**Unaudited Financial Statements  
for the year ended  
31 December 2024**

**Charity No: SC021242**



**Simmers & Co**  
Chartered Accountants  
OBAN

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# Company Limited by Guarantee

## Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 December 2024

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

### Reference and administrative details

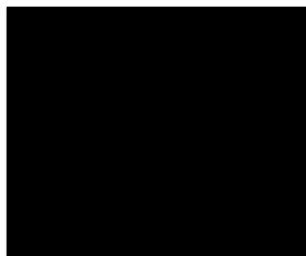
**Registered charity name**      Oban Baptist Church SCIO

**Charity registration number** SC052046

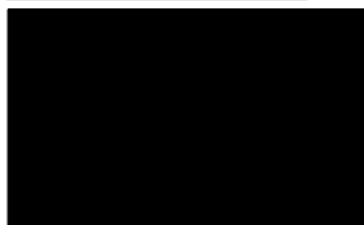
**Company registration number**      SC052046

**Principal office and registered office**      Oban Baptist Church  
Albany Street  
Oban  
PA34 4LG

### The trustees



### Independent examiner



### Structure, governance and management

#### Legal and Administrative Status

Oban Baptist Church is established by constitution. The church is a Scottish Charitable Incorporated Organisation (No SC052046). The church is congregational in policy. The trustees oversee the running of the Church with its day to day delegated to the Deacons. The Deacons are named on page 1.

**Trustees' Annual Report (Incorporating the Director's Report)**

**Year ended 31 December 2024**

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**Recruitment and Appointment of Trustees**

The Trustees are appointed from within the congregation and members of the congregation are invited to nominate individuals, who are believed to have the skills to be a Trustee. Trustees are then appointed at the AGM and serve for a period of a year after which they must seek re-election at the AGM.

**Risk Management** The Trustees/Deacons assess the major risks to which the charity is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

**Related Party Transactions**

There are related party transactions, these are disclosed in Note 12.

**Objectives and activities**

The aims of the church are, as recorded in its constitution, the advancement of the Christian faith primarily in the area of Oban by all means consistent with the Christian Bible. The church is affiliated to the Baptist Union of Scotland.

**Strategic report**

The following sections for achievements and performance and financial review form the strategic report of the charity.

### Achievements and performance

#### The Sunday AM Service

We're so grateful for the chance to gather together and celebrate the goodness and faithfulness of God together. The school facilities, whilst imperfect, continue to be suitable for a church meeting. As noted in the previous year's report, there are short term issues as we work towards our long-term objective of a new, purpose-built facility. In the meantime, we're grateful that we have a space suitable to accommodate every single person who identifies with OBC, along with the numerous visitors we get, and there is still space left for those in our community who seek to know more about Jesus. As with previous years, we experienced modest numerical growth in the church through 2024, with approximately 125 adults and young people connecting across a given month. Consistent Sunday attendances still show room for improvement, with many morning services seeing approximately two thirds of that total number attending each Sunday. This has prompted some to question the need for the larger venue, and the costs that result from renting the High School, but our mission at OBC must be the same as God's - that He will build His Church. This looks like many things, but on a numerical level, it means faithful attendance and new conversions, resulting in numerical growth. Albany Street church can't accommodate this central vision for us as a church, hence the move to the school and the redevelopment project. Our Sunday AM worship teams began to grow again in the latter part of 2024, with a number of people offering their services to such an important aspect of the Sunday morning gathering. We also were so encouraged by the house groups taking a Sunday morning each through the Advent season, bringing all their gifts and personalities to the floor for the benefit of the congregation. We seek to continue to develop this essential 'Baptist' trait in 2025 and beyond.

#### The Albany Street Building Development

Whilst this project has moved slower than we would have liked, we made further progress through 2024. We began to develop a strong, productive relationship with a local fundraiser, and through the latter part of 2024 have been seeking his advice on how best to move forward with both the local and larger-scale fundraising initiatives. We also made valuable progress at the end of 2024 in compiling lists of prospective members for fundraising and building teams. We hope that 2025 will be the year that we really see momentum build in the project, so that everyone can take heart and encouragement from its progress.

#### House Groups

Our house groups continued as per previous years - three groups, all with their own unique 'flavour' and focus, but all led by the same principles and with the same ultimate mission. Throughout 2024, these essential spaces offered hospitality and a place to grow deeper in fellowship and faith. At the tail end of 2024, we saw one group go through some significant changes, with hosts calling time on their role, and we thank them for their willingness to open their doors over the past few years and create space for the people of Trustees' Report 2023 OBC. We're hoping to confirm another venue in early 2025 for this group. As with previous years, our desire is always to seek more small group spaces, so that there can be a range of midweek gatherings to support and strengthen the church family in between the whole gathered congregation every Sunday.

#### Other Gathering Spaces

We've had plenty of other opportunities to gather, worship and celebrate through 2024. We hosted missionaries from our partner organisations (BMS, Tearfund) and celebrated life events with people (baptisms and new memberships) alongside our routine church activities. We started a Sunday night movie space, based around "The Chosen", which offered people the chance to come and watch an

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**Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 December 2024**

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episode every Sunday evening, followed by fellowship and conversation. This was attended and greatly appreciated by people across many generations. We also started a new worship and prayer gathering every first Sunday of the month, called Encounter - one hour of continuous worship and prayer: resting, waiting and listening to God. This culminated in a Carol Service, where we welcomed in the beginning of the Advent season together. Our men's ministry space was temporarily drawn to a close, with a sense that it needed fresh ideas and new perspectives, and we hope to move forward with this in 2025 so that more men will engage in fellowship with each other - a men's ministry is an excellent opportunity for men to take ownership not just of their own faith but the wellbeing of the brothers alongside them. As per previous years, we're always looking for new ways to gather people together, and 2025 will see the beginning of a push towards mini-missional communities, where people can gather around a common interest and grow in fellowship and faith there.

**Youth Ministry**

As with 2023, 2024 was a good year for our young people. They continued to meet regularly and grow in faith. Our youth band met on a few occasions throughout the year, and we hope that we can become more consistent in this in the months ahead. As with our previous youth club, the issue of having sufficient adults present has somewhat hindered our progress, but we're hoping that this will settle and improve through 2025. Our young people filled out forms near the end of 2024, expressing their preferred interest in service of a Sunday morning gathering. There was great enthusiasm for this across both the junior church and youth group, and so we're excited to get them plugged in at the beginning of 2025 across all areas of Sunday AM church ministry life. We did see some real progress at the end of the year in our engagement with the High School. The Pastor [REDACTED] has been a chaplain at Oban High School since 2016, and through 2024 continued in service to the students there at clubs, various assemblies, memorials and services. As with previous years, the games club continued to run on Thursday lunchtimes, with up to 30 young people attending. This prompted [REDACTED] to reach out to the school leadership about the potential of running a Youth Alpha course in Trustees' Report 2023 the school during the week, and at the end of 2024 this was given approval. This is an important mission opportunity for the church - offering this generation an alternative way of life - and the new course aims to start around Easter of 2025.

**Community Outreach Programs**

Both of our organised outreach programs (Noah's Ark and School Uniform Redistribution) maintained their excellent activity throughout 2024, with consistent and positive engagement across many demographics of the Oban and Lorn community. Both are what might be termed soft evangelism spaces Jesus is represented consistently to the attendees, and prayer given that opportunities to share the gospel might arise. We count it as a privilege to open our doors to new life and young life, showing them that the church is a place of welcome and hospitality. We also count it as a privilege to offer young families support through free school uniform - our calculations for the project suggest that we've managed to save families in the Oban community several thousand pounds through the redistribution project, and we look forward to 2025 knowing that we can convey something of the love of God in Christ through this project.

**Community Service Users**

We opened our doors to several community groups through 2024: The AA, Alinon, the NHS, a dance group and a local mental health group. We count this as an important means of serving and supporting our local community in its various needs. We did get recent notification that the AA had decided to move to a newer premises nearby, and we wish them well.

We are reminded in this that there is a need for us to press on our with our building development so that we can create a facility that trusted partners can enjoy and use for the needs of their groups.

**Mission: Local and Beyond**

Our mission partners and focuses remained as they were from previous years - OBC gifting 10% of its projected budget each year towards local and international mission partners. We were privileged to host our BMS Thailand missionaries in the summer of 2024, where we heard all about their incredible gospel and community work in Wang Daeng. Like us, they are a growing fellowship with a heart for local mission, including a new building development, so we were grateful to hear from them on the victories and challenges of Christian life, many of which were very similar to ours. We continued to support local organisations that were willing to priorities the gospel of Jesus Christ and will review this again at the AGM in 2025.

**Financial review**

**Principal source of funding**

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

**Results for the year**

The financial statements for the year are set out on pages 9 to 23. Total income in the year was £74,410 (2023 - £74,479), of which £5,205 (2023 - £4,895) was restricted and £69,205 (2023 £69,584) was unrestricted. Total expenditure was £74,655 (2023 - £98,218) of which £195 (2023 - £27,378) was restricted and £74,460 (2023 - £70,840) was unrestricted. Total reserves at the year-end were £536,443 (2023 - £536,688), of which £nil (2023 - £nil) was restricted and £536,443 (2023 - £536,688) was unrestricted.

**Reserves**

It is the policy of the church to maintain free reserves i.e. funds not committed or invested in fixed assets at a level which equates to approximately three months unrestricted expenditure. This allows sufficient to enable the ongoing work of the church to be maintained. The net current assets amount to £80,001 (2023 £80,155) and is above the required level.

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

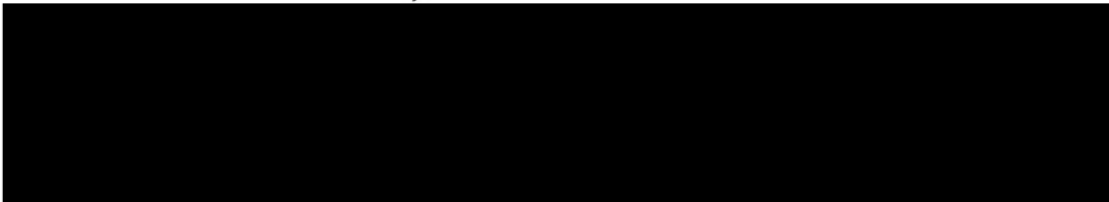
Year ended 31 December 2024

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**Plans for future periods**

Like previous years, we've had some wonderful moments throughout 2024 - hosting international missionaries, water baptisms in the sea at Big Ganavan, deep faith-filled conversations on the ministry of Jesus at The Chosen gatherings and special worship nights alongside the beauty of the routine, regular Sunday morning services. We've made some progress in key areas, and we've also seen that much more is needed in order to Trustees' Report 2023 see the mission of God lived out and realised around us. It's been a year of growth and learning, and we look forward to 2025 with a sense of renewed hope that everything we're doing can make a genuine difference in the lives of those we meet and connect with. We're so grateful to all the volunteers who give so much of themselves for the sake of others, and most importantly in service to Christ. They are the Church, and we know that God sees and appreciates all their efforts as much as we do. We've not reached our peak - we're far from it, and we'll never be that until Christ returns, but we have done our best this year and we look ahead to 2025 with a prayer that we'll continue to grow and mature in all things Christ so that Oban can be transformed for its King.

The trustees' annual report and the strategic report were approved on 4 June 2025 and signed on behalf of the board of trustees by:

A large black rectangular box redacting the signatures of the trustees.

Trustee

Trustee



**Independent Examiner's Report to the Trustees of Oban Baptist Church SCIO**

**Year ended 31 December 2024**

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I report to the trustees on my examination of the financial statements of Oban Baptist Church SCIO ('the charity') for the year ended 31 December 2024.

**Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

**Independent examiner's statement**

Since the charity is required by company law to prepare its accounts on an accruals basis and is registered as a charity in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in England and Wales (ICAEW) which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act, section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; or
2. the financial statements do not accord with those records or with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

**Independent Examiner's Report to the Trustees of Oban Baptist Church SCIO**  
(continued)

**Year ended 31 December 2024**

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I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Independent Examiner  
Simmers & Co  
Chartered Accountants  
Albany Chambers  
Albany Street  
Oban  
Argyll  
PA34 4AL

**Company Limited by Guarantee**

**Statement of Financial Activities**  
(including income and expenditure account)

**Year ended 31 December 2024**

			<b>2024</b>		<b>2023</b>
	<b>Note</b>	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Total funds</b>	<b>Total funds</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Income and endowments</b>					
Donations and legacies	<b>5</b>	64,851	5,205	70,056	69,959
Other trading activities	<b>6</b>	4,354	–	4,354	4,520
<b>Total income</b>		<b>69,205</b>	<b>5,205</b>	<b>74,410</b>	<b>74,479</b>
<b>Expenditure</b>					
Expenditure on raising funds:					
Costs of raising donations and legacies	<b>7</b>	73,511	195	73,706	97,303
Expenditure on charitable activities	<b>8,9</b>	949	–	949	915
<b>Total expenditure</b>		<b>74,460</b>	<b>195</b>	<b>74,655</b>	<b>98,218</b>
<b>Net income</b>		<b>(5,255)</b>	<b>5,010</b>	<b>(245)</b>	<b>(23,739)</b>
Transfers between funds		5,010	(5,010)	-	-
<b>Net movement in funds</b>		<b>(245)</b>	<b>-</b>	<b>(245)</b>	<b>(23,739)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		536,688	–	536,688	560,427
<b>Total funds carried forward</b>		<b>536,443</b>	<b>-</b>	<b>536,443</b>	<b>536,688</b>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 10 to 19 form part of these financial statements.

**Company Limited by Guarantee**

**Notes to the Financial Statements**

**Year ended 31 December 2024**

	<b>Note</b>	<b>2024 £</b>	<b>2023 £</b>
<b>Fixed assets</b>			
Tangible fixed assets	<b>14</b>	456,442	456,533
<b>Current assets</b>			
Debtors	<b>15</b>	5,382	5,902
Cash at bank and in hand		76,411	76,644
		<u>81,793</u>	<u>82,546</u>
<b>Creditors: amounts falling due within one year</b>	<b>16</b>	1,792	2,391
		<u>80,001</u>	<u>80,155</u>
<b>Net current assets</b>			
		<u>536,443</u>	<u>536,688</u>
<b>Total assets less current liabilities</b>			
		<u>536,443</u>	<u>536,688</u>
<b>Net assets</b>			
		<u>536,443</u>	<u>536,688</u>
<b>Funds of the charity</b>			
Unrestricted funds		536,443	536,688
<b>Total charity funds</b>	<b>17</b>	<u>536,443</u>	<u>536,688</u>

For the year ending 31 December 2024, the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 4 June 2025, and are signed on behalf of the board by:

[Redacted Signature] [Redacted Signature]

[Redacted Signature] Trustee [Redacted Signature]

The notes on pages 10 to 19 form part of these financial statements.

**1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is Oban Baptist Church, Albany Street, Oban, PA34 4LG.

**2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

**3. Accounting policies**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**Going concern**

There are no material uncertainties about the charity's ability to continue.

**Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

**3. Accounting policies** *(continued)*

**Financial instruments** *(continued)*

**Incoming resources**

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

**Resources expended**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

**3. Accounting policies** *(continued)*

**Financial instruments** *(continued)*

**Tangible assets**

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

**Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

**Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

**Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is a Scottish Charitable Incorporated Organisation and thus the liability of each trustee is limited.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
<b>Donations</b>			
Offerings - General	18,616	—	18,616
Offerings - Gift Aid	37,118	545	37,663
Offerings - Income tax claims on Gift Aid	8,759	—	8,759
Other donations	148	4,660	4,808
Tear Fund	210	—	210
	<u>64,851</u>	<u>5,205</u>	<u>70,056</u>



Notes to the Financial Statements (continued)

Year ended 31 December 2024

5. Donations and legacies (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Offerings - General	18,767	–	18,767
Offerings - Gift Aid	33,319	–	33,319
Offerings - Income tax claims on Gift Aid	10,711	–	10,711
Other donations	723	4,895	5,618
Tear Fund	1,544	–	1,544
	<u>65,064</u>	<u>4,895</u>	<u>69,959</u>

6. Other trading activities

	Unrestricted Funds £	<b>Total Funds 2024 £</b>	Unrestricted Funds £	Total Funds 2023 £
Donations for use of hall/ church	1,851	1,851	1,091	1,091
Income from Noah's Ark	2,399	2,399	3,388	3,388
Other income	104	104	41	41
	<u>4,354</u>	<u>4,354</u>	<u>4,520</u>	<u>4,520</u>

7. Costs of raising donations and legacies

	Unrestricted Funds £	Restricted Funds £	<b>Total Funds 2024 £</b>
Costs of raising donations and legacies – church operation	73,511	195	73,706
	<u>73,511</u>	<u>195</u>	<u>73,706</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Costs of raising donations and legacies – church operation	69,925	27,378	97,303
	<u>69,925</u>	<u>27,378</u>	<u>97,303</u>

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

**8. Expenditure on charitable activities by fund type**

	Unrestricted Funds	<b>Total Funds 2024</b>	Unrestricted Funds	Total Funds 2023
	£	£	£	£
Support costs	949	949	915	915

**9. Expenditure on charitable activities by activity type**

	Support costs	<b>Total funds 2024</b>	Total fund 2023
	£	£	£
Governance costs	949	949	915

**10. Net expenditure**

Net expenditure is stated after charging/(crediting):

	<b>2024</b>	2023
	£	£
Depreciation of tangible fixed assets	390	330

**11. Independent examination fees**

	<b>2024</b>	2023
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	567	535
Other assurance services	315	381
	<b>882</b>	<b>916</b>

**12. Staff costs**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	<b>2024</b>	2023
	£	£
Wages and salaries	20,030	20,026
Other employee benefits	3,621	3,394
	<b>23,651</b>	<b>23,420</b>

The average head count of employees during the year was 2 (2023: 2).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

**13. Trustee remuneration and expenses**

During the year [REDACTED] who is an employee of the Charity and a Trustee of the Charity was paid:

Stipend £20,135 (2023 - £20,112)  
 Car allowance / Mileage £105 (2023 - £54)  
 Pension £3,600 (2023 - £2,659)

As is customary, the charity also paid the following living expenses:

Rent £7,200 (2023 - £7,200)  
 Council Tax £3,190 (2023 - £3,114)  
 Heat & Light £517 (2023 - £621)  
 Telephone £169 (2023 - £472)

No remuneration or other benefits from employment with the charity or a related entity were received by any other trustees.

**14. Tangible fixed assets**

	Freehold property £	Fixtures and fittings £	Total £
<b>Cost</b>			
At 1 January 2024	455,214	1,649	456,863
Additions	—	299	299
<b>At 31 December 2024</b>	<b>455,214</b>	<b>1,948</b>	<b>457,162</b>
<b>Depreciation</b>			
At 1 January 2024	—	330	330
Charge for the year	—	390	390
<b>At 31 December 2024</b>	<b>—</b>	<b>720</b>	<b>720</b>
<b>Carrying amount</b>			
<b>At 31 December 2024</b>	<b>455,214</b>	<b>1,228</b>	<b>456,442</b>
At 31 December 2023	455,214	1,319	456,533

**15. Debtors**

	2024 £	2023 £
Prepayments and accrued income	1,606	1,539
Other debtors	3,776	4,363
	<b>5,382</b>	<b>5,902</b>

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

**16. Creditors: amounts falling due within one year**

	2024	2023
	£	£
Accruals and deferred income	1,792	2,391

**17. Analysis of charitable funds****Unrestricted funds**

	At 1 January 2024	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
General Fund	536,688	69,205	(74,460)	5,010	536,443

	At 1 January 2023	Income	Expenditure	Transfers	At 31 December 2023
	£	£	£	£	£
General Fund	554,800	69,584	(70,840)	(16,856)	536,688

**Restricted funds**

	At 1 January 2022	Income	Expenditure	Transfers	At 31 December 2024
	£	£	£	£	£
Restricted Fund	–	5,205	(195)	(5,010)	–

	At 1 January 2023	Income	Expenditure	Transfers	At 31 December 2023
	£	£	£	£	£
Restricted Fund	5,627	4,895	(27,378)	16,856	–

**Purposes of restricted funds****Building fund**

Donations were received to fund the proposed redevelopment of the church to accommodate increasing attendances and make it fit for purpose.

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

18. Analysis of net assets between funds

	Unrestricted Funds	Total Funds 2024
	£	£
Tangible fixed assets	456,442	456,442
Current assets	81,793	81,793
Creditors less than 1 year	(1,792)	(1,792)
<b>Net assets</b>	<b>536,443</b>	<b>536,443</b>

	Unrestricted Funds	Total Funds 2023
	£	£
Tangible fixed assets	456,533	456,533
Current assets	82,546	82,546
Creditors less than 1 year	(2,391)	(2,391)
<b>Net assets</b>	<b>536,688</b>	<b>536,688</b>

19. Financial instruments

The carrying amount for each category of financial instrument is as follows:

	2024	2023
	£	£
<b>Financial assets measured at fair value through income and expenditure</b>		
Financial assets measured at fair value through income and expenditure	536,629	539,080