

Scottish Charity No.SC052878

Fort William Baptist Church SCIO

Trustees' Report and Financial Statements
Year Ended 31 December 2024

Fort William Baptist Church SCIO

Contents of the Financial Statements *for the year ended 31 December 2024*

	Page
Church Information	1
Report of the Trustees	2 - 3
Report of the Independent Examiner	4
Receipts and Payments Accounts	5
Statement of Balances	6
Notes to the Financial Statements	7 - 8

Fort William Baptist Church SCIO

Church Information for the year ended 31 December 2024

Trustees

The Office Bearers, Trustees and members of the Congregation who served during the year were as follows:

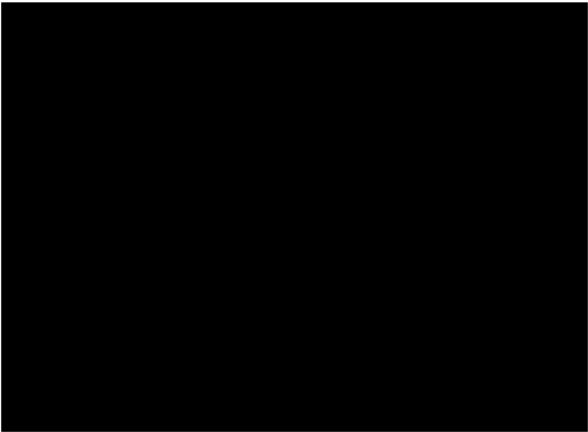
Minister

Office Bearers

Secretary

Treasurer

Deacons



* Denotes ex-officio property trustee

Address

Belford Road
Fort William
PH33 6ER

Bankers

Royal Bank of Scotland
6 High Street
Fort William
PH33 6AS

Virgin Money
58 High Street
Fort William
PH33 6AH

Solicitors

Holloway Martin
4th Floor
150 West George Street
Glasgow
G2 2HG



Innes & Partners Limited
Chartered Certified Accountants
9 Ardross Street
Inverness
IV3 5NN

Fort William Baptist Church SCIO

Report of the Trustees *for the year ended 31 December 2024*

The Trustees are pleased to present their annual report, together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Fort William Baptist Church SCIO (SC052878) is a Scottish Charitable Incorporated Organisation. It was registered in its current legal form on 9th October 2023. The charity was previously an Unincorporated Organisation (SC005713). All assets of the unincorporated association were transferred to the SCIO on 31st March 2024.

Aims and Affiliation

The objects of the Church as quoted from its Constitution are as follows:

The Church's objects ('the Objects') are the advancement of the Christian faith primarily in Fort William and District and also, throughout Scotland and the rest of the World, by all means consistent with the teachings of the Christian Bible, including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and in the relief of poverty or other social needs.

Office Bearers and Trustees

The Office Bearers, Trustees and members of the Congregation who served during the year are shown on Page 1.

Appointment of Trustees:

Prior to their appointment, new Trustees will have been members of the Church for at least one year and will have played an active part in the life of the Church for some time in various roles and will be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. All new Trustees are required to understand their statutory responsibilities.

Risk Management

The Trustees have developed a risk management strategy which comprises:

- An annual review of the risks that the church may face;
- The establishment of systems and procedures to mitigate those risks
- The implementation of procedures designed to minimise any potential impact on the church should those risks materialise.

Particular attention has focussed on non-financial risks arising from fire, health and safety, food hygiene and ministry to children and vulnerable people.

A key element in the management of financial risk is the setting of an annual budget which covers projected income, and all areas of ministry expenditure. This budget is monitored against actual income and expenditure and is reviewed by the Elders and Deacons on a regular basis.

Achievements and Performance

The church holds services every Sunday, morning and one evening a month, with the Children's Church at the time of the Morning Service. An informal fellowship meeting happens every week after the morning service.

A regular Prayer Meeting takes place on a Wednesday evening each week.

Ladies Bible Study meets in various homes monthly.

Teenagers group meets monthly on Saturday mornings.

Friendship hour, primarily for older members of our community meets bi-monthly.

Parent and toddler group meets monthly.

Fort William Baptist Church SCIO

Report of the Trustees *for the year ended 31 December 2024*

(Achievements and Performance continued)

The hall is used by AA (Alcoholics Anonymous) usually weekly, and occasional use by other groups in the community. It is also used for family contact for a fostered child in the church community.

During the summer months, Fort William Baptist Church links with other churches to hold open air services in the town centre.

All of the above groups welcome everyone in the local community.

Rev. Jonathan Tink was inducted as our new minister in February 2020.

Our membership is currently 48, with as many regular associates. There have been 4 new members this year and 1 baptism.

Our average weekly giving has been maintained.

We continue to live stream the morning service for those who feel unable to attend and the recording is regularly reviewed by up to 60 others, we don't always know who they are.

Financial review

Principal sources of funding

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

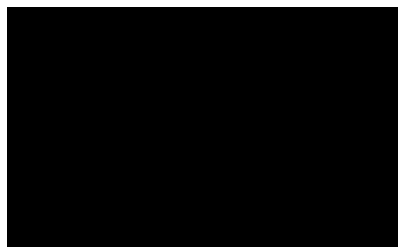
Results for the year

The financial statements for the year are set out in pages 5 to 8. The Statement of Financial Activities on page 5 reflects net outgoing resources.

Reserves

It is the policy of the church to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund (page 5) at 31 December 2024 amounted to £8,520 (2023: £13,063). The Trustees are monitoring reserves and looking to increase them.

on 15th September 2025



Fort William Baptist Church SCIO

Report of the Independent Examiner to the Trustees of Fort William Baptist Church SCIO *for the year ended 31 December 2024*

I report on the on the accounts of the church for the year ended 31 December 2024 which are set out on pages to 5 to 8.

Respective Responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's Trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is our responsibility to examine the financial statements as required under section 44(1) (c) of the Act and to state whether particular matters have come to our attention.

Basis of Independent Examiner's Statements

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave not been met, or
2. to which in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Innes and Partners Limited
Chartered Certified Accountants

Date: 15th September 2025

9 Ardross Street
Inverness
IV3 5NN

Fort William Baptist Church SCIO

Receipts and Payments Accounts

For the year ended 31 December 2024

	Notes	Unrestricted General Fund £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Receipts						
Gift aid givings		41,828	180	-	42,008	38,398
Income tax recovered		9,769	-	-	9,769	9,284
Open plate offerings		17,543	-	-	17,543	16,514
Other Donations		836	-	-	836	503
Total Receipts		69,976	180	-	70,156	64,699
Payments						
<i>Payments for Charitable activities</i>						
Gross salaries	3	36,536	-	-	36,536	35,276
Pension contributions	3	4,532	-	-	4,532	4,197
Pulpit supply and expenses		431	-	-	431	335
Ministers Expenses		240	-	-	240	490
Heat and light		7,255	-	-	7,255	7,656
Manse & Stanton Villa council tax		2,538	-	-	2,538	2,479
Public and Employers Liability Insurance		1,350	-	-	1,350	1,140
Manse repairs and refurbishment		2,066	-	-	2,066	110
Repairs and maintainance		3,401	-	-	3,401	4,246
Equipment and furnishings		813	-	-	813	229
Music		450	-	-	450	431
Office costs and publicity		578	-	-	578	325
Telephone		1,074	-	-	1,074	1,239
Provisions		822	-	-	822	355
Professional fees		3,634	-	-	3,634	464
Gifts and donations	6	490	2,230	-	2,720	4,250
Miscellaneous expenses		20	-	-	20	400
Sunday School & Youth Work		192	-	-	192	-
Scottish Baptist Fund		2,058	-	-	2,058	3,192
<i>Governance costs</i>						
Independent examination		-	-	-	-	762
Total Payments		68,480	2,230	-	70,710	67,576
Surplus/(Deficit) for the year		1,496	(2,050)	-	(554)	(2,877)
Transfers		(6,039)	6,039	-	-	-
Net movement in funds after transfers		(4,543)	3,989	-	(554)	(2,877)
Total funds brought forward		13,063	3,077	90	16,230	19,107
Total funds carried forward		8,520	7,066	90	15,676	16,230

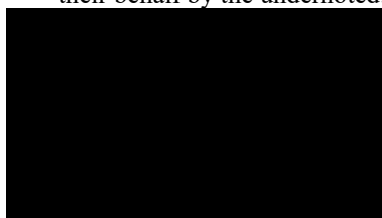
Fort William Baptist Church SCIO

Statement of Balances

As at 31 December 2024

	Notes	2024	2023
		£	£
Bank and cash in hand			
Opening balance		16,230	19,107
Surplus/(Deficit) for the year		<u>(554)</u>	<u>(2,877)</u>
Closing balances		15,676	16,230
 Total monetary assets held		 <u>15,676</u>	 <u>16,230</u>
 Reserves			
Unrestricted funds	4	8,520	13,063
Designated funds	4	7,066	3,077
Restricted funds	5	90	90
		<u>15,676</u>	<u>16,230</u>
 Statement of assets held for charitable purposes			
Property		166,768	166,768
Fixtures and equipment		34,570	35,421
Total		<u>201,338</u>	<u>202,189</u>
 Statement of amounts receivable at 31 December 2024			
Gift aid due		<u>9,290</u>	<u>9,729</u>
 Statement of liabilities at 31 December 2024			
Invoices due for payment		1,914	912
HMRC		<u>1,086</u>	<u>642</u>
		<u>3,000</u>	<u>1,554</u>

The financial statements on pages 5 to 8 were approved by the Trustees on 15th September 2025 and signed on their behalf by the undernoted:



The notes on pages 7 to 8 form part of these financial statements.

Fort William Baptist Church SCIO

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

1. Accounting Policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Pensions

The church operates a defined benefit scheme, membership of which is available on a voluntary basis to eligible staff. The assets of the scheme are held separately from those of the church in an independently administered scheme.

Receipts and Payments Account

For the purpose of the Receipts and Payments Account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

2 Transactions with Trustees

The trustees received no remuneration or expenses during the year (2023: Nil) in their capacity as Trustees. During the year £185 was paid to Guisachan Guesthouse for cleaning materials, a property in which Trustee/Treasurer Phill Beale owns.

3. Staff costs and numbers

	2024	2023
	£	£
Gross salaries	36,536	35,276
Pension contributions	4,532	4,197
	41,068	39,473

The average number of employees during the year was 2 (2023: 2).
No employee received remuneration of more than £60,000 during the year.

Fort William Baptist Church SCIO

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

4. Unrestricted funds	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
General Fund	13,063	69,976	(68,480)	(6,039)	8,520
Designated funds:					
Missions	3,077	-	(2,170)	6,039	6,946
Pastoral Care	-	180	(60)	-	120
Total unrestricted funds	16,140	70,156	(70,710)	-	15,586

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

Missions Fund represents specific gifts given to the Missionaries.

Pastoral Care Fund represents funds to provide assistance to people who have a specific need that has been identified by the Pastoral team.

5. Restricted funds	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
Summer outreach	30	-	-	-	30
Crossroads	60	-	-	-	60
Total restricted funds	90	-	-	-	90

Explanation of funds

Summer Outreach Fund represents income and expenditure relating to the summer outreach programme.

Crossroads Fund represents donations towards the work of the Crossroads charity.

6. Gifts and Donations

Gifts and Donations of £2,720 (2023: £4,250) includes gifts to 2 individuals (2023: 4) and 8 organisations (2023: 7).

7. Pension obligations

The total pension cost for the Church is £4,532 (2023: £4,197).