

**APPENDIX 3**



Independent examiner's report on the accounts <span style="float: right;">v2</span>							
<b>Report to the trustees/members of</b>	Charity name <i>ROSYTH BAPTIST CHURCH</i>						
<b>Registered charity number</b>	SC <i>018391</i>						
<b>On the accounts of the charity for the period</b>	Period start date				Period end date		
	Day	Month	Year	to	Day	Month	Year
	<i>01</i>	<i>06</i>	<i>2021</i>		<i>31</i>	<i>05</i>	<i>2022</i>
<b>Set out on pages</b>	<i>4 - 6</i>					<small>(remember to include the page numbers of additional sheets)</small>	
<b>Respective responsibilities of trustees and examiner</b>	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.						
<b>Basis of independent examiner's statement</b>	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.						
<b>Independent examiner's statement</b>	In the course of my examination, no matter has come to my attention [ <del>other than that disclosed on the attached page*</del> ]						
	1. which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>• to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>• to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> 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.						
<b>Signed:</b>	<i>IC Howard</i>			<b>Date:</b>	<i>22-8-2022</i>		
<b>Name:</b>	<i>IAN CHARLES HOWARD</i>						
<b>Relevant professional qualification(s) or body (if any):</b>	<i>DEACON OF INVERKEITHING BAPTIST CHURCH</i>						
<b>Address:</b>	<i>40, STEPHENS DRIVE</i>						
	<i>INVERKEITHING</i>						
	<i>FIFE</i>						
	<i>KY11 1DF</i>						

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

## **Rosyth Baptist Church ( Scottish Charity N° SC018391 )**

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### **Church Information**

**E-Mail Address:** Rosythumbaptist@gmail.com

### **Trustees**

(With dates at which acting members were elected under the new Constitution.)

Rev C Demetriou ( March 2022 )

M. Hampson ( September 2021)

A Hampson (November 2019)

P Smith (November 2019)

J. Demetriou ( May 2021)

### **Rosyth Baptist Church**

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#### **Report of the Trustees** for the year ended 31 May 2022

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 May 2022.

#### **Status of Charity and Governing Document**

Rosyth Baptist Church is established by Constitution and is a registered Scottish Charity (No. SC018391).

#### **Aims and Affiliation**

The aims of the church are in line with its Mission Statement – "*Learning to show the Father's love*". The church is affiliated to the Baptist Union of Scotland.

The church is Congregational in polity and its day to day running is undertaken by the elected Leadership Team.

#### **Trustees and Office Bearers**

Pastor(who is a Trustee). The Office Bearers who served during the year and to the date of this report were as follows:

##### *Leadership Team (Trustees)*

M. Hampson, A Hampson, P.Lilly ( retired August 2021 ), D.Martindale ( resigned November 2021 )

*Treasurer* P Smith

*Administrator* J Demetriou

*Pastor* C Demetriou

The appointment of trustees is in line with our new Constitution adopted in October 2015. This requires the church to have at least four active Trustees not including Pastoral staff. Trustees are referred to as Leadership Team. The membership of the Leadership Team changed during the year.

## **Appointment of Trustees**

New Trustees are nominated for appointment by the Members. Pastor is a Trustee ex officio. Other Trustees are elected for a three-year term which is renewable once. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations.

The title deeds to the property owned by the church are held in the names of the active Trustees.

## **Annual review**

The church pastor and ex-officio trustee Gilmour Lilly retired at the end of August 2021 after serving for 12 years at Rosyth Baptist church (and completing 40 years in church ministry). Gilmour's wife Pam also retired and both stepped down as trustees. The leadership team meetings of the church were chaired by Alan Milnes in his appointed role as Interim Moderator, and he also facilitated the 'search team' meetings.

In order to release funds for continuing stipendiary ministry, the decision was made by the church members at a church meeting to proceed with the sale of the manse and this was completed in November 2021.

In July 2021, EATS (run by the charity Rosyth Community Projects Ltd) were given six months notice to vacate the church premises since the church needed use of the hall for refreshments after the Sunday services, and access to the church lounge for Bible study and prayer groups. In addition, the Chinese church, Helping Hands Fife, and the local brass band could all then use the hall again to recommence their activities.

From January 2022, the Chinese church once again started to pay the monthly hire costs for the use of Rosyth Baptist church and hall. In addition, the brass band started to pay 100% of the hall hire costs and Helping Hands Fife also started to pay their hall hire costs from April 2022.

One of the trustees Dawn Martindale stepped down from the leadership team at the end of November 2021 and left Rosyth Baptist church to become a member of West Baptist church, Dunfermline. Dawn's 'liaison' position (on behalf of Rosyth Baptist church) with West Baptist church ended as a result and there are no plans to reinstate such a role.

On the 16th January 2022, upon the recommendation of the leadership and search team members, Rosyth Baptist church voted at a church meeting to call Chris Demetriou as their next pastor on a full-time stipendiary basis. Chris started in his role as church pastor and trustee on 1st March 2022 and assumed responsibilities for chairing the leadership team and church meetings (as Alan Milnes completed his role as Interim Moderator).

In-person Rosyth Baptist church services continued throughout the reporting year (1.6.2021 to 31.5.2022) with spaced seating and mask wearing according to government guidelines.

Rosyth Baptist church did not return to Zoom during the year, but video-recorded part of the Sunday services to make available on Youtube for those unable to attend in person until 21st November 2021. Audio recordings of the sermons at Sunday service have been made available on Youtube since March 2022.

In March 2022, two of the leadership team (and trustees) Allan and Marnie Hampson, shared their intention to step down from their leadership roles at some point in the coming months. The proposed timescale would allow time for the church to nominate and appoint two new members of the leadership team. This is expected to happen within the next reporting period.

The pastor Chris Demetriou and his wife Julie shared a vision for starting a 'parent/carer and toddler' group to operate in the church hall on a Tuesday morning. This will not include provision of care for the children but will provide toys and equipment for the toddlers, and refreshments for the parents and carers for a small fee. This service - which would require some volunteer support from within the church, and would be led by Julie Demetriou - will first be researched and is expected to commence during the next reporting year.

The church leadership team also announced the intention for the church to change its charity status and become a SCIO (Scottish Charitable Incorporated Organisation) in line with BUS recommendations and as part of a general move within the Scottish Baptist Union of churches. This will be progressed during the next reporting year.

On the 28th May 2022, Rosyth Baptist church was successfully represented by members with a 'stand' at the Rosyth Gala to increase visibility and connect with the local community. (Free fruit was given away to represent the nine fruits of the Holy Spirit.)

The six values adopted by the church in the previous reporting year will remain for now. These are:

1. **Holy Spirit dependant** - empowered and shaped by the Holy Spirit.
2. **Adventurous** - flexibility, fluidity, creativity. We don't become set in our ways.
3. **Pastoral** - everyone matters. Everyone's needs appropriately met.
4. **Relational** - church is more than a Sunday event. Small group fellowship is vital.
5. **Embedded** - we all engage in mission by how we live in the local community.
6. **Connected** - we are *interdependent*, not *independent* of other churches.

Midweek gatherings by members of the church take place on Tuesdays and Thursdays in the church premises in the form of a Bible study and a prayer group.

As the church emerged more fully from the pandemic, it was clear that over the previous two years, at least two members had lost sufficient mobility to make it particularly challenging to attend church services or any other gatherings. A few have not returned due to now attending another church, or other reasons. However, the rest of the members are now attending with a growing confidence and visitors are returning. A renewed sense of hopeful community is in place and is expected to become established during the next reporting year.

Material investment in the church has already included a new fire door, and in the next reporting year will extend to: making the church office 'fit for purpose' for the pastor to operate from during part of the week, and new external signage.

One of the pastor's stated priorities is to 'strengthen the core' of the church (as well as the leadership team), with the recognition that only God can do this as we serve faithfully, and that the church belongs to Jesus Christ.

### **Financial review**

#### **Principal sources of funding**

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

#### **Reserves**

Total reserves at 31 May 2022 amounted to £199,782.00

The Trustees monitor the Church's financial position closely throughout the year

### **Reference and administrative details**

#### **Principal office**

Rosyth Baptist Church  
Queensferry Road  
Rosyth  
KY11 2QY

#### **Bankers**

Clydesdale Bank PLC  
64 High Street  
Dunfermline  
KY12 7DF

### **On behalf of the Trustees**



#### **Peter Smith**

Trustee/Treasurer

Dated: 25th September 2022

**Rosyth Baptist Church**  
**Scottish Charity N° SC018391**  
**Receipts and Payments Account for the year ended 31 May 2022**

		Unrestricted General Fund	Designated Fund	Restricted Fund	Total 2022	Total 2021
Receipts	Notes	£	£	£	£	£
Gift Aid donations		20,305	-	-	20,305	22,730
Collections		9,522	-	-	9,522	7,258
Gift Aid received		5,176	-	-	5,176	6,132
Collections for outside charities		494	-	-	494	775
Other donations		335	-	-	335	620
Miscellaneous		519	-	-	519	255
Interest		-	2	-	2	2
Hall Income		2,161	-	-	2,161	1,855
Retirement Gift		1,335	-	-	1,335	-
Sale of Manse		187,363	-	-	187,363	968
<b>Total receipts</b>		<b>227,210</b>	<b>2</b>	<b>-</b>	<b>227,212</b>	<b>40,595</b>
<b>Payments</b>						
Staff costs		17,260	-	-	17,260	26,939
Charitable donations	1	4,270	-	-	4,270	4,680
Church running costs		4,803	-	-	4,803	4,212
Council Tax		1,001	-	-	1,001	2,608
Other ministry costs		1,209	-	-	1,209	-
Repairs and maintenance		-	258	-	258	1,240
Miscellaneous	4	2,995	510	-	3,505	1,508
Professional fees		368	-	-	368	530
Flowers		27	-	-	27	-
Retirement Gift		1,335	-	-	1,335	-
<b>Total payments</b>		<b>33,268</b>	<b>768</b>	<b>-</b>	<b>34,036</b>	<b>41,717</b>
<b>(Deficit)/surplus for the year before transfers</b>		<b>193,942</b>	<b>(766)</b>	<b>-</b>	<b>193,176</b>	<b>(1,122)</b>
<b>Transfer between funds</b>		<b>(100)</b>	<b>25</b>	<b>-</b>	<b>(75)</b>	<b>-</b>
<b>(Deficit)/surplus for the year after transfers</b>		<b>193,842</b>	<b>(741)</b>	<b>-</b>	<b>193,101</b>	<b>(1,122)</b>
<b>Total funds brought forward</b>		<b>4,654</b>	<b>1,996</b>	<b>31</b>	<b>6,681</b>	<b>7,803</b>
<b>Total funds carried forward</b>		<b>198,496</b>	<b>1,255</b>	<b>31</b>	<b>199,782</b>	<b>6,681</b>

**Statement of Balances as at 31<sup>st</sup> May 2022**

	2022			2021		
	Opening balance	Surplus for year	Closing balance	Opening balance	Deficit for year	Closing balance
	£	£	£	£	£	£
<b>Bank and cash in hand</b>	<b>6,681</b>	<b>193,101</b>	<b>199,782</b>	<b>7,803</b>	<b>(1,122)</b>	<b>6,681</b>
<b>Total assets held</b>	<b>6,681</b>	<b>193,101</b>	<b>199,782</b>	<b>7,803</b>	<b>(1,122)</b>	<b>6,681</b>

**Represented by:**

General fund	2	198,496
Designated funds	2	1,255
Restricted funds	3	31
		<b>199,782</b>

The financial statements on pages 4 to 6 were approved by the Trustees on 22<sup>nd</sup> September 2022 and signed on their behalf by the understated:



Peter Smith  
Treasurer/Trustee

**Notes to the financial statements** for the year ended 31<sup>st</sup> May 2022

1. Charitable donations	Unrestricted fund	Designated fund	Restricted fund	2022 Total	2021 Total
	£	£	£	£	£
WEC	2,400	-	-	2,400	2,560
Baptist Union of Scotland	1,520	-	-	1,520	1,520
Tearfund	-	-	-	-	350
Child Sponsor	-	-	-	-	250
BMS Ukraine Appeal	350	-	-	350	-
	<u>4,270</u>	<u>-</u>	<u>-</u>	<u>4,270</u>	<u>4,680</u>

2. Unrestricted funds	Balance at 01-06-21	Receipts	Payments	Transfers	Balance at 31-05-22
	£	£	£	£	£
General Fund	4,654	227,210	(33,268)	(25)	198,571
<b>Designated funds</b>					
Fabric Fund	896	2	(258)	25	665
Reserve Fund	1,100	-	(510)	-	590
<b>Total unrestricted funds</b>	<u>6,650</u>	<u>227,212</u>	<u>(34,036)</u>	<u>-</u>	<u>199,826</u>

**Explanation of funds**

*The General Fund* represents all income and expenditure relating to the primary focus activities of the church, other than those for which funding is designated or restricted.

*The Fabric Fund* represents all income and expenditure designated by the trustees for the repairs or maintenance of property held by the church.

*The Reserve Fund* represents contingency funds that have been put aside and held in a savings account.

3. Restricted Funds	Balance at 01-06-21	Receipts	Payments	Transfers	Balance at 31-05-22
	£	£	£	£	£
Women's Fellowship	31	-	-	-	31
<b>Total restricted funds</b>	<u>31</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>31</u>

**Explanation of funds**

*The Women's Fellowship fund* represents all collection income and expenditure which is used at the group's discretion.

4. Miscellaneous includes purchase of camera & stand, skip hire, Christmas gifts, new fire door, office refurbishment, gazebo.