

BUTE BAPTIST CHURCH
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

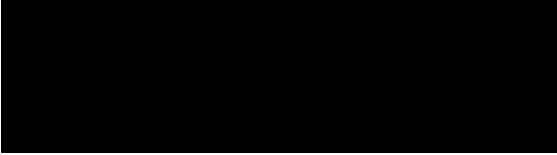
Charity No: SC051392

BUTE BAPTIST CHURCH
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BUTE BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees



- Co-opted (January 2024)

Treasurer



Principal Office



BUTE BAPTIST CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2024

The Trustees have pleasure in presenting their report for the year ended 31 December 2024. This report is prepared in accordance with the constitution and the recommendations of the Statement of Recommended Practice - Accounting and Reporting by charities and complies with applicable law.

Recruitment – Appointment of Trustees

The Trustees are appointed by a vote of members.

Governing Documents

The church is a recognised charity governed by a Constitution which was approved by the members and the OSCR.

During 2022 the charity status of the Church was changed from a Scottish Charity (SC012573) to a Scottish Charitable Incorporated Organisation (SCIO) and in the process the name of the Church was also changed from Ardbeg Baptist Church to Bute Baptist Church. The formal transfer took place on 6 August 2022 and all assets of the Church were transferred to the SCIO at that date.

Charitable Purposes

The advancement of the Christian faith primarily on the Isle of Bute 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 the relief of poverty or other social needs.

Activities & Achievements

The Church, which is the body of Christ, encourages believers in their faith in the Lord Jesus Christ as their personal Lord and Saviour and seeks to enable members of the fellowship to share their faith with others.

Throughout 2024 the church gathered every Sunday morning and evening for worship and expository preaching.

The King's Club met during morning service for children of primary school age.

A weekly coffee morning for community outreach was held each Saturday and at the end of November this included a very successful Christmas Fair.

A Christmas praise service by candlelight led by 'Contact' was also well supported by the community.

Although we started the year in a vacancy situation, we were very conscious of the Lord's leading and were well led by [REDACTED] as interim moderator. He preached monthly and gave a day a month for pastoral visitation.

BUTE BAPTIST CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2024

Activities & Achievements (Continued)

The Lay Preachers Association provided the remaining cover.

We joined the West of Scotland Gospel Partnership, and this gave us further access to spiritual support, prayer and preachers.

Through this in October the church entered an Inter-gospel partnership with Calderwood Baptist Church in East Kilbride. They then provided a ministry team and planned with us for continuity of teaching and for church growth.

It was a great encouragement to meet the families coming each weekend and for their helpful interactions with us and their sound teaching.

At the AGM in June two deacons from our congregation were elected to serve along with the interim moderator.

At the end of May we received possession of the manse and between then and October a complete refurbishment was conducted. Likewise, our rental flat upstairs was also upgraded when it suddenly became vacant.

There is a real sense of unity and purpose as we grow spiritually and are blessed by the targeted support of a much larger and experienced mainland evangelical church.

The membership as of 31 December 2024 was fifteen, one of whom is non-voting due to ill health.

We are grateful to God for His leading and faithfulness to us during this past year. We are also thankful for the continuing opportunities to serve our Saviour in the wider community.

Reserves

The General Fund represents unrestricted funds to the sum of £64,219. This fund is available to be used by the trustees subsequent to specific decision of the church members in furtherance of the charity's objectives.

Restricted Funds are shown on page 9, note 10.

Approved by the trustees and signed on their behalf by: -

██████████
Secretary

4 April 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BUTE BAPTIST CHURCH

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 1 to 9.

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 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 explanation 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 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 accounts 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 accounts to be reached.

4 April 2025

BUTE BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE
YEAR ENDED 31 DECEMBER 2024

	<u>Notes</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>2024 Total</u> £	<u>2023 Total</u> £
Receipts					
Offerings & Donations	5	49,890	5,170	55,060	31,824
Activities for Generating Funds	6	5,969	-	5,969	6,317
Investment Income	7	2,889	-	2,889	176
Other Income		-	-	-	-
		-----	-----	-----	-----
Total Receipts		58,748	5,170	63,918	38,317
		-----	-----	-----	-----
Payments					
Costs of generating funds	8	4,897	-	4,897	325
Charitable Activities	9	28,663	1,170	29,833	29,480
Governance Costs	9	450	-	450	-
		-----	-----	-----	-----
Total Payments		34,010	1,170	35,180	29,805
		-----	-----	-----	-----
Excess of (Payments over Receipts)		24,738	4,000	28,738	8,512
Transfers to/(from) Funds		-	-	-	-
		-----	-----	-----	-----
Surplus/(Deficit) for year		24,738	4,000	28,738	8,512
		=====	=====	=====	=====

BUTE BAPTIST CHURCH
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2024

Bank & Cash

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
	£	£	£
Opening Balances			
- BOS	12,305	362	12,667
- Virgin	27,176	-	27,176
	-----	-----	-----
	39,481	362	39,843
Net Receipts / (Payments)	24,738	4,000	28,738
	-----	-----	-----
	64,219	4,362	68,581
	=====	=====	=====
Closing Balances			
- BOS	13,498	4,362	17,860
- Virgin	50,721	-	50,721
	-----	-----	-----
	64,219	4,362	68,581
	=====	=====	=====

Fixed Assets

Cost of Property b/f	67,000
Legal fees b/f	962

	67,962
	=====

Restricted Balances

Youth	122
Electronic/Tech Equipment	4,000

	4,122
	=====

Approved by the Trustees and signed on their behalf.

██████████
Secretary

4 April 2025

BUTE BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

Principal Accounting Policies

These Financial Accounts have been prepared on a Receipts and Payments basis.

1. **Nature and Purpose of each Fund**

The nature and purpose of each fund is outlined in the report of the trustees for the year.

2. **Grants Paid**

There were no grants paid in the year.

3. **Remuneration**

There was no remuneration paid to any charity trustee or person connected with a trustee in the year.

4. **Expenses**

There were no expenses paid to any other charity trustee in the year.

5. **Analysis of Offerings & Donations**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	£	£	£	£
Gift Aid Refund	-	-	-	4,848
Offerings	18,213	-	18,213	20,927
Harvest Appeal Income	-	1,170	1,170	625
Other Donations	8,258	4,000	12,258	3,228
Thanks Giving Donation	400	-	400	424
Weekly Coffee Morning	2,019	-	2,019	1,772
Manse Refurbishment Donation	21,000	-	21,000	-
	-----	-----	-----	-----
	49,890	5,170	55,060	31,824
	=====	=====	=====	=====

6. **Activities for Generating Funds**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	£	£	£	£
Property Rental	5,034	-	5,034	5,650
Christmas Fayre	935	-	935	667
	-----	-----	-----	-----
-	5,969	-	5,969	6,317
	=====	=====	=====	=====

7. **Other Income**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	£	£	£	£
Bank Interest	544	-	544	176
PAYE Refund	1,728	-	1,728	-
Energy Company Compensation	617	-	617	-
	-----	-----	-----	-----
	2,889	-	2,889	176
	=====	=====	=====	=====

BUTE BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

8. Cost of Generating Funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	£	£	£	£
Other Rental Property Costs	4,897	-	4,897	325
Christmas Fayre Costs	-	-	-	-
	-----	-----	-----	-----
	4,897	-	4,897	325
	=====	=====	=====	=====

9. Charitable Activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	£	£	£	£
<u>STIPEND etc</u>				
Net Stipend	-	-	-	13,438
Income Tax/Nat Ins	-	-	-	251
Pastor's Pension (Church)	-	-	-	2,176
Pastor Expenses	-	-	-	-
Pulpit Supply	2,051	-	2,051	220
Pastor Mobile Phone	-	-	-	113
<u>MANSE</u>				
Refurbishment	15,507	-	15,507	-
Survey	275	-	275	-
Council Tax	-	-	-	1,913
Insurance	780	-	780	687
Repairs and Maintenance	-	-	-	173
Share of Utilities - Heat & Light	443	-	443	122
Sundry Expense	85	-	85	-
<u>KING STREET</u>				
Insurance	962	-	962	947
Heating and Lighting	1,390	-	1,390	1,465
Repairs and Renewals	787	-	787	322
Cleaning Costs	41	-	41	143
Wages – Cleaner	96	-	96	500
Telephone/Zoom	416	-	416	623
Sunday School Costs	87	-	87	80
<u>OTHER PAYMENTS</u>				
CCL Europe, Licenses	507	-	507	483
Hire of Hall	580	-	580	840
Website Costs	244	-	244	-
Subscriptions	150	-	150	145
Payroll & Accountancy	1,734	-	1,734	2,076
Photocopying, Stationery etc	126	-	126	47
Books	186	-	186	-
Travel Expenses	99	-	99	-
Baptist Union	-	-	-	1,092
Hospitality Costs	352	-	352	751
Christian Institute	200	-	200	-
	-----	-----	-----	-----
C/Fwd	27,098	-	27,098	28,607
	-----	-----	-----	-----

BUTE BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

9. **Charitable Activities**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u> <u>Total</u>	<u>2023</u> <u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
B/Fwd	27,098	-	27,098	28,607
	-----	-----	-----	-----
OP Mobilisation	1,000	-	1,000	-
BMS World Mission	165	585	750	-
Op Agri	165	585	750	350
BMS Harvest Giving	-	-	-	350
Sundry Expense	235	-	235	173
	-----	-----	-----	-----
	28,663	1,170	29,833	29,480
	=====	=====	=====	=====
Governance Costs – Legal Fees	450	-	450	-
	=====	=====	=====	=====

10. **Movements in Funds**

	<u>At 1 Jan</u> <u>2024</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	<u>At 31 Dec</u> <u>2024</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Unrestricted Funds					
General Fund	39,481	58,748	34,010	-	64,219
Restricted Funds	362	5,170	1,170	-	4,362
	-----	-----	-----	-----	-----
Total Funds	39,843	63,918	35,180	-	68,581
	=====	=====	=====	=====	=====

Restricted Funds

Restricted funds held at 31 December 2024 are:

	<u>£</u>
Youth	122
Electronic/Tech	4,000

	4,122
	=====