

Charity number SC051877

CROWN TERRACE BAPTIST CHURCH 2022

ANNUAL REPORT AND

FINANCIAL STATEMENTS

FOR THE YEAR TO 30 SEPTEMBER 2025

Receipts and payments accounts

For the period from	From 01/10/2024			to	To 30/09/2025		
	Day	Month	Year		Day	Month	Year
	01	October	2024		30	September	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	75,929	1,374			77,303	94,885
Legacies					-	
Grants		2,500			2,500	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	2,429				2,429	2,524
Rents from land & buildings	7,760				7,760	7,210
Gross receipts from other charitable activities					-	90
					-	
A1 Sub total	86,118	3,874	-	-	89,992	104,709
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	20,000				20,000	
A2 Sub total	20,000	-	-	-	20,000	-
Total receipts	106,118	3,874	-	-	109,992	104,709
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	75,372	4,445			79,817	87,129
Grants and donations	37,851				37,851	12,150
Governance costs:					-	
Audit / independent examination	200				200	200
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	113,423	4,445	-	-	117,868	99,479
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	3,934				3,934	3,420
Purchase of investments					-	-
A4 Sub total	3,934	-	-	-	3,934	3,420
Total payments	117,357	4,445	-	-	121,802	102,899
Net receipts / (payments)	(11,239)	(571)	-	-	(11,810)	1,810
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(11,239)	(571)	-	-	(11,810)	1,810

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	13,575	3,062			16,637	14,927
	Surplus / (deficit) shown on receipts and payments account	(11,239)	(571)			(11,810)	1,810
						-	
	Cash and bank balances at end of year	2,336	2,491	-	-	4,827	16,537
(Agree balances with receipts and payments account(s))							

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
B2 Investments	COIF Global Equity Fund	General	16,379	27,408
	COIF Ethical Investment Fund	General	19,530	31,026
	COIF Property Fund	General	18,826	18,131
		Total	54,735	76,565

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
B3 Other assets	Heritable property	General		300,000	300,000
	Manse property interest	General	82,612	82,612	82,612
	Fixtures and fittings	General	38,632	10,211	8,184
	Audio and computer equipment	General	20,565	2,519	1,095
		Total	141,809	395,342	391,891

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
B4 Liabilities				
		Total	-	-

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
		13/11/25

APPENDIX 1

Structure, governance and management

Type of governing document

Constitution approved by OSCR on 27th July 2022.

Trustee recruitment and appointment

The charity trustees are the deacons and the minister(s). Deacons are nominated from the membership and elected by the church members. Any minister called to pastorate in the church is deemed to have been appointed as a charity trustee.

Objectives and activities

Charitable purposes

- The advancement of the Christian faith primarily in Aberdeen and also throughout Scotland and the rest of the World by all means consistent with the teachings of the Christian Bible.
- The prevention or relief of poverty and other social needs.
- The promotion of religious or racial harmony.
- The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

Summary of the main activities in relation to these objects

The church will seek to be a Christian Community in the city centre seeking to make Christ known through worship, prayer, fellowship, witness and service acting as appropriate together with and including the support of any individuals, agencies and other charitable bodies involved in Christian missionary work and other activities consistent with the achievement of the purposes.

Achievements and performance

Summary of the main achievements of the charity during the financial period

The trustees of the church have led the church in its ongoing ministry within Aberdeen city centre.

This year has been one of continued adjustments to church life as we respond to the needs of the community around the church and Aberdeen. We have maintained weekly services in the building throughout the year and our live streaming capabilities have settled into a good working pattern so that those who cannot manage along to the building can still join with us. The daily emails which began at the start of the pandemic have continued as they continue to provide an opportunity to engage with the church community and others more regularly.

The Quay drop-in for the homeless has continued throughout the year as a takeaway service from the front doors of the church with the average number attending being in the mid-20's. The Pop Up Cafe has also met twice weekly in the church (once a week over the summer), with an average of around 40 attending most days. This has provided an important social activity for many vulnerable and lonely people in the community, and a warm space over the winter weeks when heating a home is a challenge too far for some.

Our support and help towards asylum seekers being dispersed to the city has continued to be a significant part of church life, though numbers of new arrivals have dropped a little from the peak of 2022-2023. We continue with the provision of English classes, which remain very popular and appreciated. Some have been involved in helping around the church with setting up the building for different groups. Others have benefitted from being invited along to five-a-side football or being given clothing,

Summary of the main achievements of the charity during the financial period

mobile phones or laptops. We have continued to offer a variety of courses which explain aspects of the Christian faith for those who are interested. These have included Life Explored, Christianity Explored, Hope Explored, Discipleship Explored, the Prayer Course, Be Still (also on prayer), the Bible Course and the Romans Course. All have been well attended. We continue to be part of the New Scots Third Sector group in the city which seeks to co-ordinate the response to the refugees and asylum seekers who continue to be dispersed to the city.

Our minister, [REDACTED] is the honorary Baptist Chaplain for the University of Aberdeen where he helps at a weekly lunchtime cafe in the multi-faith chaplaincy. He also continues as chaplain to the staff and clients of Aberdeen Foyer, an organisation providing a variety of support services to around 80 staff and 250 vulnerable people at any one time within the area.

We continue to give financial support to the Baptist Union of Scotland, the Scottish Baptist College and BMS World Mission. We also support the work of Stella's Voice, Somebody Cares, Street Pastors, Mission Aviation Fellowship, Open Doors and contribute to Aberdeen Churches Together and the West Central Aberdeen Churches holiday club. This year we also contributed £25,000 as part of a response by the global Baptist community to significant reductions in foreign development aid by many governments, enabling local organisations to fill the gap left by these changes.

We offer our premises for use where this might be of interest or assistance to the community at large. In the year under review, the Aberdeen Chinese Christian Church have continued to hold weekly services in the building and CAP courses have been held on the premises. Other organisations have made occasional use of our premises for specific events.

The income of the church has been maintained at a level consistent with recent years. There are no concerns over the financial sustainability of the church as a charity and the Trustees consider it appropriate to adopt the going concern basis for the financial statements.

Financial review

Brief statement of the charity's policy on reserves

It is the policy of the Church to maintain sufficient reserves to meet future anticipated requirements for investment in and maintenance of the church property and to meet any liabilities arising. Unrestricted funds not required for these purposes or committed to working capital are available for general use.

Details of any deficit

There were no funds in deficit at the end of the financial year and this remains the case. The Trustees are confident that the church is financially stable and consider it is appropriate to report on a going concern basis.

Donated facilities and services (if any)

In common with most churches, the church benefits substantially from the contribution made by volunteers who give their time and talents willingly for the benefit of the activities of the church. All areas of church life rely on the contribution of volunteers and much of the activity would be unable to continue were it not for the commitment shown.

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

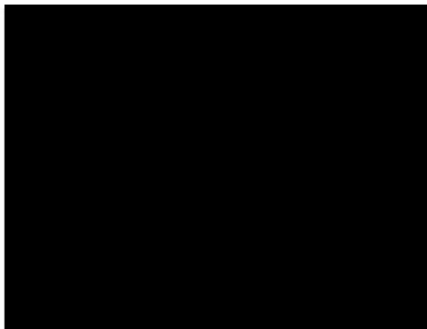
Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

Date

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

See individual funds analysis

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Baptist Union of Scotland	Institution	Monthly	3,600
Baptist Missionary Society	Institution	Monthly	28,600
Scottish Baptist College	Institution	Monthly	1,800
Aberdeen Street Pastors	Institution	1	500
Stella's Voice	Institution	1	500
Open Doors	Institution	1	500
Mission Aviation Fellowship	Institution	1	500
Somebody Cares	Institution	1	500
Others	Institution	Various	1,351
Total			37,851

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

Authority under which paid

C3b Trustee remuneration - details

	£
Salary and pension payments to Gary Smith in his capacity as Church Pastor	48,956

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

The church received a gift in kind during the course of the year of replacement sound equipment. This has been incorporated into our records at an amount of £2,514 with reference to the new/second hand market information on equipment of an equivalent nature.

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Voluntary donations	63,130	512			63,642	66,017
Tax recovered	12,799	12			12,811	23,868
Baptist Union of Scotland gift					-	5,000
Fountainhall Church		850			850	
Total	75,929	1,374	-	-	77,303	94,885

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Aberdeen Trades Widows Fund		2,500	2,500	
			-	
			-	
			-	
Total	-	2,500	2,500	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Compensation payment from bank					-	90
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	90

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Remuneration and related expenses	51,703				51,703	49,372
Church running costs	13,874				13,874	20,212
Building & maintenance	5,427				5,427	2,729
Admin & finance	868				868	738
Worship, mission & pastoral	3,500	4,445			7,945	14,078
Other					-	
					-	
					-	
					-	
Total	75,372	4,445	-	-	79,817	87,129

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below General Fund	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	75,929				75,929	83,750
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments excl land and buildings	2,429				2,429	2,524
Rents from land & buildings	7,760				7,760	7,210
Gross receipts from other charitable activities					-	90
Sub total	86,118	-	-	-	86,118	93,574
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	20,000				20,000	
Sub total	20,000	-	-	-	20,000	-
Total receipts	106,118	-	-	-	106,118	93,574
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	75,372				75,372	75,749
Grants and donations	37,851				37,851	12,150
Governance costs:					-	
Audit / independent examination	200				200	200
Preparation of annual accounts					-	
Legal costs					-	
Sub total	113,423	-	-	-	113,423	88,099
Payments relating to asset and investment movements						
Purchases of fixed assets	3,934				3,934	3,420
Purchase of investments					-	
Sub total	3,934	-	-	-	3,934	3,420
Total payments	117,357	-	-	-	117,357	91,519
Net receipts / (payments)	(11,239)	-	-	-	(11,239)	2,055
Transfers to / (from) funds						
Surplus / (deficit) for year	(11,239)	-	-	-	(11,239)	2,165

Nature and purpose of funds

The general funds are applied in achieving the church objectives of seeking to make Christ known through worship, prayer, fellowship, service and witness that we may grow in the knowledge and love of God and be more able to fulfill our part in the mission of the whole Church.

Crown Terrace Baptist Church 2022

SC051877

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Refugee support	BMS contributions	Barnardo's			
Receipts						
Donations	943	305	126		1,374	11,135
Legacies					-	
Grants	2,500				2,500	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	3,443	305	126	-	3,874	11,135

Receipts from asset & investment sales

Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	3,443	305	126	-	3,874	11,135

Payments

Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	4,445				4,445	11,380
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	4,445	-	-	-	4,445	11,380

Payments relating to asset and investment movements

Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-

Total payments

Net receipts / (payments)

Transfers to / (from) funds

Surplus / (deficit) for year

Nature and purpose of funds

Refugee Support - this holds grants and donations made to support the work with refugees who have been placed in accommodation close to the church. The balance on the fund at the end of the period is £1,993.

BMS contributions - these are specific contributions to support the work of the Baptist Missionary Society. The balance on the fund at the end of the period is £372.

The Barnardo's fund holds contributions given to the church for the benefit of Barnardo's which have not yet been passed on to that charity. The balance on the fund at the end of the period is £126.

APPENDIX 3



Independent examiner's report on the accounts v2							
Report to the trustees/members of		Charity name Crown Terrace Baptist Church 2022					
Registered charity number		SC051877					
On the accounts of the charity for the period		Period start date			Period end date		
	Day	Month	Year	to	Day	Month	Year
	01	October	2024		30	September	2025
Set out on pages		OSCR Receipts & Payments Template				(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. 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

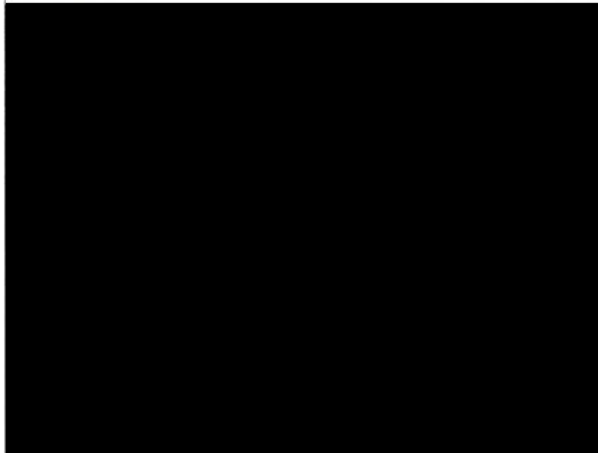
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 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 Regulations

Signed:



Date:

2 December 2025

Name:
Relevant professional qualification(s) or body (if any):
Address:

*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.