ISLAY BAPTIST CHURCH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

Islay Baptist Church
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Islay Baptist Church
Trustees' Report For The Year Ended 31 December 2024

The trustees present their report and the financial statements for the year ended 31 December 2024.

Objectives and Activities

Aims and Objectives

The principal objectives of the Church are to:

- Promote the preaching of the Lord Jesus Christ as our Lord and Saviour.
- Support the Community in all spiritual matters.
- Give Moral and emotional support to the Community.
- Encourage children to achieve personal development through an annual award or gift for children.
- Promote goodwill within the island through interaction with visitors from other areas.

The principal activities of the Church are to:

- Provide a weekly Sunday Service in Port Ellen and Bowmore.
- Provide Tuesday (Port Ellen) and Wednesday (Bowmore) Bible Study and prayer meetings.
- Provide a weekly café space for teenagers where we can support them with a wide range of issues.
- Numerous other activities and meetings throughout the year, some of which are jointly organised with other churches on the island.

Achievements and Performance

Main Achievements

The principal objectives of the church have been met in the current year. Some of the ways in which this has been achieved are listed below:

- Worship services were held each Sunday in both Bowmore and Port Ellen.
- There were meetings for Prayer and Bible Study held during each week in both Bowmore and Port Ellen.
- A bi-monthly worship service was held in Gortanvogie Residential Care Home for the residents there.
- The minister led fortnightly school assemblies in Bowmore, Port Ellen and Port Charlotte Primary Schools.
- The church facilitated a Summer Beach Club.
- The church held a weekly Teen Café through which up to 15 teenagers were supported with a wide range of issues.
- The church at Bowmore was made available to a number of organisations to hold meetings and to provide services to their clients. This includes the Islay Credit Union and the Islay Gaelic Choir.
- The services of the minister were made available to the community. Amongst other things he visited many housebound, bereaved and ill people to provide support and help as necessary. He is also is on the committee for the Community Minibus and the Islay Foodbank.
- The church sponsored the Macallum Trophy at Islay High School. This award, in memory of a former minister of Bowmore Baptist Church, is presented to a pupil, chosen by the school, who has made a positive impact on the local community.

Financial Review

Financial Position

The charity realised a deficit of £8,659 {2023 : £9,606) in the financial year. Total funds at the end of the year were £28,316 (2023 £36,975) of which £613 (2023 : £613) are restricted and £27,703 (2023 : £36,362) are unrestricted. The restricted funds balance relates to donations still to be paid out to the Malawi Mission adopted by the Church.

Principal Funding

The principal funding source for the charity is from donations, offerings and gift aid claimed.

Investment Policy

The Trustees have considered the most appropriate policy for investing funds and have found that short to medium term investment of funds should be held in current and deposit bank accounts.

Reserves Policy

The organisation holds reserves of £27,703 for the furtherance of their objectives and to ensure there are funds to cover any repairs to either churches or the Manse.
Additionally, the Trustees wish to ensure that reserves are held to cover the salary of the minister for a period yet to be determined.

Main Objectives for Next Year

As a church we are committed to supporting the practical, emotional, and spiritual needs of both congregation and community members alike. We will continue to keep in contact with those who are lonely and offer prayer. We will look for new ways to use our buildings to support local community groups. We will seek to work in partnership with the Church of Scotland to make our joint outreach activities more effective.

Structure, Governance and Management

Governing Document

The organisation was set up in 2002 and is governed by a constitution. The Trustees are responsible for carrying out the aims of the Church and managing the day to day running.

Trustee Selection Methods

New Trustees are nominated by the existing Trustees and are approved by all members of the Islay Baptist Church. Most new trustees are familiar with the practical work of the charity, by living within the local community. The Trustees are also the Deacons' Court.

Reference and Administrative Details

Trustees

Andrew Burnham
Anne Heads
Mary MacAulay
Rae Woodrow - Treasurer
Peter Davis
Riona McNulty

Charity Number

SC033816

Principal Address

Cedar House
Birch Drive
Bowmore
Isle of Islay
PA43 7JA

Independent Examiner

Rhiannon Blades FCCA CTA
R Books Limited
ACCA CTA
Tigh Nan Sgothan
Kildalton
Isle of Islay
PA42 7EF

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Andrew Burnham

Trustee
14/09/2026

Islay Baptist Church
Independent Examiner's Report to the Trustees of Islay Baptist Church
For The Year Ended 31 December 2024

I report to the trustees on my examination of the accounts of Islay Baptist Church (the Trust) for the year ended 31 December 2024.

Responsibilities and Basis of Report

As the charity trustees you 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) (a) to (c) 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.

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.

Independent Examiner's Statement

In the course of my examination, no other matters have come to my attention

- 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
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

R Blades

Rhiannon Blades FCCA CTA

15/09/2026
Tigh Nan Sgothan
Kildalton
Isle of Islay
PA42 7EF

Islay Baptist Church
Statement of Financial Activities
For The Year Ended 31 December 2024

	Notes	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	46,497	-	46,497	42,802
Other trading activities	4	2,671	-	2,671	854
Investments	5	595	-	595	518
		49,763	-	49,763	44,174
EXPENDITURE ON:					
Raising funds	6	(2,628)	-	(2,628)	(2,448)
Charitable activities:	6				
Charitable activities		(55,794)	-	(55,794)	(51,332)
		(58,422)	-	(58,422)	(53,780)
NET EXPENDITURE		(8,659)	-	(8,659)	(9,606)
NET MOVEMENT IN FUNDS		(8,659)	-	(8,659)	(9,606)
RECONCILIATION OF FUNDS:					
Total funds brought forward		36,362	613	36,975	46,581
TOTAL FUNDS CARRIED FORWARD	12	27,703	613	28,316	36,975

The notes on pages 8 to 11 form part of these financial statements.

Islay Baptist Church
Comparative Statement of Financial Activities
For The Year Ended 31 December 2024

	Notes	Unrestricted funds	Restricted funds	2023 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	42,802	-	42,802
Other trading activities	4	854	-	854
Investments	5	518	-	518
		44,174	-	44,174
EXPENDITURE ON:				
Raising funds	6	(2,448)	-	(2,448)
Charitable activities:	6			
Charitable activities		(51,332)	-	(51,332)
		(53,780)	-	(53,780)
NET EXPENDITURE		(9,606)	-	(9,606)
NET MOVEMENT IN FUNDS		(9,606)	-	(9,606)
RECONCILIATION OF FUNDS:				
Total funds brought forward		45,968	613	46,581
TOTAL FUNDS CARRIED FORWARD	12	36,362	613	36,975

The notes on pages 8 to 11 form part of these financial statements.

Islay Baptist Church
Statement of Financial Position
As At 31 December 2024

	Notes	Unrestricted funds	Restricted funds	2024 Total funds	2023 Total funds
		£	£	£	£
CURRENT ASSETS					
Cash at bank and in hand		27,703	613	28,316	36,975
		27,703	613	28,316	36,975
NET CURRENT ASSETS (LIABILITIES)		27,703	613	28,316	36,975
TOTAL ASSETS LESS CURRENT LIABILITIES		27,703	613	28,316	36,975
NET ASSETS		27,703	613	28,316	36,975
FUNDS OF THE CHARITY					
Restricted Funds				613	613
Unrestricted Funds				27,703	36,362
TOTAL FUNDS	**12**			28,316	36,975

On behalf of the board

R Woodrow

Rae Woodrow

Trustee
14/09/2026

The notes on pages 8 to 11 form part of these financial statements.

1. General Information

Islay Baptist Church is an unincorporated charity registered with the Office of the Scottish Charity Regulator (OSCR), registered charity number SC033816. The principal address is Cedar House, Birch Drive, Bowmore, Isle of Islay, PA43 7JA.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.3. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2024 Unrestricted funds	2023 Total funds
	£	£
Donations and gifts	11,047	7,062
Gift aid	35,450	35,740
	46,497	42,802

4. Income from Other Trading Activities

	2024 Unrestricted funds	2023 Total funds
	£	£
Fundraising events	2,671	854

5. Investment Income

	2024 Unrestricted funds	2023 Total funds
	£	£
Bank interest receivable	595	518

6. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 7)	2024 Total
	£	£	£
Raising funds	2,629	(1)	2,628
Charitable activities	2,734	53,060	55,794
	5,363	53,059	58,422

	Activities undertaken directly	Support costs (see note 7)	2023 Total
	£	£	£
Raising funds	2,448	-	2,448
Charitable activities	713	50,619	51,332
	3,161	50,619	53,780

7. **Support Costs**

	Raising funds	Charitable activities	2024 Total
	£	£	£
Employee costs	-	26,520	26,520
Premises expenses	-	7,209	7,209
General administration	(1)	19,331	19,330
	(1)	53,060	53,059

	2023 Charitable activities
	£
Employee costs	24,709
Premises expenses	9,665
General administration	16,145
Governance costs	100
	50,619

8. **Independent Examiner's Remuneration**

9. **Staff Costs**

Staff costs were as follows:

	2024	2023
	£	£
Wages and salaries	19,816	18,781
Other pension costs	6,428	5,718
	26,244	24,499

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. **Average Number of Employees**

Average number of employees during the year was: 1 (2023: 1)

11. **Pension Commitments**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £6,428 (2023: £5,718).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

12. **Movement in Funds**

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	36,362	49,763	(58,422)	27,703
Restricted funds				
Restricted Funds	613	-	-	613
Total funds	36,975	49,763	(58,422)	28,316

	As at 1 January 2023	Income	Expenditure	As at 31 December 2023
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	45,968	44,174	(53,780)	36,362
Restricted funds				
Restricted Funds	613	-	-	613
Total funds	46,581	44,174	(53,780)	36,975

13. **Transactions with Trustees**

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2024	2023
	£	£
Other Expenses	6,290	5,132

14. **Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure, except for those disclosed in the Transactions with Trustees note.

Islay Baptist Church
Detailed Statement of Financial Activities
For The Year Ended 31 December 2024

	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	6,877	5,437
Donations from organisations	4,170	1,625
Gift aid	35,450	35,740
	46,497	42,802
Other trading activities		
Fundraising events	2,671	854
	2,671	854
Investments		
Bank interest receivable	595	518
	595	518
	49,763	44,174
EXPENDITURE ON:		
Raising funds		
Staging fundraising events	(2,629)	(2,448)
Sundry expenses	1	-
	(2,628)	(2,448)
Charitable Activities:		
Charitable activities		
Consultancy fees	(350)	(150)
Replacement equipment	(2,384)	(563)
Wages and salaries	(19,816)	(18,781)
Employers pensions - defined contributions scheme	(6,428)	(5,718)
Travel expenses	(276)	(210)
Rates	(1,932)	(1,761)
Light and heat	(5,277)	(7,904)
Repairs, renewals and maintenance	(12,011)	(9,567)
Insurance	(1,743)	(2,218)
Advertising and marketing costs	(297)	(287)
Publications	(790)	(221)
Training seminars and workshops	-	(40)
Accountancy fees	(528)	(646)
Subscriptions	(888)	(742)
Charitable donations	(2,795)	(1,110)
Sundry expenses	(279)	(1,314)
Independent examiner's fees	-	(100)
	(55,794)	(51,332)
	(58,422)	(53,780)

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NET EXPENDITURE	(8,659)	(9,606)