

**Scottish Charity SC051157 (Nairn Baptist Church SCIO)  
Trustees' Report and Financial Statements  
Year ended 31 December 2022**

**Nairn Baptist Church**

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**Nairn Baptist Church  
Church Information**

**Trustees**



Appointed August 2022  
August 2022  
Appointed August 2022  
August 2022  
Appointed August 2022

**Address**

Nairn Baptist Church, c/o 8 Elm Grove, Nairn, IV12 4SN

**Bankers**

Bank of Scotland  
73 High St, Nairn, IV12 4BS

**Solicitors**



Solicitor & Notary Public  
Director  
Diakoneo Legal Services Limited  
48 Speirs Wharf  
Glasgow G4 9TH

**Independent Examiner**

Taxwright Ltd  
65 Moss St, Keith, AB55 5HE

**Nairn Baptist Church – Report of the Trustees**

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

**Status of the Charity and Governing Document**

Nairn Baptist Church is a Scottish Charitable Incorporated Organisation (**Scottish Charity SC051157**).

**Aims and Affiliation**

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Church is affiliated with the Baptist Union of Scotland.

**Trustees and Office Bearers**

The Church is congregational in policy and its day to day running is undertaken by the Trustees. Trustees who have served through this year are as follows: -

[Redacted]	)	[Redacted]
[Redacted]	eacon)	2
[Redacted]	Deacor	
[Redacted]	)	
[Redacted]	ter)	

## **Achievements and Performance**

### **LEADERSHIP CHANGES**

During 2022, there were significant changes to our Leadership Team with [REDACTED] [REDACTED] being elected as Deacons and Trustees. This has meant that we have had 8 people on our Leadership Team during the latter part of the year which has been very encouraging and helpful.

### **REVIEW OF THE YEAR**

2022 was a year where we gradually emerged from the restrictions of lock-down in terms of numbers and activities but there were times where illness still impacted. We also marked our 30<sup>th</sup> anniversary year in various ways, especially in the donation of an extra 30 bags of food for the Foodbank through the year. In the later part of the year, we were conscious of a return to our music group operating more fully and practice times have returned as a source of support and an indicator of things opening up again.

During the year, we have kept with our overall mission statement which is "Faith for today: Living and sharing the love of Jesus", and we have sought to use our Church Action plan as the basis of our programme. Comment is made on the 7 headings below: -

#### **1. Premises for the church**

As we began 2022, we still had hopes that the CAB building might come to us after our bid but this did not come to pass and we discovered the outcome in late January. Soon after this, we began a process of negotiation around the lease of a building on the High Street and considerable time and energy went into this but, in this case, the Landlord did not wish to take this further. In both instances, we have felt some frustration that there is not more feedback to the offers we have made but this has been part of our learning. Between July and September, we looked at another property which had been on the market for some time for sale or lease and we commissioned various reports and investigations to learn as much as we could. Overall, the view of the Church, on this occasion, was that there were too many negatives and financial risks in proceeding with this venture. The vision has remained, to date, that we are seeking a presence on the High Street that is manageable for us and allows us to become better known and which can act as a space for our Renew Wellbeing work. We are keeping an open eye and mind to vacant properties in the town and intend to keep this matter high on our agenda.

#### **2. To establish Nairn Baptist Church as a Renew Wellbeing centre in the town**

NBC started our Renew Wellbeing work officially in March 2022, using a space offered to us by the United Reformed Church. We appreciate this very much although our overall sense is that we are not in the right space yet. Nonetheless, the leading team have managed to be at the URC for nearly every Monday through the year. We have seen a few people join us but would not say that we are operating as we want to as yet. The hosts have been disciplined in keeping to the ethos in readiness for others joining and we maintain the significance of the prayer times. We were very fortunate to have the CEO of Renew Wellbeing, [REDACTED] join us in June and this encouraged us in our work. We have sought to advertise via leaflets, letters and word of mouth but there is more to do to make our

group known and the work understood. We sense, however, that we are very much in partnership with the national team and see this as a key ministry for the church.

### **3. Fellowship Care**

It has been important to us that we care well for our Church family at times of need, and we have taken action in this regard. As much as this often happens without any planning, there has been helpful coordination of many small acts of kindness in giving meals at challenging times, sorting lifts, sending cards and keeping in contact with folk in various ways at points of need. We want to ensure that this good work continues and so we have been reviewing the list of helpers and there is always scope for more. In addition to this work, we have sought to ensure good pastoral cover through our small groups and informal contacts alongside the pastoral contact that [REDACTED] has with folk. This will be an area of further discussion and action into this year.

As part of our work to include as many as possible in our activities and to take a strengths-based approach to our fellowship, we have developed a data base of tasks/needs and how people might help in the church in various ways. This is something we will use as we go into this year.

### **4. Mission as central to our DNA**

There were a number of ways in which this was fulfilled through the year although we are always conscious of the ongoing need for more action. At the start of the year, we offered an on-line Alpha course – connecting with a project called “the Big Scottish Alpha”, where the strength of this was that we were joining with other areas in Scotland and benefitting from a sense of more people being involved. We also shared this with Inverness Baptist Church and made connections through that. We did not have any attending with no personal faith but the programme was greatly appreciated by those who did take part. In our Sunday Service ministry, we used the book, “Fruitfulness on the Frontline” to remind us strongly that we do many things unconsciously but that being intentional in the everyday circumstances of life can help us to see more clearly where God is working.

We see our Wellbeing work – Wellbeing 23:3 - as intentionally missional in the way of compassion and kindness and this will be a core service into the coming year.

**Schools work** – we have joined with some other churches in seeking a return of Assemblies in the Primaries and something happening in the Secondary. We are delighted that Assemblies in the Primaries have now started up and that the Secondary school has now agreed to meeting with some local ministers to look at how we can be involved.

**Christmas season** – This year, we created a special Christmas Card and printed 350 to give out to friends and houses in Nairn. We also adapted and worked very hard to make our theme relevant and appealing. As a result of this effort but also for reasons beyond us we have been delighted that we have had at least 10 visitors over the season and some significant connections made.

### **5. Applying Faith to life**

The focus here is on our weekly ministries, including our Sunday services and trying to be honest and supportive of one another in the realities of the life-challenges we face. During the week, we have maintained a zoom Bible study to deepen our knowledge of the Bible as well as give the opportunity of discussion and fellowship. The two current home groups also give the opportunity for Bible

reflection, discussion and sharing together. We seek to have a realistic attitude as to how we engage as individuals and a church in the world, recognising the challenges of an erosion of faith and a decline in interest in a Christian perspective. In addition to an emphasis on every individual being a witness to faith in all the circumstances of life, we have sought to be practical in our Foodbank work and giving, as well as our donation of Blythswood boxes and giving to specific mission projects as an outworking of our faith.

## **6. Ministry Options**

During 2022, the church was aware that [REDACTED] was in his 3<sup>rd</sup> year of the pre-accredited pathway and we knew, together, that we would have to consider future alternatives. Some questions included whether a full-time or part-time position would be helpful, whether seeking an outside candidate would be the right thing and what [REDACTED] both sensed about God's leading at this time. From the first meeting with the General Director of the Baptist Union of Scotland in May 2022 to December, this issue was very much in the mind of the leadership and the church. The process which included the development of profiles for the church and for [REDACTED] meetings with a facilitator to help the church in its discussion and then an interview with [REDACTED] as the "first choice" candidate led to Jonathan being appointed as Minister of the church in December and then on to the Induction on January 21<sup>st</sup>, 2023.

This means that this aspect of the Church Action Plan can now be confirmed as being completed – freeing up time and energy for other areas.

## **7. Creation Care – to demonstrate interest in and care for our environment.**

This was always going to be a tough one to take forward as a church, but we were still hopeful that our thinking and actions around COP26 in Glasgow might stay with us. In the first part of the year, Jonathan represented the church and made a very useful connection with a local eco-supportive community group called Green Hive. This meant being part of a plastics workshop happening each week and taking part in the life of the group at various points. At one point, we had a very helpful dialogue regarding sharing a property in the town. It has not been possible to continue this due to time pressures, but it continues to be a useful connection and the church donated its Christmas Card proceeds this year to the charity. Overall, it has not been possible to keep a focus and energy on this aspect of ministry so we will review whether we can keep it as a church goal. This does not mean that individuals have not been active, nor does it mean that we do not care but we would have to be able to articulate achievable targets to keep it meaningful into the coming year – and we have not done that as yet.

## **8. Other**

**INTER-CHURCH WORK** - We have worked hard through the year at cultivating our inter-church partnerships. This has been through [REDACTED] sharing as much information with other ministers as possible, including a number of opportunities for church leaders to share prayer. As a church, we are committed to seeing improvement in how the churches of Nairn work together. [REDACTED] preached at the Easter joint services and also preached at the URC in May 2022, choosing to speak about Renew Wellbeing. [REDACTED] is part of a small Nairn minister's group who meet every few months for prayer but communication has recently significantly increased with 3 other churches and so it is

hoped that this could lead on to more meaningful joint-churches work into the coming year. Jonathan is also engaged with a group of Church leaders in Inverness.

**MISSIONS** - During the year, we have kept up our support for BMS World Mission and for Tear Fund via significant giving to each and have used their material at various points. We have donated significantly to the local Foodbank and took part in the Blythswood Shoe Box appeal.

**BAPTIST UNION** - Our link with the Baptist Union of Scotland has been strong through the year. This has been partly to do with [REDACTED] connection via his Ministry Pathway, but we have also sought to be intentional in this connection in our financial and prayer support for the work.

**CHILDREN/YOUNG PEOPLE** – This is an area of great concern to us as we have no children or young people at present. Our hope is that we are on a firmer foundation in our structure, and with our increased presence in the schools, there will be development in this aspect of ministry. We seek to be ready each week to receive children and we have a safeguarding officer who oversees recruitment and the PVG process.

## **CONCLUSION**

As we move forward into 2023, we will stay with our mission statement and a number of the targets for ministry will remain but be reviewed as we begin the year to ensure they are fit for purpose. The key major areas for us will be: -

- Prayer and the connection to witnessing to others.
- Wellbeing 23:3 (our expression of Renew Wellbeing)
- Consideration of buildings and space in the town for ministry including Wellbeing 23:3
- Continuing to care well for those in our fellowship in greater need.
- Developing community engagement and connections as part of our outreach in the area.

**On behalf of the Trustees**

Trustee : [REDACTED]

Dated:

5 - 06 - 23



Nairn Baptist Church  
**Report of the Independent Examiner to the Trustees of Nairn Baptist Church for  
the year ended 31 December 2022.**

I report on the accounts for the year ended 31 December 2022 which are set out on pages 9 to 12 which have been prepared on the basis of the accounting policies set out.

**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. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 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 aspect 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

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.

Dated: 31/3/23

Signed .....  
Taxwright  
65 Moss Street  
Keith  
AB55 5HE

Nairn Baptist Church - SC021084

Balance sheet (Summary)  
As at: 31 December 2022

	As at 31/12/2022	As at 31/12/2021
	£	£
<b>Current assets</b>		
Cash at bank and in hand	160,952.68	140,682.89
	<u>160,952.68</u>	<u>140,682.89</u>
<b>Net current assets less current liabilities</b>	<b>160,952.68</b>	<b>140,682.89</b>
<b>Total assets less current liabilities</b>	<b>160,952.68</b>	<b>140,682.89</b>
<b>Total net assets less liabilities</b>	<b>160,952.68</b>	<b>140,682.89</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
Unrestricted - General fund	62,883.04	51,153.25
<b>Designated</b>		
Designated - Alpha Courses	274.85	274.85
Designated - Building Fund	21,569.64	12,869.64
Designated - Kraft Group	20.00	20.00
Designated - Special Events	(107.59)	(107.59)
<b>Restricted</b>		
Restricted - Baptist Missionary Society	200.00	170.00
Restricted - Building Fund Restricted	75,487.29	75,487.29
Restricted - Fellowship Fund	219.64	419.64
Restricted - Outreach Funds	22.05	22.05
Restricted - Special Collections	389.49	379.49
Restricted - Youth Fund	(5.73)	(5.73)
<b>Funds of the church</b>	<b>160,952.68</b>	<b>140,682.89</b>

Nairn Baptist Church - SC021084

Receipts and Payments Account

For the period from 01 January 2022 to 31 December 2022

	General fund	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Receipts from generated funds	—	—	—	—	—
Voluntary income	40,420.83	8,700.00	210.00	49,330.83	36,402.95
Other receipts	28.46	—	—	28.46	25.65
<b>Total receipts</b>	<b>40,449.29</b>	<b>8,700.00</b>	<b>210.00</b>	<b>49,359.29</b>	<b>36,428.60</b>
Payments					
Cost of generating funds	—	—	—	—	—
Charitable activities	28,409.90	—	370.00	28,779.90	46,299.31
Governance costs	309.60	—	—	309.60	296.40
Other payments	—	—	—	—	—
<b>Total payments</b>	<b>28,719.50</b>	<b>—</b>	<b>370.00</b>	<b>29,089.50</b>	<b>46,595.71</b>
<b>Surplus for the year</b>	<b>11,729.79</b>	<b>8,700.00</b>	<b>(160.00)</b>	<b>20,269.79</b>	<b>(10,167.11)</b>
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
<b>Excess of receipts over payments before other gains /...</b>	<b>11,729.79</b>	<b>8,700.00</b>	<b>(160.00)</b>	<b>20,269.79</b>	<b>(10,167.11)</b>
<b>Net movement in funds after transfers</b>	<b>11,729.79</b>	<b>8,700.00</b>	<b>(160.00)</b>	<b>20,269.79</b>	<b>(10,167.11)</b>
Reconciliation of funds					
<b>Total funds brought forward</b>	<b>51,153.25</b>	<b>13,056.90</b>	<b>76,472.74</b>	<b>140,682.89</b>	<b>150,850.00</b>
<b>Total funds carried forward</b>	<b>62,883.04</b>	<b>21,756.90</b>	<b>76,312.74</b>	<b>160,952.68</b>	<b>140,682.89</b>
Represented by					
Unrestricted					
General fund	62,883.04	—	—	62,883.04	51,153.25
Designated					
Alpha Courses	—	274.85	—	274.85	274.85
Building Fund	—	21,569.64	—	21,569.64	12,869.64
Kraft Group	—	20.00	—	20.00	20.00
Special Events	—	(107.59)	—	(107.59)	(107.59)
Restricted					
Baptist Missionary Society	—	—	200.00	200.00	170.00
Building Fund Restricted	—	—	75,487.29	75,487.29	75,487.29
Fellowship Fund	—	—	219.64	219.64	419.64
Outreach Funds	—	—	22.05	22.05	22.05
Special Collections	—	—	389.49	389.49	379.49
Youth Fund	—	—	(5.73)	(5.73)	(5.73)

Nairn Baptist Church - SC021084

Analysis of receipts and payments

Selected period: 01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts</b>						
Receipts from generated funds						
<b>Receipts from generated funds</b>						
1008 - Fundraising	—	—	—	—	—	—
<b>Receipts from generated funds Sub-totals</b>						
	—	—	—	—	—	—
<b>Voluntary income</b>						
1001 - Offerings	8,364.00	2,150.00	—	—	10,514.00	9,182.00
1002 - Gift Aid Offerings	23,913.00	6,550.00	—	—	30,463.00	21,626.00
1003 - Gift Aid Refunds	7,563.83	—	—	—	7,563.83	4,601.00
1005 - Donations Received	580.00	—	210.00	—	790.00	993.95
<b>Voluntary income Sub-totals</b>						
	40,420.83	8,700.00	210.00	—	49,330.83	36,402.95
<b>Receipts from generated funds Totals</b>						
	40,420.83	8,700.00	210.00	—	49,330.83	36,402.95
Other receipts						
<b>Other receipts</b>						
1004 - Bank Interest	28.46	—	—	—	28.46	25.65
1006 - Baptist Union Grant	—	—	—	—	—	—
1009 - Renew Wellbeing	—	—	—	—	—	—
1010 - Transfer from Deposit Account	—	—	—	—	—	—
<b>Other receipts Sub-totals</b>						
	28.46	—	—	—	28.46	25.65
<b>Other receipts Totals</b>						
	28.46	—	—	—	28.46	25.65
<b>Receipts Grand totals</b>						
	40,449.29	8,700.00	210.00	—	49,359.29	36,428.60

**Payments**

Cost of generating funds

**Cost of generating funds**

1227 - Fundraising Costs

**Cost of generating funds Sub-totals**

Cost of generating funds

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Totals</b>						
<b>Charitable activities</b>						
<b>Charitable activities</b>						
1201 - Minister's Remuneration	16,149.00	—	—	—	16,149.00	10,396.43
1202 - Housing Allowance & Council Tax	—	—	—	—	—	—
1203 - Advertising	626.07	—	—	—	626.07	329.14
1204 - Mission Support	1,040.00	—	—	—	1,040.00	1,000.00
1205 - Music & PA	864.68	—	—	—	864.68	925.08
1206 - Hall Rental & Insurance	4,523.95	—	—	—	4,523.95	1,828.40
1207 - Pulpit Supply	360.00	—	—	—	360.00	600.00
1208 - Stationery	—	—	—	—	—	579.00
1209 - Scottish Baptist Fund	1,596.00	—	—	—	1,596.00	1,512.00
1210 - Sundry	749.65	—	200.00	—	949.65	3,039.43
1211 - Sunday School	—	—	—	—	—	—
1212 - Donations	—	—	170.00	—	170.00	240.00
1213 - Outreach Expenses	600.00	—	—	—	600.00	30.06
1216 - PAYE	25.11	—	—	—	25.11	(208.63)
1217 - Car Allowance & Mileage	216.00	—	—	—	216.00	—
1218 - Book Allowance	—	—	—	—	—	—
1219 - Catering	—	—	—	—	—	18.93
1220 - Telephone	—	—	—	—	—	—
1221 - Pension	1,453.44	—	—	—	1,453.44	25,857.62
1224 - Youth	—	—	—	—	—	—
1225 - Creche	—	—	—	—	—	—
1228 - Conference Costs	75.00	—	—	—	75.00	151.85
1229 - Interim Moderator	131.00	—	—	—	131.00	—
<b>Charitable activities Sub-totals</b>	<b>28,409.90</b>	<b>—</b>	<b>370.00</b>	<b>—</b>	<b>28,779.90</b>	<b>46,299.31</b>
<b>Charitable activities Totals</b>	<b>28,409.90</b>	<b>—</b>	<b>370.00</b>	<b>—</b>	<b>28,779.90</b>	<b>46,299.31</b>
<b>Governance costs</b>						
<b>Governance costs</b>						
1223 - Accounts	309.60	—	—	—	309.60	296.40
<b>Governance costs Sub-totals</b>	<b>309.60</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>309.60</b>	<b>296.40</b>
<b>Governance costs Totals</b>	<b>309.60</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>309.60</b>	<b>296.40</b>
<b>Other payments</b>						
<b>Other payments</b>						
1230 - Building	—	—	—	—	—	—
<b>Other payments Sub-totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Other payments Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Payments Grand totals</b>	<b>28,719.50</b>	<b>—</b>	<b>370.00</b>	<b>—</b>	<b>29,089.50</b>	<b>46,595.71</b>