

An annual return has been submitted for charity SC004490 (Bridge Of Don Baptist Church) without accounts. Accounts must be sent to OSCR by post within 28 days of this submission or by your deadline date if this is sooner (your deadline for providing accounts is 9 months after your accounting period end date). Your return will not be processed and the charity's Scottish Charity Register entry will not be updated until satisfactory accounts are received. To help link your accounts to your annual return, please print this email and include it with your accounts. If you do not have a printer you can handwrite the following reference number on the front page of your accounts : SC004490.2017.1 The accounts should be sent to: OSCR 2nd Floor Quadrant House 9 Riverside Drive Dundee DD1 4NY

Regards,
OSCR Online

- Tel: [01382 220 446](tel:01382220446)
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Scottish Charity Number: SCO04490

**BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN**

FINANCIAL STATEMENTS

FOR THE YEAR TO 31 MARCH 2017

**BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN**

**TRUSTEES REPORT and ACCOUNTS
FOR THE YEAR TO 31 MARCH 2017**

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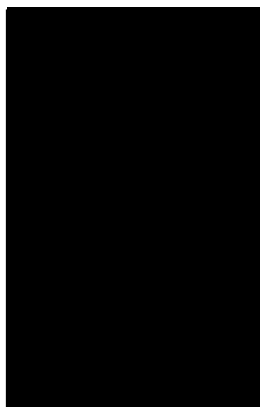
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**BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN**

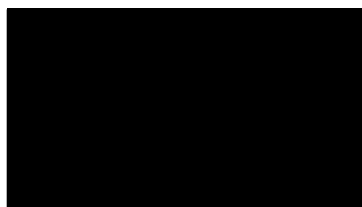
**TRUSTEES REPORT and ACCOUNTS
FOR THE YEAR TO 31 MARCH 2017**

INFORMATION

Trustees:



Independent Examiner:



Bankers:

Clydesdale Bank plc

Aims and Objectives:

The public worship of God and the spreading of the gospel of Jesus Christ

**BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN**

**TRUSTEES REPORT and ACCOUNTS
FOR THE YEAR TO 31 MARCH 2017**

Report of the Trustees

The trustees present their report and accounts for the year ended 31 March 2017.

Constitution and Organisational Structure

The church was originally constituted by a Deed of Trust on 9 March 1980 which was updated in September 1993.

Under the Church's rules the ministers, elders and deacons are the trustees and have responsibility for the financial administration of the Church. Regular *business meetings* of the whole church membership are held to keep the church informed and to make decisions.

Training is ongoing and informal and caters for the pastoral and practical nature of the trustees' role.

Annual elections are held to appoint elders and deacons from among the membership. They are responsible for the strategic direction and wellbeing of the church and may be involved on an individual basis in operational aspects of the church's life.

Objectives and Activities

The principal objectives and activities of the Church are the public worship of God and the spreading of the gospel of Jesus Christ in accordance with the Church's written Statement of Faith. These are achieved through meetings for worship, the pastoral care of members and attendees and the support of local and worldwide Christian ministries.

The trustees consider that the church also fulfils these aims through the many activities that go on throughout the week. These activities depend to some extent on the work of members and adherents from within the church who volunteer their own time and skills.

In addition to weekly Sunday gatherings for worship, the church runs a regular over-55s group which has organised speakers and activities, two popular Toddler groups, and a monthly expression of Messy Church called Tea Time Together. Pastoral staff are involved in local school chaplaincy and the church continues to host community events on various occasions throughout the year. From August 2016 the church has been running Striders on four half days a week having converted the church basement for that purpose. This venture came about in response to a Park & Stride initiative agreed with the local primary school which uses the church car park to alleviate traffic issues around the school. Striders serves as a much needed community hub and is pledged to donate all profits to other local charitable causes. Since the year end £2,000 has been donated to five local charities.

Affiliation

The church is affiliated to the Baptist Union of Scotland. The Union is made up of completely autonomous churches that are free to manage their own affairs. The main benefit of belonging to the Union is to receive guidance on practical matters such as the assessment of pastors' salaries and to receive spiritual support when necessary.

**BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN**

**TRUSTEES REPORT and ACCOUNTS
FOR THE YEAR TO 31 MARCH 2017**

Financial Information

There was a surplus for the year of £6,008 (2016 - deficit £7,125) and reserves of £391,841 (2016 - £385,833). Details are given in the accounts and notes.

Risk

The trustees have given consideration to the various areas of financial risk to which the church is exposed in carrying out its functions and consider that there are adequate systems in place to minimize financial risk and preserve the assets of the church.

Reserves

Having regard to the activities of the church the trustees are of the view that the level of financial reserve carried by the church is adequate to enable it to meet its commitments for the foreseeable future. The General Fund stands at £30,841, broadly equating to two months of normal operational expense.

Taxation

The Church is recognised as a charity by the Inland Revenue. There is therefore no liability to taxation on any of its income.

Statement of Trustee's responsibilities

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 charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements which give a true and fair view, the trustees should follow best practice and:

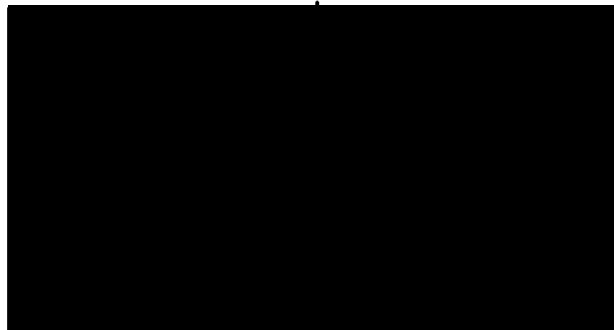
- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with the applicable law and regulations.

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.

Approved by the Trustees and signed on their behalf:

Dated: 14 Dec 2017



BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2017

	Note	General Fund £	Building Fund £	Total Funds 2017 £	Total Funds 2016 £
Incoming resources					
Donations and gifts		122,908	-	122,908	116,708
Covenanted income		27,353	-	27,353	29,962
Property rental		7,961	-	7,961	8,257
Interest received		-	-	-	384
Other Income	2	8,049	-	8,049	1,468
Total Incoming Resources		158,665	-	158,665	156,779
Resources Expended					
Personnel costs	3	85,570	-	85,570	85,366
Programme support	5	32,951	-	32,951	29,919
Donations made	6	19,565	-	19,565	21,415
Property maintenance	7	19,802	-	19,802	23,952
Miscellaneous expenses	8	2,375	-	2,375	3,252
Total Resources Expended		160,263	-	160,263	163,904
Net Incoming/(Outgoing) Resources before Transfers		6,008	-	6,008	(7,125)
Transfer from General Funds		-	-	-	-
Net Incoming/(Outgoing) Resources for the Year		6,008	-	6,008	(7,125)
Balances brought forward at 1 April 2016		24,833	361,000	385,833	392,958
Balances carried forward at 31 March 2017		30,841	361,000	391,841	385,833

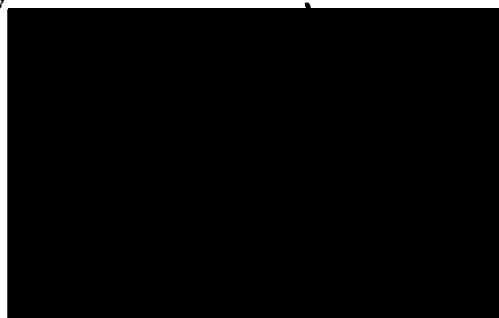
BRIDGE of DON, BAPTIST CHURCH
BRIDGE of DON, ABERDEEN

BALANCE SHEET
AS AT 31 MARCH 2017

	Note	2017 £	2016 £
Fixed Assets			
Tangible fixed assets	9	361,000	361,000
Current Assets			
Amounts receivable	10	-	-
Cash at bank and in hand		31,741	25,733
Total Current Assets		31,741	25,733
Liabilities: amounts falling due within one year			
Accounts payable	11	900	900
Total Liabilities		900	900
Net Current Assets		30,841	24,833
Net Assets		391,841	385,833
Represented by			
Retained funds	12	391,841	385,833

These accounts were approved on behalf of the Church by

Dated: 14 Dec 2017



**BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2017**

Note

1 Accounting Policies

Basis of preparation of accounts and assessment of going

1.1 concern

These financial statements have been prepared under the historical cost convention as modified by the revaluation of certain fixed assets.

The church has not complied with the provisions on depreciation as contained in Financial Reporting Standard 15. The reasons for this are set out in Note 1.2.

The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102) issued on 16 July 2014, the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern. Attention is drawn to Note 13 in this regard.

1.2 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost or valuation.

Depreciation is not provided. The properties are stated at cost. They are maintained to a good standard with the costs of doing this expensed as incurred. Equipment is replaced on an annual basis as it wears out and the replacements are expensed to running costs.

1.3 Income

Voluntary income and donations are accounted for as received by the church. The income is shown gross, with any associated expenditure included under the appropriate costs.

1.4 Value added tax

Value added tax is not recoverable by the charity, and as such is included in the relevant Costs in the Statement of Financial Activities.

BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2017

Note	General Fund £	Building Fund £	2017 Total £	2016 Total £
2 Event income				
Toddlers group	1,961	-	1,961	1,468
Striders donations	1,678	-	1,678	-
Striders sales	4,410	-	4,410	-
	8,049	-	8,049	1,468
3 Personnel costs				
Pastors' salaries and allowances	83,389	-	83,389	84,674
Conference expenses	1,481	-	1,481	442
Pulpit supply	700	-	700	250
	85,570	-	85,570	85,366

Trustees' remuneration, benefits

4 and expenses

Two of the trustees [REDACTED] are remunerated in their capacity as pastors of the church and the amounts received by them are as shown below.

No other trustee was paid remuneration or expenses during this or the preceding year.

	J Meenan	A Hayes	2017	2016
Gross salary & allowances	25,374	34,538	59,912	63,085
Pension	12,939	6,007	18,946	16,444
Council tax & utilities	2,632	1,899	4,531	5,145
	40,945	42,444	83,389	84,674

Note	General Fund £	Building Fund £	2017 Total £	2016 Total £
5 Programme support				
Sunday School etc	1,954	-	1,954	2,350
Outreach	1,273	-	1,273	909
Church groups	1,382	-	1,382	1,264
Payroll	16,946	-	16,946	16,795
Training	1,129	-	1,129	487
Office costs	5,743	-	5,743	5,978
Catering	1,019	-	1,019	1,485
Striders set up costs	1,689	-	1,689	-
Striders donations	137	-	137	-
Striders supplies	1,625	-	1,625	-
Miscellaneous costs	54	-	54	651
	32,951	-	32,951	29,919

BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2017

Note	General Fund £	Building Fund £	2017 £	2016 £
6 Donations made				
Scottish Baptist Fund	4,200	-	4,200	4,200
Baptist Missionary Society	4,020	-	4,020	5,320
Tear Fund	1,050	-	1,050	-
Support for Catherine Grier	2,010	-	2,010	4,020
Support for Aimee McIntosh	1,500	-	1,500	1,500
Support for Nathan Young	660	-	660	-
Compassion UK Child Sponsorship	300	-	300	300
The De Neuis family	4,425	-	4,425	3,425
Other donations	1,400	-	1,400	2,650
	19,565	-	19,565	21,415
7 Property Maintenance				
Equipment maintenance	1,570	-	1,570	1,216
Property maintenance	5,886	-	5,886	7,799
Heat and light	4,155	-	4,155	6,553
Cleaning and gardening	5,932	-	5,932	6,232
Insurance	2,259	-	2,259	2,152
	19,802	-	19,802	23,952
8 Miscellaneous expenses				
Assembly expenses	650	-	650	1,015
Copyrights and subscriptions	695	-	695	1,277
Sundry expenses	70	-	70	-
Audit Fee	960	-	960	960
	2,375	-	2,375	3,252

BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2017

Note			At 1 April 2016 and 31 March 2017	
9	Tangible assets		£	
	Church buildings		200,000	
	Manses		151,000	
	Furniture and fittings		10,000	
			<u>361,000</u>	
	The Buildings are stated at cost.			
			2017	2016
			£	£
10	Amounts receivable			
	Inland Revenue tax refunds on Covenanted and Gift Aid income		-	-
			<u> </u>	
11	Amounts payable			
	Accruals		900	900
			<u> </u>	
12	Retained balances	General Fund	Building Fund	Total Funds 2017
				Total Funds 2016
		£	£	£
	Unrestricted funds			
	Opening balance	24,833	-	24,833
	Net movement for year	6,008	-	6,008
	Closing balance	<u>30,841</u>	<u>-</u>	<u>30,841</u>
	Restricted funds			
	Opening balance	-	361,000	361,000
	Net movement for year	-	-	-
	Closing balance	<u>-</u>	<u>361,000</u>	<u>361,000</u>
	Total of retained balances	<u>30,841</u>	<u>361,000</u>	<u>391,841</u>
	Church funds	28,204		
	Strider funds	2,637		
		<u>£30,841</u>		

BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2017

13 Contingent liability - Pensions

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme. The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited).

The Ministers are eligible to join the Scheme, which is not contracted out of the State Second Pension.

From January 2012, pension provision is being made through the Defined Contribution (DC) Plan within the Scheme. In general members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts which are operated and managed on behalf of the Pension Trustee by Legal and General Life Assurance Society Limited. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Unum Limited.

Benefits in respect of service prior to 1 January 2012 are provided through the Defined Benefit (DB) Plan within the Scheme. The main benefits for pre-2012 service were a defined benefit pension of one eightieth of Final Minimum Pensionable Income for each year of Pensionable Service, together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011.

A formal valuation of the Defined Benefit (DB) Plan was performed at 31 December 2013 by a professionally qualified Actuary using the Projected Unit Method. The market value of the Fund's assets at the valuation date was £162 million.

The valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million (equivalent to a past service funding level of 66%). As a result of the valuation, in addition to the contributions to the DC Plan set out above, it has been agreed to increase the standard rate of deficiency contributions from churches and other employers involved in the DB Plan from 11% of Pensionable Income / Minimum Pensionable Income to be based on a 12% rate from 1 January 2016. The contributions will be based on each church's or other employer's position at March 2015. Some churches and other employers that were only involved in the DB Plan for a short period will pay less than 12%. The Recovery Plan envisages deficiency contributions continuing until 30 June 2035.

BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2017

Note 13 (continued)

The key financial assumptions underlying the valuation were as follows:

	% pa
RPI price inflation assumption	3.60
CPI price inflation assumption	2.85
Minimum Pensionable Income increases (CPI plus 1.0% pa)	3.85
Assumed investment returns	
- Pre-retirement	5.10
- Post retirement	3.95
Deferred pension increases	
- Pre April 2009	3.60
- Post April 2009	2.50
Pension increases	
- Main Scheme pension Pre April 2006	3.40
- Main Scheme pension Post April 2006	2.30

As there are a large number of contributing employers participating in the Scheme, the Church is unable to identify its share of the underlying assets and liabilities of the scheme. Accordingly, due to the nature of the Scheme, the profit and loss charge for the period represents the employer contributions payable. The total pension cost for the Church is £18,946 (2016 £16,444).

The Baptist Pension Scheme have provided the church with an estimate of the employer debt that would become due in the event of a "cessation event". This is defined as an event that normally only occurs when an employer stops employing any active members of the pension scheme. The estimate at 31 March 2017 was £176,300. There are a number of factors which could affect the actual liability if a cessation event were to take place.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES of
BRIDGE of DON BAPTIST CHURCH
BRIDGE of DON, ABERDEEN**

I report on the accounts of the charity for the year ended 31 March 2017 which are set out on pages 4 to 11.

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 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 8 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

