



Carrubbers

CHRISTIAN CENTRE

TRUSTEES REPORT AND ACCOUNTS

YEAR ENDED 31 MARCH 2017

Carrubbers Christian Centre
Year ended 31 March 2017
Legal and Administrative Details

Registered Charity Number: SC011455

Office Bearers:

Elders (Trustees): Eric John Scott (Chairman)
Michael Atkinson (Secretary)
Nigel Burgess
Brendan Fowler
Trevor Gould
David Johnson
James Morris
Andrew Purves
Cameron Rose
Andrew Thompson

Senior Pastor: Rev Wayne Sutton

Associate Pastor: Rev David Anderson

Community Engagement Pastor: Malcolm McGregor

Pastor for Youth & Students: Rev David Nixon

Honorary Treasurer: Duncan Minto

Principal Address: 65 High Street
Edinburgh
EH1 1SR

Bankers: Royal Bank of Scotland
36 St Andrew's Square
Edinburgh

Independent Examiner: Ian B Wilson, CA
4a High Street
Bonnyrigg
EH19 2AA

Trustees Report

The trustees present the accounts for the year ended 31 March 2017, which comply with the requirements of the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Financial Reporting Standard for Smaller Entities (effective January 2015), and are in accordance with the Centre's constitution.

The Centre was established on 30 May 1858 as Carrubbers' Close Mission. In 1883 new premises were opened at 65 High Street, from where a copy of the constitution is freely available. The name of the charity was changed to Carrubbers' Christian Centre in 1990. Carrubbers is controlled by a board of church elders who serve as charity trustees.

Apart from the elders there are some 270 members. Elders are elected by recommendation from existing elders and the members. Most of our funds are given by the members in support of the work and they are involved in carrying out much of this work themselves.

The principal objective of Carrubbers is to bring new life to the community by teaching the need for personal faith in the Lord Jesus Christ and helping to live out this faith in community by applying Biblical principles to every area of life. Work around the world is supported mainly through members who have gone to make a difference in other people's lives. At present this comprises 13 adults in some 8 countries around the world, with others on home assignment or working in the UK and preparing to work overseas. These people are involved in providing amongst other things medical assistance, animal and horticultural projects for self-sufficiency, literacy, work with children, disaster relief and Bible teaching for national church leaders.

In the Edinburgh area there are about thirty regular activities seeking to help groups such as children, teenagers, students, families and the homeless work out Biblical principles in practice. Activities include pre-marital Biblical counseling, working with families to strengthen family units, helping students and young workers to manage the pressures upon them and to live productive lives. For younger people there are regular social activities and youth clubs with well-structured teaching and opportunities to build networks of friends and, Mother and Toddlers groups for mutual support and encouragement. A café, open to the public, runs throughout the week, where special help is given to the elderly and students to meet in congenial surroundings. A free breakfast is provided for the homeless and deprived each Sunday morning.

The main opportunity for all those involved with the church to gather together is on a Sunday when we hold three services which focus on the teaching of Christianity from the Bible, praying and worshipping together and encouraging one another. Bible messages are recorded and many more listen to them

We have a modern and contemporary café for the whole church to use. The refurbished café has seen increased footfall in the time that it has been re-opened but it has not made a profit we placed more of our focus on the ministry aspect of the café work; working with and supporting volunteers, many of

whom are vulnerable or are trying taking their first steps back on to the employment ladders. Our café manager last year made good inroads into controlling the losses which had been made previously but the work is still struggling because of rising costs. We are monitoring the finances closely to ensure that we do not continue to make a loss. We have done work to improve our presence on the High Streets and to market the café more effectively.

In total, over 300 volunteers spend nearly 17,000 hours per year sustaining and developing these activities and it is pleasing to note that this year has seen a number of our teams assisting other organizations starting or developing their own activities in various areas. Further details of the work are given in a report presented to members at our Annual General Meeting which can also be found on our website – www.carrubbers.org.

Carrubbers is an independent evangelical church. It has no formal affiliation with any denomination but works together with many other Christian individuals, churches and missions in Scotland and throughout the world.

Financial Review

For the year ended 31 March 2017 the Unrestricted Funds showed a surplus of £46,553 before transfers. Transfers to restricted funds were made amounting to £48,154 leaving a net deficit of £1,601 for the year. Restricted funds showed a deficit of £76,963 for the year before transfers. After transfers this amounted to a deficit of £28,810. Total funds have decreased by £30,410 as a result, and at 31 March 2017 stood at £316,298. Included in this sum is the cost of the manse at £199,153.

Statement of trustees' responsibilities

Charity law requires the trustees to prepare financial statements each year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Risk Assessment

The trustees have reviewed the major risks to which the charity is exposed and has established systems to mitigate those risks. The accounts were approved by the trustees on _____ and were signed on their behalf by

Eric John Scott

Chairman of Elders

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES
OF
CARRUBBERS CHRISTIAN CENTRE
Registered charity number SC011455**

On the accounts of the charity for the period 1 April 2016 to 31 March 2017 set out on pages 7 to 15.

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) (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.

Signed Date

Chartered Accountant

Ian B Wilson C.A.
4A High Street,
Bonnyrigg
EH19 2AA

STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income & Expenditure Account)

	Unrestricted	Restricted	Total funds	Prior year
Incoming resources				
Incoming resources from generated funds				
Voluntary income [Note 2]	270,930	29,270	300,200	362,117
Activities for generating funds [Note 3]	57,093	—	57,093	50,679
Investment income [Note 4]	20,387	—	20,387	16,705
Other incoming resources [Note 5]	44,535	—	44,535	—
Total incoming resources	392,945	29,270	422,215	429,501
Resources used				
Fundraising trading cost of goods sold [Note 6]	66,045	—	66,045	68,740
Charitable activities [Note 7]	280,317	106,333	387,170	372,382
Total resources used	346,392	106,333	452,625	441,122
Net incoming / outgoing resources before transfer	46,553	(76,963)	(30,410)	(11,621)
Transfers between funds [Note 11]				
Gross transfers between funds - in	1,201	53,253	54,454	66,305
Gross transfers between funds - out	(49,355)	(5,099)	(54,454)	(66,305)
Net incoming / outgoing before other gains / losses	(1,601)	(28,810)	(30,410)	(11,621)
Other recognised gains / losses				
Gains / losses on investment assets	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—
Net movement in funds	(1,601)	(28,810)	(30,410)	(11,621)
Total funds brought forward	309,373	37,336	346,709	358,399
Total funds carried forward [Note 11]	307,772	8,526	316,298	346,778

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derives from continuing activities.

BALANCE SHEET

	Notes	As at 31/03/2017 £	As at 31/03/2016 £
Fixed assets			
Heritage assets	8	199,153	199,153
		<u>199,153</u>	<u>199,153</u>
Current assets			
Debtors	9	9,643	18,656
Cash at bank and in hand		108,902	131,021
		<u>118,545</u>	<u>149,677</u>
Liabilities			
Creditors: Amounts falling due in one year	10	1,400	2,052
Net current assets less current liabilities		<u>117,145</u>	<u>147,625</u>
Total assets less current liabilities		<u>316,298</u>	<u>346,778</u>
Total net assets less liabilities	15	<u><u>316,298</u></u>	<u><u>346,778</u></u>
Represented by			
Unrestricted			
Unrestricted - General fund		108,619	110,289
Restricted			
Restricted - Tim Cunningham Memorial	11	6,647	7,336
Restricted - India		987	0
Restricted - Manse		199,153	199,153
Restricted - AV upgrade		892	30,000
Funds of the church	16	<u><u>316,298</u></u>	<u><u>346,778</u></u>

The financial statements were approved by the trustees on _____ and signed on their behalf by

Eric John Scott
Chairman of Elders

NOTES TO THE ACCOUNTS

1. ACCOUNTING POLICIES

(a) BASIS OF PREPARATION

The accounts are prepared under the historical cost convention and are in accordance with the Charities & Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006 (as amended), the Statement of Recommended Practice "Accounting and Reporting by Charities" and the Financial Reporting Standard for Smaller Entities (effective January 2015)

(b) INCOME

Income is normally brought into account on receipt. Tax recoverable on gift aid donations is included in the same year as the donations to which it relates.

(c) EXPENDITURE

Expenditure is accounted for on an accruals basis.

Irrecoverable VAT is included with the expenditure to which it relates.

(d) FIXED ASSETS

The heritable properties at 65 High Street, Edinburgh, and 30 Salters Road, Wallyford are owned by the Centre. Their cost or value is not included in the accounts. The cost of replacement fixtures & fittings is treated as an expense when incurred and is not included as an asset in the Balance Sheet.

(e) DEPRECIATION

No depreciation is provided on the cost of buildings as with regular maintenance it is not expected that their value will decrease materially. Since the cost of replacing fixtures & fittings is treated as an expense, no depreciation charge on these is appropriate.

(f) FUNDS

Funds held by the charity are either:

- Unrestricted general funds - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- Restricted funds - these are funds which can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for restricted purposes.

2. VOLUNTARY INCOME

	Unrestricted	Restricted	Total	Prior year
Weekend offerings	34,965	—	34,965	29,856
Miscellaneous donations	22,158	—	22,158	6,612
Regular General Donations	164,899	20,001	184,900	202,489
Tax refunds	44,278	—	44,278	44,825
Institute of Biblical studies	—	—	—	1,142
Logos	2,324	—	2,324	2,779
Room65	247	—	247	—
Seasonal Events	—	—	—	(191)
Sunday School	115	—	115	140
Ministry - Special Appeals	335	750	1,085	8,079
Ministry - Other Ministry	1,390	—	1,390	2,507
Income				
Liberia - in/out	—	—	—	5,962
Romania - in/out	—	2,942	2,942	3,867
Nepal - in/out	—	—	—	746
India - in/out	—	5,530	5,530	19,750
AV UPGRADE	—	—	—	30,000
Total	270,630	29,270	299,900	358,878

3. ACTIVITIES FOR GENERATING FUNDS

	Unrestricted	Restricted	This year	Last year
Activities for generating funds				
Cafe sales	57,093	—	57,093	50,679
	57,093	—	57,093	50,679

4. INVESTMENT INCOME

	Unrestricted	Restricted	This year	Last year
Investment income				
Rent - CCC Rooms	1,769	—	1,769	1,250
Rent - Flat	9,961	—	9,961	7,122
Rent - Manse	8,203	—	8,203	6,271
Rent - Guest Flat	400	—	400	2,010
Bank Interest	53	—	53	54
	<u>20,387</u>	<u>—</u>	<u>20,387</u>	<u>16,706</u>

5. Other incoming resources

	Unrestricted	Restricted	This year	Last year
Other incoming resources				
Legacy gift	44,535	—	44,535	—
	<u>44,535</u>	<u>—</u>	<u>44,535</u>	<u>—</u>

6. FUNDRAISING TRADING

	Unrestricted	Restricted	This year	Last year
Cafe purchases & expenses	21,422	—	21,422	26,728
Cafe Salaries	43,517	—	43,517	40,572
Café ERs NI	1,107	—	1,107	1,443
	<u>66,045</u>	<u>—</u>	<u>66,045</u>	<u>68,742</u>

7. CHARITABLE ACTIVITIES

	Unrestricted	Restricted	This year	Last year
Salary costs	174,171	—	174,171	167,100
Employers NIC	13,629	—	13,629	14,866
Staff expenses	5,526	—	5,526	3,916
Staff pensions	2,450	—	2,450	—
Missions	12,163	51,774	62,936	61,265
Missions - Other Missions	408	2,500	2,908	650
Home Mission	—	9,600	9,600	9,600
Romania summer mission costs	—	4,594	4,594	5,465
Audio Visual	1,063	—	1,063	998
Bible Class	171	—	171	151
Christianity Explored	182	—	182	228
Exodus	239	—	239	213
Free breakfast	1,008	2,383	3,392	502
Institute of Biblical studies	—	—	—	382
Logos	3,734	—	3,734	3,928
IT	3,693	—	3,693	3,013
Mens Ministry	—	—	—	354
Music	120	—	120	96
Ministry - One off Approvals	3,339	—	3,339	5,502
One Way Club	347	—	347	56
Room65	1,317	—	1,317	1,480
Seasonal Events	873	—	873	1,629
Special Care Support	1,790	—	1,790	400
Steppin g Stones	444	—	444	625
Sunday School	543	—	543	494
Urban	2,175	—	2,175	2,538
Website	255	—	255	—
Women To Women	47	—	47	135
Special Appeals Spend	385	—	385	7,843
ESGOP & speaker fees	1,270	—	1,270	1,483
Other Sundry Costs	300	—	300	447
Prop Upkeep - Flat	—	—	—	1,523
Prop Upkeep - Heat, Light, Water and Ins	12,251	—	12,251	15,785
Prop Upkeep - Maintenance	7,680	—	7,680	12,143
Prop Upkeep - Manse	1,783	—	1,783	4,574
Prop Upkeep - Prophet's Chamber	824	—	824	97
Support cost - cafe refurb	—	—	—	3,468
Office Admin	9,821	—	9,821	9,627
TCMF	—	1,674	1,674	—
Liberia - in/out	—	—	—	7,261
Nepal - in/out	—	—	—	810
India - in/out	35	4,600	4,734	20,295
Independent examiner's fee	1,200	—	1,200	1,200
	264,033	77,125	341,158	372,140

8. TANGIBLE FIXED ASSETS

Tangible fixed assets

Movements in year	Heritable property Manse
Book value at 1 April 2016	199,153
Additions / Disposals	—
Book value at 31 March 2017	<u>199,153</u>

As stated in Note 1(d) the accounts do not include the cost or value of the heritable properties at 65 High Street, Edinburgh, and 30 Salters Road, Wallyford.

9. DEBTORS

	This year	Last year
Debtors		
Tax recoverable on gift aid donations	9,643	18,656
	<u>9,643</u>	<u>18,656</u>

10. CREDITORS

	This year	Last year
Creditors		
Sundry creditors & accruals	1,400	2,052
	<u>1,400</u>	<u>2,052</u>

11. RESTRICTED FUNDS

	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balances carried forward
Restricted Funds					
Romania	—	5,754	(12,440)	6,686	—
Free breakfast	—	—	(2,383)	2,383	—
McDonnell	—	1,200	(1,500)	300	—
Meszaros	—	1,200	—	(1,200)	—
India	—	5,530	(4,792)	250	987
Tim Cunningham Memorial	7,336	797	(1,674)	188	6,647
Missions	—	10,891	(54,335)	43,445	—
MPF	—	3,898	—	(3,898)	—
Manse	199,153	—	—	—	199,153
AV upgrade	30,000	—	(29,108)	—	892
	<u>236,489</u>	<u>29,270</u>	<u>(106,332)</u>	<u>48,154</u>	<u>207,679</u>

12. TRANSFERS

Transfers have been made between restricted funds and general fund as follows:

			£
Romania	from general fund	to subsidise fund	6,686
Free breakfast	from general fund	to subsidise fund	2,383
McDonnell	from general fund	to subsidise fund	300
Meszaros	to general fund	to reallocate expenses	(1,200)
India	from general fund	to allocate gift aid tax	250
Tim Cunningham memorial	from general fund	to allocate gift aid tax	188
Missions	from general fund	to subsidise fund	43,445
MPF	to general fund	to allocate expenses	(3,898)
			<u>48,158</u>

13. STAFF COSTS

	This year	Last year
Staff Costs		
Wages & salaries :		
Café	43,517	40,571
Other	181,817	171,014
	225,334	211,585
Employer's National Insurance	14,736	16,307
	240,069	227,892
 Average number of employees	 11	 12

No employee received remuneration greater than £60,000 during the year (2015-16 - None)

14. TRUSTEE'S REMUNERATION

No trustee received remuneration from the Centre during the year. No trustee received reimbursement of expenses during the year for services provided to the Centre (2015-16: None).

15. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total
Analysis of Net Assets Between Funds			
Fixed Assets	—	199,153	199,153
Current Assets	110,019	8,526	118,545
Creditors : Amounts falling due within one year	1,400	—	1,400
	108,619	207,679	316,298

16. Nature and purpose of restricted funds

Fund name	Nature & Purpose
Romania	To support missions work in Romania
Free Breakfast	To support the Free Breakfast ministry at Carrubbers
McDonnell	To support the ministry of James McDonnell working for Wycliffe Bible translators in Nigeria (www.wycliffe.org.uk)
Meszaros	To support the ministry of Andris Meszaros working for Word of Life UK (www.woluk.org)
India	To support the work of the Metropolitan Mission India (www.metropolitanmission.org)
Tim Cunningham memorial Missions	To support work amongst the disadvantaged eg. Discovery groups Overseas Missions as directed by the Mission team
MPF (Move a mountain)	Overseas Missions special project fund
Manse	Provides rental income for the general fund
AV upgrade	Funds donated to upgrade the audio visual equipment with the Carrubbers Christian Centre building at 65 High Street, Edinburgh