



**Report of the Trustees and  
Financial Statements for the Year Ended 31 March 2022  
for  
Faith in Community (Scotland)**



Brett Nicholls Associates  
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24 Herbert Street  
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for the Year Ended 31 March 2022

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## Faith in Community (Scotland)

### Reference and Administrative Details for the Year Ended 31 March 2022

<b>TRUSTEES</b>	I F Galloway - Convener S M Carter - Vice-Convener L A Macleod - Company Secretary J B Geggan H M J Johnstone K P McGeachie A McGreechin S McMahon A M Pepper F Chaudhry
<b>REGISTERED OFFICE</b>	759 Argyle Street Glasgow G3 8DS
<b>REGISTERED COMPANY NUMBER</b>	SC288937 (Scotland)
<b>REGISTERED CHARITY NUMBER</b>	SC036787
<b>INDEPENDENT EXAMINER</b>	Brett Nicholls Associates Herbert House 24 Herbert Street Glasgow G20 6NB
<b>BANKERS</b>	Unity Trust Bank plc Four Brindley Place Birmingham, B1 2JB
<b>INVESTMENT MANAGER</b>	Quilter Cheviot Delta House 50 West Nile Street Glasgow G1 2NP

## **Faith in Community (Scotland)**

### **Report of the Trustees for the Year Ended 31 March 2022**

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2022. All Board members are appointed as trustees of the charity and company directors unless otherwise stated. They are referred to throughout the remainder of this Report as "Trustees" unless the context demands otherwise. The legal and administrative information forms part of this report.

Faith in Community (Scotland) is a registered charity operating in Scotland (Scottish charity number SC036787) and a company limited by guarantee (SC288937). Details of the Trustees and senior staff who served during the year and since the year end are provided. The Trustees are responsible for ensuring that the annual financial statements prepared give a true and fair view of the state of affairs of the charity at the end of each year and of the incoming resources and resources expended for each year.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **SECTION ONE: VISION, MISSION AND VALUES**

### ***Vision***

Our vision is that Scotland's poorest communities should flourish.

### ***Mission***

We build movements for change led by people and groups who experience poverty on a daily basis.

By working collaboratively with, and providing resources for, community anchor groups (including faith groups) we support people experiencing poverty to harness their creativity so they can incubate new initiatives and amplify their voices to bring about structural and policy change.

We prioritise our work in Scotland's economically poorest communities according to the Scottish Index of Multiple Deprivation and in remote rural communities.

### ***Values and beliefs***

- Our work is rooted in the shared commitment across diverse faith communities for a fairer and more just society.
- People struggling against poverty lie at the heart of what we do.
- We hold that structural injustice and the refusal to share wealth fairly are the root causes of poverty.
- We are committed to the creation of a more just and equal society.
- We are deliberately hopeful, choosing to focus on people's strengths and potential.
- We hold that resources must go to local communities where they are most needed.
- We value listening to and learning from those we work alongside and sharing this learning widely.

### ***Grant Making Policy***

The charity awards a number of grants to local groups. Grant applications are received regularly throughout the year and are assessed by staff and/or Trustees. Successful applications are agreed against the strategic objectives of the charity and particular themes or criteria which may be agreed by the Trustees for specific programmes, as well as the quality and achievability of the proposed applications themselves.

## **Faith in Community (Scotland)**

### **Report of the Trustees for the Year Ended 31 March 2022**

#### **Activities**

We work on two complementary fronts:

1. *Asset-based community development.* We build learning and peer support networks of community anchor organisations. By working relationally with us and with each other, local groups are able to do more together than on their own. We incubate new work by connecting local groups with strategic policy initiatives addressing issues such as food insecurity, isolation and criminal justice. We provide bespoke support such as business planning; governance; mentoring and coaching for local leaders; volunteer development; funding; community research and mapping.
2. *Poverty Truth Community.* We bring together people experiencing poverty with others in positions of influence in Scottish society. They work as equal partners, developing new approaches to bring about systemic change - understanding that poverty cannot be fully understood unless those who live with its reality everyday are at the heart of the process.

The full-time equivalent number of staff employed by the charity over the course of the year was 5.8, of which 2 were full-time and 11 part-time.

#### **Contribution of volunteers**

The charity appreciates the work of many volunteers who give their time and energy in different ways. Our governance depends on the immense voluntary contribution of our trustees and the members of our different reference groups, some of whom also conduct assessments on grant applications. Volunteers also contribute to the work of the Poverty Truth Community, our community coaching programme, and the strategic work of the organisation as a whole. Over the past year, approximately 30 volunteers supported our work either directly or through participation in governance and strategic direction.

#### **Thanks to staff**

The Trustees appreciate the work of staff over the course of the year, especially during a time of ongoing challenge and change.

#### **Thanks to funders and Partners**

The Trustees would like to express once again their thanks to the following funders and partners who have supported our work. We particularly value the trust placed in us by partners who have supported us over a number of years, and whose ongoing confidence in our work has allowed us to continue responding quickly and appropriately to the challenges faced by local groups:

*Archdiocese of Glasgow via the St Nicholas Care Fund, Baird Trust, Church of Scotland, Cordis Charitable Trust, Dulverton Trust, EU Asylum, Migration and Integration Fund, Ferguson Bequest Fund, Joseph Rowntree Foundation, Methodist Church in Scotland, National Lottery Community Fund, Radio Clyde Cash for Kids, Religious Society of Friends, Robertson Trust, Scottish Episcopal Church, Scottish Government (Social Justice Unit), Standard Life, United Reformed Church, William Grant Foundation and various anonymous donors.*

## SECTION TWO: ACHIEVEMENTS AND PERFORMANCE

### **1. Working with communities experiencing poverty: co-design, co-production, spaces of welcome and hospitality.**

We've worked with 122 local groups in Argyll, Aberdeen, Edinburgh, Fife, Glasgow, West Dunbartonshire, North Lanarkshire and South Lanarkshire. Through our general community development work and specific programmes such as Shaping the Future Together, A Wee Boost and Greener Spaces Fairer Places, we provided zoom and/or in-person staff support to lead staff members and volunteers as well as providing local budgets totalling £78,390. As a result these groups were better able to develop and sustain initiatives enabling people in their communities to be supported, connected and resilient - both during the coronavirus crisis and beyond. Themes include:

- Tackling food insecurity
- Making more effective use of community land
- Tackling fuel poverty
- Digital inclusion
- Family wellbeing
- Mental health and wellbeing
- Opportunities for young people
- Support for women
- Reducing loneliness and isolation

Here are some examples of the local work we have supported in different ways over the past year:

#### **Empower Women for Change, Glasgow area**

Working to four key outcomes with a diverse range of associated activities for women from minority ethnic backgrounds:

*Give people a social space to make friends and connections as a result of coming for food which can help reduce isolation and increase community connections.*

- ✓ Setting up gatherings for food project service users to socialise and interact (start on zoom until COVID regulations allow)
- ✓ Setting up fitness classes for food project service users (start on zoom until COVID regulations allow)



*Make people happier as a result of receiving balanced and regular food for their family including fresh food and vegetables*

- ✓ Collecting and demonstrating simple culturally diverse Recipe Cards from team and service users

*Improve the capacity of food team on food hygiene, health and safety, first aid and safe guarding vulnerable children and adults*

- ✓ Have food team attend food hygiene training and be certified

*People feel more connected with friends and family, reduce isolation and make them better equipped to access online information including health advice and guidance through delivering digital inclusion sessions*

- ✓ Digital inclusion class tailored for the elderly, families, friends and also one-to-one sessions particularly for vulnerable people



## Faith in Community (Scotland)

### Report of the Trustees for the Year Ended 31 March 2022

#### Dhammapadipa Temple, Edinburgh

Post pandemic, the Temple community wants to build on the new connections made with local residents they supported during lockdown, deepening connections particularly with school and families in the community and enhancing digital activities to support people who are isolating. Meditation is provided for people in situations of stress and anxiety.

Watch the short video made by the Temple to raise awareness amongst local people:

[https://www.youtube.com/watch?v=klyfN\\_gRm9o](https://www.youtube.com/watch?v=klyfN_gRm9o)

#### Time to Heal, Aberdeen

Supporting women at increased risk of domestic violence, particularly through the setting up of a user-led radio station.

- ✓ To empower service users to be safe online
- ✓ To set up and run a vibrant radio station that provide creative answers to contemporary issues- building courage and resilience, providing hope in times of despair.
- ✓ Service users develop skills in making and editing videos

#### Dalmuir Barclay Church / Old Kilpatrick Food Parcels, Dalmuir and Clydebank area



Partnership working between a local church and a local food project, supporting families experiencing increasing poverty as a result of the pandemic

*People who are lonely and isolated experience increased connectedness and support*

- ✓ To develop a drop in café initially on a Wednesday during distribution time of food parcels, to continue to complement OKFP work as our partner.

*Local people improve their skills, knowledge and confidence*

Moving forward some of those who have come along to the drop in café will feel that they in turn will wish to use their skills and talents to contribute to community life. For example, more may wish to contribute to the issue of food provision in the community, sharing

ideas on recipes, cooking, building and celebrating community through the sharing of food.

*Improved well-being for families through reducing hunger and improving food provision in the community.*

- ✓ Continue to support the development of local partner organisation, Old Kilpatrick Food Parcels. Church provides weekly space, heating, cleaning and volunteers in kind to OKFP

Read the blog from one of the volunteers:

<https://www.faithincommunity.scot/blogs/a-text-early-one-morning>



**Report of the Trustees  
for the Year Ended 31 March 2022**

**Colston Milton Church, Glasgow**

Working to improve the external space (courtyard garden and wider grounds) at the church hall to create a safe and welcoming space to host outdoor activities and increase biodiversity to provide a richer experience of nature which enhances a sense of wellbeing. Although the work on the garden is not yet completed due to winter, much has been done to make the space more welcoming for people. It is only now that groups are really beginning to return and with it the chance to use the garden space. The revamped garden space will allow it to be used by groups -particularly the music sessions which will shortly be beginning in person again, a new mums and tots group, the wellbeing Wednesday activities and the BB.

Reducing isolation by opening a welcoming flourishing natural habitat where people can enjoy the healing effects of nature and each other's company to improve their sense of wellbeing. The gardens really come into their own in the spring and summer, and already bulbs are beginning to shoot. The signage has been noted by a number of people and extends a welcome and explanation of the gardens as a place not just a thing to be passed as people walk by.

Increasing opportunities for local young men by running a green roof construction workshop to engage with the Company Section members of the 277th Glasgow Company of the Boys' Brigade doing their Queen's Badge to renovate the shed so it is more attractive, weather proof and provides an enhanced habitat for wildlife through installing a living green roof. At a time when the BB activities were curtailed due to covid restrictions, outdoor opportunities were available for the Queen's Badge boys, and a useful space was created to be able to continue work in the garden.

Whilst repairing the raised bed with new sleepers a young man who had been in touch with the minister, (initially seeking support with food, struggling with depression, and poor mental health) responded to the invitation to join in with the work in the garden. He came by and commented that it had been the best day of his life for a long time, to feel accepted, to join in with something practical and feel he had contributed. It underlines how useful a fairly simple but interesting common task can be.

(A short video of the boys creating the Green Roof is available on request).





## Faith in Community (Scotland)

### Report of the Trustees for the Year Ended 31 March 2022

We've held regular zoom gatherings, moving to hybrid ... moving to in-person ... for groups to connect with each other, sharing their own knowledge on issues of common concern, for example on drugs awareness, mental health, and well-being. People have opened themselves significantly to new ideas: one example being a small church in rural Argyll wanting to connect with the Buddhist Temple in Edinburgh to learn more about how meditation practice can have positive benefits for the mental health of young people in their village.

#### *Food insecurity:*

We partnered with Interfaith Glasgow on Interfaith Food Justice Network (IFJN) bringing together faith groups, charities from Glasgow area and community activists on issues of food insecurity. Interfaith Food Share Whatsapp group has grown to 160 contacts and, on a daily basis, vital supplies of food are shared and vulnerable people are connected with sources of support. Sadly, we see many cases where families have not eaten, but the Whatsapp group enables rapid responses. We hosted 2 online networking meetings bringing together 55 participants from 49 groups advocating for food justice.

#### *Community spaces and cost of living:*

We supported local groups with building re-opening, complying with changing legislation. With increases in cost of living having disproportionately affecting people in the poorest communities, there will be an increase in people seeking to access and use welcoming and safe community spaces because they will be warmer than their own homes. Sadly organisations are not immune to these financial pressures and we are considering how we can support these welcoming spaces to remain open and operational. We will continue to signpost to sources of funding and consult on applications.



#### *People in the asylum system:*

We have developed the Faithful Welcome project in partnership with Scottish Faiths Action for Refugees, highlighting issues faced by refugees and asylum seekers, building the capacity of faith communities to respond and embedding examples of good practice. So far we've contacted over 100 faith groups to scope and map existing work and interest in developing new work; 24 local faith groups have sought information through our awareness-raising strand, we have hosted 5 focus group events, engaged with over 55 individuals and are rolling out our capacity building programme to the first tranche of interested local faith groups. We are also

planning a gathering during Refugee Week in June to share good practice. We will also produce a legacy toolkit, likely in the form of an online resource, to support ongoing work when this funded project comes to an end.

#### *People connected with the criminal justice system:*

We worked with prison throughcare partner projects in Glasgow and Inverclyde, providing training and support for volunteers, as well as for Turning Point Scotland and Grace Chocolates supporting women with convictions. Our training covers stress, loss and chaos, understanding ACES, drugs awareness, bereavement, befriending and boundaries and dealing with disappointment in the journey from prison to community.



#### *Climate Change:*

We developed support for groups wishing to take small scale local actions which address the link between climate change and poverty. Although people on low incomes and in other disadvantaged groups contribute least to causing climate change, they're nevertheless most impacted by it. They also lead the way in raising awareness about the need for climate justice and inspiring others to take action.

Watch a short video here:

<https://twitter.com/FiCScotland/status/1455121691340943361>

*Building resilience: training, support, mentoring and coaching for community leaders.*



We held various training events for local leaders both in person and online: team building; community coaching programme; enneagram and intuitive listening.

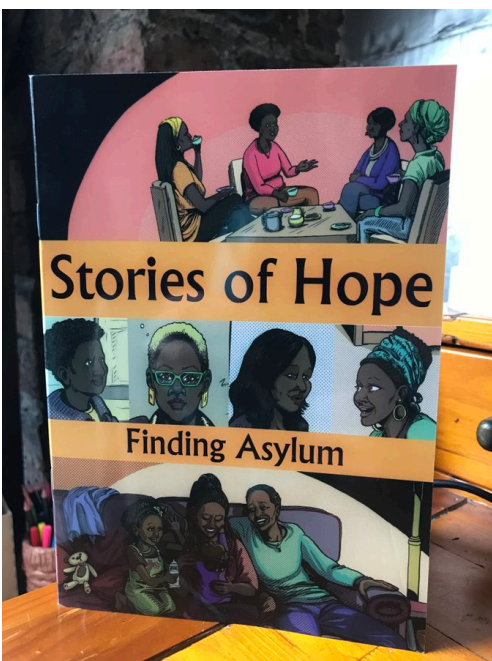
***"I cannot thank you enough for offering me this space. It has been so healing and helpful and enabled me to name what was happening to me in a way in which I was unable to before."*** (participant in intuitive listening session)

***"It has hit the spot for me - hit many spots in fact - leaving me feeling hopeful of the process to come and deeply affirmed by the leaders and group alike".*** (participant in local leaders coaching programme)

## 2. Working with individuals experiencing poverty: decision-making, policy change, influence

Poverty Truth Community members have been involved in:

- Scottish Government Mutual Mentoring Scheme - 8 pairings of someone living with poverty with a civil servant seeking to narrow the gap between those making decisions and individuals from communities most affected by those decisions.
- Campaigning: working with APLE Collective sharing concerns on Borders Bill. Working with JRF on Keep the Lifeline Campaign thinking through how we ensure people with lived experience of poverty are fully involved in the work.
- Scottish Cross Party Group on Poverty. During COP 26 we held a series of small conversations on Climate Change and Poverty and were able to meet with some of the delegates to the conference and share our thoughts and experiences
- Sharing stories through social media, hosting 2 webinars: one during Challenge Poverty Week sharing the history of October 17, the UN International Day for the Eradication of Poverty, hearing stories from people living with poverty in Scotland, Ireland, the USA, France and Belgium and another focusing on key campaigning points for change required to build a more just and humane asylum system in the UK, based on experiences of people seeking asylum.



- Approximately 2 Community Meetings a month, exploring issues such as Poverty and Disability, Poverty and Climate Crisis

Launch and distribution of 'Stories of Hope' graphic booklet written for and by asylum seekers. Webinar launch saw several asylum seekers speak in public about their situation and the need for change for the first time.

- Development of Women's Hour and the Women's Integration Network - a weekly meeting in Glasgow of women in asylum process.

### SECTION THREE: FINANCIAL REVIEW

The Statement of Financial Activities on Page 13, shows that the charity reported net incoming resources of £60,771 for the year (2021: net outgoing resources of £136,560) and total funds at 31 March 2022 of £579,907 (2021: £519,136) of which £104,141 were restricted (2021: £73,149).

The surplus for the year consisted of a surplus of £29,779 on unrestricted funds and a surplus of £30,992 on restricted funds (2021: deficits of -£106,246 and -£30,314 respectively).

The trustees continued to review the investment policy to ensure that the financial reserves yield the best possible return, in line with ethical investment policies which support the charity's core objectives of tackling poverty in Scotland. The aim is to spread the reserves across both interest bearing bank accounts and a managed portfolio with Quilter Cheviot.

Faith in Community (Scotland) Investment Objective is to grow returns by Capital and Income growth with an estimated 5.2% pa return over a 7 year period. This should be achieved by the Trustees agreeing to a medium risk portfolio with a Balanced Strategy chosen to achieve this. This Strategy has a maximum drawdown (could fall) of up to 26.9% and Faith in Community (Scotland) trustees have agreed to having a moderate capacity to bear loss of up to 35% in exceptional circumstances.

Faith in Community (Scotland) have agreed to Quilter Cheviot achieving these annualised returns over an economic cycle by investing in a diversified portfolio that invests in a wide spread of asset classes and stocks by geography and sectors. The investment restrictions on the portfolio are not to invest in stocks that have a material exposure to the following activities/sectors:- alcohol (irresponsible marketing, promoting underage or excessive consumption), armaments (including nuclear involvement), pornography (production or major involvement in distribution), tobacco (manufacture and major retail), animal breeding (for fur), gambling (irresponsible marketing, major involvement in casinos, gaming machines and betting), human rights, supply chain violations, product responsibility, environmental issues, manufacturing of abortion related products, consumer credit institutions and fossil fuels.

Asset allocation:

Asset Class	31st March 2021 (%)	31st March 2022 (%)
Fixed Interest	13.1	12.3
UK Equities	26.0	23.0
Overseas Equities	45.7	48.8
Alternatives	9.0	11.6
Cash	6.2	4.3
Total	100	100

The active management of the portfolio and constant awareness of market movements resulted in a 12-month performance figure of 4.0% to 31st March 2022.

Risks facing the charity are reviewed regularly and the risk register identifies the level of risk, how this can be minimised and who is responsible for taking relevant action. The charity faces ongoing uncertainty over funding for the diverse activities undertaken, particularly in relation to the short-term nature of various public sector funding streams which are only made available on an annual basis. As at March 2022 the Board had identified the following as the most significant risks:

*1) Inability to carry out activities due to insecurity of long-term funding.*

Our strategy for mitigating this risk is continually to review suitable and appropriate sources of funding, and to seek to secure funding agreements which last longer than 1 year. Following on from COVID19 we face significant challenges on funding in common with many other charities as funding has been redirected to deal with immediate and emerging priorities and partners have reshaped their own work and priorities.

*2) Disruption to activities due to loss of staff and/or volunteers.*

Our strategy for mitigating this risk is to work hard to create a culture where staff and volunteers are valued and supported in the work they do with local people, and where they can participate meaningfully in decision-making processes.

*3) Disruption to activities due to damage to assets.*

Our strategy for mitigating this risk is to have in place appropriate policies and insurance cover so that IT equipment can be replaced if necessary; and to remind staff and volunteers of the importance of security and care of assets.



## Faith in Community (Scotland)

### Report of the Trustees for the Year Ended 31 March 2022

The Trustees express ongoing thanks to partners and funders of our various areas of work over the past year.

At 31 March 2022 the charity holds a total of £579,907 in reserves. £104,141 of these are restricted and are not available for general purposes, and £100,000 is held as a designated fund to earn income for local grant giving in line with the preference of the donor. A further £4,055 is tied up in fixed assets. The Trustees have used reserves over the past year to award small grants to local faith groups tackling poverty in different ways.

The Trustees have considered the charity's requirement for reserves and have agreed a policy whereby unrestricted funds not tied up in fixed assets or committed for spending elsewhere, should be between three and six months of running costs. Based on current expenditure levels this would equate to between £75,000 and £150,000. At the 31 March 2022 the charity had free reserves of £371,711 which is above our target levels. In view of this, the Trustees are pleased to make ongoing use of these reserves to support local work through awarding grants to local groups.

#### FUTURE PLANS

By working collaboratively with, and providing resources for community anchor groups, including faith groups, we will continue to support people experiencing poverty to harness their creativity so they can incubate new initiatives and amplify their voices to bring about structural and policy change.

We will prioritise our work in Scotland's economically poorest communities according to the Scottish Index of Multiple Deprivation and in remote rural communities.

We will continue to work on **two complementary fronts**:

- building **learning and peer support networks** of community anchor organisations. By working relationally with us and with each other, local groups are able to do more together than on their own. We incubate new work by connecting local groups with strategic policy initiatives addressing issues such as food insecurity, isolation and criminal justice. We provide bespoke support such as business planning; governance; mentoring and coaching for local leaders; volunteer development; funding; community mapping.
- through the **Poverty Truth Community** bringing together people experiencing poverty with others in positions of influence in Scottish society. They work as equal partners, developing new approaches to bring about systemic change - understanding that poverty cannot be fully understood unless those who live with its reality everyday are at the heart of the process.

#### Specifically:

- We will continue to develop work to support people seeking refuge in Scotland through our Faithful Welcome project.
- We will provide external facilitation, advice and training to leadership teams of local groups (*community analysis, action-research, project planning, advice on funding, volunteering, arts-based planning and reflection, business planning, crisis intervention*)
- We will develop new forms of funding support for local groups.
- We will offer one to one support for community and faith leaders through coaching and mentoring
- We will partner with local groups to support people who have been involved with the criminal justice system.
- We will bring together people who have lived experience of poverty with decision-makers at local, regional and national level to build community, understanding and bring about a change in policy and attitudes.

## **SECTION FOUR: STRUCTURE, GOVERNANCE AND MANAGEMENT**

Faith in Community (Scotland) is a charitable company incorporated as a private company limited by guarantee. It was established as a charitable company in August 2005 and is governed by its Memorandum and Articles of Association under the Companies Act.

Overall policy and strategy is determined by the Trustees on the basis of ongoing input from the communities we work with as well as staff, volunteers and members of particular task/reference groups. The Director is responsible to the Trustees for the overall day to day work of the charity. The Trustees meet five times each year to review progress. The Resources Committee of the Trustees meets regularly to consider staffing, finance and property matters.

Trustees are appointed or co-opted annually and appropriate support and information is given to Trustees as part of their induction. Training and support needs of trustees are reviewed on an ongoing basis by the Director and the Convener of the Board of Trustees.

### **Trustees' Responsibilities**

The charity trustees (who are also the directors of Faith in Community (Scotland) for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK 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 charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by order of the board of trustees on 16/09/2022 ..... and signed on its behalf by:



.....  
I F Galloway - Trustee

**Independent Examiner's Report to the Trustees of  
Faith in Community (Scotland)**

I report on the accounts for the year ended 31 March 2022 set out on pages thirteen to twenty five.

**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's 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 the independent examiner's report**

My examination was 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 seeking explanations from you as 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 connection with 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 to 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.



David Nicholls FCCA  
Fellow, Association of Chartered Certified Accountants  
Brett Nicholls Associates  
Herbert House  
24 Herbert Street  
Glasgow  
G20 6NB

Date: 30 September 2022



# Faith in Community (Scotland)

## Statement of Financial Activities (Incorporating an Income and Expenditure Account) for the Year Ended 31 March 2022

		Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	127,499	205,816	333,315	616,946
Other trading activities	3	6,814	500	7,314	22,053
Investment income	4	4,698	-	4,698	8,348
Other income	5	<u>4,000</u>	<u>-</u>	<u>4,000</u>	<u>4,000</u>
<b>Total</b>		143,011	206,316	349,327	651,347
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	6				
Relief of poverty and unemployment in the poorest communities in Scotland		128,157	166,871	295,028	824,714
Net gains on investments		<u>6,472</u>	<u>-</u>	<u>6,472</u>	<u>36,807</u>
<b>NET INCOME/(EXPENDITURE)</b>		21,326	39,445	60,771	(136,560)
<b>Transfers between funds</b>	18	<u>8,453</u>	<u>(8,453)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		29,779	30,992	60,771	(136,560)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>445,987</u>	<u>73,149</u>	<u>519,136</u>	<u>655,696</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>475,766</u></u>	<u><u>104,141</u></u>	<u><u>579,907</u></u>	<u><u>519,136</u></u>

### CONTINUING OPERATIONS

All income and expenditure has arisen from continuing activities.

# Faith in Community (Scotland)

## Balance Sheet 31 March 2022

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	13	4,055	5,843
Investments	14	<u>218,568</u>	<u>213,710</u>
		222,623	219,553
<b>CURRENT ASSETS</b>			
Debtors	15	11,432	25,846
Cash at bank and in hand		<u>371,688</u>	<u>367,446</u>
		383,120	393,292
<b>CREDITORS</b>			
Amounts falling due within one year	16	(25,836)	(93,709)
		<u>357,284</u>	<u>299,583</u>
<b>NET CURRENT ASSETS</b>			
		579,907	519,136
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>579,907</u>	<u>519,136</u>
<b>NET ASSETS</b>			
		<u>579,907</u>	<u>519,136</u>
<b>FUNDS</b>	18		
Unrestricted funds		475,766	445,987
Restricted funds		<u>104,141</u>	<u>73,149</u>
<b>TOTAL FUNDS</b>		<u>579,907</u>	<u>519,136</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 13 July 2022 and were signed on its behalf by:

*Sandra M Carter*  
S M Carter - Trustee

The notes form part of these financial statements

**Notes to the Financial Statements  
for the Year Ended 31 March 2022**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Improvements to property	- 20% on cost
Office & Other Equipment	- 25% on cost
Computer Equipment	- 25% on cost

**Taxation**

Faith in Community (Scotland) is a charity within the meaning of Section 467 of the Corporation Tax Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

**Fund accounting**

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

Restricted funds 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 particular restricted purposes.

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

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

**2. DONATIONS AND LEGACIES**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Donations	1,139	2,556
Grants	332,176	604,223
Donated services and facilities	-	10,167
	<u>333,315</u>	<u>616,946</u>

**3. OTHER TRADING ACTIVITIES**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Earned Income	<u>7,314</u>	<u>22,053</u>

**4. INVESTMENT INCOME**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Bank interest	4,698	2,836
Dividends	-	5,512
	<u>4,698</u>	<u>8,348</u>

**5. OTHER INCOME**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Employment Allowance	<u>4,000</u>	<u>4,000</u>

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2022**

**6. CHARITABLE ACTIVITIES COSTS**

	<b>Direct Costs (see note 7) £</b>	<b>Grant funding of activities (see note 8) £</b>	<b>Totals £</b>
Relief of poverty and unemployment in the poorest communities in Scotland	<u>249,178</u>	<u>45,850</u>	<u>295,028</u>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>2022 £</b>	<b>2021 £</b>
Staff costs	211,023	398,690
Activity Costs	3,338	20,559
Administrative Costs	16,796	21,231
Property Costs	6,569	20,003
Publicity Costs	348	578
Other Staff Costs	3,152	1,465
Audit Fee	-	5,323
Independent Examiner Fee	2,520	-
Management Fees for Investment	1,614	1,010
Depreciation	3,818	4,107
Loss on sale of assets	-	393
	<u>249,178</u>	<u>473,359</u>

**8. GRANTS PAYABLE**

	<b>2022 £</b>	<b>2021 £</b>
Relief of poverty and unemployment in the poorest communities in Scotland	<u>45,850</u>	<u>351,355</u>

During the year a number of grants were paid to local groups under various programmes:

	<b>2022 £</b>	<b>2021 £</b>
Shaping the Future Together	36,780	25,540
Greener Spaces, Fairer Places	7,870	-
A Wee Boost	1,200	7,000
Rapid Response Fund	-	91,369
Faith in Community Dundee	-	163,706
Northwood Trust	-	27,446
Alex Ferry Foundation	-	5,000
Food Insecurity Network	-	10,856
FiCS General Grants Scheme	-	20,438
	<u>45,850</u>	<u>351,355</u>

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022**

**9. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Depreciation - owned assets	3,818	4,107
Deficit on disposal of fixed assets	<u>-</u>	<u>393</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2022 nor for the year ended 31 March 2021. A total of £28 was waived by two trustees (2021: £88).

**11. STAFF COSTS**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Wages and salaries	183,111	348,494
Social security costs	13,113	26,514
Other pension costs	<u>14,799</u>	<u>23,682</u>
	<u>211,023</u>	<u>398,690</u>

The average monthly number of employees during the year was as follows:

	<b>2022</b>	<b>2021</b>
	<b></b>	<b></b>
Staff Team (by headcount)	<u>12</u>	<u>15</u>
	<b>2022</b>	<b>2021</b>
	<b></b>	<b></b>
Key Management Personnel Remuneration	<u>77,340</u>	<u>132,091</u>

No employees received emoluments in excess of £60,000.



Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

## 12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	240,940	376,006	616,946
Other trading activities	22,053	-	22,053
Investment income	8,348	-	8,348
Other income	<u>4,000</u>	<u>-</u>	<u>4,000</u>
<b>Total</b>	<b>275,341</b>	<b>376,006</b>	<b>651,347</b>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Relief of poverty and unemployment in the poorest communities in Scotland	383,009	441,705	824,714
Net gains on investments	<u>36,807</u>	<u>-</u>	<u>36,807</u>
<b>NET EXPENDITURE</b>	<b>(70,861)</b>	<b>(65,699)</b>	<b>(136,560)</b>
<b>Transfers between funds</b>	<b><u>(35,385)</u></b>	<b><u>35,385</u></b>	<b><u>-</u></b>
<b>Net movement in funds</b>	<b>(106,246)</b>	<b>(30,314)</b>	<b>(136,560)</b>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<b>552,233</b>	<b>103,463</b>	<b>655,696</b>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b><u>445,987</u></b>	<b><u>73,149</u></b>	<b><u>519,136</u></b>

## 13. TANGIBLE FIXED ASSETS

	Improvements to property £	Office & Other Equipment £	Computer Equipment £	Totals £
<b>COST</b>				
At 1 April 2021	12,395	10,431	36,043	58,869
Additions	-	454	1,576	2,030
Disposals	<u>-</u>	<u>(4,491)</u>	<u>(23,302)</u>	<u>(27,793)</u>
At 31 March 2022	<u>12,395</u>	<u>6,394</u>	<u>14,317</u>	<u>33,106</u>
<b>DEPRECIATION</b>				
At 1 April 2021	12,395	9,691	30,940	53,026
Charge for year	-	793	3,025	3,818
Eliminated on disposal	<u>-</u>	<u>(4,491)</u>	<u>(23,302)</u>	<u>(27,793)</u>
At 31 March 2022	<u>12,395</u>	<u>5,993</u>	<u>10,663</u>	<u>29,051</u>
<b>NET BOOK VALUE</b>				
At 31 March 2022	<u>-</u>	<u>401</u>	<u>3,654</u>	<u>4,055</u>
At 31 March 2021	<u>-</u>	<u>740</u>	<u>5,103</u>	<u>5,843</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

14. FIXED ASSET INVESTMENTS

	Listed investments £
<b>MARKET VALUE</b>	
At 1 April 2021	213,710
Additions	24,679
Disposals	(18,207)
Revaluations	<u>(1,614)</u>
At 31 March 2022	<u>218,568</u>
<b>NET BOOK VALUE</b>	
At 31 March 2022	<u>218,568</u>
At 31 March 2021	<u>213,710</u>

There were no investment assets outside the UK.

All of Faith in Community (Scotland) investments are held for unrestricted charitable purposes and are included at market value. All investments are carried at their fair value. The diversified investment portfolio comprises predominantly domestic and international equities as well as some fixed interest and generates a small amount of dividend income. The basis of fair value for quoted investments is equivalent to the market value, using the bid price. Asset sales and purchases are recognised at the date of trade at cost (that is their transaction value).

The main risk to Faith in Community (Scotland) from financial instruments lies in the combination of uncertain investment markets and volatility in yield. The charity is not dependent on income from its investments to continue its work and has a moderate ability to bear investment losses.

Faith in Community (Scotland) pay Quilter Cheviot to manage the diverse investment portfolio.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade debtors	968	64
Other debtors	1,965	15,789
Accrued Income	8,470	9,070
Prepayments	<u>29</u>	<u>923</u>
	<u>11,432</u>	<u>25,846</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

## 16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Trade creditors	602	764
Deferred income	15,000	72,000
Accrued expenses	<u>10,234</u>	<u>20,945</u>
	<u>25,836</u>	<u>93,709</u>

## 17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
Fixed assets	4,055	-	4,055	5,843
Investments	218,568	-	218,568	213,710
Current assets	263,979	119,141	383,120	393,292
Current liabilities	<u>(10,836)</u>	<u>(15,000)</u>	<u>(25,836)</u>	<u>(93,709)</u>
	<u>475,766</u>	<u>104,141</u>	<u>579,907</u>	<u>519,136</u>

## Comparatives for analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Fixed assets	5,843	-	5,843	6,663
Investments	213,710	-	213,710	178,348
Current assets	320,143	73,149	393,292	538,228
Current liabilities	<u>(93,709)</u>	<u>-</u>	<u>(93,709)</u>	<u>(67,543)</u>
	<u>445,987</u>	<u>73,149</u>	<u>519,136</u>	<u>655,696</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

## 18. MOVEMENT IN FUNDS

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
<b>Unrestricted funds</b>				
General fund	340,144	25,144	6,423	371,711
Lord Goold Executry	100,000	-	-	100,000
Designated Fixed Assets	<u>5,843</u>	<u>(3,818)</u>	<u>2,030</u>	<u>4,055</u>
	445,987	21,326	8,453	475,766
<b>Restricted funds</b>				
Small PTC grants	172	328	-	500
FiCS Grants Programme	64,428	270	649	65,347
Shaping the Future Together	8,500	17,854	(8,040)	18,314
Grants Committed payable in future	49	-	(49)	-
Joseph Rowntree Foundation	-	18,834	-	18,834
EU - Faithful Welcome	-	2,019	(873)	1,146
Standard Life	<u>-</u>	<u>140</u>	<u>(140)</u>	<u>-</u>
	<u>73,149</u>	<u>39,445</u>	<u>(8,453)</u>	<u>104,141</u>
<b>TOTAL FUNDS</b>	<u>519,136</u>	<u>60,771</u>	<u>-</u>	<u>579,907</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	143,011	(124,339)	6,472	25,144
Designated Fixed Assets	<u>-</u>	<u>(3,818)</u>	<u>-</u>	<u>(3,818)</u>
	143,011	(128,157)	6,472	21,326
<b>Restricted funds</b>				
Small PTC grants	500	(172)	-	328
FiCS Grants Programme	8,140	(7,870)	-	270
Shaping the Future Together	57,000	(39,146)	-	17,854
Scottish Government - PTC	25,000	(25,000)	-	-
Joseph Rowntree Foundation	25,000	(6,166)	-	18,834
Robertson Trust	38,500	(38,500)	-	-
EU - Faithful Welcome	26,676	(24,657)	-	2,019
Standard Life	<u>25,500</u>	<u>(25,360)</u>	<u>-</u>	<u>140</u>
	<u>206,316</u>	<u>(166,871)</u>	<u>-</u>	<u>39,445</u>
<b>TOTAL FUNDS</b>	<u>349,327</u>	<u>(295,028)</u>	<u>6,472</u>	<u>60,771</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2022

## 18. MOVEMENT IN FUNDS - continued

## Comparatives for movement in funds

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
<b>Unrestricted funds</b>				
General fund	360,570	(26,361)	5,935	340,144
Lord Goold Executry	100,000	-	-	100,000
Designated Fixed Assets	6,663	(4,500)	3,680	5,843
Faith in Community Dundee	40,000	(40,000)	-	-
Rapid Response Fund	35,000	-	(35,000)	-
Community Justice Network Development	10,000	-	(10,000)	-
	552,233	(70,861)	(35,385)	445,987
<b>Restricted funds</b>				
Small PTC grants	-	172	-	172
FiCS Grants Programme	50,528	13,900	-	64,428
Shaping the Future Together	-	8,500	-	8,500
Grants Committed payable in future	20,487	(20,438)	-	49
Scottish Government - PTC	197	(197)	-	-
Standard Life	8,227	(8,227)	-	-
Northwood Trust	500	(500)	-	-
Rapid Response Fund	20,918	(51,369)	30,451	-
Dundee Partnership	2,606	(2,606)	-	-
A Wee Boost	-	(4,934)	4,934	-
	103,463	(65,699)	35,385	73,149
<b>TOTAL FUNDS</b>	<u>655,696</u>	<u>(136,560)</u>	<u>-</u>	<u>519,136</u>

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2022**

**18. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	275,341	(338,509)	36,807	(26,361)
Designated Fixed Assets	-	(4,500)	-	(4,500)
Faith in Community Dundee	-	(40,000)	-	(40,000)
	275,341	(383,009)	36,807	(70,861)
<b>Restricted funds</b>				
Small PTC grants	2,313	(2,141)	-	172
FiCS Grants Programme	13,900	-	-	13,900
Shaping the Future Together	42,500	(34,000)	-	8,500
Grants Committed payable in future	-	(20,438)	-	(20,438)
Scottish Government - PTC	25,124	(25,321)	-	(197)
Joseph Rowntree Foundation	25,000	(25,000)	-	-
Standard Life	23,500	(31,727)	-	(8,227)
GCC Integrated Grant Fund	62,832	(62,832)	-	-
Cash for Kids	700	(700)	-	-
Northwood Trust	63,900	(64,400)	-	(500)
Rapid Response Fund	40,000	(91,369)	-	(51,369)
Coronavirus Job Retention Scheme	16,303	(16,303)	-	-
Food Insecurity Network	18,700	(18,700)	-	-
Wellbeing Fund	10,374	(10,374)	-	-
Dundee Partnership	23,794	(26,400)	-	(2,606)
Alex Ferry Foundation	5,000	(5,000)	-	-
A Wee Boost	2,066	(7,000)	-	(4,934)
	376,006	(441,705)	-	(65,699)
<b>TOTAL FUNDS</b>	<u>651,347</u>	<u>(824,714)</u>	<u>36,807</u>	<u>(136,560)</u>

**19. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 March 2022.

**20. PURPOSE OF UNRESTRICTED FUNDS**

General Fund - the unrestricted general fund encompasses all development, management, governance and administration costs of the charity. Unrestricted grants are used for our community development work with faith groups and community anchor organisations.

Designated Fixed Asset Fund - the fixed assets fund represents the net book value of the charity's fixed assets, distinguishing their value from the charity's unrestricted funds immediately available for use.

Lord Gould Executry - This capital fund has been designated by the Trustees to provide investment income for the FiCS grants scheme, in line with the preference of the legator.



**21. PURPOSE OF RESTRICTED FUNDS**

Small Poverty Truth Community grants - restricted for work with Poverty Truth Community members

FiCS grants programme - restricted for awarding small grants to local groups

Shaping the Future Together - grants from a range of donors towards post COVID community development support

Grants committed payable in future - represents grants approved but not yet recognised as a liability

Scottish Government - Poverty Truth Community - funding towards staffing costs

Joseph Rowntree Foundation - a grant to support the development of Poverty Truth Commissions in the UK

Robertson Trust - funding towards staffing costs

EU Asylum, Migration & Integration - Faithful Welcome - funding towards staffing costs and overheads

Standard Life - funding towards PTC staffing costs