



Alexander Sloan  
Accountants and Business Advisers

**NEWTON MEARNS BAPTIST CHURCH**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

# NEWTON MEARNs BAPTIST CHURCH

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Trustees**

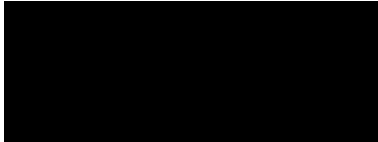


(Appointed 23 May 2024)

**Charity number (Scotland)**

SC007105

**Principal address**



**Website address**

[www.newtonmearnsbaptist.org.uk](http://www.newtonmearnsbaptist.org.uk)

**Independent examiner**



Alexander Sloan LLP  
Accountants and Business Advisers  
180 St Vincent Street  
Glasgow  
G2 5SG

**Bankers**

Bank of Scotland  
167 - 201 Argyle Street  
Glasgow  
G2 8BU

**Solicitors**

Holmes Mackillop  
109 Douglas Street  
Glasgow  
G24HB

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# NEWTON MEARNS BAPTIST CHURCH

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# NEWTON MEARNS BAPTIST CHURCH

## TRUSTEES' REPORT

### FOR THE YEAR ENDED 31 MARCH 2025

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The Trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

#### Objectives and activities

##### Aims and Affiliation

The aims of the church, which is congregational in policy and a member church of the Baptist Union of Scotland, are as follows:

- to worship together in Spirit and in Truth;
- to build the members up in the faith;
- to proclaim the gospel of Jesus Christ in word and action.

#### Achievements and performance

Significant highlights, events and developments of note in the year include the following:

##### In relation to activities:

- Elders and Deacons continued to meet regularly for the purpose of advising, assessing and directing the spiritual welfare of the church members.
  - The church has a membership of 293. Sunday morning services, Sunday evening services, and a midweek Wednesday midday service, took place during the year at the church's Greenfarm Road location, the church continuing to record, and make available on-line, its Sunday morning services, hosted on its YouTube channel.
  - Regular events continued at the church's Maidenhill location, the regular, weekly, Sunday morning services continuing throughout the year, and reflecting the church's "One church, two locations" structure.
  - Use of the church's social media platforms, specifically Facebook, Instagram, YouTube, and X (formerly Twitter) to communicate with members, continued during the year.
  - The regular church member meetings were held.
  - House, and other Small, Groups met for Bible study, prayer and fellowship.
  - The prayer life of the church was encouraged through special prayer events.
  - Children's and young people's events and activities continued.
  - "Sonshine Kids", the church's long-running mothers and toddlers group met regularly on Friday mornings throughout the year.
  - Outreach to the local community, and beyond, in the form of Alpha courses, continued.
  - The "Renew Wellbeing" group continued, supporting people's mental and emotional wellbeing, and included a number of cafe evenings, and a Pickleball evening in May 2024.
  - A number of one-off events were organised during the year, open to all, including: Easter community event in Maidenhill, in April 2024; a social evening for parents and carers of children in the Mainly Music group, in May 2024; an afternoon of summer games and sports, called "Going for Gold" in Maidenhill, in June 2024; the "Towards the Goal" outreach sports event in June 2024; the "Deep Sea Divers" holiday club for children, and parallel Youth Club, both in August 2024; a Celtic Music evening, in August 2024; a "Pop-Up" activity event, in Maidenhill, putting on all-age activities, in September 2024; the Community Choir Summer, Autumn, and Christmas concerts; "Spark in the dark" in November 2024; an indoor Christmas Market, in December 2024; "Greenfarm Carols" and other advent events in December 2024; "Light up Maidenhill", in December 2024; ceilidh and quiz night in January 2025; Chinese New Year service, in February 2025; the "Big Brew" coffee morning, in March 2025; and a Youth Weekend in March 2025.
  - Both the "Oasis Cafe" (inside year-round) and "Cabin Cafe" (outside in the summer months) continued during the year, twice-weekly.
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# NEWTON MEARNS BAPTIST CHURCH

## TRUSTEES' REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### Achievements and performance (continued)

- Long-running outreach, friendship, and fellowship groups continued to meet regularly: "Knit & Natter", and the **NMBC** Art Group.
- Support continued for the football team that competes in the Strathclyde Evangelical Churches Football League.
- The continuation of "Conversation Cate" welcoming and offering practical help to individuals and families new to the community from Hong Kong.
- The Mainly Music group continued, supported by an Empowering Local Communities Grant from The Asda Foundation, connecting the church with families of young children in the community.
- Continued work of the Creation Care group.
- The Community Choir, in partnership with The Voice Project, continued.
- Running an Easter Code event for local school pupils in March 2025.
- The church's work in its local area continued, augmented by the work of its Community Coordinator.
- The reintroduction of the Mosaic programme, providing members and friends with the opportunity to get to know each other in small groups offering a wide range of activities.
- A monthly Lego Club was started, in Maidenhill, in February 2025.
- A Hardship Fund, set up shortly after the start of the COVID-19 pandemic, continued to be used during the year, to address cases of local, national, or international hardship, recipients of support being individuals, groups, and organisations.
- Continued financial support for mission in the UK, and abroad, and local community groups such as Back to Schoolbank East Renfrewshire, and East Renfrewshire Larder.
- Continued liaison with East Renfrewshire Council, and other associated bodies.
- Continuing partnerships, and/or engagement, with para-church groups such as the Baptist Union of Scotland, BMS World Mission, Evangelical Alliance, Glasgow City Mission, International Justice Mission UK, Transform Trade, and Tearfund.
- Running, again, the Adventure Trail in December 2024, for local schools.
- Delivering assemblies in local schools.

#### Financial review

##### Principal sources of funding

The church receives its funding from church members by way of regular offerings and Gift Aid donations.

##### Results for the year

Per the Statement of Financial Activities, the church reported Net Expenditure (i.e. a Deficit) for the year of £53,148 (2024 - Surplus £58,713).

At 31 March 2025, the church had total funds of £1,506,327 of which £1,091,026 (72.4%) was "tied up" in investments and equipment.

##### Reserves policy

It is the policy of the church to maintain Unrestricted Funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months of committed unrestricted expenditure. This allows sufficient funds to enable the ongoing committed work of the church to be maintained. Per the Statement of Financial Activities, the church's Unrestricted Funds at 31 March 2025 amounted to £1,129,901 of which the Trustees have designated £1,080,650 as detailed in note 22, thereby leaving the church with free reserves of £49,251 (2024 - £59,925) which was acceptable to the Trustees.

##### Risk management

The Trustees, Elders and Deacons consider major risks to which the charity is exposed on an ongoing basis, to establish procedures to mitigate any identified.

##### Grant Making Policy

The church makes grants from its income to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

##### Structure, governance and management

Newton Mearns Baptist Church is a Scottish Charity (SC007105) established by Constitution.

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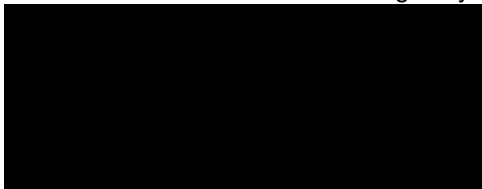
# NEWTON MEARNS BAPTIST CHURCH

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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The Trustees who served during the year and up to the date of signature of the financial statements were:



(Resigned 23 May 2024)

(Appointed 23 May 2024)

### **Trustees and Office Bearers**

For the purpose of charity law, the Trustees of the church are also the charity's Trustees. The Trustees comprise the church Treasurer (ex officio) and three other appointed Trustees, one each from the Elders and Deacons and one from the church's current membership. Prior to their appointment, all Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees serve voluntarily and are required to understand their statutory responsibilities.


### **Organisational structure**

The Trustees are responsible for the church's overall direction and governance and delegate the day to day running of the church to appointed individuals.

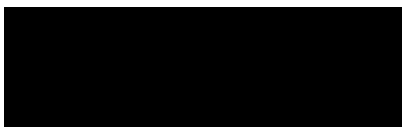
### **Key management personnel**

Given their roles as described above, the Trustees consider themselves as the charity's key management personnel, in charge of directing and controlling the charity and overseeing its daily activities. No remuneration is paid to the Trustees.

### **Independent Examiner**

 continued as independent examiner of the Charity as the designated Partner of Alexander Sloan LLP, Accountants & Business Advisers responsible for this engagement. The Directors recommend that he remain in office as independent examiner until further notice.

The Trustees' report was approved by the Board of Trustees.



**Trustee**

21 September 2025

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# NEWTON MEARNS BAPTIST CHURCH

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF NEWTON MEARNS BAPTIST CHURCH

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I report on the financial statements of the charity for the year ended 31 March 2025, which are set out on pages 5 to 23.

#### **Respective responsibilities of Trustees and examiner**

The charity's Trustees are responsible for the preparation of the financial statements 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 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Alexander Sloan LLP  
Accountants and Business Advisers  
180 St Vincent Street  
Glasgow  
G25SG

26/9/2025  
Dated: .....

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# NEWTON MEARNS BAPTIST CHURCH

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2025**

Current financial year		Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
<b>Income from:</b>						
Donations and legacies	3	422,273		8,587	430,860	413,894
Charitable activities	4	11,630			11,630	8,219
Other trading activities	5	7,752			7,752	8,469
Investments	6	2,025			2,025	109
<b>Total income</b>		443,680		8,587	452,267	430,691
<b>Expenditure on:</b>						
Raising funds	7	4,058			4,058	4,482
Charitable activities	8	414,296	75,850	11,211	501,357	404,476
<b>Total expenditure</b>		418,354	75,850	11,211	505,415	408,958
Net gains/(losses) on investments	14					36,980
<b>Net income/(expenditure)</b>		25,326	(75,850)	(2,624)	(53,148)	58,713
Transfers between funds		(36,000)	36,000			
<b>Net movement in funds</b>	12	(10,674)	(39,850)	(2,624)	(53,148)	58,713
<b>Reconciliation of funds:</b>						
Fund balances at 1 April 2024		59,925	1,120,500	379,050	1,559,475	1,500,762
<b>Fund balances at 31 March 2025</b>		49,251	1,080,650	376,426	1,506,327	1,559,475

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 23 form part of these financial statements.



# NEWTON MEARNS BAPTIST CHURCH

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 MARCH 2025**

Prior financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
<b>Income from:</b>					
Donations and legacies	3	413,744		150	413,894
Charitable activities	4	8,219			8,219
Other trading activities	5	8,469			8,469
Investments	6	109			109
<b>Total income</b>		430,541		150	430,691
<b>Expenditure on:</b>					
Raising funds	7	4,482			4,482
Charitable activities	8	376,475	24,515	3,486	404,476
<b>Total expenditure</b>		380,957	24,515	3,486	408,958
Net gains/(losses) on investments	14			36,980	36,980
<b>Net income/(expenditure)</b>		49,584	(24,515)	33,644	58,713
Transfers between funds		(210,000)	210,000		
<b>Net movement in funds</b>	12	(160,416)	185,485	33,644	58,713
<b>Reconciliation of funds:</b>					
Fund balances at 1 April 2023		220,341	935,015	345,406	1,500,762
<b>Fund balances at 31 March 2024</b>		59,925	1,120,500	379,050	1,559,475

The notes on pages 8 to 23 form an integral part of these financial statements.

# NEWTON MEARNS BAPTIST CHURCH

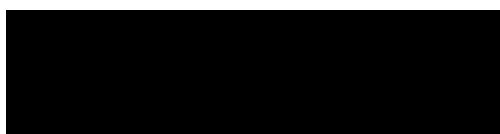
## BALANCE SHEET

AS AT 31 MARCH 2025

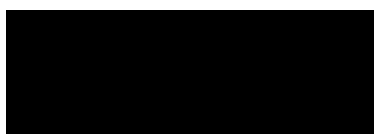
	Notes	2025 £	£	2024 £	£
<b>Fixed assets</b>					
Tangible assets	16		937,846		964,374
Investment property	15		153,180		153,180
			<u>1,091,026</u>		<u>1,117,554</u>
<b>Current assets</b>					
Debtors falling due after one year	17	173,195		173,195	
Debtors falling due within one year	17	8,973		10,131	
Cash at bank and in hand		238,047		263,414	
		<u>420,215</u>		<u>446,740</u>	
<b>Creditors: amounts falling due within one year</b>	18	(4,914)		(4,819)	
<b>Net current assets</b>			<u>415,301</u>		<u>441,921</u>
<b>Total assets less current liabilities</b>			<u>1,506,327</u>		<u>1,559,475</u>
<b>The funds of the charity</b>					
Restricted income funds	20	376,426		379,050	
Unrestricted funds - general	21	49,251		59,925	
Unrestricted funds - designated	22	1,080,650		1,120,500	
		<u>1,506,327</u>		<u>1,559,475</u>	

The notes on pages 8 to 23 form part of these financial statements.

The financial statements were approved by the Trustees on 21 September 2025



Trustee



Trustee

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **1 Accounting policies**

#### **Charity information**

Newton Mearns Baptist Church is a registered Scottish Charity (No. SC007105). The church's office address is [REDACTED]

#### **1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities SORP '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)'. The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### **1.2 Going concern**

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees consider there are no material uncertainties about the charity's ability to continue as a going concern. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### **1.3 Charitable funds**

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or granters as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### **1.4 Income**

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

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# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **1 Accounting policies**

**(Continued)**

#### **Gift Aid**

Income tax recoverable on Gift Aid donations is recognised when the respective donation has been recognised and the recoverable amount of income tax can be measured reliably; this is normally when the donor has completed the relevant Gift Aid declaration form. Income tax recoverable on Gift Aid donations is allocated to the same Fund as the respective donation unless specified by the donor.

#### **Income from Charitable Activities**

Income from charitable activities includes income earned both from the supply of goods or services under contractual arrangements and from performance-related grants which have conditions that specify the provision of particular goods or services to be provided by the charity. Income from charitable activities is recognised as earned (as the related goods or services are provided).

#### **Income from other trading activities**

Income from other trading activities includes income earned from both trading activities to raise funds for the charity and income from fundraising events and is recognised when the charity has entitlement to the funds, it is probable that these will be received and the amounts can be measured reliably.

#### **Investment income**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

### **1.5 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 settlement will be required and the amount of the obligation can be measured or estimated reliably.

Liabilities are measured on recognition at historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date. The exception is that certain financial instruments must be adjusted to their present value; these include financial liabilities where settlement is deferred for more than 12 months after the reporting date.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

#### **Raising Funds**

Expenditure on raising funds includes all expenditure incurred by a charity to raise funds for its charitable purposes. It includes the costs of all fundraising activities and events together with those costs incurred in seeking donations, grants and legacies and investment management costs.

#### **Charitable activities**

Expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities. The costs of charitable activities presented in the Statement of Financial Activities includes the costs of both direct service provision and the payments of grant awards if applicable.

#### **Grant expenditure**

Grants payable are made to third parties in the furtherance of the charitable objects. The award of a grant is recognised as a liability only when the criteria for a constructive obligation are met, payment is probable, it can be measured reliably and there are no conditions attaching to its payment that limit recognition.

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# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 1 Accounting policies

(Continued)

##### **Governance costs**

Governance costs (which are included as a component of support costs in accordance with SORP) comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include those related to constitutional and statutory requirements, external scrutiny (audit or independent examination), strategic management, and other legal and professional fees.

##### **Irrecoverable VAT**

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

##### **Taxation**

The church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

The church building is stated at cost. Depreciation is provided at the annual rate of 2% straight line. No depreciation has been provided on the church's land.

The church's residential properties are stated at valuation as at 31 March 2021 on which no depreciation has been applied.

Equipment is stated at cost less accumulated depreciation. The cost of minor additions or those costing below £5,000 are not capitalised. Depreciation is provided to write off the cost of equipment over their useful lives.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

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# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Other financial assets**

Investments in the equity of residential properties are initially measured at the transaction price including transaction costs and are subsequently carried at fair value which is taken as the open market value of the investment.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

#### **Other financial liabilities**

Concessionary Loans given are initially measured at cost and adjusted in subsequent years to reflect repayment and any impairment.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

The charity participates in the Baptist Pension Scheme where retirement benefits to employees of the church are funded by contributions from all participating members of the scheme. Payments are made in accordance with periodic calculations by consulting actuaries and are based on pension costs applicable across all the participating churches, taken as a whole. The church accounts for this scheme as a defined benefit pension scheme in accordance with FRS 102.

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# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	410,273	8,587	418,860	413,744	150	413,894
Legacies	12,000		12,000			
	<u>422,273</u>	<u>8,587</u>	<u>430,860</u>	<u>413,744</u>	<u>150</u>	<u>413,894</u>
<b>Donations and gifts</b>						
Open offerings	127,728		127,728	78,051		78,051
Gift Aid offerings and donations	208,014		208,014	254,456	150	254,606
Income tax recovered	54,619		54,619	54,727		54,727
Earmarked gifts	4,826	3,587	8,413	26,510		26,510
Anonymous giving	14,639		14,639			
Hardship fund		5,000	5,000			
Other	447		447			
	<u>410,273</u>	<u>8,587</u>	<u>418,860</u>	<u>413,744</u>	<u>150</u>	<u>413,894</u>
<b>Legacies</b>						
Cedar Charitable Trust	12,000		12,000			
	<u>12,000</u>		<u>12,000</u>			

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### **4 Income from charitable activities**

	2025 £	2024 £
Letting income	10,830	8,219
Other income	800	
	11,630	8,219

### **5 Income from other trading activities**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events		413
Oasis Cate donations	7,752	8,056
Other trading activities	7,752	8,469

### **6 Income from investments**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	2,025	109

### **7 Raising funds**

	Unrestricted funds general 2025 £	Unrestricted funds general 2024 £
<u>Costs</u>		
Oasis Cate expenditure	4,058	4,482
	4,058	4,482

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# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

### 8 Cost of charitable activities

	2025 £	2024 £
Staff costs	229,129	204,011
Depreciation and impairment	26,528	24,515
Premises costs	47,383	43,486
Running costs	147,263	76,869
Legal and professional	744	
Interest and finance charges	584	285
Governance costs	4,775	5,843
	<hr/> 456,406	<hr/> 355,009
Grant funding of activities (see note 9)	44,951	49,467
	<hr/> 501,357	<hr/> 404,476
<b>Analysis by fund</b>		
Unrestricted funds - general	414,296	376,475
Unrestricted funds - Designated funds	75,850	24,515
Restricted funds	11,211	3,486
	<hr/> 501,357	<hr/> 404,476

### 9 Grants payable

	2025 £	2024 £
Grants to institutions:		
Baptist Union of Scotland	12,306	11,511
Scottish Baptist College	1,600	1,600
Evangelical Alliance	282	90
BMS World Mission	500	1,580
Sumy Church		5,678
Tearfund	20,953	22,008
Back to School Bank East Renfrewshire	200	
The Voice Project	565	
East Renfrewshire Carers	645	
Scripture Union Scotland	1,900	1,200
	<hr/> 38,951	<hr/> 43,667
Grants to individuals	6,000	5,800
	<hr/> 44,951	<hr/> 49,467

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

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### 10 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year. See also Note 25.

### 11 Employees

#### Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total number	8	8

#### Employment costs

	2025 £	2024 £
Wages and salaries	199,197	177,640
Social security costs	11,887	9,257
Other pension costs	18,045	17,114
	229,129	204,011

There were no employees whose annual remuneration was £60,000 or more.

### 12 Net income/(expenditure) for the year

	2025 £	2024 £
Net income/(expenditure) for the year is stated after charging:		
Independent Examiner's Remuneration	4,775	5,843
Depreciation of owned tangible fixed assets	26,528	24,515

### 13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

### 14 Gains and losses on investments

	Restricted funds 2025 £	Restricted funds 2024 £
Gains/(losses) arising on:		
Revaluation of investment properties		36,980

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NEWTON MEARNS BAPTIST CHURCH

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
 FOR THE YEAR ENDED 31 MARCH 2025

15 Investment

	2025
	£
Fair value	
At 1 April 2024 and 31 March 2025	153,180

The Church has an interest in a residential property which it has security over. The property is owned and occupied by one of the church's pastors. The fair value of the investment has been arrived at on the basis of a valuation carried out at 22nd March 2024 by Allied Surveyors Scotland, who are not connected with the charity. The valuation was made on an open market value basis by reference to market evidence of transaction prices for similar properties. The below details the church's share in the residential properties, the attributable valuation as based on the church's share and the percentages held by the Designated Fund (Unrestricted) and the Padfield Downes Fund (Restricted).

	Valuation	Held by Unrestricted	Held by Restricted
	£	%	%
<div></div> (33.3% share of ownership)	153,180		100.00%
	153,180		

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 16 Tangible fixed assets

	Land	Church Building	Residential Properties	Equipment	Restatement Total
	£	£	£	£	£
<b>Cost or valuation</b>					
At 1 April 2024	125,000	1,149,630	169,200	60,397	1,504,227
Disposals				(26,300)	(26,300)
At 31 March 2025	125,000	1,149,630	169,200	34,097	1,477,927
<b>Depreciation and impairment</b>					
At 1 April 2024		490,344		49,509	539,853
Depreciation charged in the year		22,993		3,535	26,528
Eliminated in respect of disposals				(26,300)	(26,300)
At 31 March 2025		513,337		26,744	540,081
<b>Carrying amount</b>					
At 31 March 2025	125,000	636,293	169,200	7,353	937,846
At 31 March 2024	125,000	659,286	169,200	10,888	964,374

#### Analysis of residential properties (at Cost/Revaluation)

	Valuation	Held by Unrestricted	Held by Restricted
	£	%	%
████████████████████ (36% share of ownership)	169,200		100.00%
	169,200		

The church has part ownership of a residential property which is also part owned and occupied by one of the church's Pastors. Following part disposal of the church's share in the residential property at ██████████ (included within Investments note 11) to one of the church Pastors during the year ended 31 March 2024, both residential properties were revalued by Allied Surveyors Scotland on 22 March 2024 and their valuations reflected in the financial statements at 31 March 2024. The above details the church's share in the residential properties, the attributable valuation as based on the church's share and the percentages held by the Designated Fund (Unrestricted) and the Padfield Downes Fund (Restricted).

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

### 17 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Other debtors (including recoverable Income Tax)	4,078	5,500
Prepayments and accrued income	4,895	4,631
	<u>8,973</u>	<u>10,131</u>
<b>Amounts falling due after more than one year:</b>		
Concessionary loan	173,195	173,195
	<u>182,168</u>	<u>183,326</u>
<b>Total debtors</b>		

Concessionary loan of £173,195 (2024 - £173,195) represents the balance arising on the sale by the church during the year ended 31 March 2011 (for deferred consideration) of the property at [REDACTED] is one of the church's former Pastors.

During the year to 31 March 2025, the above property was sold and the loan was transferred to the new property purchased at [REDACTED]. The church holds a security over the property.

### 18 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	4,914	4,819

### 19 Retirement benefit schemes

	2025 £	2024 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	13,394	12,864

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in independently administered funds.

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 20 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2025 £
Padfield Downes Building Fund	271,957				271,957
Revaluation Reserve	95,947				95,947
Thank Offering Fund	7,450	3,587	(11,037)		
Hardship Fund	3,696	5,000	(174)		8,522
	<u>379,050</u>	<u>8,587</u>	<u>(11,211)</u>		<u>376,426</u>
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Gains and losses £	At 31 March 2024 £
Padfield Downes Building Fund	271,957				271,957
Revaluation Reserve	58,967			36,980	95,947
Thank Offering Fund	10,131	150	(2,831)		7,450
Hardship Fund	4,351		(655)		3,696
	<u>345,406</u>	<u>150</u>	<u>(3,486)</u>	<u>36,980</u>	<u>379,050</u>

#### Purposes of Restricted Funds

##### Padfield Downes Building Fund

The Padfield Downes Building Fund was formed from the residual sale proceeds of a heritable property known as [REDACTED] which was held by the church's former Padfield Downes Memorial Fund for the purposes of Christian evangelism, enterprise, education and research and originally established by a Deed of Variation on the will of Mrs Dorothy Padfield Downes by her son, Thomas Alan Padfield Downes, on 18 October 1991. The [REDACTED] property was sold on 16 March 1999 and the proceeds have been used for various purposes, considered consistent with the purposes of the Padfield Downes Memorial Fund, since this date.

The Fund includes a Revaluation Reserve arising from the proportion of the revaluation uplift arising as at valuation on 31 March 2021 and 31 March 2024 of the church's residential properties that are held by the Padfield Downes Building Fund.

##### Thank Offering Fund

Represents donations given primarily to support the church's outreach work in the new housing area known as Maidenhill, Newton Mearns. The Fund was expended as at 31 March 2025.

##### Hardship Fund

Represents donations given specifically to support the community of Newton Mearns Baptist Church initially in response to the Coronavirus pandemic crisis.

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 21 Unrestricted funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the Trustees for specific purposes:

	<b>At 1 April 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 March 2025</b>
	£	£	£	£	£
General funds	59,925	443,680	(418,354)	(36,000)	49,251
	=====	=====	=====	=====	=====

<b>Previous year:</b>	<b>At 1 April 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 March 2024</b>
	£	£	£	£	£
General funds	220,341	430,541	(380,957)	(210,000)	59,925
	=====	=====	=====	=====	=====

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# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

#### 22 Unrestricted funds - designated

These are the designated funds which have been set aside out of unrestricted funds by the Trustees for specific purposes:

	At 1 April 2024 £	Resources expended £	Transfers £	At 31 March 2025 £
Designated Assets Fund	889,232	(26,528)		862,704
Revaluation Reserve	21,268			21,268
Property Fund	40,000	(49,322)	36,000	26,678
Capital Fund	170,000			170,000
	<u>1,120,500</u>	<u>(75,850)</u>	<u>36,000</u>	<u>1,080,650</u>
<b>Previous year:</b>	<b>At 1 April 2023 £</b>	<b>Resources expended £</b>	<b>Transfers £</b>	<b>At 31 March 2024 £</b>
Designated Assets Fund	913,747	(24,515)		889,232
Revaluation Reserve	21,268			21,268
Property Fund			40,000	40,000
Capital Fund			170,000	170,000
	<u>935,015</u>	<u>(24,515)</u>	<u>210,000</u>	<u>1,120,500</u>

#### Purposes of Designated Funds

##### Designated Assets Fund

The Designated Assets Fund represents the net book value of the church's building, manses and equipment, but excluding the church's shares in manses that are held by the Padfield Downes Building Fund (Restricted). The Fund includes the Revaluation Reserve arising on the revaluation of the church's manses on 31 March 2021 and 31 March 2024 in which the church has interests.

##### Property Fund

The Property Fund represents ear-marked funds set aside for property repairs and maintenance.

##### Capital Fund

The Capital Fund represents ear-marked funds set aside for capital spend in the future.



# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 MARCH 2025**

### 23 Analysis of net assets between funds

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £
<b>At 31 March 2025:</b>				
Tangible assets		768,646	169,200	937,846
Investment properties			153,180	153,180
Current assets/(liabilities)	49,251	312,004	54,046	415,301
	<u>49,251</u>	<u>1,080,650</u>	<u>376,426</u>	<u>1,506,327</u>
	=====	=====	=====	=====
	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
<b>At 31 March 2024:</b>				
Tangible assets		795,174	169,200	964,374
Investment properties			153,180	153,180
Current assets/(liabilities)	59,925	325,326	56,670	441,921
	<u>59,925</u>	<u>1,120,500</u>	<u>379,050</u>	<u>1,559,475</u>
	=====	=====	=====	=====

# NEWTON MEARNS BAPTIST CHURCH

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2025

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#### 24 Retirement benefit obligations

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. 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 Broadstone Corporate Benefits Ltd. 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 if 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 Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

#### **Movement in Balance Sheet liability**

Section 28.11A of FRS 102 requires agreed deficit recovery payments to be recognised as a liability. The present value of the agreed deficit contributions were immaterial at the beginning of the financial year and were fully extinguished once buy out was completed by Just Group in October 2024.

The church's total pension cost for the year ended 31 March 2025 was £4,651 (2024: £4,400).

#### **Defined contribution pension scheme**

The church also contributed employer contributions totalling £4,872 to Aviva for one employee (2024 - £4,346), £2,035 to True Potential for one employee (2024 - £3,771) and £6,487 to Aegon for three employees (2024 - £4,250, two employees).

#### 25 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

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