

Scottish Charity Number: SC013909

**Kirkintilloch Baptist Church
Annual Report and Financial Statements
for the year ended 31 January 2026**

Kirkintilloch Baptist Church

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Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

The trustees present their annual report and financial statements of the charity for the year ended 31 January 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts.

Objectives and Activities

The charitable objectives of the church are to worship God together in Spirit and in Truth, build the members up in the Faith and proclaim the Gospel of Jesus Christ in word and action. The aim of the church is the advancement of the Christian faith and to serve and support the local and Christian communities in Kirkintilloch, Scotland and beyond.

Grant Making Policy

The church makes grants from its tithed gift 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.

Review of our Achievement and Performance

We have been encouraged in several areas of the life of the church this year. We are grateful to God for the continued growth in numbers attending, particularly on Sunday mornings. We have again seen further significant growth in the evening service and work with young people. We believe, that with God's help, we have been able to worship God and enjoy his goodness, whilst supporting church members in their faith and sharing of the gospel, both in word and deed.

Mark Fyfe, our Senior Pastor and team leader has continued to lead us through 2025. Mark has taken the church through a variety of bible teaching series which has included completing our series on the book of Exodus, short series teaching on Heaven, Prayer and 'the days of Elijah' before moving into our current long-term series in the gospel of John. Each of these series has been followed up in our weekly house groups (bible study groups) which has been a particularly helpful way of consolidating and applying this teaching. Mark continues to make team communication a priority and has regular informal and formal meetings with team members, offering support and guidance. Mark has worked diligently on his core responsibilities of preaching (which is shared with Dave), visitation / pastoral care, chairing of various groups and meetings and leading the church through the year. Again, Mark has called the church to special weeks of prayer throughout the year. Mark continues to attend conferences and leadership events as well as his annual 'retreat' to facilitate his continuing professional development (CPD) and personal relationship with the Lord. Mark seeks input and accountability from the leadership team, combining humility with governance. The congregation and leadership team are particularly thankful for all Mark does and give God thanks for him, his love for his people and his sacrificial service.

Dave Rickards is our Associate Pastor and has been in post for over two years now. Dave continues to share in the preaching and teaching responsibilities with Mark. He has led us through a series on 'Try praying' and 2 Timothy as well as sharing in the above preaching series. Dave continues to chair our pastoral Care group (Hub) bringing oversight, vision and guidance to this group. Innovations this year include seeking to appoint a pastoral 'lead' within each House group and provide relevant training for these leads. He also leads our 'lifelong learning' hub (committee) and so oversees the life of House groups and discipleship. Dave has pastoral oversight of our Community Chaplain and along with Mark, shares in pastoral visitation, discipleship and mentoring of younger Christians as well as team direction, oversight and review. Dave continues to be a great blessing to the congregation and indeed to Mark as Senior Pastor. We are particularly thankful to God for Dave in his humble, sincere and committed service to the Lord's kingdom and look forward to the year ahead.

Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

Review of our Achievement and Performance (cont'd)

In September 2025 Matt Holden joined the Ministry Team as our new Youth Pastor on the recommendation of the vacancy committee and subsequent unanimous 'call' from the Church Meeting. Matt has led in Christian Youth Work at a national level and brings experience and a deep commitment to seeing young people explore and receive God's word for themselves. He has settled well into the role and is involved in youth House Group provision, Sunday morning youth teaching and adult congregational preaching as well as overseeing the Youth Team (staff and volunteers).

Anne Healy continues to serve as our Pastoral Worker and together with the Pastoral Care Hub provide a very significant amount of care and support for the members of KBC. We are grateful to Anne for her selfless care and love for so many in the congregation.

Again, an area of significant growth this year has been amongst our young people with fifty to sixty in the 'pre' and primary school age and a further thirty to forty in secondary school age. We have two Primary 4-7 groups each with fifteen members, six youth house groups, Sunday morning 'equip' (with thirty or more attending) and FNL (Lighthouse) which meets fortnightly. FNL sees fifty to sixty attending (ninety on the register) with ages from P6-S3. This reaches children who are mainly out with church families. We also have a significant team of Sunday group volunteers for school and pre-school aged children. These teams are led by Caroline, Steph and Eilidh and we are so very grateful for them but most of all for the ability to share the good news of Jesus with so many young people.

The ministers' salaries are set and agreed by the church council which is based on a recommendation from the Finance committee. This usually follows the recommended percentage increase by the Baptist Union of Scotland. The church meeting then endorses the increases.

The ministry team continues to lead the Church, ably assisted by a committed staff team, itemised below, with any relevant changes noted.

The Church Council (comprising of Elders & Deacons) has continued to serve the church. Elders and Deacons have their separate meetings each month and meet as a whole Church Council quarterly and as required; it is this group that brings any proposals to the Church meeting for approval.

The church elders are responsible for the spiritual direction and vision of the Church while the role of the deacons is to ensure the practical outworking of this vision. The various Hubs continue to maintain and develop the ministries they are responsible for, and report, through the minutes of their meetings, to both the elders and deacons. A number of the hubs are chaired by the elder assigned to that hub, and most hubs also have a deacon as a member. Other hub members are from a large cross section of people in the Church, who are thus able to be involved in both developing and implementing new ideas within the Church.

Our previous Treasurer, of forty years, Norman McNeish stepped down at the end of January 2025. Euan Hutchinson formally took over the role of Treasurer on the 1st of February 2025. He had shadowed Norman for an extended period of time and has been able to liaise with Norman when required. Once again, we thank the Lord for his gracious provision of Euan who has led us so helpfully through this past financial year.

Our previous Safeguarding Officer Marjory Jackson stepped down in March this year and was replaced by Gillian Allan who now heads up the Safeguarding group. Mark Fyfe has stepped back from this group but still liaises regularly with Gillian Allan.

Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

Review of our Achievement and Performance (cont'd)

In light of the significant numerical growth we are seeing, the Church Council has been considering how we respond to this growth. This has included looking at several options such as 'multisite' and 'multiservice' as well as 'church planting'. The strengths and weaknesses of each option continue to be reflected on. As part of this process, we reviewed the way we use our current available space which led to a refurbishment of our church hall, thus making it a more multipurpose space for meetings / 'relay hall' (overspill from the main auditorium). We are now using this space as a 'relay hall' on a weekly basis. This has allowed more space in the main auditorium for new people to attend our Sunday services. The capacity of the 'relay hall' is approximately one hundred and twenty and is currently needed to seat up to fifty people. Additionally, we are considering moving to two services as the next step in church growth and are taking feedback from the whole congregation regarding this. This feedback will inform how we progress with this proposal. We had hoped to acquire a small shop unit near to the church to allow more space for youth activities. However, this did not come to fruition and so the Deacons continue to look at other options.

The work of the Foodbank has continued to serve an area of ever-increasing need. Thousands of food parcels, fuel vouchers as well as practical and spiritual care have been given out. The Foodbank Financial Inclusion Lead, Emma Wilson, had recently taken up the role of Foodbank Manager at the time of the last report. Emma has been a significant blessing to the leadership and direction of Foodbank. She has brought with her a raft of experience and wisdom and a heart for people which has been evident through this past year. She has been committed to developing stronger partnerships with local external agencies as well as providing any necessary training / support to facilitate these links. Elaine Nelson continued as community support worker for Foodbank and has been integral in facilitating this ministry. Gill Paton served briefly as the Foodbank Deputy Manager and the ongoing requirement for this post is under review by the Foodbank Management Group. The Elders recognise the work of Foodbank will be an ongoing priority for the year ahead and will seek to further support its work as required.

Our previous Foodbank Community Chaplain, Craig Dowling, took up this post in 2023. After careful consideration he accepted a 'call' to become the Minister of Wester Hailes Baptist Church in April 2025. After an interview process by the Foodbank Management Group, David Todd was appointed as our new Community Chaplain and started in this post in July 2025. David has many years of service and experience in various ministry roles. The role of 'Community Chaplain' is predominantly funded by Foodbank and David's role is to provide 'Chaplaincy' services to Foodbank clients and those from our community, engaging via the Greenhouse Café, CAP and other local outreaches. 'Chaplaincy' services include a listening ear as well as more directive spiritual input that people request in their search for meaning, value and purpose, often in the midst of their suffering. David, together with a small team provide a 'café church' style meeting, each Sunday, for those not ready for a 'full' church experience. This has seen real blessing with many hearing the word of the Lord in a new way.

Our Christians Against Poverty (CAP) centre Manager is Ross Hutchinson. Ross has been a tremendous blessing to the organisation and is working well with clients and debt coaches. CAP continues to work closely with local organisations taking referrals from multiple agencies across the community. CAP is served by our 'debt coaches' with some additional administrative support. We are especially grateful to all who serve so faithfully in this role. Andrew Harvey who is our CAP Job Club Manager, serves as a volunteer and we are very appreciative of his leadership of this ministry.

The Church has many other ministries that touch the local community. One such area has been that of the 'warm welcome' led by Christine Robb and Irene Woods. This has provided valuable support to many both in and out with the church. Normally the majority of members are involved in at least one area of church life on a voluntary basis involving more than 200 active volunteers.

Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

Review of our Achievement and Performance (cont'd)

The 'Greenhouse Café' continues to provide a useful space for church members to meet mid-week and be a place of reaching out into the community. We took the decision to reduce the number of operational 'trading' days which allows this space to welcome more groups on an informal basis. We are truly grateful for our two Café Managers, Angela and Fiona, and their team of volunteers who support the work of the café and this area of service for members and the community alike. Fiona stepped down from her role as Manager in the Greenhouse Café at the end of August but continues to serve within the above-mentioned informal groups.

At the end of this year we recognise that God has remained faithful through all the changes and challenges and we are thankful. As well as a large number of staff members, we value the many volunteers who work within the church, as their personal service and commitment to their Lord and Saviour Jesus Christ. We thank God for them and all within the congregation, and together seek to serve him faithfully, and to honour his name wherever we may be.

Financial Review

Principal sources of funding

The church receives its funding from church members by way of weekly offerings and Gift Aid donations, along with grants to support the Foodbank.

Results for the year

The financial statements for the year are set out in pages 13 to 34. Per the Statement of Financial Activities on page 13, the Church reported net expenditure for the year of £128,082 (2025: net income £9,987). The Church's Unrestricted General Fund had a surplus of £11,035 (2025: deficit £2,332).

Risk Management

The Trustees assess the major risks to which the Church is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

Reserves Policy

It is the policy of the Trustees to maintain the general fund, i.e. unrestricted funds not committed or invested in fixed assets, at a level which equates to between 10-12 weeks of expenditure, as it is felt that this is prudent.

Unrestricted General Funds (page 12) at 31 January 2026 amounted to £296,213 (2025: £285,175) which represented about 34 (2025: 34) weeks' unrestricted offerings and about 28 weeks (2025: 29 weeks) of expenditure.

Designated reserves amounted to £1,631,351 (2025: £1,698,700), including £1,375,084 (2025: £1,395,932) which relates to the net book value of fixed assets.

Restricted reserves amounted to £291,083 (2025: £362,854). The church's total reserves amounted to £2,218,647 (2025: £2,336,742).

Plans for the Future

Since the year end there have been no significant changes in our overall vision and direction, and we seek God's blessing on each ministry.

Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

Structure, Governance and Management

Kirkintilloch Baptist Church is established by Constitution. The church is a registered Scottish Charity (Number SC013909) with OSCR. The church is congregational in policy and is affiliated to the Baptist Union of Scotland.

For the purpose of charity law, the church's Trustees are recognised as the Charity's Trustees. Its day-to-day running is overseen by the Trustees who are the accredited Ministers, the Treasurer, the Church Operations Manager, the Elders, the Deacons, and one member of the church not formally involved in a leadership role. The Trustees understood their statutory responsibilities during the accounting period.

The Trustees have appointed the 'Trustee Management Committee' to facilitate the working of the Trustees more efficiently. This group includes, Mark Fyfe, Dave Rickards, Gordon Paton, Gordon Macdonald (Chair), Elizabeth Swain and Euan Hutchinson (from 01/02/2025). This group meet quarterly and regularly update the other trustees.

Appointment of Trustees

Appointment of trustees occurs in one of two ways. Firstly, for those elected by the church to serve in the Church Council the term of Trusteeship is fixed for 5 years. There are no restrictions on the number of times such a person can be re-elected. Secondly, for all other trustees there is no fixed term of Trusteeship.

Other than for accredited Ministers, new Trustees, prior to their appointment, would be active members of the church who would have served the church for some time in various roles and be familiar with the church's values, aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities and declare that they have no reason to be excluded as serving as trustees, in line with Charity Law.

Key Management Personnel

The key management personnel of the charity comprise the trustee management committee. The trustee management committee are not remunerated for their role as trustees, although the minister and associate ministers are remunerated for their work as Minister and Associate Minister (see note 6). The minister's salary is set and agreed by the trustees. The trustees follow the recommended percentage increase by the Baptist Union of Scotland, the church meeting then endorses the increase.

Reference and Administrative Information

<i>Trustee Management Committee:</i>	Rev Mark Fyfe (Minister and Staff Leader)
	Rev Dave Rickards (Associate Minister)
	Gordon Macdonald (Chairman, also Chair of Elders)
	Gordon Paton (Chair of Deacons)
	Elizabeth Swain
	Euan Hutchinson (Treasurer from 01/02/2025)

Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

Reference and Administrative Information (cont'd)

Trustees:

Bola Akintoye	Rona Hunter
Gillian Allan	Gordon Macdonald
Heather Bankier	Allan McKechnie
Stewart Beveridge	Norman McNeish
Ann Carson	Ruth Mitchell
Alaistair Deacon	Chris Morrison
Lesley Don	Gordon Paton
Kenny French	Jonathan Pritchard
Mark Fyfe	Dave Rickards
Maggie Hobbs	Elizabeth Swain
Matthew Holden (appointed Sept 2025)	Esther Wilson
Euan Hutchinson	Irene Woods
Paul Hogg	

Staff Team:

Frank Anning (Caretaker from Aug 2025)	Steph Morrison (Children's Ministry Leader)
Heather Bankier (Greenhouse Café co-ordinator to Jan 2026)	Elaine Nelson (Foodbank)
Colin Chapman (Foodbank)	Gill Paton (Foodbank Assistant Manager to Sept 2025)
Craig Dowling (Community Chaplain to Apr 2025)	Susan Rae (Cleaner)
Rev Mark Fyfe (Senior Pastor)	Rev Dave Rickards (Associate Pastor)
Matt Holden (Youth Pastor from Sept 2025)	Liz Smith (Foodbank/Warehouse)
Anne Healy (Pastoral Worker)	David Todd (Community Chaplain from Jul 2025)
Eilidh Horn (Children's Worker)	Luke Turnbull (Caretaker)
Ross Hutchinson (CAP Manager/Office)	Daniel Wilson (Caretaker until Aug 2025)
Caroline Macdonald (Youth Worker)	Emma Wilson (Foodbank Manager from Feb 2025)
Fiona Mitchell (Greenhouse Café to Aug 2025)	William Wilson (Caretaker)
Ruth Mitchell (Operations Manager)	Maureen Young (Admin)
Angela Montgomerie (Greenhouse Café)	

Property Trustees:

Mark Fyfe
Gordon Macdonald
Euan Hutchinson
Gordon Paton
Dave Rickards
Elizabeth Swain

Principal Office:

Kirkintilloch Baptist Church
Townhead
Kirkintilloch
G66 1NL
Telephone: 0141 578 6006
email: info@kirkiebaptist.com
Web site: www.kirkiebaptist.com

Charity Number:

SC013909

Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

Reference and Administrative Information (cont'd)

Statutory Auditor:

Jonathan N Innes FCCA
Innes & Partners Limited
Chartered Certified Accountants and Statutory Auditors
9 Ardross Street
Inverness
IV3 5NN

Bankers:

Royal Bank of Scotland plc
116 Cowgate
Kirkintilloch
G66 4LW

Virgin Money / Clydesdale Bank
110 Cowgate
Kirkintilloch
G66 1JU

Flagstone Group Ltd
1st Floor, Clareville House
26-27 Oxendon Street
London
SW1Y 4EL

Solicitors:

Wright, Johnston & Mackenzie
319 St Vincent Street
GLASGOW
G2 5RZ

Trustees' Responsibilities in relation to Financial Statements

The charity trustees are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland 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 charity and of the incoming resources and application of resources, of the charity 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 applicable Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Kirkintilloch Baptist Church

Report of the Trustees for the year ended 31 January 2026

Trustees' Responsibilities in relation to Financial Statements (cont'd)

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

Approved by the trustees on 11 May 2026 and signed on their behalf by:

Signed by:

F4A8BD7BECDB417...
Gordon Macdonald
Chairman of Trustees

Kirkintilloch Baptist Church

Report of the Independent Auditor to the Trustees for the year ended 31 January 2026

Opinion

We have audited the financial statements of Kirkintilloch Baptist Church (the ‘charity’) for the year ended 31 January 2026 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and the related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity’s affairs as at 31 January 2026 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC’s Ethical Standard, and the provisions available to small entities in the circumstances set out in note 22 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees’ use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity’s ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor’s report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Kirkintilloch Baptist Church

Report of the Independent Auditor to the Trustees for the year ended 31 January 2026

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 7, the trustees are responsible for the preparation of financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with regulations made under that Act.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations, exercised professional scepticism throughout the audit;
- we identified the laws and regulations applicable from discussions with management, and from our wider knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence and obtaining legal confirmations; and
- identified laws and regulations were communicated to all members of the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

Kirkintilloch Baptist Church

Report of the Independent Auditor to the Trustees for the year ended 31 January 2026

The extent to which the audit was considered capable of detecting irregularities including fraud (cont'd)

We assessed the susceptibility of the financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Audit response to risks identified

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested a sample of journal entries to identify unusual transactions based on pre-defined risk criteria identified as part of our risk assessment;
- assessed through planned audit procedures, such as recalculation, whether judgements and assumptions made in determining the accounting estimates set out in Note 1 were indicative of potential bias; and
- investigated the rationale and validity of significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- requesting correspondence with HMRC, the legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment for example through collusion, intentional misrepresentations, omission or forgery.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation (ie. gives a true and fair view).

Kirkintilloch Baptist Church

Report of the Independent Auditor to the Trustees for the year ended 31 January 2026

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:
Jonathan Innes

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Jonathan N Innes FCCA

Senior Statutory Auditor

Chartered Certified Accountants and Statutory Auditors

Date: 12 May 2026

Innes & Partners Limited

9 Ardross Street

Inverness

IV3 5NN

Innes & Partners Limited is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Kirkintilloch Baptist Church

Statement of Financial Activities for the year ended 31 January 2026

		Unrestricted				
		General	Designated	Restricted	Total	Total
		Fund	Funds	Funds	2026	2025
	Notes	£	£	£	£	£
Income and endowments from:						
Donations and legacies	2	581,075	12,983	454,424	1,048,482	1,120,912
Charitable activities	3	-	78,775	-	78,775	85,324
Other income	4	21,317	-	9,318	30,635	38,354
Total income and endowments		602,392	91,758	463,742	1,157,892	1,244,590
Expenditure on:						
Charitable activities	5	547,542	199,394	539,038	1,285,974	1,234,603
Total expenditure		547,542	199,394	539,038	1,285,974	1,234,603
Net income/(expenditure)		54,850	(107,636)	(75,296)	(128,082)	9,987
Transfers between funds	17,18	(43,812)	40,287	3,525	-	-
Net movement in funds		11,038	(67,349)	(71,771)	(128,082)	9,987
Total funds brought forward		285,175	1,698,700	362,854	2,346,729	2,336,742
Total funds carried forward		296,213	1,631,351	291,083	2,218,647	2,346,729
		<i>(Note 17)</i>	<i>(Note 17)</i>	<i>(Note 18)</i>		

All income resources are derived from continuing activities.

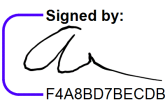
The notes on pages 16 to 34 form an integral part of these financial statements.

Kirkintilloch Baptist Church

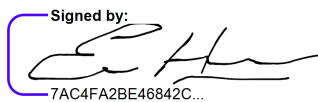
Statement of Financial Position as at 31 January 2026

	Notes	Unrestricted General Fund £	Designated Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Fixed Assets						
Tangible fixed assets	10	-	1,375,084	-	1,375,084	1,395,932
Current Assets						
Stock	11	-	1,789	39,094	40,883	33,647
Debtors: amounts falling due within one year	12	40,162	1,442	8,240	49,844	48,647
Cash at bank and on hand		201,270	254,761	247,274	703,305	741,923
Cash held on deposit		78,999	-	-	78,999	158,999
Total current assets		320,431	257,992	294,608	873,031	983,216
Liabilities						
Creditors: Amounts falling due within one year	13	24,218	1,725	3,525	29,468	32,419
Net current assets		296,213	256,267	291,083	843,563	950,797
Total net assets		296,213	1,631,351	291,083	2,218,647	2,346,729
The Funds of the Charity						
Unrestricted:						
General Fund	17	296,213	-	-	296,213	285,175
Designated Funds	17	-	1,631,351	-	1,631,351	1,698,700
Restricted Funds	18	-	-	291,083	291,083	362,854
		296,213	1,631,351	291,083	2,218,647	2,346,729

The financial statements on pages 13 to 34 were approved by the Trustees on 11 May 2026 and signed on their behalf by the undernoted:

Signed by:

 F4A8BD7BECDB417...

Gordon Macdonald
 Trustee/Chairman of the Trustees

Signed by:

 7AC4FA2BE46842C...

Euan Hutchinson
 Treasurer/Trustee

The notes on pages 16 to 34 form an integral part of these financial statements.

Kirkintilloch Baptist Church

Statement of Cash Flows for the year ended 31 January 2026

	Total Funds 2026 £	Total Funds 2025 £
Net movement in funds for the reporting period (as per the statement of financial activities)	(128,082)	9,987
Adjustments for:		
Depreciation charges	53,699	52,404
Decrease/(increase) in stock	(7,236)	(3,052)
Decrease/(increase) in debtors	(1,197)	(3,679)
(Decrease)/increase in creditors	(2,951)	(6,363)
Bank interest received	(30,635)	(38,354)
Net cash provided by operating activities	<u>(116,402)</u>	<u>10,943</u>
Cash flows from investing activities:		
Purchase of tangible fixed assets	(32,851)	(36,356)
Net cash used by investing activities	<u>(32,851)</u>	<u>(36,356)</u>
Cash flows from financing activities:		
Bank interest	30,635	38,354
Net cash used by investing activities	<u>30,635</u>	<u>38,354</u>
Change in cash and cash equivalents in the year	(118,618)	12,941
Cash and equivalents brought forward	900,922	887,981
Cash and cash equivalents carried forward	<u><u>782,304</u></u>	<u><u>900,922</u></u>
Cash and cash equivalents carried forward split as follows:		
Cash at bank and in hand	703,305	741,923
Cash held on deposit	78,999	158,999
	<u><u>782,304</u></u>	<u><u>900,922</u></u>

The notes on pages 16 to 34 form an integral part of these financial statements.

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

1. Accounting Policies

Basis of Preparation and Assessment of Going Concern

Kirkintilloch Baptist Church is an unincorporated organisation in Scotland. The address of the registered office is given in the charity information on pages 5-7 of these financial statements. The nature of the charity's operations and principal activities are included in the trustees report on pages 1-8.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going Concern

In common with other charitable organisations, Kirkintilloch Baptist Church is dependent on income from its donors, grant givers and other supporters to ensure its objectives continue to be achieved for the longer term. The charity has good relationships with funders and has no reason to believe that this will not continue in the current and future years. After taking all these factors into account, the charity Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

Funds Structure

For the purpose of the Statement of Financial Activities as shown on page 13, funds are defined as follows:

- *Unrestricted funds* comprise grants and other income received for the objects of the church without further specified purpose and are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- *Designated funds* represent unrestricted funds which have been earmarked by the Trustees' for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.
- *Restricted funds* comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

1. Accounting Policies (cont'd)

Income and debtors

All income is recognised once the charity has entitlement to the income, there is sufficient certainty of receipt and it is probable that the income will be received, and the amount of income receivable can be measured reliably. Debtors are valued at cost at the year end and adjusted for any amounts considered to be unrecoverable

Donated goods and services

Food donated is valued at an amount set by the Trussell Trust which was £2.77 per kg in 2026 and £2.77 per kg in 2025.

Expenditure and creditors

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 reliably. All expenditure is accounted for on an accruals basis. All expenses, including support costs and governance costs, are allocated between the expense categories of the SoFA on a basis designed to reflect the use of the resource. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Creditors are valued at cost at the year end and split between amounts due in less than one year and amounts due in more than one year.

Charitable Activities

The expenditure on charitable activities includes grants made, governance costs and support costs as shown in the notes.

Tangible Fixed Assets and Depreciation

The church land is stated at the Trustees' estimate of market value. The church hall which was built in 1980 is also stated at the Trustees' estimate of market value.

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Church land	nil
Buildings	2% straight line
Sound equipment	20% straight line
Fixtures and fittings	10% straight line
Office equipment	25% straight line

Heritable property comprises the 'old' church hall and the new church building.

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

1. Accounting Policies (cont'd)

Stock

Greenhouse café stock is valued at cost, on a first in, first out (FIFO) basis.

Foodbank stocks of food are valued by weight. The value is that set by the Trussell Trust which was £2.77 per kg in 2026 and £2.77 per kg in 2025.

Cash and cash equivalents

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of twelve months or less from the date of acquisition or opening of the deposit or similar account.

Cash held on deposit

Cash held on deposit includes deposits held at call with banks with maturities greater than 12 months.

Pensions

Pension costs represent the amounts or costs payable to the scheme in respect of the accounting period.

The contributions paid towards retirement pensions and related benefits is charged to the Statement of Financial Activities when incurred.

Financial instruments

The charity's financial assets and financial liabilities qualify as basic financial instruments which are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank and other loans which are subsequently measured at amortised cost.

Judgements in applying policies and key sources of estimation uncertainty

In preparing the financial statements, the trustees are required to make estimates and assumptions which affect reported income, expenses, assets, and liabilities. Use of available information and application of judgement are inherent in the formation of estimates, together with past experience and expectations of future events that are believed to be reasonable under the circumstances. Actual results in the future could differ from such estimates.

The trustees are satisfied that the accounting policies are appropriate and applied consistently. Key sources of estimation have been applied in determining the depreciation rates which have been deemed to be appropriate for the class of asset and in determining gifts in kind in relation to food donated and valuation of stock.

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

2. Donations and legacies

	Unrestricted Funds			Total	Total
	General Fund	Designated Funds	Restricted Funds	2026	2025
	£	£	£	£	£
Open offerings	458,180	-	-	458,180	431,397
Offerings	-	3,846	60,233	64,079	36,849
Income tax reclaim	100,450	875	19,199	120,524	109,591
Donations	22,445	2,487	86,675	111,607	130,792
Value of food donations to Foodbank	-	-	220,989	220,989	248,770
Legacies	-	-	-	-	12,778
Grants	-	5,775	67,328	73,103	150,735
	581,075	12,983	454,424	1,048,482	1,120,912

Donations and legacies - Comparatives

	Unrestricted Funds			Total
	General Fund	Designated Funds	Restricted Funds	2025
	£	£	£	£
Open offerings	431,337	-	60	431,397
Offerings	-	-	36,849	36,849
Income tax reclaim	96,650	-	12,941	109,591
Donations	14,083	16,493	100,216	130,792
Value of food donations to Foodbank	-	-	248,770	248,770
Grants	-	8,798	141,937	150,735
	554,848	25,291	540,773	1,120,912

3. Charitable activities

	Unrestricted Funds			Total	Total
	General Fund	Designated Funds	Restricted Funds	2026	2025
	£	£	£	£	£
Greenhouse sales	-	78,775	-	78,775	85,307
Catering refunds	-	-	-	-	17
	-	78,775	-	78,775	85,324

Charitable activities - Comparatives

	Unrestricted Funds			Total
	General Fund	Designated Funds	Restricted Funds	2025
	£	£	£	£
Greenhouse sales	-	85,307	-	85,307
Catering refunds	17	-	-	17
	17	85,307	-	85,324

4. Bank interest

	Unrestricted Funds			Total	Total
	General Fund	Designated Funds	Restricted Funds	2026	2025
	£	£	£	£	£
Bank Interest	21,317	-	9,318	30,635	38,354
	21,317	-	9,318	30,635	38,354

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

4. Unrestricted Funds				
Bank interest (cont'd)- Comparatives	General Fund	Designated Funds	Restricted Funds	Total 2025
	£	£	£	£
Bank Interest	27,481	-	10,873	38,354
	27,481	-	10,873	38,354

5. Charitable activities	Staff costs	Other direct costs	Total 2026	Total 2025
Activity	£	£	£	£
Local Ministries	524,180	-	524,180	478,667
Local Ministries	17,767	119,647 (Note 7)	137,414	110,630
National and Overseas Ministries	-	374,392 (Note 8)	374,392	377,511
Support and Governance Costs	8,329	241,659 (Note 9)	249,988	267,795
	550,276	735,698	1,285,974	1,234,603
	(Note 6)			
Of which:				
Relating to Unrestricted Funds	424,326	322,610	746,936	696,130
Relating to Restricted funds	125,950	413,088	539,038	538,473

Charitable activities - Comparatives	Staff costs	Other direct costs	Total 2025
Activity	£	£	£
Local Ministries	478,667	-	478,667
Local Ministries	16,676	93,954 (Note 7)	110,630
National and Overseas Ministries	-	377,511 (Note 8)	377,511
Support and Governance Costs	7,112	260,683 (Note 9)	267,795
	502,455	732,148	1,234,603
	(Note 6)		
Of which:			
Relating to Unrestricted Funds	381,411	314,888	696,299
Relating to Restricted funds	121,044	417,260	538,304

6. Salary costs	2026	2025
	£	£
Gross salaries	453,867	423,789
Social security costs	39,414	29,165
Pension costs	50,301	45,546
Ministers expenses	6,209	3,700
Staff expenses	485	255
	550,276	502,455

The average number of employees during the year was 21 (2025: 21), the average number full time employees was 7 (2025: 6) and the average number of part time employees was 14 (2025: 15) and the average number of full time equivalent employees was 14 (2025: 14).

The Church operates a defined contribution. The total pension cost payable by the Church relating to defined contribution schemes was £46,616 (2025: £39,907). At 31 January 2026 £nil relating to defined contribution schemes remained outstanding (2025: £2,049).

No employee received remuneration of more than £60,000 during either year.

Key Management Personnel are deemed to be the Trustee management committee. Their total remuneration received was £125,264 (2025: £115,075).

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

	Unrestricted Funds			Total 2026	Total 2025
	General Funds £	Designated Funds £	Restricted Funds £		
7. Local Ministries					
Children's work	2,519	202	-	2,721	3,091
Authentic community and local mission	3,944	1,404	19	5,367	6,060
Foodbank contractor services	-	-	52,345	52,345	22,885
Youth work	8,669	1,050	-	9,719	9,508
Catering	4,005	215	232	4,452	5,027
Greenhouse	-	29,845	-	29,845	32,082
Music and worship	2,824	174	-	2,998	2,819
Lifelong learning	709	90	-	799	2,021
CAP expenses	8,341	-	1,826	10,167	10,291
CAP salaries	17,767	-	-	17,767	16,676
Church Weekend costs	1,234	-	-	1,234	170
	50,012	32,980	54,422	137,414	110,630

	Unrestricted Funds			Total 2025
	General Funds £	Designated Funds £	Restricted Funds £	
Local Ministries - Comparatives				
Children's work	2,990	101	-	3,091
Authentic community and local mission	3,424	2,516	120	6,060
Contractor services	-	-	22,885	22,885
Youth work	9,339	-	169	9,508
Catering	4,800	2	225	5,027
Greenhouse	-	32,082	-	32,082
Music and worship	2,254	466	99	2,819
Lifelong learning	1,885	136	-	2,021
CAP expenses	9,466	-	825	10,291
CAP salaries	16,676	-	-	16,676
Church Weekend Away	170	-	-	170
	51,004	35,303	24,323	110,630

	Unrestricted Funds			Total 2026	Total 2025
	General Funds £	Designated Funds £	Restricted Funds £		
8. National and Overseas Ministries					
Donations (Note 15)	10,350	28	150	10,528	6,168
Foodbank food packs donated	-	-	213,378	213,378	246,276
World mission (Note 16)	61,350	3,520	62,046	126,916	101,112
Baptist Union of Scotland	15,500	-	-	15,500	15,500
Scripture Union Scotland	2,000	-	-	2,000	1,500
Fellowship gifts	-	-	6,070	6,070	6,955
	89,200	3,548	281,644	374,392	377,511

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

		Unrestricted Funds			Total
		General Funds	Designated Funds	Restricted Funds	2025
		£	£	£	£
8.	National and Overseas Ministries (cont'd) - Comparatives				
	Donations (Note 15)	5,805	28	335	6,168
	Foodbank food packs donated	-	-	246,276	246,276
	World mission (Note 16)	57,362	1,088	42,662	101,112
	Baptist Union of Scotland	15,500	-	-	15,500
	Scripture Union Scotland	1,500	-	-	1,500
	Fellowship gifts	558	-	6,397	6,955
		80,725	1,116	295,670	377,511

		Unrestricted Funds			Total	Total
		General Funds	Designated Funds	Restricted Funds	2026	2025
		£	£	£	£	£
9.	Support and Governance Costs					
	Heat and light	19,406	3,700	4,092	27,198	38,230
	Insurance and rates	18,739	-	923	19,662	18,494
	Cleaning and caretaking	5,274	2,441	150	7,865	6,539
	Cleaning salaries	8,329	-	-	8,329	7,112
	Repairs	1,144	6,008	1,085	8,237	9,464
	Equipment purchased	26	4,108	755	4,889	2,168
	Foodbank expenses	-	-	16,214	16,214	36,932
	Food Purchased	-	-	40,112	40,112	47,491
	Computer costs	3,184	-	204	3,388	2,935
	Maintenance	5,869	2,451	34	8,354	7,202
	Advertising	-	-	-	-	156
	Flowers	642	-	-	642	641
	Printing and stationery	3,502	-	522	4,024	3,648
	Telephone and postage	3,555	20	567	4,142	4,321
	Legal & Professional fees	-	11,435	-	11,435	1,680
	Auditors' fee	6,648	1,017	2,008	9,673	9,054
	Accountancy and payroll fees	3,801	1,093	1,175	6,069	5,099
	Sundry expenses	4,897	1,978	9,181	16,056	14,225
	Depreciation of fixed assets (Note 10)	-	53,699	-	53,699	52,404
		85,016	87,950	77,022	249,988	267,795

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

	Unrestricted Funds			Total 2025
	General Funds	Designated Funds	Restricted Funds	
	£	£	£	£
9. Support and Governance Costs				
(Cont'd) - Comparatives				
Heat and light	29,734	5,900	2,596	38,230
Insurance and rates	17,157	-	1,337	18,494
Cleaning and caretaking	4,067	2,472	-	6,539
Cleaning salaries	7,112	-	-	7,112
Repairs	60	9,176	228	9,464
Equipment purchased	55	97	2,016	2,168
Foodbank expenses	-	-	36,932	36,932
Food Purchased	-	-	47,491	47,491
Computer costs	2,775	160	-	2,935
Maintenance	1,375	5,813	14	7,202
Advertising	72	-	84	156
Flowers	628	-	13	641
Printing and stationery	3,411	-	237	3,648
Telephone and postage	3,933	20	368	4,321
Auditors' fee	7,452	330	1,272	9,054
Accountancy and payroll fees	3,330	516	1,253	5,099
Sundry expenses	6,312	4,318	3,595	14,225
Depreciation of fixed assets	-	52,404	-	52,404
	89,153	81,206	97,436	267,795

Auditor's Remuneration

The auditor's remuneration paid to Innes and Partners Limited amounted to an audit fee of £9,673 (2025: £9,054) and accountancy and payroll services of £6,069 (2025: £5,099).

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

10. Tangible Fixed Assets	Heritable Property	Sound Equipment	Fixtures & Fittings	Office Equipment	Total
<i>Cost/Valuation</i>	£	£	£	£	£
At 1 February 2025	2,048,128	53,341	159,870	38,841	2,300,180
Additions	-	1,793	29,249	1,809	32,851
Disposals	-	-	(2,946)	-	(2,946)
At 31 January 2026	2,048,128	55,134	186,173	40,650	2,330,085
<i>Depreciation</i>					
At 1 February 2025	714,554	44,990	118,837	25,867	904,248
Charge for year	37,963	2,023	6,834	6,879	53,699
Disposals	-	-	(2,946)	-	(2,946)
At 31 January 2026	752,517	47,013	122,725	32,746	955,001
<i>Net Book Value</i>					
At 31 January 2026	1,295,611	8,121	63,448	7,904	1,375,084
At 31 January 2025	1,333,574	8,351	41,033	12,974	1,395,932

The Trustees valued the church land and the 'old' church hall at £150,000 and £105,000 respectively as at 31 January 2007. The Trustees are of the opinion that these valuations should be used at 31 January 2026.

The church's heritable property comprises the following:

Valuation	£
Land - Church Land, Kirkintilloch	150,000
Building (Old)	105,000
Cost	
Church building (new) - costs to 31 January 2026	1,793,128
Total cost/valuation at 31 January 2026	2,048,128

11. Stock	Unrestricted Funds			Total	Total
	General Funds	Designated Funds	Restricted Funds	2026	2025
	£	£	£	£	£
Greenhouse Café	-	1,789	-	1,789	2,164
Foodbank	-	-	39,094	39,094	31,483
	-	1,789	39,094	40,883	33,647

12. Debtors: amounts falling due within one year

	Unrestricted Funds			Total	Total
	General Funds	Designated Funds	Restricted Funds	2026	2025
	£	£	£	£	£
Income tax recoverable	24,252	375	7,463	32,090	28,069
Other debtors and prepayments	15,910	1,067	777	17,754	20,578
	40,162	1,442	8,240	49,844	48,647

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

13. Creditors: amounts falling due within one year

	Unrestricted Funds		Restricted Funds	Total 2026	Total 2025
	General Funds	Designated Funds			
	£	£	£	£	£
Accruals	13,625	1,725	3,525	18,875	20,561
Taxation and social security	10,593	-	-	10,593	8,290
VAT	-	-	-	-	3,568
	24,218	1,725	3,525	29,468	32,419

14. Contribution of volunteers

In common with all congregations in the Baptist Church the congregation benefitted from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activities would be unable to continue were it not for the commitment shown.

15. Donations

	Individuals	Institutions	Total 2026	Total 2025
	£	£	£	£
Scottish Baptist College	-	2,000	2,000	2,000
Scottish Bible Society	-	600	600	600
UCCF	-	500	500	500
Evangelical Alliance	-	425	425	425
Care	-	425	425	925
Glasgow City Mission	-	250	250	250
Dove Counselling	-	-	-	275
Foodbank Gifts	-	-	-	335
Refresh	-	150	150	-
Scottish Baptist Ministers Conference	-	-	-	100
The Word	-	-	-	230
Compassion	-	28	28	28
Junction 12	-	300	300	300
Carmelite Monastery	-	-	-	100
PCCS	-	500	500	-
Scripture Union	-	100	100	-
Prospects	-	100	100	-
Dennistoun Baptist Church	-	5,000	5,000	-
Kirkintilloch Brass Band	-	100	100	100
Other donations below £100	50	-	50	-
	50	10,478	10,528	6,168

Donations included gifts made to 1 individual in the year (2025: 1 individual).

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

15. Donations (cont'd) - Comparatives

	Individuals	Institutions	Total 2025
	£	£	£
Scottish Baptist College	-	2,000	2,000
Scottish Bible Society	-	600	600
UCCF	-	500	500
Evangelical Alliance	-	425	425
Care	-	925	925
Glasgow City Mission	-	250	250
Dove Counselling	-	275	275
Foodbank Gifts	335	-	335
Scottish Baptist Ministers Conference	-	100	100
The Word	-	230	230
Compassion	-	28	28
Junction 12	-	300	300
Carmelite Monastery	-	100	100
Kirkintilloch Brass Band	-	100	100
	335	5,833	6,168

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

16. Missionary Support

	Individuals	Institutions	Total 2026	Total 2025
	£	£	£	£
General fund offerings				
Mkati, South Africa	10,360	-	10,360	10,402
BMS (General and Link)	-	8,000	8,000	8,000
Action International	-	8,675	8,675	8,400
Arab World Mission	-	3,500	3,500	3,400
Ventzi support	4,515	-	4,515	530
Cairdeas	2,900	-	2,900	2,800
Robert Meikle	1,300	-	1,300	500
Evangelical Baptist Church Aksakovo	-	-	-	3,280
Tear Fund	-	6,500	6,500	6,700
Open Doors	-	2,000	2,000	2,000
G Brough Support	2,650	-	2,650	2,600
IJM	-	2,000	2,000	2,000
Alex McKechnie (Albania)	1,000	-	1,000	500
Compassion UK	-	280	280	252
Katie Caldwell	-	-	-	180
Pioneer Ministries	-	4,600	4,600	4,500
Interserve (Wilson)	-	1,000	1,000	250
BUS Ukraine Church Planting	-	-	-	1,000
New Destiny	-	1,000	1,000	1,000
Iona Collington (New Destiny)	400	-	400	-
Sam Nelson(New Destiny)	300	-	300	-
Erica Bankier (Thailand)	750	-	750	-
Bulgaria Summer Mission Travel	3,100	-	3,100	-
Sundry gifts	-	-	-	100
	27,275	37,555	64,830	58,394
Designated offerings				
Tear Fund	-	12,453	12,453	875
BMS	-	955	955	935
Cairdeas	300	-	300	6,440
G Griffiths	-	-	-	625
Action International	-	13,354	13,354	12,520
R Meikle	5,315	-	5,315	5,495
Lamboi Bethesda	-	-	-	3,322
Scottish Bible Society	-	-	-	3,322
Refresh Ministry	312	-	312	625
Arab Baptist Theological Seminary	-	-	-	3,422
Glasgow City Mission	-	-	-	581
Compassion	-	28	28	56
Mkati, South Africa	200	-	200	-
New Destiny	-	300	300	-
Interserve (Wilson)	-	1,875	1,875	-
Ventzi support	13,725	-	13,725	-
Alex McKechnie (Albania)	429	-	429	-
Erica Bankier (Thailand)	500	-	500	-
OMF	-	10,026	10,026	-
Dennistoun Baptist Church	-	125	125	-
Sundry gifts	464	-	464	-
Fellowship gifts	1,725	-	1,725	4,500
	22,970	39,116	62,086	42,718
	50,245	76,671	126,916	101,112

Missionary support and designated donations included gifts to 15 individuals (2025: 13 individuals).

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

16. Missionary Support

	Individuals	Institutions	Total 2025
<i>General fund offerings</i>	£	£	£
Mkati, South Africa	10,402	-	10,402
BMS (General and Link)	-	8,000	8,000
Action International	-	8,400	8,400
Arab World Mission	-	3,400	3,400
Ventzi support	530	-	530
Cairdeas	2,800	-	2,800
Robert Meikle	500	-	500
Evangelical Baptist Church Aksakovo	-	3,280	3,280
Tear Fund	-	6,700	6,700
Open Doors	-	2,000	2,000
G Brough Support	2,600	-	2,600
IJM	-	2,000	2,000
Alex McKechnie	500	-	500
Compassion UK	-	252	252
Katie Caldwell	180	-	180
Pioneer Ministries	-	4,500	4,500
Interserve	-	250	250
BUS Ukraine Church Planting	-	1,000	1,000
New Destiny	-	1,000	1,000
Sundry gifts	-	100	100
	17,512	40,882	58,394
<i>Designated offerings</i>			
Tear Fund	-	875	875
BMS	-	935	935
Cairdeas	6,440	-	6,440
G Griffiths	625	-	625
Action International	-	12,520	12,520
R Meikle	5,495	-	5,495
Lamboi Bethesda	-	3,322	3,322
Scottish Bible Society	-	3,322	3,322
Refresh Ministry	-	625	625
Arab Baptist Theological Seminary	-	3,422	3,422
Glasgow City Mission	-	581	581
Compassion	-	56	56
Fellowship gifts	4,500	-	4,500
	17,060	25,658	42,718
	34,572	66,540	101,112

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

17. Unrestricted Funds	Balance at 01.02.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.01.26 £
General fund	285,175	602,392	(547,542)	(43,812)	296,213
Designated funds:					
Fabric fund	38,506	4,425	(12,301)	5,593	36,223
Furlough reserve fund	7,811	-	-	-	7,811
Ministry Support	32,290	-	(32,290)	-	-
Greenhouse Cafe fund	7,035	85,743	(82,255)	(2,865)	7,658
Green Shoot fund	50,012	-	-	-	50,012
Fixed assets tracking fund	1,395,932	-	(53,699)	32,851	1,375,084
Hillhead fund	3,553	387	(1,420)	-	2,520
New Creations fund	1,526	-	-	(1,526)	-
Mission Bursary fund	3,200	-	(3,200)	-	-
Property fund	156,154	-	(11,435)	(8,766)	135,953
Seniors fund	-	530	(159)	-	371
Looking to Jesus (L2J) fund	2,681	673	(975)	-	2,379
Training	-	-	(1,660)	15,000	13,340
Total designated funds	1,698,700	91,758	(199,394)	40,287	1,631,351
Total unrestricted funds	1,983,875	694,150	(746,936)	(3,525)	1,927,564

	Balance at 01.02.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.01.25 £
General fund	287,497	582,346	(504,668)	(80,000)	285,175
Designated funds:					
Fabric fund	44,965	-	(15,283)	8,824	38,506
Furlough reserve fund	5,811	-	-	2,000	7,811
Ministry Support	42,254	-	(10,756)	792	32,290
Greenhouse Cafe fund	12,040	94,528	(92,765)	(6,768)	7,035
Green Shoot fund	47,238	12,778	(10,004)	-	50,012
Fixed assets tracking fund	1,411,980	-	(52,404)	36,356	1,395,932
Hillhead fund	9,237	298	(5,982)	-	3,553
New Creations fund	1,526	-	-	-	1,526
Mission Bursary fund	3,700	-	(500)	-	3,200
Property fund	120,189	-	(1,623)	37,588	156,154
Looking to Jesus (L2J) fund	1,832	2,994	(2,145)	-	2,681
Total designated funds	1,700,772	110,598	(191,462)	78,792	1,698,700
Total unrestricted funds	1,988,269	692,944	(696,130)	(1,208)	1,983,875

Explanation of funds

The *General fund* is used for the general congregational purposes of the fellowship which meets in Kirkintilloch Baptist Church.

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

17. Unrestricted Funds (cont'd)

The *Fabric fund* provides for the current and future maintenance requirements of the church properties.

The *Furlough reserve fund* provides ongoing financial assistance towards costs incurred by missionary colleagues whilst on furlough in the UK.

The *Ministry Support fund* is used to help pay for a new 2 year appointment of a childrens worker. This fund reduces each month as part of her salary is funded from it.

The *Greenhouse Cafe fund* is used to pay the ongoing running costs of the church cafe, which is used by the church and many community groups.

The *Green shoot fund* represents monies set aside to fund new and exciting outreach initiatives in the church and community at large.

The *Fixed assets tracking fund* represents the net book value of the church's property, fittings and equipment, distinguishing their value from unrestricted general funds immediately available for use.

The *New Creations fund* represents monies collected by the New Creations group that met to promote the ongoing advancement of the group.

The *Hillhead fund* is monies set aside specifically for outreach work in the Hillhead area of Kirkintilloch.

The *Mission Bursary fund* was set up to enable grant to be given to encourage short term visits to Mission situations by members.

The *Property fund* is available to be distributed at the discretion of trustees.

The *Seniors fund* represents funds received towards running costs of seniors ministries.

The *Looking to Jesus (L2J)* fund represents funds received towards running costs for a weekly Children's group.

The *Training fund* represents funds allocated for spiritual development/growth and theological training to empower members in their ministry here at KBC.

18. Restricted Funds

	Balance at 01.02.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.01.26 £
Fellowship fund	10,140	5,400	(7,237)	1,114	9,417
World Mission travel fund	3,983	-	-	-	3,983
Foodbank fund	341,542	385,614	(467,982)	-	259,174
CAP project fund	7,189	2,910	(1,970)	-	8,129
Special collections fund	-	69,233	(61,056)	-	8,177
Church Café	-	585	(793)	2,411	2,203
	362,854	463,742	(539,038)	3,525	291,083
Total Restricted Funds	362,854	463,742	(539,038)	3,525	291,083

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

18. Restricted Funds (cont'd)

	Balance at 01.02.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.01.25 £
Fellowship fund	13,361	950	(6,171)	2,000	10,140
World Mission travel fund	3,983	-	-	-	3,983
Choir fund	792	-	-	(792)	-
Foodbank fund	321,040	509,135	(488,633)	-	341,542
Team Project fund	169	-	(169)	-	-
CAP project fund	7,127	900	(838)	-	7,189
Special collections fund	2,001	40,661	(42,662)	-	-
	348,473	551,646	(538,473)	1,208	362,854
Total Restricted Funds	348,473	551,646	(538,473)	1,208	362,854

The *Fellowship fund* provides financial help to those in need.

The *World Mission travel fund* provides financial help towards the travel costs of missionary

The *Choir fund* is used to finance the activities of the adults and children's choirs.

The *Foodbank fund* represents funds to help run the East Dunbartonshire foodbank under the Trussell Trust.

The *Team project fund* represents resources relating to a youth outreach project based on mountain biking in the community and is mainly funded by local authority grants.

The *CAP project fund* represents resources relating to a CAP (Christians Against Poverty) centre to assist people along the process of becoming debt free.

The *Special collections fund* represent various restricted funds held by the church.

The *Church Cafe fund* represents funds received towards the Cafe Church outreach ministry into our local community.

19. Analysis of Net Assets Among Funds

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2026 £
Fixed Assets	-	1,375,084	-	1,375,084
Current Assets	320,431	257,992	294,608	873,031
Current Liabilities	(24,218)	(1,725)	(3,525)	(29,468)
At 31 January 2026	296,213	1,631,351	291,083	2,218,647

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £
Fixed Assets	-	1,395,932	-	1,395,932
Current Assets	310,354	307,416	365,446	983,216
Current Liabilities	(25,179)	(4,648)	(2,592)	(32,419)
At 31 January 2025	285,175	1,698,700	362,854	2,346,729

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

20. Related Party Transactions and Trustees' Expenses and Remuneration

The Trustees received no remuneration or reimbursement of expenditure during the year (2025: Nil) in their capacity as Trustees.

During the year, £2,016 (2025: £1,204) for printing order of services was paid to Kenwill Limited, a company in which Kenny French, Trustee, is a director.

During the year, £nil (2025: £8,948) for audio equipment was paid to Toasty Audio, a company operated by Alaistair Deacon, Trustee.

During the year, £327 (2025: £nil) for new blinds was paid to Bankier Blinds, a business operated by the spouse of Heather Bankier, Trustee.

During the year, £450 (2025: £nil) for gardening services was paid to Chris Bankier, son of Heather Bankier, Trustee.

During the year, £1,250 (2025: £nil) for mission support was paid to Erica Bankier, daughter of Heather Bankier, Trustee.

Salaries were paid to:

Mark Fyfe, trustee, of £50,558 (2025: £49,424), pension £5,331 (2025: £4,942) and minister's expenses £153 (2025: £1,216), for his work as the Minister.

Gillian Allan, trustee, of £nil (2025: £3,550) and pension of £nil (2025: £355) for her work as Foodbank Assistant Manager until April 2024.

Heather Bankier, trustee, of £5,903 (2025: £6,250), for her work as Greenhouse Co-ordinator.

Ruth Mitchell, trustee, of £33,341 (2025: £30,370), pension £3,334 (2025: £3,037) and expenses £165 (2025: £nil) for her work as Operations Manager.

Robert Fraser-Binns, trustee until March 2024, of £nil (2025: £6,574) and pension of £nil (2025: £526) and minister's expenses £nil (2025: £200), for his work as Youth Pastor until March 2024.

Rev Dave Rickards, trustee, of £46,765 (2025: £45,563), pension of £4,893 (2025: £4,548) and expenses of £550 (2025: £713).

Matthew Holden, trustee from September 2025, of £15,233 (2025: £nil), pension of £1,595 (2025: £nil) and expenses £712 (2025: £nil), for his work as Youth Pastor.

Stephanie Morrison, spouse of Chris Morrison, trustee, of £14,452 (2025: £13,964) and pension of £1,438 (2025: £1,396) for her work as Children's Ministry Leader.

Ross Hutchinson, son of Euan Hutchinson, trustee, of £28,935 (2025: £9,115) and pension of £2,894 (2025: £912) for his work as CAP Manager and office administrator.

William Wilson, brother of Esther Wilson, trustee, of £1,581 and pension of £nil from March 2025 for his work as Caketaker.

Erica Bankier, daughter of Heather Bankier, trustee, of £1,134 and pension of £nil in August 2025 for her work as an Office Administrator.

Other related party transactions:

Gordon Macdonald and Euan Hutchinson, trustee, are also the Trustees for Primary Care Chaplaincy Scotland (PCCS). Donations of £500 (2025: £925) were made to PCCS.

The aggregate value of donations made by Trustees was £112,299 (2025: £123,871).

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

21. Fund Transfers

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	Note	£	£	£	£
From General fund to Fabric fund	1	(16,000)	16,000	-	-
From General fund to Fellowship fund	2	(2,000)	-	2,000	-
From General fund to Fabric fund	3	(10,000)	10,000	-	-
From General fund to Training fund	4	(15,000)	15,000	-	-
From New Creations fund to Church Café Fund	5	-	(1,525)	1,525	-
From Fellowship fund to Church Café Fund	6	-	-	886	886
From Fellowship fund to Church Café Fund	6	-	-	(886)	(886)
From Greenhouse Cafe fund to Fixed Asset fund	7	-	2,865	-	2,865
From Greenhouse Cafe fund to Fixed Asset fund	7	-	(2,865)	-	(2,865)
From Property fund to Fixed Asset fund	7	-	8,766	-	8,766
From Property fund to Fixed Asset fund	7	-	(8,766)	-	(8,766)
From Fabric/AV fund to Fixed Asset fund	7	-	20,407	-	20,407
From Fabric/AV fund to Fixed Asset fund	7	-	(20,407)	-	(20,407)
From General fund to Fixed Asset fund	7	(812)	812	-	-
		(43,812)	40,287	3,525	-

Fund Transfer Notes

1. This transfer is an annual allocation to the fabric fund.
2. This transfer is an annual allocation to the fellowship fund.
3. This transfer is an additional allocation to the Fabric Fund out of anticipated year end surplus for additional works undertaken during the year.
4. This transfer enabled the creation of a training fund to support development and spiritual training of KBC members.
5. This transfer relates to redeployment of inactive funds towards the growing Cafe Church ministry.
6. This transfer relates to donations for Cafe Church ministry, prior to the creation of the Cafe Church fund, initially allocated to the Fellowship Fund.
7. This transfer relates to the movement in fixed assets.

22. FRC Ethical Standard - Provisions available for small entities

In common with many other organisations of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

Kirkintilloch Baptist Church

Notes to the Financial Statements for the year ended 31 January 2026

23. Statement of Financial Activities for the year ended 31 January 2025

		Unrestricted			
		General	Designated	Restricted	Total
		Fund	Funds	Funds	2025
	Notes	£	£	£	£
Income and endowments from:					
Donations and legacies	2	554,848	25,291	540,773	1,120,912
Charitable activities	3	17	85,307	-	85,324
Other income	4	27,481	-	10,873	38,354
Total income and endowments		582,346	110,598	551,646	1,244,590
Expenditure on:					
Charitable activities	5	504,668	191,462	538,473	1,234,603
Total expenditure		504,668	191,462	538,473	1,234,603
Net income/(expenditure)		77,678	(80,864)	13,173	9,987
Transfers between funds	17,18	(80,000)	78,792	1,208	-
Net movement in funds		(2,322)	(2,072)	14,381	9,987
Total funds brought forward		287,497	1,700,772	348,473	2,336,742
Total funds carried forward		285,175	1,698,700	362,854	2,346,729

Kirkintilloch Baptist Church

Foodbank Income and Expenditure Account for the year ended 31 January 2026

	2026 £	2025 £
Income from:		
Gifts and donations	95,979	107,555
Food donations	220,989	248,770
Grants	59,328	141,937
Bank interest	9,318	10,873
Total	385,614	509,135
Expenditure from:		
Food packs distributed	213,378	246,276
Staff costs	125,950	120,889
Contractor services	52,345	22,885
Advertising	-	84
Foodbank expenses	16,214	36,932
Foodbank purchases	40,112	47,491
Printing and stationery	522	237
Telephone and postage	543	368
Rates and insurance	923	1,337
Heat and light	4,092	2,596
Fellowship Gifts	-	600
Equipment purchases	755	2,016
Other expenditure	8,747	3,820
Computer costs	99	-
Repairs	1,085	228
Maintenance	34	14
Donations	-	335
Auditors remuneration	2,008	1,272
Accountancy fees	1,175	1,253
Total	467,982	488,633
Net income before fund transfers	(82,368)	20,502
Fund Transfers	-	-
Net income	(82,368)	20,502

Kirkintilloch Baptist Church

Greenhouse Cafe Income and Expenditure Account for the year ended 31 January 2026

	2026 £	2025 £
Income from:		
Gifts and donations	81	423
Trading income	78,775	85,307
Grant income	5,775	8,798
Other income	1,112	-
Total	85,743	94,528
Expenditure from:		
Staff costs	42,626	48,810
Trading expenditure	29,845	32,082
Heat and light	3,700	5,900
Equipment purchased	569	-
Repairs	1,545	316
Other expenditure	880	2,644
Computer costs	-	45
Cleaning and caretaking	980	2,122
Auditors remuneration	1,017	330
Accountancy fees	1,093	516
Total	82,255	92,765
Net income before fund transfers	3,488	1,763
Fund Transfers	(2,865)	(6,768)
Net income	623	(5,005)