

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day 1 <sup>st</sup>	Month June	Year 2023	To	Day 31 <sup>st</sup>	Month May	Year 2024

Reference and administration details

Charity name  
Other names charity is known by  
Registered charity number  
Charity's principal address

Vale of Leven Baptist Church
SC014092
2 Mossburn Avenue
Balloch
Alexandria
Dunbartonshire
Postcode G83 8EW

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Secretary		
2	Treasurer		
3			
4			
5			
6			
7			
8			
9			
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11			
12			
13			
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19			
20			

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

## Structure, governance and management

### Type of governing document

The Church is established by Constitution and is registered with the Inland Revenue and OSCR as a Charity under Reference No. SC014092

As a Church we are a charitable organization and the purpose and administration arrangements are the Governing document which are set out in our Constitution

### Trustee recruitment and appointment

All of the trustees are nominated by the existing Trustees, There is no fixed term for Trustees, Prior to their appointment, new 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. All new Trustees are made aware of their responsibilities.

## Objectives and activities

### Charitable purposes

The Aim of the Church, which is affiliated to the Baptist Union of Scotland, is to worship together in Spirit and Truth

### Summary of the main activities in relation to these objects

Build the members up in the Faith and to proclaim the Gospel of Jesus Christ. To work and help where we can with Children / young people, older people along with people with disabilities or health problems. We make donations or gifts to other charitable organisations.

## APPENDIX 1

### Achievements and performance

Summary of the main achievements of the charity during the financial period

Having a membership of eight (8), we continued without a pastor, with regular Sunday Services being enabled by supply preachers from the Baptist Lay Preachers Association and other folks, some with training – some “looking to the future” regarding their careers – obviously of interest to our leadership also.

Along with special monthly “ Sunday Welcome lunches”, we continued looking forward.

In addition, we were assisted by a regional retired pastor, who was much appreciated as he sought to guide us.

We received advise also from the “Future Church Lead” of the Baptist Union of Scotland regarding our prospects.

Upkeep and repairs of the premises continued – roofing, plumbing, gardening, heating , etc

Necessary response was made to Scottish Government Register of Controlled Interests; and (later) to the Energy Ombudsman.

All the above helped to “ keep the show on the road”

### Financial review

Brief statement of the charity's policy on reserves

The church receives its funding from the church members by weekly offerings, general donations and one Gift Aid donation.

The church also has a reserve fund which is used at the discretion of the Deacons for any unexpected / unplanned expenditure including repairs which are deemed necessary along with any shortfall that may arise in the General Fund and other funds are as listed below..

Details of any deficit

The financial statements for the year to 31<sup>st</sup> May 2024 are as set out in the attached documents.

Having sold the Church Manse in September 2022 the deacons and Trustees believe the cash and bank balances as available are sufficient for our present needs.

The General Fund has a balance of around £65,000 and the other funds of some £254,000 approx.

Donated facilities and services (if any)

During the year donations, have been given to the Baptist Missionary Society along with the Baptist Union of Scottish for the Scottish Baptist Fund.

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<div></div>	
Full name(s)		
Position (e.g. Chair)	Treasurer	Secretary
Date	25 <sup>th</sup> February 2026	25 <sup>th</sup> February 2026



## CASH &amp; BANK BALANCES AT START OF FINANCIAL YEAR

31st May 2023

Cash in Bank (1)	£328,785.88	
Cash in Bank (2)		
Cash in Hand	£108.56	
<b>TOTALS</b>	<b>£328,894.44</b>	<b>£328,894.44</b>

## TOTAL ASSETS

FUNDS	INCOME	EXPENDITURE	BALANCE	
1 General Fund	£80,277.98	£15,074.62	£65,203.36	
2 Building Fund	£447.15	£124.85	£322.30	
3 Fellowship Fund	£2,885.43	£0.00	£2,885.43	
4 Manse Fund	£0.00	£0.00	£0.00	
5 Reserve Fund	£250,690.66	£0.00	£250,690.66	
6 Ministry Fund	£749.61	£0.00	£749.61	
<b>TOTALS</b>	<b>£335,050.83</b>	<b>£15,199.47</b>	<b>£319,851.36</b>	<b>£319,851.36</b>

## TOTAL ASSETS AT YEAR ENDED 31st MAY 2023

£319,851.36

## CASH &amp; BANK BALANCES AT END OF FINANCIAL YEAR

31st May 2024

Cash in Bank (1)	£320,201.79	
Cash in Bank (2)		
Cash in Hand	-£350.43	
<b>TOTALS</b>	<b>£319,851.36</b>	<b>£319,851.36</b>

## Statement of Balances at 31st May 2024

FUNDS	BALANCE	
1 General Fund	£65,203.36	
2 Building Fund	£322.30	
3 Fellowship Fund	£2,885.43	
4 Manse Fund	£0.00	
5 Reserve Fund	£250,690.66	
6 Ministry Fund	£749.61	
7 Manse Heating Fund	£0.00	
<b>TOTALS</b>	<b>£319,851.36</b>	<b>£319,851.36</b>

Approved by the Trustees and signed on their behalf

## CASH &amp; BANK BALANCES AT START OF FINANCIAL YEAR

31st May 2022

Cash in Bank (1)	£92,823.74	
Cash in Bank (2)		
Cash in Hand	£23.28	
<b>TOTALS</b>	<b>£92,847.02</b>	<b>£92,847.02</b>

## TOTAL ASSETS

FUNDS	INCOME	EXPENDITURE	BALANCE	
1 General Fund	£300,832.29	£226,474.20	£74,358.09	
2 Building Fund	£447.15	£0.00	£447.15	
3 Fellowship Fund	£2,773.78	£0.00	£2,773.78	
4 Manse Fund	-£124.85	£0.00	-£124.85	
5 Reserve Fund	£250,690.66	£0.00	£250,690.66	
6 Ministry Fund	£749.61	£0.00	£749.61	
<b>TOTALS</b>	<b>£555,368.64</b>	<b>£226,474.20</b>	<b>£328,894.44</b>	<b>£328,894.44</b>

## TOTAL ASSETS AT YEAR ENDED 31st MAY 2023

£328,894.44

## CASH &amp; BANK BALANCES AT END OF FINANCIAL YEAR

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Cash in Bank (1)	£328,785.88	
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Dated: 25th FEBRUARY 2025

Honorary Treasurer

**VALE OF LEVEN BAPTIST CHURCH  
(SC014092)**

**FINANCIAL STATEMENTS – YEAR ENDED 31 MAY 2024**

**REPORT OF THE TRUSTEES**

These accounts have been prepared in accordance with the terms of the Charities and Trustee Investment (Scotland Act) 2005 and the Charities Accounts (Scotland) Regulations 2006

**Governing Document and Organisational Structure**

The Church is established by constitution and is a registered charity in Scotland (SC014092). The church is also registered with the HMRC as a Charity under reference number CR30891. The address of the Church is Bridge St, Alexandria G83 0TA. There are no restrictions on the way in which the Church may operate as a Charity.

**Objectives and Leadership**

The Aim of the Church, which is affiliated to the Baptist Union of Scotland, is to worship together in Spirit and Truth. To build the members up in the faith and to proclaim the Gospel of Jesus Christ. To work and help where we can with children, young people, and older people along with people with disabilities or health problems. We make donations or gifts to other charitable organisations.

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The Deacons are "Trustees" in terms of the Charities and Trustee Investment (Scotland Act) 2005 and the Charities Accounts (Scotland) Regulations 2006.

**Activities, Achievements and Performance**

With a membership of 8, we continued without a pastor. Assistance of a retired pastor, e.g. by introduction to some new preachers for our rota – and regular contact in person himself - has been invaluable. Regular information continued to be received from



Baptist Union of Scotland and Scottish Baptist College, whilst a certain amount of general upkeep of the property continued.

### **Financial Review**

The church receives its funding from the church members and adherents by weekly offerings and general donations. The church also has a unrestricted special reserve fund which is used at the discretion of the Deacons for any unexpected / unplanned expenditure including repairs which are deemed necessary along with any shortfall that may arise in the General Fund.

The financial statements for the year to 31<sup>st</sup> May 2024 are as set out on pages 4 to 8. The Statement of Financial Activities shows a small decrease in direct giving to £3,731 (£4,260 in the year to May 2023). The General Fund Balance of now stands at £166,124 at the year end, together with Designated Funds of £254,648. We are grateful for those who have continued to give financially to the Church. As noted in last years accounts, the Church Manse was sold on 23<sup>rd</sup> September 2022 with net proceeds of £249,140 which has significantly increased the Church bank balances, currently £320,677. Prayerful consideration is being given by the Deacons and the Church as to how this will be used in accordance with our charitable purposes in the future. These funds are currently being held in a designated Special reserve Fund.

During the year, donations have been given to the Baptist Missionary Society (£300) along with a donation (of £450) to the Baptist Union of Scotland for the Scottish Baptist Fund.

### **Risk management**

The Trustees have responsibility for evaluating and monitoring the major risks faced by the Church and to take care to ensure that these risks are mitigated. The Trustees are updated on key legislative changes by the Baptist Union of Scotland who also provide guidance in areas where policies are required e.g., Safeguarding; GDPR; etc. The various activities of the Church are overseen by the Deacons and opportunities for training is provided where this is available and relevant.

### **Plans for the Future**

With low numbers attending the Church any present discussions are on-going with the Baptist Union of Scotland who along with the Church are looking at the possibility of finding someone who can fill the position of Minister.

### **Trustee Remuneration**

As shown in note 3, no remuneration is received by any of the trustees.

## **Reserves policy**

The Trustees are conscious of the need to maintain reserves sufficient to enable us to pay debts as they fall due whilst not accumulating more funds than are necessary.

The Church's Bankers are Bank of Scotland, PO Box 1000, BX2 1LB

The Church's Solicitor is Diakoneo Legal Services Ltd, 48 Speirs Wharf, Glasgow, G4 9TH

The Church's Independent Examiner is Robert Aitken, 21 Braeside Drive, Bellsmyre Dumbarton, G82 3HD

## **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and which enable them to ensure that the financial statements comply with the Charities Accounts (Scotland) Regulations 2006 and all other relevant legislation. They also have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

  
25th February, 2025  




4

**VALE OF LEVEN BAPTIST CHURCH**

**(SCO14092)**

**FINANCIAL STATEMENTS – YEAR ENDED 31 MAY 2024**


**STATEMENT OF FINANCIAL ACTIVITIES**

Notes	Unrestricted Funds		Total 2024	Total 2023
	Other Funds	General Fund		
	£	£	£	£
<b>Incoming Resources</b>				
<b>Voluntary Income Etc.</b>				
General Offerings	-	3,731	3,731	2,880
Gift Aid Donations	-	-	-	1,380
Gift Aid Tax Credit	-	245	245	345
Use of Premises	-	940	940	2,406
<b>Other Income</b>				
Gain on Sale of Manse	-	-	-	149,140
Investment Income	112	-	112	108
Other Income	-	2,005	2,005	747
<b>Total Incoming Resources</b>	<b>112</b>	<b>6,921</b>	<b>7,003</b>	<b>157,006</b>
<b>Resources Expended</b>				
<b>Charitable Activities</b>				
Pulpit Supply	-	2,105	2,105	2,435
General Expenses	125	12,200	12,325	9,771
Support and Gifts to Other Ministries	-	700	700	650
DB Pension Deficiency Payments	-	-	-	345
DB Pension Debt Settlement	-	-	-	7,413
Governance Costs	-	150	150	150
<b>Total Resources Expended</b>	<b>125</b>	<b>15,225</b>	<b>15,350</b>	<b>20,764</b>
<b>Net Incoming/ Outgoing Resources</b>	<b>(13)</b>	<b>(8,304)</b>	<b>(8,317)</b>	<b>136,242</b>
<b>Transfers Between Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Funds Brought Forward</b>	<b>254,661</b>	<b>174,428</b>	<b>429,089</b>	<b>292,847</b>
<b>Total Funds Carried Forward</b>	<b>254,648</b>	<b>166,124</b>	<b>420,772</b>	<b>429,089</b>

**VALE OF LEVEN BAPTIST CHURCH****BALANCE SHEET AS AT 31 MAY 2024**

	<u>2024</u> £'s	<u>2023</u> £'s
FIXED ASSETS (Note 2)	100,000	100,000
<b>CURRENT ASSETS</b>		
Cash at Bank and in Hand	320,677	282,803
Savings Account	0	46,091
Debtors: Tax receivable gift aid	<u>245</u>	<u>345</u>
	320,922	329,239
<b>CURRENT LIABILITIES</b>		
Accruals	<u>150</u>	<u>150</u>
<b>NET CURRENT ASSETS</b>	320,772	329,089
<b>LONG TERM LIABILITIES</b>	0	0
<b>NET ASSETS</b>	<u>420,772</u> =====	<u>429,089</u> =====
<b><u>FINANCED BY:</u></b>		
<b>CAPITAL ACCOUNTS</b>		
General Fund	166,124	174,428
Designated Funds (Note 4)	254,648	254,661
	<u>420,772</u> =====	<u>429,089</u> =====

The above accounts are authorised and approved by the Trustees of Vale of Leven Baptist Church.

  
25th February, 2025

## **VALE OF LEVEN BAPTIST CHURCH**

### **NOTES TO ACCOUNTS**

#### **1. ACCOUNTING BASIS AND POLICIES**

The financial statements have been prepared on a full accrued basis. They have been prepared in accordance with the Charities Statement of Recommended Practice (SORP 2005), the Charities Accounts (Scotland) Regulations 2006, and applicable Accounting Standards.

- a) All voluntary income, (offerings and donations), is accounted for when the charity has unconditional entitlement to the income.
- b) Tax recovered on Gift Aid Donations and Small Donations is accounted for at the same time as the gift to which it relates.
- c) Bank Interest is accounted for when receivable or payable.
- d) Tangible fixed assets comprise two properties. They are valued at the lower of cost or valuation at the date of purchase as set out in note 2 below. No depreciation is charged on land or buildings.
- e) Liabilities are accounted for when there is a legal or constructive obligation committing the charity to pay out resources.

#### **2. TANGIBLE FIXED ASSETS**

Tangible Fixed Assets are made up as follows:

	<u>2024</u> £'s	<u>2023</u> £'s
Church – Bridge St, Alexandria	100,000 =====	100,000 =====

The church building was purchased in 1913, the purchase price is unknown. The Trustees have estimated the accounting value of the land element of the church property at £100,000, being a conservative approximation of open market value.

### 3. REMUNERATION

Remuneration to the Trustees and Independent Examiner is as follows:

	2024 £	2023 £
Trustees	Nil	Nil
Independent Examiner	150	150

The average number of paid workers in 2024 was 0 (2023 - 0).

### 4. Unrestricted – Designated Funds

	Fellowship		Building
Balance at 31 May 2023	2,773		447
Interest received	112		0
Transfer			(125)
<b>Balance at 31 May 2024</b>	<b><u>2,885</u></b>		<b><u>322</u></b>

	Special Reserve	Teaching Ministry	TOTAL per SOFA
Balance at 31 May 2023	250,691 ✓	✓ 750	<b>254,661</b>
Interest received	0	0	112
Transfer			(125)
<b>Balance at 31 May 2024</b>	<b><u>250,691</u></b>	<b><u>750</u></b>	<b><u>254,648</u></b>

#### Purposes of Funds:

**Fellowship Fund:** is used for ministering to those in need at the discretion of the Pastor and Treasurer.

**Building Fund:** is used for the upkeep and maintenance of the Church Fabric and essential running repairs.

**Special Reserve Fund:** is used at the discretion of the Deacons for the unexpected / unplanned expenditure including repairs which are deemed necessary along with any shortfall that may arise in the General Fund.

**Teaching Ministry Fund:** is used at the discretion of the Deacons and members for teaching equipment for the benefit of the whole Church and the Congregation.



## 5. Pension Fund - Cessation Debt

	2024	2023
	£	£
Net cessation debt settled August 2022	Nil	7,413

The church was an employer in the Baptist Union of Great Britain (BUGB) Pension Scheme from August 2007 until the above date. The defined benefit scheme was in deficit and was closed on 31 December 2011.

The church had been making deficiency contributions to the Pension Scheme since 1 January 2012 as instructed by the Pension Fund Trustees. The church was advised on the 8<sup>th</sup> October 2014 that the outstanding cessation debt had now been quantified by the BUGB Pension Fund Trustees. As a cessation event had occurred, and the church was not in a 'period of grace', the church was not allowed to continue making monthly deficiency contributions and the remaining debt became payable immediately. The net debt of £7,413 was settled in full on the 30<sup>th</sup> August 2022.

**The Charity's Legal Name : VALE OF LEVEN BAPTIST CHURCH**

**Registered Charity Number: (SCO14092)**

**FINANCIAL STATEMENTS – YEAR ENDED 31 MAY 2024**

**Basis of Independent Examiners Statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanation from the trustees concerning any such matter. The procedures undertaken do not provide all the evidence that would be required in an audit, and ,consequently, I do not express an audit opinion on the view given by the accounts.

**Independent Examiner Statement**

In the course of my examination, no matter has come to my attention, which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 accounts Regulation have not been met.

Date: 26/02/2025

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Office of the Scottish Charity Regulator

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From	Day 1 <sup>st</sup>	Month June	Year 2023	To	Day 31 <sup>st</sup>	Month May	Year 2024

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Other names charity is known by	
Registered charity number	SC014092
Charity's principal address	2 Mossburn Avenue
	Balloch
	Alexandria
	Dunbartonshire
	Postcode G83 8EW

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Secretary		
2	Treasurer		
3			
4			
5			
6			
7			
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The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	<div></div>	
Full name(s)		
Position (e.g. Chair)	Treasurer	Secretary
Date	25 <sup>th</sup> February 2026	25 <sup>th</sup> February 2026

**VALE OF LEVEN BAPTIST CHURCH  
(SC014092)**

**FINANCIAL STATEMENTS – YEAR ENDED 31 MAY 2024**

**REPORT OF THE TRUSTEES**

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**Governing Document and Organisational Structure**

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During the year, donations have been given to the Baptist Missionary Society (£300) along with a donation (of £450) to the Baptist Union of Scotland for the Scottish Baptist Fund.

### **Risk management**

The Trustees have responsibility for evaluating and monitoring the major risks faced by the Church and to take care to ensure that these risks are mitigated. The Trustees are updated on key legislative changes by the Baptist Union of Scotland who also provide guidance in areas where policies are required e.g., Safeguarding; GDPR; etc. The various activities of the Church are overseen by the Deacons and opportunities for training is provided where this is available and relevant.

### **Plans for the Future**

With low numbers attending the Church any present discussions are on-going with the Baptist Union of Scotland who along with the Church are looking at the possibility of finding someone who can fill the position of Minister.

### **Trustee Remuneration**

As shown in note 3, no remuneration is received by any of the trustees.



## **Reserves policy**

The Trustees are conscious of the need to maintain reserves sufficient to enable us to pay debts as they fall due whilst not accumulating more funds than are necessary.

The Church's Bankers are Bank of Scotland, PO Box 1000, BX2 1LB

The Church's Solicitor is Diakoneo Legal Services Ltd, 48 Speirs Wharf, Glasgow, G4 9TH

The Church's Independent Examiner is Robert Aitken, 21 Braeside Drive, Bellsmyre Dumbarton, G82 3HD


## **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and which enable them to ensure that the financial statements comply with the Charities Accounts (Scotland) Regulations 2006 and all other relevant legislation. They also have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

  
25th February, 2025  
