

Dunrossness Baptist Church

Scotland · Charity number SC021227

Details

Status Active

Legal form Unincorporated association

Registered 1993-03-29

Register [View on the OSCR register](#)

Contact

Address Hillcrest
Ireland
Bigton
Shetland
ZE2 9JA

Website www.dunrossnessbaptist.org.uk

Activities

Activities: 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To promote the Christian faith in the local area the church is situated in and wider afield by supporting other Christian organisations. This is done by holding a weekly Sunday service and other smaller group meetings during the week. Also occasional special events in the Church. All services / activities open to the public.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The Church's objects ('the Objects') are the advancement of the Christian faith primarily in Dunrossness, Shetland and also throughout Scotland and the rest of the world by means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service, the support of agencies and individuals and other charitable organizations involved in Christian missionary work, and the relief of poverty or other social needs.

Geography

- **Main operating location:** Shetland Islands
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£60,669	£59,454	-	1
2024-04-05	£65,639	£63,167	-	1
2023-04-05	£51,606	£53,074	-	1
2022-04-05	£46,077	£52,441	-	1
2021-04-05	£48,573	£55,402	-	1

Accounts

DUNROSSNESS BAPTIST CHURCH

REPORTS AND FINANCIAL

STATEMENTS FOR THE YEAR ENDED 5TH

APRIL 2025

Charity Number SC021227

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

Contents

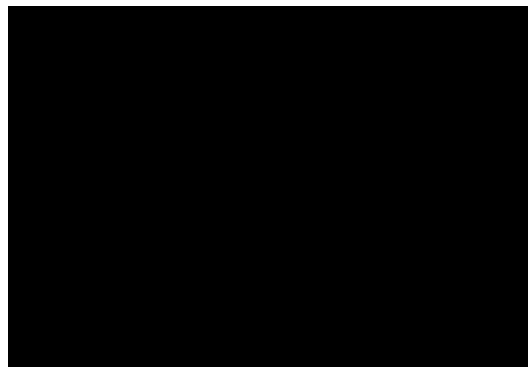
	Page
Legal and Administrative Information	3
Report of the Trustees	4 - 7
Receipts and Payments Account	8
Statement of Balances	9
Notes forming part of the Receipts and Payments Account	10-13
Report of the Independent Examiner	Attached

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

**Legal and Administrative
Information**

Minister

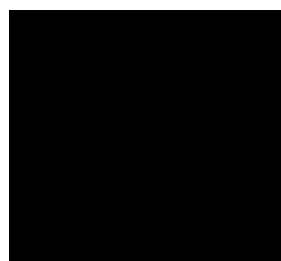
Trustees



Principal Address

Dunrossness Baptist Church
Dunrossness
Shetland,
ZE2 9JB.

Correspondence Address



Independent Examiner


Eterna Accountants and Business Advisory Ltd
High Street
Penistone
Sheffield
S36E

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

The Trustees present their report, along with the financial statements of the charity for the year ended 5th April 2025. The financial statements have been prepared with regard to applicable charity law and comply with the Church's constitution.

Status of Charity and Governing Document

Dunrossness Baptist Church was founded in 1816, and is an unincorporated association. Its purposes and administrative arrangements are set out in its constitution. The church is a Scottish Charity (Number SC021227) and is recognised by the Inland Revenue under reference number CR47009.

Aims and Affiliation

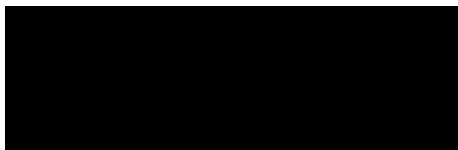
The Church's aims are the advancement of the Christian faith primarily in Dunrossness, Shetland and also throughout Scotland and the rest of the world by means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service, the support of agencies and individuals and other charitable organisations involved in Christian missionary work, and the relief of poverty or other social needs.

The Church is autonomous, and financially self-supporting. It is voluntarily affiliated to the Baptist Union of Scotland.

Trustees and Office Bearers

The Trustees are listed on page 3. Trustees' appointment is governed by the constitution of the Church that stipulates that Trustees are elected by, and are responsible to, the members of the Church gathered at a Members' Meeting.

The Church is congregational in policy, and the day-to-day management of its affairs is entrusted to its Office Bearers and Diaconate. Its Office Bearers are:



Appointment of Trustees

Trustees are nominated to the Church Members' Meeting for appointment by the existing Trustees, and serve for a term of four years, after which they remain eligible for re-election, should they wish. Prior to appointment, they will have shown an understanding of the principles and ethos of the Church and will agree with its aims and values. Their induction as Trustees includes training in their statutory responsibilities.

Statement on Risk

The Church has in place policies that relate to Health and Safety, Child and Vulnerable Adult Protection, Asbestos Management and Risk Assessment. The Church has policies in place to ensure compliance with current PVG (Protection of Vulnerable Groups) legislation. The Trustees are aware of Financial Risk, and actively seek to mitigate this as far as possible.

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

Achievements and Performance

The forward planning of events that took place in the 2023 / 24 year was taken further this year by a series of open forum events for anyone in the congregation to suggest ideas for future events and outreach activities. There was a good level of engagement with the open forum and a broad range of suggestions were received. These were then collated, prioritised and a summary shared with the Church. Progress was made on a number of suggestions the most significant being:

- New Bible study and home groups, with options to meet either in the evening or afternoon.
- Church lunches held once every two months after the morning service.
- A WhatsApp group for Church members to better keep in touch with each other.
- Gospel Music night

A number of special events were held in the Church during the year as part of our community outreach. Some of which have now become established as annual events, such as hosting a Tearfund Big Quiz in November and the Christmas Eve carol service, both of which were well attended.

Other special events of note were the Gospel Music night and also a Variety Music Concert, the latter to raise funds for the RNLI.

A Baptismal service was held in May 2025 which was very well attended.

Our Church building has been used occasionally to hold funerals for people not directly connected to our congregation following the closure of the nearby Church of Scotland building. As a Church we are very willing to help with hosting funerals as a service to the community.

Due to falling attendance our Junior Church for primary School aged Children has ceased but we still have a small number of younger Children attending from time to time. Efforts have been made to ensure that there is something suitable for them during the first part of the service. In October 2024 the Church held an October Holiday Club for Children, meeting 3 mornings. Although attendance was low those leading felt it had been a worthwhile project and was very much appreciated by the Children who attended and their families.

Weekly Church life continues to be a team effort with a good number of people willing to lead the first part of our Sunday service and many other duties & responsibilities, some of which go unseen.

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

Ongoing maintenance continued on both the Church building and the Manse. On the Church the largest task undertaken was repainting the roof. With the regards to the Manse the financial year ended with planning significant repairs and maintenance to be undertaken in April and May 2025, following our most recent tenants moving out at the end of March. It is expected that the cost of materials will be in the order of £3,500, with labour being provided free of charge by members of the Church congregation. Trustees wish to express thanks to all those who have given time and expertise once again this year in the upkeep of our buildings.

The trend of a small decline in membership and attendance continued again this year which is a concern and mostly due to the death of older members and the ill-health. At times this has affected the availability of people for running events and activities and the Church has had to adjust accordingly. However numbers do not provide a complete picture of Church life and trustees remain grateful of the commitment of everyone who contributes to the ongoing work of the Church, and note there is a clear desire within the Church for it to be reaching out and meeting community needs wherever we can.

Financial Review

The Church's principal source of funding is from its congregation by way of offerings including gift aided donations. Occasional grant funding may be received for specific projects or work to the Church buildings.

The financial statements for the year are set out in pages 8 to 10. The Receipts and Payments Account on page 8 shows a surplus of £2,287 (2024: deficit £129) in unrestricted funds/activities.

Offering income is slightly below the previous year, but has been compensated in the current year through a catch up of Gift Aid reclaimed from HMRC.

Manse rental income has contributed to Church finances from October 2022 when the Church manse was let out under a Scottish Private Residential Tenancy Agreement.

Donations to other organisations of £2,446 represent 4.9% of Sunday offering income (including Gift Aid) (2024: 5.8%). This represents a continues drop from 2022 where this figure was 6.4% of a higher income base. The trustees feel it is an important part of the church's life to support mission and Christian outreach in the UK and worldwide. Although financial circumstances have meant that we have been unable to do so in the last two years, the trustees maintain the long-term target of giving 10% of offering income to other causes.

Trustees continue to monitor the finances of the Church closely as the deficits incurred over recent years are not sustainable over the longer term. The current level of reserves at just under £25,000 are adequate to maintain the ongoing work of the Church in the next few years assuming offering income does not fall below current levels.

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

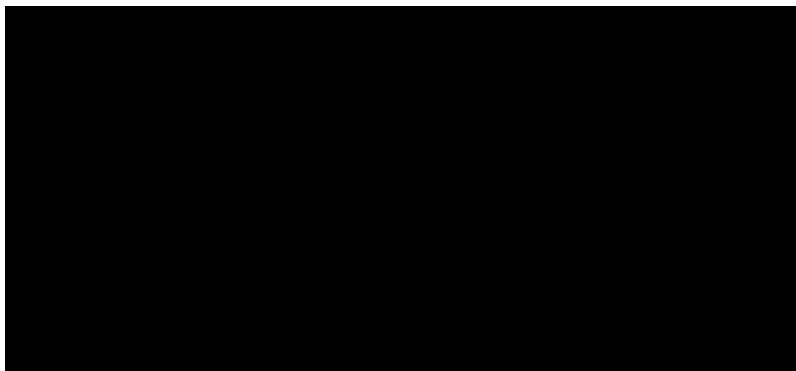
Reserves Policy

The church is entirely dependent on the voluntary offerings of its congregation for its income. Considering this, the trustees are of the clear opinion that it is both prudent and necessary to maintain unrestricted funds from past years' surpluses both in order to cater for fluctuations in those offerings, and to have a reasonable level of funds available for unforeseen contingencies including building repairs. The church is financially independent and has no access to regular sources of funding outside of its own congregation. Reserves are detailed on the statement of funds (page 8) with further explanation in note 11 (page 12.)

Grant Making Policy and Investment Policy

The Church makes grants and donations to organisations that are generally known to the Trustees and the Church. All the beneficiaries are involved in activities or ministries compatible with the Church's objectives.

The church has no equity or other investments and has no Investment Policy.



DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

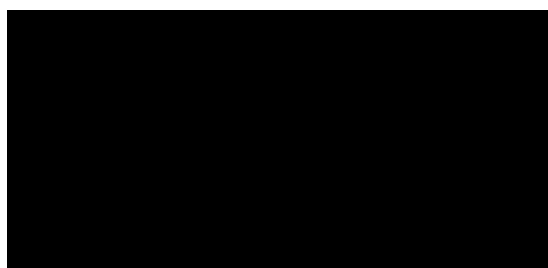
Receipts and Payments Account for year ended 5th April 2025

		2025 General £	2025 Restricted £	2025 Total £	2024 Total £
	Note				
RECEIPTS					
Offerings, donations and Gift Aid					
Offerings: Regular gifts		32,240		32,240	33,871
Offerings: One off/occasional gifts	(2)	4,885		4,885	12,823
Offerings: Donations for specified Causes	(2)		1,383	1,383	545
Tax recovered from Gift Aid	(2)	12,053	133	12,186	7,719
Other income		447		447	346
		49,625	1,516	51,141	55,304
Investment Income					
Manse rent	(3)	9,350		9,350	10,200
Interest income		178		178	135
		9,528	-	9,528	10,335
		59,153	1,516	60,669	65,639
PAYMENTS					
Cost of Generating Income					
Insurance - Manse	(3)	657		657	572
Repairs and renewals - Manse	(3)	1,647		1,647	570
		2,304	-	2,304	1,142
Cost of Charitable Activities					
<u>Pastoral costs</u>					
Stipend and Allowances	(4)	40,858		40,858	39,699
Baptist Union Pension Scheme	(5)	4,241		4,241	4,004
Reimbursable Expenses	(6)	485		485	1,029
Other				-	12
				-	-
<u>Ministry costs</u>					
Baptist Union of Scotland Affiliation		1,596		1,596	1,596
Pulpit Supply				-	100
Church service costs		603		603	280
Children and youth activities				-	46
Church activities		95		95	70
Donations to other Christian Ministry	(7)	850		850	900
Restricted Gifts Passed On	(2)		688	688	588
<u>General church administration</u>					
Office costs		453		453	246
Broadband		595		595	617
Cleaning and janitorial				-	104
Kitchen Supplies		403		403	190
General Expenses		14		14	85
Health and Safety		80		80	
<u>Premises and Maintenance</u>					
Electricity		816		816	330
Heating Oil		642		642	1,760
Insurance - Church		1,599		1,599	1,562
Repairs and Renewals - Church	(2)	1,157		1,157	8,732
		54,487	688	55,175	61,950
Governance					
Independant Examination Fees		75		75	75
		56,866	688	57,554	63,167
Equipment Purchases					
Digital Screen			1,900	1,900	
Net Surplus/(Deficit)		2,287	(1,072)	1,215	2,472
Opening Cash Reserves		21,312	3,101	24,413	21,941
Net Surplus/(Deficit)		2,287	(1,072)	1,215	2,472
Closing Cash Reserves		23,599	2,029	25,628	24,413

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

	Note	2025 Total £	2024 Total £
Assets	12		
<u>Buildings</u>			
Church		100,000	100,000
Manse		180,000	180,000
		280,000	280,000
Other Assets		3,400	2,500
Total Assets		283,400	282,500

Approved by the Trustees and signed on their behalf:



DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

Notes to the Accounts for the year ended 5th April 2025

1. Basis of Accounting

These accounts have been prepared on a Receipts and Payments basis in accordance with FRS 102, as required by the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Accruals and prepayments of general expenses, PAYE and NI payments not yet due, and Gift Aid Reclaim not yet received are not included in any of the attached figures.

2. Restricted Funds

Amounts received for specified causes, and only to be spent in respect of those are treated as Restricted Funds. The analysis of restricted funds and their movement during the year is as follows:

	2024 Balance £	2025 Receipts £	2025 Payments £	2025 Balance £
Messy Church - money held for future activities	500			500
Legacy - funds to be spent in accordance with legatee's wishes	2,000		(1,900)	100
Heating System - special offering for new heating system	601			601
Tearfund - proceeds from The Big Quiz		298		298
RNLI Concert		530		530
India Village Ministries		344	(344)	-
Funeral offering		25	(25)	-
BMS - Christmas Greetings donations		319	(319)	-
	3,101	1,516	(2,588)	2,029

Restricted Funds receipts include any associated gift aid received on the donations.

3. Investment Income

The rent for the church manse has been let out under a standard Scottish Private Residential Tenancy Agreement from the 12th of October 2022, as it is not required by the current minister.

The income from this rental is used to pay for the maintenance and upkeep of the property, and any additional expenses and allowances due to the minister providing his own accommodation.

Any surplus is not added to any restricted or designated funds but is added to the general income of the church.

4. Stipend and Allowances

The stipend and allowances comprises the cost of employment of the minister of the church, who has been employed by the church since 1st October 2017. The minister is the only employee of the church and the full time equivalent for both 2024 and 2025 is 1.0.

The Church follows the recommended stipend level set by the Baptist Union of Scotland, supplemented by the 5% Island Allowance in line with the local health board, the local authority, and a number of other local charitable bodies.

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

Notes to the Accounts for the year ended 5th April 2025 (continued)

5. Pension Contributions

The Church is an employer participating in the Baptist Pension Scheme, previously known as the Baptist Ministers' Pension Fund until 31 December 2011. The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The Baptist Pension Scheme is not contracted out of the State Second Pension.

The Fund started in 1925 but was closed to future accrual of defined benefits (DB) on 31 December 2011. From January 2012, pension provision is being made through a separate Defined Contribution (DC) Plan within the Scheme.

In prior years the closed Defined Benefit Plan had been in deficit, and the church had been making additional contributions to make up this deficit. As at 5th April 2025, the plan was in surplus, due to a cash injection by the Baptist Union of Great Britain, and the monthly deficiency contributions to the closed Defined Benefit Plan were reduced to £1 per month from August 2022.

During the year the Baptist Pension Scheme unveiled an option for member churches to withdraw entirely from the closed Defined Benefit Plan, subject to the payment of a one-off administration fee of £1,000. On 18th February 2024 the church members agreed to this expenditure and to withdraw from the closed Defined Benefit Plan.

The Baptist Pension Scheme has been actively seeking an insurance company to underwrite the closed Defined Benefit Plan, and in January 2024 they announced that they had succeeded in finding a suitable underwriter. Once this goes ahead, the closed Defined Benefit Plan will be wound up, and member churches will not be liable for any further contributions to the scheme or to pay an administration fee.

Accordingly, the earlier withdrawal from the closed Defined Benefit Plan and the associated £1,000 payment, has been put on hold pending the outcome of the negotiations with the insurance underwriter. If these do not proceed we currently still have the option to pay the administration fee and withdraw from the closed Defined Benefit Plan.

In the event there are surplus funds in the closed Defined Benefit Plan after liabilities transfer to the insurance underwriter, they will return to the Baptist Union and no repayment to member churches is expected.

Pension contributions as a percentage of pensionable income were made during the current year to the new Defined Contribution Plan as follows:

Member contribution:	10%
Church/employer contribution:	10%

The actual employer's pension contributions paid in the year of £4,241 (2024: £4,004) is made up of the following:

	2025 Total £	2024 Total £
Defined Benefit Plan (closed)	7	12
Defined Contribution Plan (ongoing)	4,234	3,992
	4,241	4,004

More information on the Baptist Pension Scheme can be found at www.baptistpensions.org.uk

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

Notes to the Accounts for the year ended 5th April 2025 (continued)

6. Related Party Transactions

As allowed by OSCR, the Trustees maintain as part of the church insurance policy directors and officers liability insurance to protect them against legal claims brought against them personally in respect of church activities.

In addition a total of £3,219 was paid to trustees reimbursing them for direct expenses incurred on behalf of the church. This includes the £1,900 for the purchase of a digital screen as a bequest from a member.

	2025 Total £	2024 Total £
Catering	190	70
Cleaning		27
Equipment	1,900	
Health and Safety/PVG	80	
Junior church materials		46
Maintenance	72	
Printing materials	115	45
Restricted gifts (passed on in cash)	25	
Travel	298	1,029
Website domain and hosting	539	201
	3,219	1,418

All reimbursed expenses are supported by the relevant invoices and/or receipts and independently authorized.

7. Donations

Voluntary donations to other causes were made from unrestricted funds as follows:

	2025 Total £	2024 Total £
Baptist Union of Scotland	1,596	1,598
BMS World Mission	425	400
Scottish Baptist College	425	400
India Village Ministries	-	100
	2,446	2,498

No donations were made directly to individuals other than in respect of Pulpit Supply.

DUNROSSNESS BAPTIST CHURCH
ANNUAL REPORT AND FINANCIAL STATEMENTS
For the Year to 5th April 2025

8. Reserves

Unrestricted general funds comprise income received for the objects of the church without further specified purpose and are available as general funds.

The trustees have a target unrestricted general reserve of s should be in the region of £17,500 - £30,000 to allow for sudden unexpected premises maintenance/expenditure of £10,000 - £15,000 and for any unexpected shortfall in income of £7,500 - £15,000

Unrestricted designated funds comprise income received for the objects of the church without further specified purpose, which have been designated for a particular purpose by the Trustees.

The church had previously maintained a designated fund for renovations and maintenance of church buildings and purchase of equipment. However this practice did not reflect the reality whereby renovations and maintenance are paid for out of general income and money set aside in this “fund” is not restricted from supporting day to day expenditure. As such the designated fund has been discontinued and merged with general reserves.

Restricted funds are held and spent only for the specific purpose they were given. The breakdown of movements in restricted expenditure is detailed in note 2.

11. Assets

The church building and manse are stated at the Trustees’ estimate of market value. Equipment and fixtures & fittings are stated at the Trustees’ estimate of current market value.

The church is aware of approximately £1,750 of Gift Aid which has yet to be claimed and is not included in the above accounts as they are prepared on a receipts and payments basis.

12. Liabilities:

There is an outstanding HMRC payment for PAYE and National Insurance of £1,658 which is not included in the above accounts as they are prepared on a receipts and payments basis and is not due until 20th April 2025.

13. Independent Examiner’s Fee

A donation of £75 was paid to the Shetland Food Bank in lieu of a fee at the request of the Independent Examiner in respect of the current year and an equivalent fee was paid to the Independent Examiner in respect of the previous year.

Dunrossness Baptist Church – Registered Charity SC021227

Independent Examiner's Report to the trustees of Dunrossness Baptist Church

I report on the accounts of the charity for the year ended 5 April 2025.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The Charity's trustees consider that an audit is not required this year as the audit requirement of Regulation 10(1)(d) does not apply and that an independent examination is required.

It is my responsibility to:

- Examine the accounts as required under section 44(1)(c) of the Act
- To state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

1. Which gives me reasonable cause to believe that, in any material respect, the requirements:
 - a. To keep accounting recorded in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulation, and
 - b. To prepare accounts in accord with the accounting records and to comply with Regulation 9 of the 2006 Accounts Regulationhave not been met;

or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Eterna Accountants and Business Advisory Ltd
High Street
Penistone
Sheffield
S36E