

Scottish Charity No. SC021346

SC021346.2024.1

Wigtown Baptist Church

Trustees' Report and Financial Statements
Year Ended 31st December 2024

Wigtown Baptist Church

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Wigtown Baptist Church

Church Information

Trustees



Address

Southfield Lane
WIGTOWN
Wigtownshire
DG8 9ES

Bankers

Bank of Scotland
37 Albert Street
NEWTON STEWART
Wigtownshire
DG8 6EG

Solicitors

Kilpatrick & Walker
4 Wellington Square
AYR
KA7 1EN

Independent Examiner



Wigtown Baptist Church

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31st December 2024

Status of Charity and Governing Document

Wigtown Baptist Church is established by Constitution. The church is a Scottish Charity (No. SC021346) and is recognised by the Inland Revenue under reference number CR 44626.

Aims and Affiliation

The aims of the church are in line with its long-standing practice – Worshipping God and serving the Community.

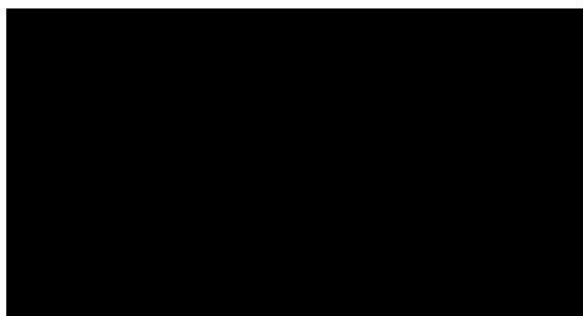
The church is affiliated to the Baptist Union of Scotland.

Trustees and Office Bearers

The church is congregational in policy and its day to day running is undertaken by the Office Bearers (the Trustees) and the Deacons. The Office Bearers who served during the year and to the date of this report were as follows:-

Trustees
Minister
Treasurer
Acting Treasurer
Secretary

Deacons



Appointment of Trustees

New Trustees are nominated for appointment by the church members as and when required at a church meeting held for this purpose. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have been church members for some time and would be familiar with the church's values, its aims and objectives, as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

Achievements and Performance

During the year, the church continued to meet regularly for worship, both online and in-person, and carried out various activities in pursuit of the above stated aims. We have made the most of the opportunities we have to develop our activities and ways of serving the community. Significant highlights, events and developments of note include the following: -

In relation to **activities**:

- The church continued to play as full a part in the life of the community, both formally and informally.
- The church continued to use its Facebook, Instagram and Twitter pages, publishing prayers for the town at significant points in the year, and frequently sharing a hymn or song in the evenings on Facebook. Occasional talks from the minister were posted on Sunday evenings on Facebook, in addition to regular evening services taking place again.
- To combat isolation and encourage fellowship, a 15-minute gathering on Zoom at 9pm one or two nights each week, called *Stories by Starlight* continued. This became known as *Stories at Sunset* during the summer months, and is a time of sharing stories, pictures and prayers!
- Visits to see simple creative displays, as well as the beautiful trees and flowers, in the church gardens are encouraged to be made by anyone who is in the town centre. The growing display in the gardens (and around the town at Christmas) of many painted and varnished pebbles with encouraging pictures and words on them, is particularly popular with all ages.

- The church continued to play its part in the life of the community, including involvement in the town's summer activities, organising a special community worship in the church garden led by Creetown Silver Band, and an old-fashioned gospel sing-along music night.
- We increased the number of our social activities, including meals and short afternoon trips to help promote the good community spirit that exists in the town, and to combat rural isolation in the district, especially amongst older people.
- We opened the church building for a number of drop-in sessions during the winter months where people could spend time in the warmth to save heating costs at home, especially round about Christmas when seasonal films were shown.
- It was particularly good to be able to re-start our very popular community coffee afternoons during the year, which had ceased during Covid and its immediate aftermath. These now take place twice a month, with the addition of a Soup and Sandwich Lunch three times a year. All of these promote Fair Trade, community cohesion and also provide funds for donations to be made for named aid agencies which the church has long supported.
- We were involved with the other Wigtown churches in organising and conducting the town centre carols at Christmas as the lights were switched on.
- Good relationships with the other churches in the town enable us to work together well, and regular joint services were held for all the churches to attend together in the various church buildings in turn. These included two carol services at Christmas, an open-air sunrise service at Easter, and the annual commemorations of the anniversary of the Wigtown Martyrs.
- As a church situated at the heart of Scotland's National Book Town, we were involved in shared community worship services during the Book Festival and were pleased to be involved in other inter-church community events based round the world's best-selling book – the bible.
- We were involved with the other churches and organisations in Wigtown's Act of Remembrance on Remembrance Sunday.
- As a 'Fairtrade Church' we continue to promote and use Fairtrade goods, and support the Machars Churches Basics Bank with donations of food and money.
- We are pleased to share the use of our building with various community groups who meet there for their monthly meetings, including the Wigtownshire Spinners & Weavers, *Remnants*, the *Lowland Lasses* choir, the Wigtown branch of Alcoholics Anonymous, the Fibromyalgia Support Group, the Probus Club, the U3A French Conversation Group and a 'Knit & Natter' group. The *Mad Hatters*, a local drama society, also continued to meet weekly in our premises.
- The church continued in partnership with Wigtown Parish Church to run a weekly football club for young people, *Wigtown Churches' Football*, with up to 25 members participating throughout the year.
- The Minister continues to serve as a member of the chaplaincy team in Wigtown Primary School, and is a trustee of the *Wigtown Players*.

In relation to **funding**:

- Mainly by donations from church members and others via weekly offerings and Gift Aid donations.
- Continued participation by church members in the Gift Aid scheme.
- Special offerings and donations in aid of various agencies, particularly BMS World Mission. All designated gifts were channelled through the relevant agencies.

Financial review

Principal sources of funding

The church receives its funding from church members and supporters by way of offerings and Gift Aid Donations

Results for the year

The financial statements for the year are set out in pages 6 to 9 The Receipts and Payments Account on page 6 reflects net incoming resources of £43308 (2022 £42801).

It is the policy of the church to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately 1 month's unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund (page 6) at 31st December 2024 amounted to £49020 (2023 -£48623) and was well in excess of the required level.

Total balances on Designated funds amounted to £618 (2023 £398)

Grant Making Policy

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

Statement on Risk

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

Wigtown Baptist Church

Report of the Trustees

Trustees' Responsibilities

Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of the church's affairs and of its incoming resources and application of resources, including its surplus or deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the church and comply with relevant disclosure requirements.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the church's financial position and enable the Trustees to ensure that the financial statements comply with the requirements of Section 5 of the Law Reform (Miscellaneous Provisions) (Scotland) Act 1990 and the Charities Accounts (Scotland) Regulations 1992 flowing therefrom. The Trustees also have general responsibility for taking such steps as are reasonably open to them to safeguard the church's assets and to prevent and detect fraud and other irregularities.

On behalf of the Trustees



Trustee

Dated: 26 Aug 2025

Wigtown Baptist Church

Report of the Independent Examiner to the Trustees of Wigtown Baptist Church for the year ended 31st December 2024

I report on the accounts of the church for the year ended 31st December 2022 which are set out on pages 5 to 8.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's 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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

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



26 Aug 2025

Wigtown Baptist Church

Receipts and Payments Accounts

For the year ended 31 December 2024

	Unrestricted			
	General	Other	Total	Total
	Fund	Funds	2,024	2,023
	£	£	£	£
Receipts				
Offerings	23,619		23,619	29,157
Income Tax Reclaims	3,654		3,654	3,873
Other gifts and donations	4,406	331	4,737	4,347
Missionary & Special offerings	1,073		1,073	1,517
Hall Rentals	2,762		2,762	2,807
Legacy received	5,500		5,500	-
Bank Interest	1,963		1,963	1,100
Total Receipts	42,977	331	43,308	42,801
Payments				
<i>Payments for Charitable activities</i>				
Staff costs	23,188		23,188	23,476
Pension	8,328		8,328	7,941
Minister's exps			-	
Pulpit Supply	-		0	265
Manse Council Tax	1,330		1,330	1,776
Insurances & rates	1,396		1,396	1,303
Heat & Light & Water	2,112		2,112	1,988
Telephone	575		575	545
Repairs & Renewals	1,350		1,350	1,397
Advertising & Stationery				
Donations	1,585		1,585	1,753
Sundry Expenses	1,641	76	1,717	1,436
Scottish Baptist fund	840		840	1,120
Young People's Work		35	35	34
Outreach	35		35	20
Equipment			0	1,128
<i>Governance costs</i>				
Independent Examination	200		200	200
Total Payments	42,580	111	42,691	44,382
surplus for year	397	220	617	(1,581)
Transfers				-
Net movement in funds after transfers				
Total funds brought forward	48,623	398	49,021	50,602
Total funds carried forward	49,020	618	49,638	49,021
Represented by:				
<i>Unrestricted funds</i>				
General Fund	49,020		49,020	48,623
<i>Manse fund</i>		209	209	209
Youth club fund		100	100	104
<i>Fellowship fund</i>		309	309	85
	49,020	618	49,638	49,021

Wigtown Baptist Church

Statement of Balances

As at 31 December 2023

	2,024 £	2,023 £
Bank & Cash in hand		
Opening balance	49,021	
Surplus/(Deficit) for the year	617	
Closing balances	49,637	49,021
Total of monetary assets held	49,638	49,021
Reserves		
Unrestricted funds	49,020	48,623
Designated Funds	618	398
	49,638	49,021

Approved by the Trustees on 26/01/25 and signed on their behalf by the undernoted:



Trustee/Treasurer

The notes form part of these financial statements.

Wigtown Baptist Church

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

2 There were no transactions with trustees during the year

3 Unrestricted funds	Balance at 01.01.24 £	Receipts £	Payments £	Transfers £	Balance at 31.12.24 £
General Fund	48,623				49,020
Manse Fund	209	0	0		209
Youth Club fund	104	31	-35		100
Fellowship	85	300	-76		309
Total unrestricted funds	49,021	331	(111)	-	49,638

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Manse Fund represents monies set aside for Manse repairs and improvements

The Youth Fund represents funds set aside to help fund youth and children's activities

The Fellowship fund helps members and friends in financial need

Wigtown Baptist Church

Notes to the Financial Statements for the year ended 31st December 2024

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the Financial Reporting Standard for Smaller Entities (effective January 2005), the historical cost convention as modified by the revaluation of investments and the guidelines laid down in the Statement of Recommended Practice- Accounting and Reporting by Charities (2005).

Church Income

All voluntary income and bank interest and gift aid tax refunds are accounted for when received

Tangible fixed assets

The church owns a building in Wigtown and a Manse at 2 The Orchard Wigtown. Both buildings are being treated as functional assets. The value on the Balance Sheet is nil as the assets have been held for a long time.

The church building is insured for £566,482 and the Manse for £350,040.

Pensions

The church does not operate a pension scheme for staff members, but allows the Minister to participate in the pension scheme operated by the Baptist Union of Great Britain and Ireland.