

APPENDIX 3

OSCr

Office of the Scottish Charity Regulator

		Independent examiner's report on the accounts						v2	
Report to the trustees/members of	Charity name	Penicuik Baptist Church							
Registered charity number		SC024295							
On the accounts of the charity for the period	Period start date	Day	Month	Year		Period end date	Day	Month	Year
		01	02	2024	to		31	01	2025
Set out on pages	As uploaded to OSCR website in PDF format								(remember to include the page numbers of additional sheets)
Respective responsibilities of trustees and examiner	<p>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 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.</p>								
Basis of independent examiner's statement	<p>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 any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.</p>								
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper 								
Signed:	<div style="background-color: black; width: 280px; height: 80px; display: inline-block;"></div>								
Name:									
Relevant professional qualification(s) or body (if any):									
Date:	6/10/2025								
Address:	<div style="background-color: black; width: 640px; height: 40px;"></div>								

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

No material problems highlighted

OSCr

From

Period start date

DayMonthYear

01022024

To

Period end date

DayMonthYear

31012025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Penicuik Baptist Church
Other names charity is known by	Not applicable
Registered charity number	SC024295
Charity's principal address	

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			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
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

See attached document

Trustee recruitment and appointment

See attached document

Objectives and activities

Charitable purposes

See attached document

Summary of the main activities
in relation to these objects

See attached document

APPENDIX 1

Achievements and performance

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

See attached document

Financial review

Brief statement of the charity's policy on reserves

See attached document

Details of any deficit

See attached document

Donated facilities and services (if any)

See attached document

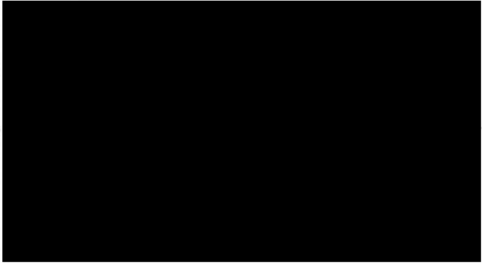
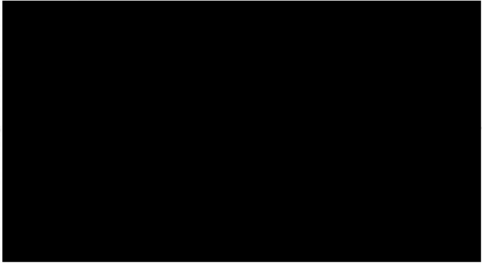
APPENDIX 1

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)		
Full name(s)		
Position (e.g. Chair)	Church Elder	
Date	5/10/25	

PENICUIK BAPTIST CHURCH

Scottish Charity No: SC024295

Church Information



Bankers Bank of Scotland
163A John Street
Penicuik
Midlothian
EH26 8AT

Penicuik Baptist Church is established by constitution and is registered as a Scottish Charity No SC024295 and is recognized by HM Revenue and Customs under Reference No CR45636.

Penicuik Baptist Church was formed in 1972 giving consent to the 1689 Baptist Confession of Faith. The church consists of those who have applied for membership (total of 23 members as at January 2025) and have given assent to the current Church Constitution and have been accepted into membership by the vote of the members.

The church is governed by a pastor, elder(s) and deacons. Together they consider the spiritual and temporal affairs of the church. The elders will recommend any new appointments to the eldership or deaconate for approval by a vote of the membership. Appointment is without any specified term but is subject to the continuing confidence of the elders, deacons and members.

Any amendments to the constitution must be by a 2/3 majority vote of eligible voting members at a properly convened business meeting.

Elders/deacons shall act as trustees for all church affairs.

Objectives and Activities

The church exists for the purpose of spreading the Gospel of the Lord Jesus Christ as laid down in the Scriptures, to the glory of God.

It also facilitates the worship of God by those who attend the regular meetings of the church.

The public benefit has been provided by the following:

Activities

- Sunday services – morning and evening
- Wednesday Prayer Meeting and Bible Study
- Conducting Wednesday afternoon or Sunday early evening services, on a rota basis, at two local care homes for the elderly.

- Financially supporting missionaries, missionary projects (ie homeless and deprived children in the Philippines), and Gospel publications at home and abroad.

Achievements

Each Sunday, both morning and evening services are held every week in the church building. Sunday morning services are streamed weekly on Facebook for those who wish to listen in but are unable to attend in person.

Fellowship with refreshments are available in the church hall after the morning service.

The mid-week Prayer and Bible study meetings have continued throughout the year and are held in the church building on a weekly basis.

The church anniversary weekend took place in May 2024 with guest speaker. Refreshments and fellowship followed on after the Saturday meeting and fellowship meal was enjoyed after the Sunday service.

The annual evening Christmas Carol Service was held in the church building in December, welcoming regular attendees and visitors.

The church continued to support and allocate donations to various Christian missions and also towards the CCM Boys Home in Philippines.

The church also supported Blythswood Shoebox Appeal again this year, which involves the compilation and organisation of the shoe box donations forwarded to this charity to distribute at Christmas time.

On a rota basis with other Penicuik churches, services are also held at the local care homes for the elderly, offering the opportunity to visit the residents and share fellowship and worship with them.

Financial

The church receives all its funding from weekly offerings, donations and Gift Aid donations.

Reserves Policy

The Treasurers Account No2 at 31st January 2025 was £4,836.06 and the Treasurers Account No1 was £49,687.35 which would enable us to pay any essential bills and outgoings for at least 12 months.

Signed:



Date: 5/10/25

Penicuik Baptist Church

SC024295

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	02	24		31	01	25

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	47,492	1,720			49,212	38,530
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts	-				-	-
Income from investments other than land and buildings	-				-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	4,603				4,603	4,463
A1 Sub total	52,095	1,720	-	-	53,815	42,993
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	52,095	1,720	-	-	53,815	42,993
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments	14,631	1,500			16,131	5,745
Investment management costs					-	-
Payments relating directly to charitable activities	26,239				26,239	26,236
Grants and donations	7,835	-			7,835	5,940
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
A3 Sub total	48,706	1,500	-	-	50,206	37,921
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	48,706	1,500	-	-	50,206	37,921
Net receipts / (payments)	3,389	220	-	-	3,609	5,073
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	3,389	220	-	-	3,609	5,073

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	52,404	-			52,404	47,331
	Surplus / (deficit) shown on receipts and payments account	3,389	220			3,609	5,073
						-	-
						-	-
	Cash and bank balances at end of year	55,793	220	-	-	56,014	52,404
	(Agree balances with receipts and payments account(s))						

Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	No Investments			
		Total	-	-

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Church Building (Plus Theft, Malicious People & Glass)	Unrestricted		597,929	579,951
	Contents (Plus Theft, Malicious People & Glass)	Unrestricted		38,453	38,453
		Total	-	636,382	618,404

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	No Liabilities			
		Total	-	-

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities	No Contingent Liabilities			
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of
approval

			5/10/25

C6 Other information

Penicuik Baptist Church

SC024295

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Offering from Church Services	42,960	1,720			44,680	34,760
Offerings for Charitable Missions	4,531				4,531	3,770
						-
Total	47,492	1,720	-	-	49,212	38,530

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £		Total current period to nearest £	Total last period to nearest £
No Grants Received				-	
				-	
				-	
				-	
Total	-	-		-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Gift Aid Rebate and HMRC Refund	4,603				4,603	4,463
					-	
					-	
					-	
					-	
					-	
					-	
Total	4,603	-	-	-	4,603	4,463

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Financial Support (incl payroll fee) for Full-Time Pastor, in order to Discharge Religious duties	26,239				26,239	26,236
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	26,239	-	-	-	26,239	26,236

Penicuik Baptist Church

SC024295

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
	BoS Account (Weekly Activities)	Treasury A/C (Support and Maintenance)	Missions A/C (Charitable Donations)			
Receipts						
Donations	42,960	-	4,531		47,492	38,410
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts	-				-	-
Income from investments other than land and buildings	-				-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	-	4,603	-		4,603	4,463
Sub total	42,960	4,603	4,531	-	52,095	42,873
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	42,960	4,603	4,531	-	52,095	42,873
Payments						
Expenses for fundraising activities					-	-
Gross trading payments	14,631	-	-		14,631	5,745
Investment management costs					-	-
Payments relating directly to charitable activities	-	26,239	-		26,239	26,236
Grants and donations	3,035	-	4,800		7,835	5,780
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	17,666	26,239	4,800	-	48,706	37,761
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	17,666	26,239	4,800	-	48,706	37,761
Net receipts / (payments)	25,294	(21,636)	(269)	-	3,389	5,113
Transfers to / (from) funds						
Surplus / (deficit) for year	25,294	(21,636)	(269)	-	3,389	5,113

Nature and purpose of funds

BoS Account – weekly expenses, upkeep, maintenance and receipt of donations
Treasury A/C – monthly support of full time Pastor for discharge of religious duties
Missions A/C – distribution of unrestricted grants and donations for charitable work

Penicuik Baptist Church

SC024295

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	CCM	Floor Repair				
Receipts						
Donations	220	1,500			1,720	120
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	220	1,500	-	-	1,720	120
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	220	1,500	-	-	1,720	120
Payments						
Expenses for fundraising activities					-	
Gross trading payments		1,500			1,500	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	160
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	1,500	-	-	1,500	160
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	1,500	-	-	1,500	160
Net receipts / (payments)	220	-	-	-	220	(40)
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	220	-	-	-	220	(40)

Nature and purpose of funds

CCM – Christian Compassion Ministries - funding to sponsor CCM Homes for children in Philippines
 Floor Repair - funds to repair/install new flooring and carpet tiles in back hall of church building