

St Ninians Community Church

Trustees' Report and Financial Statements
Year Ended 31st May 2025

St Ninians Community Church

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St Ninians Community Church

Church Information

Trustees

Rev Graham Bell (Pastor)
Professor Stuart Reid
Dr Kevin Docherty (Treasurer)

Address (Postal)

32 Bryden Road
Whins of Milton
Stirling
FK7 8FJ

Address (Sunday Services)

Mayfield Centre
St. Ninians
Stirling
FK7 0DB

Email

StNiniansComCh@aol.com

Telephone

07942 372788

Website

<https://www.stninianscommunitychurch.org>

Bankers

Reliance Bank Limited
Faith House
23-24 Lovat Lane
London
EC3R 8EB

Independent Examiner

Mr Norman J McNeish

St Ninians Community 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 May 2025

Status of Charity and Governing Document

St Ninians Community Church is established by Constitution. The church is a Scottish Charity (No. SC024523) and is recognised by HM Revenue & Customs under accounts office reference number 475PZ00298982.

Aims and Affiliation

The aims of the church are in line with its Constitution.
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 leadership group. The Office Bearers who served during the year and to the date of this report were as follows:-

Trustees

- Professor Stuart Reid
- Dr Kevin Docherty
- Rev Graham Bell (Pastor)

Treasurer

Dr Kevin Docherty

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 a church member 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 met regularly for worship and carried out various activities in pursuit of the above stated aims.

Significant highlights, events and developments of note in the year include the following: -

In relation to activities:

- Church services were held each Sunday: these are open to the local community and take place within the Mayfield Community Centre in Stirling. Around Christmas, we held a Christmas Agapé Meal inviting our community to join us for food and fellowship. A sunrise service was held on Easter morning at the Bannockburn Monument.
- We had a special baptismal service on the 30th June at Kinlochard Village Hall celebrating together the baptisms of two of our members.
- Regular prayer evenings were run including the twice monthly "Prayer For St Ninians". During advent we had a month focused on prayer in our "Prepare 2024" event where members of the congregation recorded daily prayer-focussed podcasts and culminated in a full day of prayer on

Christmas eve in the run up to our watchnight service. We partnered with Sanctuary First to offer the Prepare 2024 podcasts on their website and app platforms.

- Mid-week Cell group meetings took place in members' homes. These provide opportunities for focussed study, fellowship and for various outreach events. The aim is to help members and newcomers both young and old to develop a deeper understanding of the Bible and how to apply its teachings in everyday life, to foster closer relationship within our church community and with God, and to practice being followers of Christ in our everyday lives.
- The Marriage course was run by some of our church members over 7 weeks in September/October 2024 in the Mayfield Centre. The course offers couples a chance to invest in their relationship, strengthening and equipping them to draw closer to each other and to God.
- The church again ran a shoebox appeal in support of Operation Christmas Child, sending gifts to children across Europe.
- The children's worship program continued meeting on Sunday mornings, where they come to explore who God is and share with one another. A new Youth group started during the year offering a change for those in S1-6 to meet together for fellowship and discipleship.
- Throughout the year we continued our association with several missionary families working in Albania, partnering with BMS missionaries working in the country. We also continued to support the wider work of the Baptist Missionary Society and took part in their harvest appeal – Seek First the Kingdom, with a special service and collection.
- We have continued to support our 'adopted' children, Angel from Nicaragua, through the Compassion program, and Vasil in Albania through the organisation Adopt-a-child.
- We provided regular monthly financial support to the Reeve family working with European Christian Ministries in Albania and look to support others where possible.
- We also financially supported several organisations including, Start-up Stirling who provide a food bank to the whole of Stirling, and the Scottish Baptist College.

Financial review

Principal sources of funding

The church receives its funding from church members and adherents 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 £35,870 (2024 - £24,327)

Reserves

As a result of a surplus for the year of £11,111 the church held unrestricted funds amounting to £40,021 at the year end. Total reserves at 31st May 2025 amounted to £40,021.

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.

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.

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 and 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 44 to 48 of The Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 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

Stuart Reil
Trustee

15/03/26
DATED 2026

St Ninians Community Church

Report of the Independent Examiner to the Trustees of St Ninians Community Church *for the year ended 31st May 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) 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

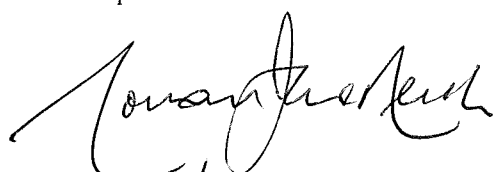
1. which gives me reasonable cause to believe that in any material respect the requirements:

- 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.

Norman J McNeish
Independent Examiner



Dated 15/3 2026

38 Cannerton Park
966 SHR

St Ninians Community Church

Receipts and Payments Accounts

For the year ended 31st May 2025

	Notes	Unrestricted Funds			Total 2,025 £	Total 2,024 £
		General Fund £	Designated Funds £	Restricted Funds £		
Receipts						
Offerings		25,514			25,514	17,091
Open Offering Ministry Centre						
Tax recovered on gift aid giving		3,767			3,767	6,628
Gifts		6,400			6,400	513
Appeals		105			105	75
Miscellaneous		84			84	20
Bank interest						
Total Receipts		35,870			35,870	24,327
Payments						
<i>Payments for Charitable activities</i>						
Ministry exps		550			550	2,251
Pension						
Pulpit supply		300			300	123
Rents		10,244			10,244	10,141
Refresh Café costs		397			397	1,520
Heat Light & Water					-	
License & Insurance		1,067			1,067	715
Equipment						
Scottish Baptist Fund		2,500			2,500	2,500
Miscellaneous		1,053			1,053	822
Mission support		4,500			4,500	5,138
Gifts to Individuals						761
Gifts to Organisations		3,730			3,730	3,075
Childrens' Ministry		118			118	123
Independent Exam Fee		300			300	300
Total Payments		24,759			24,759	27,469
Transfers					-	-
Net movement in funds after transfers		11,111			11,111	(3,142)
Total Funds Brought forward		28,910			28,910	32,052
Closing fund Balance		40,021	0		40,021	28,910

St Ninians Community Church

Statement of Balances

As at 31st May 2025

	2,025		2,024
	£	£	£
Fixed Assets			
Tangible Assets	-		-
Bank & Cash in hand			
Opening balance	28910		
Movement in the year	11111		
Closing balances		40021	<u>28,910</u>
Total Net Assets		<u><u>40,021</u></u>	<u><u>28,910</u></u>
Represented by:			
Unrestricted funds			
General		40,021	28,910
Designated Funds			
Ministry Centre fund		0	
		<u><u>40,021</u></u>	<u><u>28,910</u></u>

Approved by the Trustees on 21 Mar 26 and signed on their behalf by the undernoted:



Kevin Docherty
Trustee/Treasurer



Graham Bell
Trustee

The notes form part of these financial statements.

St Ninians Community Church

Notes to the Receipts and Payments Accounts

For the year ended 31st May 2025

2 Transactions with Trustees

There were no transactions with trustees during the year.

3 Unrestricted funds	Balance at 01.06.24 £	Receipts £	Payments £	Transfers £	Balance at 31.05.25 £
General Fund	28,910	35,870	(24,759)		40,021
Designated funds:					
Ministry Centre Fund			-		-
Total designated funds					-
Total unrestricted funds	28,910	35,870	(24,759)	-	40,021

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.

St Ninians Community Church

Notes to the Financial Statements for the year ended 31st May 2025

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