

Scottish Charity No. SC047763

Dedridge Baptist Church

Trustees' Report and Financial Statements
For the Year ended 31 August 2025

Dedridge Baptist Church

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Dedridge Baptist Church

Report of the Trustees for the year ended 31 August 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 August 2025.

Status of Charity and Governing Document

After a change to the Constitution during 2017, the Church became a Scottish Charitable Incorporated Organisation (SCIO) with effect from 21st September 2017 with a new charity number SC047763.

Church address

Quentin Rise
Dedridge
Livingston
West Lothian
EH54 6QR

Bankers

Bank of Scotland
Almondvale South
Livingston
West Lothian
EH54 6SN

Aims and Affiliation

The aims of the church are in line with its Mission Statement - "The making and maturing of disciples of Jesus Christ in the power of the Holy Spirit to the glory of God". 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 Deacons. Deacons are normally elected for a period of three years. In June 2025, there was an election for Deacons to serve until the end of the three-year period which culminates in June 2028. The following were elected as Deacons:

Pastor

In Vacancy - Rev Kieran Banks – Retired on 8th June 2025

Trustees/Dacons

Miss Morag McDowall	Church Treasurer (Appointed in September 2025)
Mrs Susan Barker	Church Secretary (Appointed in September 2025)
Mr Matthew Chan	
Mr Robert Hardie	
Mr Ian Marshall	(Appointed in June 2025)
Mrs Lilian Nicol	(Appointed in June 2025)
Mr Francis Nicol	

Appointment of Deacons and Trustees

Deacons are elected to serve the church for a period of three years and automatically assume responsibility as Trustees for that period. To be eligible for nomination to election as a deacon, a person must have been in membership of Dedridge Baptist Church for at least six months. Prior to their appointment, Trustees would have served within the church for some time and would be familiar with the church's values, its aims and objectives as well as its day-to-day activities. Trustees are expected to understand their statutory responsibilities. Office Bearers remain as Trustees until new Office Bearers are appointed at the Quarterly Church Meeting following the election of deacons.

Andrew Tullis having served three years from June 2022 to June 2025 took the decision not to be nominated for re-election.

Dedridge Baptist Church

Report of the Trustees for the year ended 31 August 2025

Achievements and Performance

The Church celebrated its 40th Anniversary with a Praise Night on 23rd November 2024 which was culminated with a fellowship buffet after the Church Service on 24th November 2024 to mark the occasion of the building being officially opened on 24th November 1984.

Lynda McIntyre who is a member of our congregation made a proposal to the Deacons regarding a “Warm Space” idea. This stemmed from the loss of the winter fuel payment for pensioners which she felt we could fill a need in the community for a warm environment and avoid social isolation, this was then brought to the church membership meeting in September 2024 which was formally approved.

This ran from 10am – 12pm November 2024 to March 2025 with the aid of volunteers from the congregation being willing to help out. This was a great success that planning for the next session would take place during the summer.

Our Pastor Rev. Kieran Banks retired from ministry on Sunday 8th June 2025 which his last day was celebrated with him leading a Baptismal Service. The congregation contributed to a farewell fellowship buffet as well as a gift in recognition of shepherding our congregation for 7 years.

Retired minister Rev William Slack was approached by the Secretary to consider being our Moderator until such time as a new pastor is called, which he has graciously agreed to do.

The Deacons have set up a Search Committee Group which consists of 3 members of the congregation, the deaconate and our Moderator to meet one evening each month to discuss searching for a new Pastor, also spending time in being united in prayer.

The Annual General Meeting was held on 11th December 2024 when the annual accounts for year ending August 2024 were approved after being independently examined by Innes and Partners.

In relation to funding

The trustees are grateful to all who support the church financially. We have been able to transfer over £29,822.79 to the Future Ministry Deposit Account in this financial year, partly due to being in vacancy, increase in giving and moving the £2,822.79 from Future Ministry into the General Fund which was agreed by the trustees. We also took the decision to move the Memories Café Fund back to the General Fund as the Memories Café didn't resumed after Lockdown 2020.

Financial review

Principal sources of funding

The church receives its funding from voluntary contributions by way of weekly offerings, Gift Aid donations and other gifts.

Results for the year

The financial statements for the year are set out in pages 5 to 9. The Receipts and Payments Account on page 5 reflects a surplus of £26,146 (2024: £19,727).

Reserves

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 three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund (page 8) on 31st August 2025 amounted to £16,129 (2024: £21,855), which is within the required level. The Designated Funds balance is £58,421 (2024: £26,681) which includes the Future Ministry Fund of £51,534 (2024: £23,776) which will be used to augment the General Fund as required. The restricted fund balance is £nil (2024: £67). Total funds balance is £74,550 (2024: £48,603).

Dedridge Baptist Church

Report of the Trustees for the year ended 31 August 2025

Grant Making Policy

The church makes grants from its 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 continue to be aware of the major risks to which the charity is exposed on an ongoing basis and establish procedures to mitigate those risks identified. Our processes for financial transactions are in line with OSCR recommendation and during the year, we were able to revert to the practice of two signatories being required for the offerings made on Sundays. Normally, all offerings and Gift Aid are signed for by two individuals and the money is paid into the bank on the following morning. All other income comes directly into the church bank account. Cheques are signed by two of three bank signatories and all expenditure transactions are supported by receipts or a signed statement of expenditure by the Treasurer. Bank payment transactions are never made on one person's say so, it is always brought to the Deacons/Trustees meetings for approval before any additional Bacs payments are made and are also supported by receipts.

The church building is well maintained, and steps are regularly taken to ensure that the building is fully compliant with all statutory regulations.

Approved by the Trustees on 03rd December 2025 and signed on their behalf by

Signed by:



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Morag McDowall
Trustee and Treasurer

Dedridge Baptist Church

Report of the Independent Examiner to the Trustees *for the year ended 31 August 2025*

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 5 to 9.

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 (as amended). 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 (as amended). 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 Examiner's 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.

DocuSigned by:

Jonathan Innes

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Jonathan N Innes FCCA

Managing Director

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Date: 03rd December 2025

Dedridge Baptist Church

Receipts and Payments Account *for the year ended 31 August 2025*

		Unrestricted funds			Total 2025	Total 2024
		General fund	Designated funds	Restricted funds		
Receipts	Notes	£	£	£	£	£
Gift Aid giving		44,683	-	-	44,683	39,259
Offerings		17,882	-	-	17,882	13,202
Communion Offerings		2,763	-	-	2,763	501
Hall lets		5,465	-	-	5,465	5,095
Donations		4,678	-	-	4,678	7,019
Tax recovered on gift aid giving		13,052	-	-	13,052	12,633
Other income		-	-	-	-	3,446
Bank interest		-	758	-	758	443
Total receipts		88,523	758	-	89,281	81,598
Payments						
Salaries and national insurance	2	27,725	-	-	27,725	35,052
Pulpit supply		1,860	-	-	1,860	660
Fabric expenditure		18,211	-	-	18,211	9,751
Catering expenditure		379	-	-	379	379
Repairs and Maintainance		-	-	-	-	690
Council Tax		2,000	-	-	2,000	2,500
Parents and Tots expenditure		-	559	-	559	171
Professional fees		372	-	-	372	441
Independent Examination fee		900	-	-	900	870
Printing, stationery and publicity		1,947	-	-	1,947	1,707
Donations	3	4,651	-	-	4,651	6,721
Other expenses		2,330	-	-	2,330	529
Baptist Union fees		2,400	-	-	2,400	2,400
Total payments		62,775	559	-	63,334	61,871
Surplus for the year		25,748	199	-	25,947	19,727
Transfers		(31,474)	31,541	(67)	-	-
Net increase in cash for the year		(5,726)	31,740	(67)	25,947	19,727
Cash balances brought forward		21,855	26,681	67	48,603	28,876
Cash balances carried forward		16,129	58,421	-	74,550	48,603

Dedridge Baptist Church

Statement of Balances as at 31 August 2025

Notes	2025			2024		
	£	£	£	£	£	£
	Opening balance	Surplus for year	Closing balance	Opening balance	Surplus for year	Closing balance
Bank and cash in hand	48,603	25,947	74,550	28,876	19,727	48,603
Total assets held	48,603	25,947	74,550	28,876	19,727	48,603

Reserves						
General fund	4		16,129			21,855
Designated funds	4		58,421			26,681
Restricted funds	5		-			67
			74,550			48,603

Statement of assets at 31 August 2025						
Church and land			517,000			517,000
Gift Aid Due			856			1,066

Statement of liabilities at 31 August 2025						
HMRC			-			291
Invoices due for payment			990			900

Approved by the Trustees on 03rd December 2025 and signed on their behalf by the undernoted:

Signed by:

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Morag McDowall
Trustee/Treasurer

The notes on pages 7 to 9 form part of these financial statements.

Dedridge Baptist Church

Notes to the Financial Statements *for the year ended 31 August 2025*

1. Accounting policies

Accounting convention

The financial statements are prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise income received for the objects of the church without further specified purpose and are available as general funds or are placed with designated funds which can be used for purposes in agreement with the charity's objects.

Designated funds comprise those funds which the Trustees have designated for specific purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Dedridge Baptist Church

Notes to the Financial Statements for the year ended 31 August 2025

2. Staff and trustee remuneration	2025	2024
	£	£
Gross salaries	25,758	33,571
Pension	1,967	1,481
	<u>27,725</u>	<u>35,052</u>

The average number of employees during the year was 2 (2024: 2).

No remuneration or expenses were paid to any Trustee during the year (2024: nil).

3. Donations	General fund	Designated funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£	£
BMS World Mission	2,772	-	-	2,772	2,772
Tearfund	-	-	-	-	881
Scottish Baptist College	850	-	-	850	600
Bethany Christian Trust	230	-	-	230	-
Open Doors	-	-	-	-	2,074
West Lothian Foodbank	469	-	-	469	244
The Christian Institute	250	-	-	250	-
Scottish Baptist Ministers Fellowship	80	-	-	80	-
Atholl Baptist Church	-	-	-	-	50
Mission Aviation Fellowship	-	-	-	-	100
	<u>4,651</u>	<u>-</u>	<u>-</u>	<u>4,651</u>	<u>6,721</u>

4. Unrestricted funds	Balance at 01.09.24	Receipts	Payments	Transfers	Balance at 31.08.25
	£	£	£	£	£
General fund	21,855	88,523	(62,775)	(31,474)	16,129
Designated funds					
Future ministry fund	23,776	758	-	27,000	51,534
Building Refurbishment Fund	2,866	-	-	4,001	6,867
YCM fund	39	-	(559)	540	20
Total unrestricted funds	<u>48,536</u>	<u>89,281</u>	<u>(63,334)</u>	<u>67</u>	<u>74,550</u>

Explanation of funds

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

Future ministry fund - this fund was set up to fund the appointment of a new pastor.

YCM fund - was set up to support all the activities of the various youth organisations within the church family.

Building Refurbishment Fund - represents the money kept aside for the repairs and maintenance of the building

Dedridge Baptist Church

Notes to the Financial Statements for the year ended 31 August 2025

5. Restricted funds	Balance at 01.09.24 £	Receipts £	Payments £	Transfers £	Balance at 31.08.25 £
Memories Café fund	67	-	-	(67)	-
Total restricted funds	67	-	-	(67)	-

Explanation of funds

Memories Café fund - this fund was set up to support the work of the dementia café in the church.

6. Pension obligations

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.