

# **Stenhouse Baptist Church**

## **Report of the Trustees and Financial Statements**

**For the year ended 31 March 2025**

**Charity Number SC048131**

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# Stenhouse Baptist Church

Charity Number SC048131

## Report of the Trustees and Financial Statements For the year ended 31 March 2025

The trustees have pleasure in presenting their report for the year ended 31 March 2025.

### Objectives and activities

Stenhouse Baptist Church is referred to within this report as "the Church". The Church is affiliated to the Baptist Union of Scotland (the BUS), and is established as a Scottish Charitable Incorporated Organisation (a SCIO). The Church's two charitable purposes are: the advancement of Christian religion; and the advancement of community development/community engagement. There have been no changes to the charitable purposes since the last annual report.

### Achievements and Performance

#### *Community Development*

This year saw a continuation of our community work in partnership with Bethany Christian Trust in the form of the *Lunchtime Plug In* - offering IT support and a weekly free lunch in response to the ongoing cost-of-living crisis.

We have been pleased to engage with the local primary school to help run assemblies, and we have been delighted to welcome new volunteers and groups to visit our Good Roots community garden.

In partnership with the Community Council we also ran various events at Christmas time, including a community *Switching On* (Christmas lights) event with roughly 100 people in attendance despite the rain. Similarly, we partnered with the Community Council to run events at Easter, and continue to partner with many other local organisations.

During the year we also launched *Canvas*, which is a new monthly initiative to build on relationships with women in the community, providing space for reflection and discussion over arts and crafts.

Finally, the *Tea 'n' Tots* baby-parent group, which is open to all parents and babies/toddlers, has been in high demand, and we have also continued *Tuesdays Together* - a fortnightly drop-in for primary school families.

#### *Advancement of Christianity*

Our congregation in Stenhouse Baptist Church continues to thrive and grow, with people of many ages and backgrounds joining us for worship and bible studies. The weekly teachings are also made available through our YouTube channel.

In May '24 we went on our first weekend away together to Scoughall in East Lothian. In 2024 we also relaunched our Christian youth work activity with a fortnightly meeting.

To cope with the increasing number of children, we employed a new member of staff in July 2024 to assist with our children and family work.

A number of our congregation have also been pleased to volunteer at Stenhouse Primary School, Tynecastle High School and Edinburgh Prison for Christian outreach and education, including running a *Prison Alpha* course, and we are grateful to each of them for their welcome.

### Financial Review

Overall, there was a surplus of £33,512 for the year (2024: £8,652). There was a surplus on unrestricted funds of £33,446 (2024: £15,066), of which £9,106 related to net lease income from letting the Manse (2024: £8,907).

The finances of the Church continue to be very healthy, which enabled us to employ a second member of staff during the year.

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#### Reserves policy

The trustees are conscious of the need to maintain reserves sufficient to enable the Church to pay debts as they fall due whilst not accumulating more funds than are necessary. The recently updated policy is to hold no less than the average expenditure for six months, plus enough to cover any potential redundancy costs. Based on these accounts, this equates to £79,252 (2024: £81,438).

At the end of the financial year there are £147,787 of unrestricted funds (2024: £114,341). The reserves are currently high but are expected to be required to fund potential future staffing appointments, and to address future expansion.

#### Taxation

The Church is a registered Scottish charity and is recognised as such by His Majesty's Revenue and Customs for taxation purposes. Accordingly, the Church is exempt from tax on income and gains to the extent that these are applied to the charitable objects. No tax charges have arisen in the charity.

#### Structure, governance and management

The Church was registered as a SCIO as of 9<sup>th</sup> February 2018, and was established to replace Stenhouse Gorgie Baptist Church (SC021259).

The Church has a written constitution which has been approved by the Church members and by the Office of the Scottish Charity Regulator (OSCR) who have a copy of the constitution.

Our AGM for this period took place on 6<sup>th</sup> June 2024. The members approved our finance report, and the trustees were re-elected.

#### Trustees

- [REDACTED]
- [REDACTED]
- [REDACTED]

#### Recruitment, appointment induction and training of trustees

Trustees are democratically nominated and elected from the membership on an annual basis on the votes of the Church members, or by appointment by the board of trustees.

The present trustees hold the building for the use of the congregation. The trustees are responsible for dealing with Church property and are the custodian trustees in terms of the SORP (Statement of Recommended Practice).

The trustees and staff are considered to have the necessary skills and attributes to fulfil their roles.

The Church receives a range of willing, voluntary help, supported by the Church staff, without which many of its activities would be curtailed or impossible to run.

#### Risk management

The trustees maintain a Risk Register which is amended as risks are identified and managed and reviewed annually.

Financial Controls: the trustees ensure that suitable financial controls are in place.

Vulnerable Groups: The church operates a strict recruitment policy for all volunteers prior to involvement with children or vulnerable adults, and compliance is monitored. All individuals working with vulnerable groups are required to join the Protecting Vulnerable Groups (PVG) scheme.

Major Decisions: All major projects are discussed and approved by the trustees and the Church members in meeting prior to implementation.



## Stenhouse Baptist Church

Charity Number SC048131

### Report of the Trustees and Financial Statements For the year ended 31 March 2025

#### Reference and administrative detail

Charity Name	Stenhouse Baptist Church
Charity Number	SC048131
Church Office and Principal Address	30, Stenhouse Grove, Edinburgh, EH11 3EE.
Independent Examiner	
Bankers	The Co-operative Bank

#### Trustees' responsibilities statement

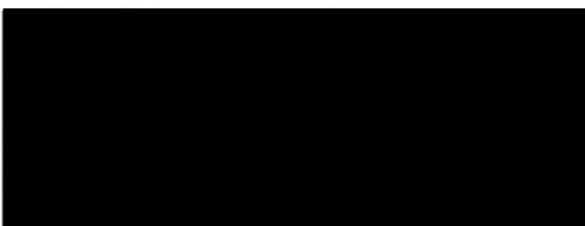
The trustees are responsible for preparing the Report of the trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charity and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on 11<sup>th</sup> August 2025 and signed on their behalf by:



# **Stenhouse Baptist Church**

Charity Number SC048131

## **Report of the Trustees and Financial Statements For the year ended 31 March 2025**

### **Independent Examiner's Report to the Trustees of Stenhouse Baptist Church**

I report on the accounts of the Church for the year ended 31 March 2025 which are set out on pages 6 to 10.

### **Respective responsibilities of trustees and examiner**

The Church's trustees are responsible for the preparation of the accounts, which have been prepared on a receipts and payments basis in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act 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 the independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 view given by the accounts.

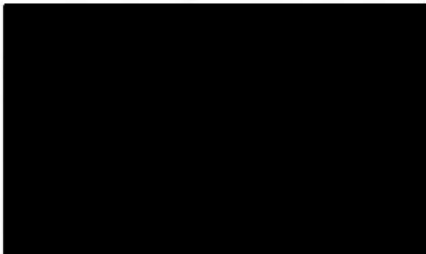
### **Independent examiner's statement**

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

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



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**Statement of Receipts and Payments**

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
<b>Receipts</b>					
Donations and gifts	2	126,517	819	127,336	89,618
Grants	3	-	-	-	19,988
Rental income from land and buildings	4	13,660	-	13,660	15,445
Legacies		-	-	-	-
Receipts from fundraising activities		-	-	-	-
Gross trading receipts		-	-	-	-
Income from investments other than land and buildings	5	1,285	-	1,285	-
Gross receipts from other charitable activities		-	-	-	-
<b>Receipts from asset sales</b>					
Proceeds from sale of fixed assets		-	-	-	-
<b>Total Receipts</b>		<b>141,462</b>	<b>819</b>	<b>142,281</b>	<b>125,051</b>
<b>Payments</b>					
Payments relating directly to charitable activities	6	89,150	753	89,903	103,804
Grants and donations	7	16,752	-	16,752	11,161
Expenses for fundraising activities		-	-	-	-
Gross trading payments		-	-	-	-
Investment management costs	8	2,114	-	2,114	1,433
Governance costs		-	-	-	-
<b>Total Payments</b>		<b>108,016</b>	<b>753</b>	<b>108,769</b>	<b>116,399</b>
<b>Net receipts / (payments)</b>		<b>33,446</b>	<b>66</b>	<b>33,512</b>	<b>8,652</b>
<b>Transfers to / (from) funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Surplus / (Deficit) for year</b>		<b>33,446</b>	<b>66</b>	<b>33,512</b>	<b>8,652</b>

The Church has no designated or endowment funds.

The notes on pages 8 to 10 form part of these financial statements.



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**Statement of Balances**

	Notes	2025 £	2024 £
<b><i>Bank &amp; Cash Balances</i></b>			
Balances brought forward		115,024	106,372
Surplus/(Deficit) of receipts over payments		33,512	8,652
Bank & Cash Balances carried forward		<u>148,536</u>	<u>115,024</u>
<b><i>Funds</i></b>			
Restricted funds	10	749	683
Unrestricted funds		147,787	114,341
<b>Total funds</b>		<u>148,536</u>	<u>115,024</u>

***Current Assets***

During the year the Church received gifts and donations from tax-payers for which it is entitled to reclaim income tax under the Gift Aid scheme.

At the end of the year, the church has a tax rebate receivable of approximately £22,000 (2024: £31,000), of which £1,000 relates to the small donations scheme (GASDS) (2024: £1,300).

***Current Liabilities***

Since the start of 2023, HMRC have been deducting payroll tax quarterly in arrears. At the end of the current financial year the balance outstanding, to be paid in April, was £2,242 (2024: £1,556).

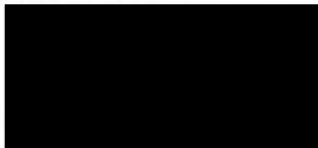
The Church is organising a weekend away for its members in September 2025 (post year-end) for which £280 was received in the current financial year (2024: £1,340), which is effectively deferred income.

***Assets retained for church use***

The Church retains ownership of a property at 30, Mearenside, Edinburgh, EH12 8UQ at cost, with an estimated market value of £285,000 as at March 2025 (per Zoopla).

The Church also has ownership of the church premises at 30, Stenhouse Grove, Edinburgh, EH11 3EE.

The financial statements were approved and authorised for issue by the trustees on 11<sup>th</sup> August 2025 and signed on their behalf by:



The notes on pages 8 to 10 form part of these financial statements.

**Stenhouse Baptist Church**  
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**1 Accounting policies**

The principle accounting policies, all of which have been applied consistently throughout the year, are set out below.

**a) Basis of preparation**

The financial statements have been prepared on a Receipts and Payments basis, with income and expenditure being recognised as and when paid or received.

**b) Fund accounting**

Unrestricted funds are general funds that are available for use at the trustees' discretion in furtherance of the general objectives of the Church.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose by the donor.

The Church has had no designated or endowment funds during the financial year, but did receive restricted funds in relation to maintenance and development of a Community garden (Good Roots), and contributions towards the costs of running Connect. Only income and expenditure in relation to those areas is considered restricted, with all other income and expenditure being unrestricted.

**c) Income received**

All income is included in the Statement of Receipts and Payments when the income has been received.

Note that receipt occurs when funds are physically received, not when the funds appear on a bank statement.

All Gift Aid recovered on a donation forms part of that gift, and is an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**d) Expenditure**

Expenditure is recognised in the Statement of Receipts and Payments when the expense has been paid.

Note that payment includes the issuance of a cheque, and so payment is registered at the point a cheque is issued, not when the funds have cleared the bank.

**e) Value Added Tax (VAT)**

The Church is not registered for VAT and accordingly expenditure includes irrecoverable VAT where appropriate.

**f) Pensions**

The Church operates a defined contribution scheme for applicable members of the Church staff. Contributions are charged to the Statement of Receipts and Payments as they are paid.

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>2 Donations and Gifts</b>		
Direct payments	87,931	70,624
Gift Aid tax reclaim	32,295	11,726
Collections	3,661	4,791
Weekend Away	1,835	1,340
Connect income	819	-
Other income	795	1,137
	<b>127,336</b>	<b>89,618</b>

The Gift Aid tax recovered in 2025 was in relation to the financial years ending 31 March 2023 and 2024. (The Gift Aid tax recovered in 2024 was in relation to financial year ending 31 March 2022.)

The Church had a weekend away for its members in April 2024, and is planning another one for September 2025 for which £280 was received in the current financial year (2024: £1,340).



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	2025	2024
	£	£
<b>3 Grants Received</b>		
The McDonald's in the Community Foundation	-	6,000
The Baptist Union of Scotland	-	5,200
The One City Trust	-	4,788
The Vardy Foundation	-	3,000
The Big Hearts Community Trust	-	1,000
	<u>-</u>	<u>19,988</u>

In April 2023 the Church received a grant from McDonald's towards promoting eating healthily on a budget in the midst of a cost of living crisis. This money funded the purchase of equipment to run a cookery course.

The Church received grant payments from both the Vardy Foundation and the Baptist Union of Scotland to help enable the church to employ an Outreach Worker (██████████). Those funds were therefore restricted. This appointment concluded in February 2024, at which point the funding from the BUS ceased. Funding from the Vardy Foundation covered the first 2 years of ██████████ employment, and ceased in June 2023.

In August 2023 the Church received a grant from One City Trust towards development of the Community Garden to make it accessible to wheelchair users, and to fund the salary for a part-time co-ordinator.

In December 2023 the Church received a grant from Big Hearts towards running community coffee mornings during the festive season.

	2025	2024
	£	£
<b>4 Rental Income</b>		
Manse lease income	11,220	10,340
Rental income from use of church premises	2,440	5,105
	<u>13,660</u>	<u>15,445</u>

The Manse is currently let at a rate of £1,000pcm (2024: £870pcm).

The Church premises are rented out on an *ad hoc* basis.

	2025	2024
	£	£
<b>5 Investment Income</b>		
Interest income	<u>1,285</u>	<u>-</u>

During the year the Church had £30,000 on deposit accruing 3.6% interest in a fixed-term savings account (2024: £nil).

	2025	2024
	£	£
<b>6 Payments</b>		
Staff Costs	62,877	57,350
Utilities	7,330	13,741
Church Property	7,250	7,778
Weekend Away	3,911	-
Catering and Outreach Events	2,292	7,517
Stationery and Admin	2,134	2,020
Youth and Children's Work	1,592	745
Miscellaneous	1,099	1,666
Training and Conferences	507	1,558
Pulpit supply	485	228
Good Roots	426	4,202
Renew SCIO	-	7,000
	<u>89,903</u>	<u>103,804</u>

The cost of Utilities fell rapidly in 2025 compared to 2024 due to the significant drop in electricity prices.

There was a significant decrease in expenditure on Catering and Outreach events as a result of Mark's departure at the end of the prior year.

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**6 Payments (continued)**

The payment to Renew was simply a transfer of the charity seed funding which was paid into the Church's bank account in 2023 because Renew did not have a bank account of its own at that time.

Good Roots expenditure rose in 2024 resulting from the use of grant funding in order to make the garden wheelchair accessible. There were no new grant funds in 2025.

Spending on training and conferences was higher in 2024 due to payments relating to T Dean's sabbatical.

	2025 £	2024 £
<b>7 Grants and Donations Given</b>		
Baptist Union of Scotland (BUS)	1,554	1,350
Bethany Christian Trust	4,500	-
Community One Stop Shop	-	500
Edinburgh City Mission (Hampers for Syrian refugees)	1,000	500
Friends International	1,000	1,000
Hariyo Kharka Himalayan Ministry	1,010	1,541
Junction 42	2,000	1,500
Navigators UK	1,000	1,000
Scripture Union Scotland	1,000	1,023
St Salvadore's Food Bank	1,000	1,000
Stenhouse Primary School	1,233	1,000
Tearfund	1,000	500
Other	455	247
	<b>16,752</b>	<b>11,161</b>

Giving in 2024 and 2025 reflects the Trustees' desire to honour a stated objective of giving away 10% of our income.

	2025 £	2024 £
<b>8 Investment Management Costs</b>		
Manse Property & Equipment	<b>2,114</b>	<b>1,433</b>

Investment management costs consist of expenditure to maintain the condition and value of the Church Manse such as redecoration, insurance, and replacement of carpets or kitchen appliances.

**9 Trustee Remuneration and Related Party Transactions**

No trustee received any remuneration nor was reimbursed any expenses in their capacity as trustees during the year (2024: None).

No trustee or other person related to the Church had any personal interest in any contract or transaction entered into by the Church during the year (2024: None).

The charity received donations of £15,600 (2024: £14,775) from 3 Trustees (2024: 3 Trustees) during the year.

██████████ who is a trustee of the charity, was remunerated £29,121 (2024: £26,862 [restated]) net, and received pension contributions totalling £2,347 (2024: £2,333 [restated]) during the year in his capacity as Pastor to the Church.

**10 Restricted funds**

	Balance as at 01/04/23 £	Incoming Resources £	Resources Expended £	Transfers £	Balance as at 31/03/24 £
Connect	-	819	(327)	-	492
Good Roots	683	-	(426)	-	257
	<b>683</b>	<b>819</b>	<b>(753)</b>	<b>-</b>	<b>749</b>

During the year contributions were received in memory of ██████████ towards the costs of running Connect.

The Church received a grant payment from the One City Trust in August 2023 for the purpose of developing the Good Roots community garden, of which a small amount remains.