

Lochee Baptist Chapel

Trustees' Annual Report

01/07/2024 – 30/06/2025



Charity contact information

Lochee Baptist Chapel

Scottish Charity Number: SC048392

Address: 12 Bright Street, Lochee, Dundee

Postcode: DD2 3DE

Telephone number: 01382 612348

Email address: info@locheebaptistchapel.com

Website: <http://locheebaptistchapel.com/>

facebook.com/LocheeBaptistChapel/

Charity Trustees

1. David Dickson
2. Tim Wraith
3. Dave Slade

Objectives and activities

The aims of Lochee Baptist Chapel are the advancement of the Christian faith in accordance with the Statement of Faith primarily but not exclusively within Lochee and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Statement of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities.

Church ministry has continued steadily with Sunday morning worship, adult and children's Sunday School, fortnightly prayer meetings, women's and men's book study fortnightly, our monthly read through the Bible meetings and our monthly church lunches at which we have begun to add a Psalm sing. These ministries strengthen and encourage our members to grow in their knowledge of the Bible and trust in the Lord and equip them for work of service in the community.

In the meantime, preaching on Sunday mornings and teaching adult Sundays school was divided amongst the elders.

After finishing preaching 1 Samuel, we did a series on "What is Church?" due to many new visitors and new members, and we are now currently in a series preaching through Romans.

The toddler group continued after the summer and acts as an outreach for the church and for the advancement of the Christian faith as we invite parents, carers and their children into a welcoming environment in the church to talk with church members about their faith and listen to bible stories. This continues to have a good reputation in Dundee, with numbers remaining high- up to 60 adults and children attending.

The homeschool co-op Bible class continues into its fourth year as homeschooling families gather to be taught theology and church history working towards the advancement of education. We had two more dads join in the teaching so we could offer more classes.

We continued our work parties and BBQ during the summer for the members to be involved with maintenance around the building and garden.

Our relationship with the Boys Brigade continues with once again working through the 10 Commandments this time with a new set of boys as they have progressed up an age group.

As part of the lead up to Christmas, a group of members gathered to sing Christmas carols outside our local shops. We handed out flyers and thoroughly enjoyed singing praises in the middle of our community. We posted 500 fliers through the doors of the local community. We decided to try something a little different this year, a walk-through nativity, seeking to draw in people from the toddlers group. Each room in the church was decorated to be part of the story along with a related craft. We had a great turn-out.

In February we headed up to Glenshee for our church long weekend away. A deacon friend from a church in Livingston joined us as guest speaker, taking us through Nehemiah challenging us to consider our vision of leadership through the church and into the world. We also explored some Psalm singing.

Our pastor was able to speak at a couple of conferences on Christian education one in January and one in March.

On the Easter weekend we put on our Easter event for the community, including an egg hunt, crafts, a bouncy castle, and a special meal alongside a gospel talk. It was a joyful celebration with several people from toddlers coming along too. We're thankful for our church members who helped with the smooth running of this event.

We continue to run a varied monthly social for inviting family and friends from the community. These included a boardgames nights, ceilidhs and variety nights.

Our pastor was able to be a guest speaker again at the local youth activity camp for a week during the summer going through 8 talks on theology and spending time devotionally with the staff.

This year we have welcomed three new members.

Finances have remained strong.

We thank the Lord for his provision during this year.

Structure, governance and management

Type of governing document

The Church is a registered charity, number SC048392, and is set up under a constitution dated 06 June 2018.

The trustees of the church include both pastors. The Secretary and the Treasurer are appointed at the A.G.M. by the members of the church.

In accordance with Baptist Principles, church government is directed by the Church Meeting. Trustees act in accordance with decisions of the Church Meeting. The elders who are also trustees are responsible for the spiritual oversight of the church. Individual ministries teams are responsible to the elders for the day-to-day operation of all church activities.

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the church. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustee recruitment and appointment

All three trustees were re-appointed.

Achievements and performance

Three new members joined, giving a total membership at the end of the year of eleven.

Sixth set of yearly accounts submitted to the Scottish Charity Regulator.

Fourth year of theology class completed. Two new families brought into membership. Well-attended Christmas Carol Service and Easter service particularly by members of the toddler group. Continued connection with Boys Brigade and Teen Ranch. Church weekend away. Finances strong.

Financial review

Lochee Baptist Chapel (LBC) has been able to continue in its mission thanks to the continued generous contributions of Central Baptist Church (CBC) and the continued giving of its members. We give thanks and praise to God for our position.

Reserves Policy

The trustees have determined that the charity should aim to hold unrestricted cash of no less than £11,250 (which equates to about 3 months of unrestricted expenditure) so that the charity could continue to operate should income and / or expenditure vary adversely. At the year end, the charity held unrestricted cash of £49,700 and the charity is complying with its reserves policy.

Future plans

This year we are looking to replace Dave Slade as a trustee after he has moved on from membership, and we give thanks for his service of support since. We are looking at raising the wages of our full-time pastor. We are continuing to look at kitchen upgrade and heating options within the main hall to better serve our hospitality ability as a church and will be using some of the funds that have been accruing in the bank account. We will be looking at the training of elders and deacons as our membership grows.

Declaration

Signed on behalf of the charity trustees:

DJDickson
DJDickson (Mar 10, 2026 09:24:38 GMT)

Print name

David John Dickson

Designation

Treasurer

Date

Mar 10, 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
LOCHEE BAPTIST CHAPEL

I report to the trustees on my examination of the accounts of Lochee Baptist Chapel ('the charity') for the year ended 30 June 2025 on pages 11 to 14 following.

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) 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 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

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.

J. Young
J. Young (Mar 12, 2026 10:32:07 GMT)

Jaimée Young

Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Mar 12, 2026

LOCHEE BAPTIST CHAPEL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 JUNE 2025

		Unrestricted Funds			
		General Funds	Designated Funds	Restricted Funds	Total 2025
Notes		£	£	£	£
Income receipts					
Donations		996	-	-	996
Gift aid receipts		-	-	-	-
Grants from Stewardship		14,780	-	-	14,780
Grants from sending church		9,600	-	-	9,600
Other grants		-	-	-	375
Income from charitable activities		1,067	-	-	1,067
Hall hire income		1,000	-	-	1,000
Weekend away		1,520	-	-	1,520
Other		675	-	-	675
Total receipts		29,638	-	-	29,638
Payments					
Payments in relation to charitable activities undertaken directly	2	24,218	-	-	24,218
Governance costs	3	840	-	-	840
Grants and donations	4	450	-	-	450
Expenses for fundraising activities		-	-	-	-
Total payments		25,508	-	-	25,508
Net of receipts / (payments) before transfers		4,130	-	-	4,130
Transfers between funds	6	-	-	-	-
Net movement in funds		4,130	-	-	4,130
Cash funds as at last year end		34,354	11,250	-	45,604
Cash funds at this year end	A	38,484	11,250	-	49,734

The notes on pages 13-14 form part of these accounts.

LOCHEE BAPTIST CHAPEL
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 30 JUNE 2025

	<u>Unrestricted Funds</u>		Restricted funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	38,350	11,250	-	49,600	45,239
Petty cash	134	-	-	134	365
	<u>38,484</u>	<u>11,250</u>	<u>-</u>	<u>49,734</u>	<u>45,604</u>
B Other monetary assets					
Gift aid due to charity	-	-	-	-	-
Other debtors	-	-	-	-	675
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>675</u>
C Liabilities					
Falling due within one year:					
Fee for Independent Examination	870	-	-	870	852
	<u>870</u>	<u>-</u>	<u>-</u>	<u>870</u>	<u>852</u>
D Assets retained for charity's own use			Fund to which asset belongs	Value 2025	
				£	
Contents and equipment			General	41,067	
				<u>41,067</u>	

The trustees have used insurance values as the trustees are unable to reliably estimate current values; insurance values may differ materially from current values.

The accounts were approved by the trustees and signed on their behalf

by DJDickson date Mar 10, 2026
DJDickson (Mar 10, 2026 09:24:38 GMT)
David Dickson

The notes on pages 13-14 form part of these accounts.

LOCHEE BAPTIST CHAPEL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted	Total	Total
	General funds	Designated funds	Funds	2025	2024
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Ministry costs	2,070	-	-	2,070	3,992
Employment	8,263	-	-	8,263	8,260
Utilities	7,536	-	-	7,536	6,282
Weekend away	2,901	-	-	2,901	2,024
Repairs, maintenance and equipment	1,751	-	-	1,751	617
Insurance	349	-	-	349	340
Telephone and broadband	792	-	-	792	830
Admin and office costs	556	-	-	556	1,090
	<u>24,218</u>	<u>-</u>	<u>-</u>	<u>24,218</u>	<u>23,435</u>

3 Governance costs

Independent examination	840	-	-	840	840
	<u>840</u>	<u>-</u>	<u>-</u>	<u>840</u>	<u>840</u>

4 Grants and donations paid to others

<i>Organisations:</i>	No. of grants				
Support for other charities	18 [24]	450	-	450	720
		<u>450</u>	<u>-</u>	<u>450</u>	<u>720</u>

5 Transactions with related parties

David Dickson served as a church leader and was paid £7,770 [2024: £7,770] for serving in that capacity, not for serving as a trustee, as permitted by the governing document.

No expenses were paid to any trustees, or persons related to them, other than reimbursement for items purchased on behalf of the charity.

LOCHEE BAPTIST CHAPEL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 JUNE 2025

6 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	34,354	29,638	(25,508)		38,484
Designated funds					
Reserve	11,250	-	-	-	11,250
	<u>45,604</u>	<u>29,638</u>	<u>(25,508)</u>	<u>-</u>	<u>49,734</u>
Restricted funds					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total funds	<u>45,604</u>	<u>29,638</u>	<u>(25,508)</u>	<u>-</u>	<u>49,734</u>

The designated Reserves fund has been set aside in line with the trustees' reserves policy.