

Scottish Charity No.SC048622

Cumbernauld Baptist Church

Trustees' Report and Financial Statements

For the year ended 31 May 2025

Cumbemauld Baptist Church

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Cumbernauld Baptist Church

Report of the Trustees/or the year ended 31 May 2025

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

Status of Charity and Governing Document

Cumbemauld Baptist Church is established by Constitution. The legal form of the church is a SCIO (Scottish Charitable Incorporated Organisation), and it is a registered Scottish Charity (No. SC048622). The Church is affiliated to the Baptist Union of Scotland.

The church changed its status from an Unincorporated Association (SC010780) to a Scottish Charitable Incorporated Organisation (SCIO) on 14 August 2018 with a new charity number SC048622. The assets of the unincorporated association were transferred to the SCIO on 4 January 2019.

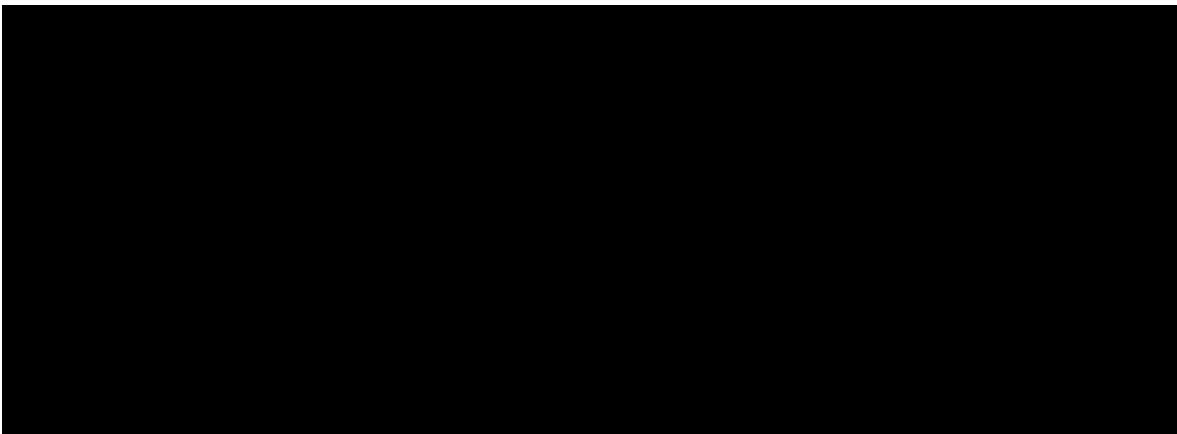
Principal and registered address

Cumbemauld Baptist Church
42 Chestnut Place
Abronhill
Cumbemauld
G67 3NW

Aims and affiliation

The aims of the church are in line with its Mission Statement - *"Our God-given mission is to live as Jesus Christ commands and by the power of the Holy Spirit to make his love known to others."*

Trustees and Church Leaders



All policies and decisions arising from policy are taken by the Church Membership. The day-to-day running is undertaken by the Trustees and Church Leaders. The Trustees and Church Leaders are appointed by the Church Membership. Elected Trustees shall serve for a period of three years. Prior to their appointment, new Trustees would have served the church for some time in various roles 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. Retiring Trustees shall be eligible for nomination for re-election should they wish to do so. Leaders will normally serve for a three-year Term of Office and retiring Leaders may be nominated for re-election. The Trustees and Leaders who served this year are detailed above.

Cumbernauld Baptist Church

Report of the Trustees/or *the year ended 31 May 2025*

Activities and achievements

The church congregation continue to meet each Sunday morning for worship. Throughout this period the church carried out various activities in pursuit of the above stated aims. Morning services are recorded and distributed on request to those members of the congregation who are unable to attend. In addition, we prepare a weekly information sheet advising members of the congregation of planned events and church meetings. Members of the public are advised of events taking place in the church building on social media through Facebook and Instagram.

The Women's Group continue to meet monthly for lunch and fellowship. This year we changed the venue and now meet in a cafe in Cumbernauld Village. These lunch meetings are well attended and enjoyed by the group.

We continue to encourage local community groups to use our church building and facilities. These groups include the Dance Group who continue to use the premises twice a week, and an AA group who meet one evening a week. The local Residents group also continue to use the church facilities occasionally for Residents' meetings.

In October 2024 we were approached through social media by a local Girl Guides group to enquire if it would be possible for them to use our church premises for their weekly meetings. The group had been meeting in a local hall for many years, but this was due to close in the next few weeks. We met with the leaders of the group to discuss their needs and were happy to be able to accommodate them. The Girl Guides group has around 100 girls whose ages range between 5 and 18 years. They meet in four individual groups once a week. The groups began meeting in our church premises in November 2024 and this arrangement is working well. We are happy to be able to support local community groups by making our church building available for their use.

Communication

Letters and emails are sent to members of the church fellowship with any updates required, and a weekly intimations sheet with essential information, dates of meetings, activities arranged, and requests for prayer is sent by email to church members and regular members of the congregation. Paper copies are available each week for those who do not have email and copies are delivered to people who are unable to attend church services.

Our Communication Team continue to provide up to date technology with a rota of people preparing and operating Power Point presentations as required for weekly services, visiting speakers and for other events. At the Members Meeting in May 2025 Members discussed the need to renew the church sound system to improve communication and music in church services and agreed to proceed with obtaining estimates and renewing the system within an agreed budget.

Church Meetings

The church members met four times during the year for Members meetings, including the A.G.M. in January 2025. Members also met for extraordinary meetings during the year to discuss applications for church membership. Church Trustees continue to meet regularly throughout the year to discuss church business and to plan on behalf of church members in accordance with the church constitution.

In November 2024 we celebrated two adult baptisms during our church service. We also welcomed four new church members into our membership. During the year we celebrated three baby dedication services with three families who welcomed a new baby into their families and shared in a celebratory lunch after the services.

Cumbernauld Baptist Church

Report of the Trustees *for the year ended 31 May 2025*

Church Meetings (cont.)

Children are very much a part of church services each week with children participating in a children's story and song before leaving to go to their Sunday school and creche. During the Christmas service this year the children participated in a nativity play and carol singing which they had practiced in their Sunday school sessions. Their performance and enthusiasm were enjoyed by all. Numbers attending Sunday School and creche continue to vary from week to week but overall, there has been an increase in numbers attending. The ages range from birth to 5-years-old in crèche and 5 to 12 years-old in Sunday school.

The congregation continued its commitment to support the Baptist Union of Scotland both spiritually and financially and benefitted from pulpit supply from the Scottish Baptist Lay Preachers Association and retired ministers as we continue without our own minister. While we have no minister, two of our church members, one of whom is a member of the Scottish Baptist Lay Preachers Association Committee, preached in our church regularly during the year. In addition, we continue to have support from a retired Baptist minister who preaches on two Sundays per month and provides pastoral care to members when the need arises.

The Autumn Gathering and A.G.M. of the Baptist Union of Scotland was held in Queen's Park Baptist Church in Glasgow on 15th and 16th November 2024. Three members of our church attended as delegates on behalf of our church members.

This year's Harvest Appeal raised money for the work of the BMS World Mission. Their project this year was 'Seek First the Kingdom' – an appeal for the work of missionaries working in Bangladesh, alongside impoverished communities providing support and helping children get into school and bringing emergency food and relief when disasters strike. The church congregation was able to contribute £231 which was made up to £250 from Church funds.

Trustees/Leaders Elections

The church Annual Trustees/Leaders elections were held on 30/03/25. This year the two trustees who stood down decided not to stand for re-election. Three new trustees were nominated and elected which increased our Leadership group from seven to eight. When the trustees met following the election they decided it would be a good exercise in team building to arrange a training and planning day for the trustees and to invite a representative from the Baptist Union of Scotland to facilitate the day. It was agreed to arrange this at a time suitable for everyone.

We continue to keep abreast of any changes in relevant legislation which affects our operation as a charity. The Leaders responsible for safeguarding attended training organised by Volunteer Scotland on the changes introduced in April 2025 and all trustees were given a copy of the OSCR Guidance for Charity Trustees outlining changes introduced this year, for information and discussion. Church members are kept informed of changes in legislation to meet our responsibilities as a charity.

In December 2024 we again supported Blythwood Care Christmas Appeal by sending shoeboxes with gifts and a donation from members of the church congregation of £105 to support families in eastern Europe.

Each year at Easter our church joins with another two churches in Cumbernauld to share in a joint service on Easter Friday, with each church hosting the service in rotation. This year our church hosted the Easter Celebration on Friday 18th April 2025, which was well attended, with members of each church participating in the service and joining together afterwards for refreshments and fellowship.

Our Church 63rd Anniversary celebration was held in May 2025 with an invited speaker leading our church service, followed by a meal in the church hall provided by outside caterers. The service and meal were well attended by church families.

Cumbernauld Baptist Church

Report of the Trustees *for the year ended 31 May 2025*

Church Finance/Church Statistics

In relation to the congregational funding, members and non-members continue to contribute financially to the Church. On 28 December 2024 the Baptist Union of Scotland transferred ownership of the Church building to our church.

Church Statistics reported to The Baptist Union of Scotland up to 31st December 2024 were as follows: Full Membership: 29, Congregational Membership: 12, Average attendance: 35-40. Numbers using the premises approx.: 150.

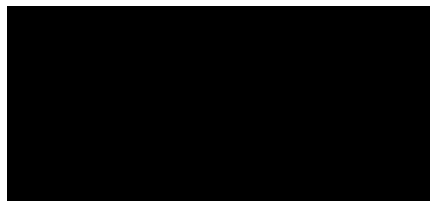
Reserves

Results for the year

As a result of a deficit for the year of £4,838 (2024: deficit of £5,239), the church held unrestricted funds amounting to £57,034 (2024: £61,872) at the year end.

It is the general policy of the church to hold unrestricted funds at a level equating to approximately three months of usual expenditure. Based on three months of 2025 expenditure this would amount to £6,724 (2024: £6,721). At 31 May 2025, the money held at the bank in Unrestricted Funds was £57,034 (2024: £61,872). The reserves policy was, therefore, more than satisfied.

Approved and signed on behalf of the Trustees on 09 February 2026 by:



Cumbernauld Baptist Church

Report of the Independent Examiner to the Trustees/or the year ended 31 May 2025

I report on the accounts of the church for the year ended 31 May 2025 which are set out on pages 6 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.

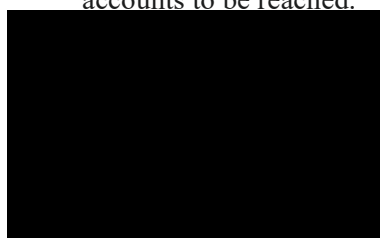
Basis of independent examiner's statement

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.



Innes & Partners Limited
Chartered Certified Accountants

Date: 09 February 2026

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

Cumbemauld Baptist Church

Receipts and Payments Account

For the year ended 31 May 2025

		Unrestricted funds	Total 2025	Total 2024
	Notes	£	£	£
Receipts				
Gift Aid giving		4,575	4,575	9,410
Tax recovered on gift aid giving				2,913
Offerings		13,784	13,784	7,592
Donations		1,700	1,700	1,729
Loan Repayment		2,000	2,000	
Total receipts		22,059	22,059	21,644
Payments				
Pulpit supply and communion		4,980	4,980	3,983
Committees and organisations		8,790	8,790	5,740
Heat and light		8,441	8,441	10,056
Insurance		546	546	502
Internet services		537	537	576
Stationery, printing and advertising		360	360	
Sundry expenses		396	396	419
Grants and donations	5	1,773	1,773	1,584
Loan given				3,000
Independent examination		1,074	1,074	1,023
Total payments		26,897	26,897	26,883
Deficit for the year		(4,838)	(4,838)	(5,239)
Total funds brought forward		61,872	61,872	67,111
Total funds carried forward		57,034	57,034	61,872

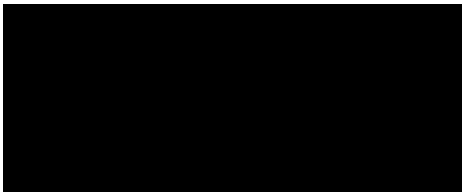
Cumbemauld Baptist Church

Statement of Balances

As at 31 May 2025

	Notes	2025			2024		
		£	£	£	£	£	£
		Opening balance	(Deficit) for year	Closing balance	Opening balance	(Deficit) for year	Closing balance
Bank & cash in hand		61,872	(4,838)	57,034	67,111	(5,239)	61,872
Total assets held		61,872	(4,838)	57,034	67,111	(5,239)	61,872
Reserves							
Unrestricted funds	6			57,034			61,872
				57,034			61,872
Statement of assets at 31 May 2025							
Fixed							
2 Greenrigg Road, Cumbemauld	7			119,000			
Current							
Loan given				1,000			3,000
Gift Aid debtor				3,496			
				123,496			3,000
Statement of liabilities at 31 May 2025							
Accruals				1128			1,074
Amounts owed to Trustee							1,318
				1,128			2,392

Approved by the Trustees on 09 February 2026 and signed on their behalf by the undemoted:



The notes on pages 8 to 9 form part of these financial statements.

Cumbernauld Baptist Church

Notes to the Financial Statements/or *the year ended 31 May 2025*

1. Accounting policies

Accounting convention

The financial statements have been 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 6, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

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.

Cumbernauld Baptist Church

Notes to the Receipts and Payments Accounts

For the year ended 31 May 2025

2. Transactions with Trustees

During the year, £3,541 was reimbursed to a Trustee, in relation to church expenses incurred personally (2024: £nil). During the year, the amount owed to a Trustee brought forward from the prior year was settled by the charity, resulting in the extinguishment of the liability.

3. Staff costs and numbers

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

4. Related party transactions

The Church had no related party transactions during the year (2024: £nil).

5. Grants and donations

	Unrestricted funds	2025 Total	2024 Total
	£	£	£
Baptist Union of Scotland	1,344	1,344	1,344
BMS World Mission	324	324	240
Blythswood Care	105	105	-
	1,773	1,773	1,584

6. Unrestricted funds

	Balance at 01.06.24	Receipts	Payments	Transfers	Balance at 31.05.25
	£	£	£	£	£
General fund	61,872	22,059	(26,897)	-	57,034
Total unrestricted funds	61,872	22,059	(26,897)	-	57,034

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.

7. Tangible fixed assets

	2025 Total	2024 Total
	£	£
Cost and revaluation		
At 1 June 2024	-	-
Additions	119,000	-
At 31 May 2025	119,000	-
Depreciation		
At 1 June 2024	-	-
Depreciation Charge	-	-
At 31 May 2025	-	-
Net book value		
At 1 June 2024	-	-
At 31 May 2025	119,000	-

No depreciation has been provided on tangible fixed assets as the Trustees have concluded that the building's residual value exceeds net book value at year end.

8. Volunteer

The church is supported by volunteers who give their time freely. The church acknowledges and thanks them for their valuable support.