

# Peebles Baptist Church SCIO

Scotland · Charity number SC049084

## Details

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|            |  |
|------------|--|
| Known as   | Peebles Baptist Church                               |
| Status     | Active   |
| Legal form | SCIO (Scottish Charitable Incorporated Organisation) |
| Registered | 2019-02-27   |
| Register   | <a href="#">View on the OSCR register</a>            |

## Contact

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**Address** 1 Northcrofts Road  
Biggar  
South Lanarkshire  
ML12 6EL

## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** The charity is established as an autonomous Christian congregation in order to foster Christian faith and fellowship amongst its members and friends, and in the locality of Peebles and surrounding areas.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The purpose of the Church is to glorify God, the Father of our Lord Jesus Christ, through: 3.1 the promotion of activities consistent with the vision of a witnessing community of faith in Jesus Christ. and 3.2 the advancement of Christian faith and practice primarily in Peebles and the surrounding area of Tweed dale, and also throughout Scotland and the rest of the World, by all means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

## Geography

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- **Main operating location:** Scottish Borders
- **Geographical spread:** Wider, but within one local authority area

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £28,160  | £53,621     | -      | 0         |
| 2024-03-31 | £86,238  | £47,473     | -      | 0         |
| 2023-03-31 | £30,653  | £18,244     | -      | 0         |
| 2022-03-31 | £155,913 | £134,378    | -      | 0         |
| 2021-03-31 | £138,772 | £74,283     | -      | 0         |

**Peebles Baptist Church SCIO**

Scotland - Charity number SC049084

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# Accounts

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**Peebles Baptist Church SCIO  
SC049084**

**End of Year Financial Statements**

**Year ending 31 March 2025**

## Introduction

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2025.

## Objectives and Purposes

The purpose of the Church is to glorify God, the Father of our Lord Jesus Christ, through:

- the promotion of activities consistent with the vision of a witnessing community of faith in Jesus Christ; and
- the advancement of Christian faith and practice primarily in Peebles and the surrounding area of Tweeddale, and also throughout Scotland and the rest of the World, by all means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

## Achievements

### Intentional Interim Pastorate

We welcomed [REDACTED] in early June 2024 to work with us for approximately 1 year as an Intentional Interim Pastor. His role was to support the work of the church but to lead us through a process to create a church and pastor profile. To do so we went through a process focusing on five key areas

- History
- Mission
- Connections
- Leadership
- Future

Our church profile was approved in February 2025 and this was then distributed to Baptist Union of Scotland to share with interested pastors. We have also placed adverts in various places across the UK and America as we now search for our next permanent pastor of the church.

### Building Site/Project Update

Our building site was still up for sale, and we had had one offer withdrawn – this was a company who wished to use this for housing. However, we also received interest from a group of local individuals who wished to “develop a community hub that will cater to diverse needs” through “a multi-use community center. This group's aims are similar to the community aspect of our original vision for the site. Throughout the year we have been in regular talks with this group and in November 2024 we agreed to sell the building site to this group at a reduced cost. Legal advice was sought from our lawyers and OSCR, and there was no impediment to us offering this. This has been welcomed by the community

group and ongoing discussions continue. It was agreed that funds received from the sale would be sent to Tearfund. After much discussion, the church also agreed to raise £10,000 for community use in Peebles and the surrounding area.

## **Membership**

We were pleased to add to our membership over the course of this year – both formally and informally. All who engage with our church are part of our family.

We continue to meet at the Scouts Hall in Peebles, whilst our services are also streamed live on Zoom.

## **Pastor Search Team**

In March 2024, the church approved the pastor profile and the members of the team – 7 individuals and [REDACTED] as our Interim Moderator. The team have been working to pull together the process they will engage on whilst we await interest in our profiles.

The team agreed that after every meeting, we will update the church family on our discussions.

Although our congregation is small, we are a mighty church in the hands of God. We continue to press on through the journey we are on and we stand firm in the knowing that God has the plan, and we just need to follow.

## **Diaconate/Trustees**

Our leadership team is known as the Diaconate. The individuals also serve as our Charity Trustees. The team meet regularly – generally every month – over the course of the year. In March 2025 we started the process of elections for the Diaconate. This process is ongoing until the results are announced at our AGM in May 2025.

## **Financial Review**

The total income for the charity this year is £28,160 (2024: £86,238). The total expenditure for the year was £53,621 (2024: £47,473).

## **Reserves Policy**

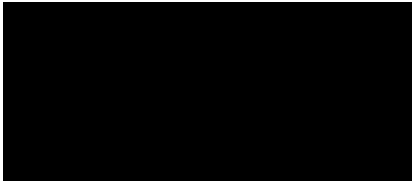
Peebles Baptist Church SCIO is primarily reliant on regular giving and donations from church members for general activities, which means income can fluctuate. It is therefore, prudent to have some financial reserves to ensure continuity of commitments. The Trustees and members have agreed that it is prudent to hold approximately 3 months of general running costs in reserves (currently around £12,000).

## Structure, Governance and Management

### Governing document

Peebles Baptist Church SCIO is a Scottish Charitable Incorporated Organisation, with charitable status awarded on 28 February 1983. It is governed by its Constitution that was last amended on 17 March 2021 and registered with the Office of the Scottish Regulator (OSCR).

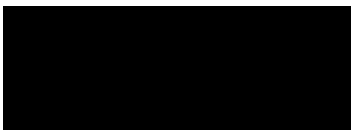
### Reference and Administrative Information

|                  |  |
|------------------|--|
| Charity Name     | Peebles Baptist Church SCIO  |
| Charity Number   | SC049084   |
| Website Address  | <a href="http://www.peeblesbaptistchurch.org">www.peeblesbaptistchurch.org</a>     |
| Current Trustees |  |

### Bank:

Bank of Scotland, High Street, Peebles

This report was approved by the trustees on 17 December 2025 and signed on their behalf by:



## Statement of Financial Activities

|   | Unrestricted funds | Restricted funds | Endowment funds | Total funds     | Prior year total funds |
|---|--------------------|------------------|-----------------|-----------------|------------------------|
| <b>Income and endowments from:</b>                          |                    |                  |                 |                 |                        |
| Donations and legacies                                      | 20,084             | 1,380            | —               | 21,464          | 31,725                 |
| Income from charitable activities                           | —                  | —                | —               | —               | 119                    |
| Other income  | 838                | 5,857            | —               | 6,695           | 54,393                 |
| <b>Total income</b>   | <b>20,923</b>      | <b>7,237</b>     | <b>—</b>        | <b>28,160</b>   | <b>86,238</b>          |
| <b>Expenditure on:</b>                                      |                    |                  |                 |                 |                        |
| Expenditure on charitable activities                        | 27,294             | 13,143           | —               | 40,437          | 5,936                  |
| Other expenditure   | 4,360              | 8,824            | —               | 13,184          | 41,536                 |
| <b>Total expenditure</b>                                    | <b>31,654</b>      | <b>21,967</b>    | <b>—</b>        | <b>53,621</b>   | <b>47,473</b>          |
| <b>Net income / (expenditure) resources before transfer</b> | <b>(10,731)</b>    | <b>(14,729)</b>  | <b>—</b>        | <b>(25,461)</b> | <b>38,764</b>          |
| <b>Transfers</b>  |                    |                  |                 |                 |                        |
| Gross transfers between funds - in                          | 14,136             | 5,319            | —               | 19,456          | 5,295                  |
| Gross transfers between funds - out                         | (14,136)           | (5,319)          | —               | (19,456)        | (5,295)                |
| <b>Other recognised gains / losses</b>                      |                    |                  |                 |                 |                        |
| Gains / losses on investment assets                         | —                  | —                | —               | —               | —                      |
| Gains on revaluation, fixed assets, charity's own use       | —                  | —                | —               | —               | —                      |
| <b>Net movement in funds</b>                                | <b>(10,731)</b>    | <b>(14,729)</b>  | <b>—</b>        | <b>(25,461)</b> | <b>38,764</b>          |
| <b>Total funds brought forward</b>                          | <b>73,403</b>      | <b>604,962</b>   | <b>—</b>        | <b>678,366</b>  | <b>639,601</b>         |
| <b>Total funds carried forward</b>                          | <b>62,671</b>      | <b>590,232</b>   | <b>—</b>        | <b>652,904</b>  | <b>678,366</b>         |
| <b>Represented by</b>                                       |                    |                  |                 |                 |                        |
| <b>Unrestricted</b>   |                    |                  |                 |                 |                        |
| General fund  | 51,125             | —                | —               | 51,125          | 55,608                 |
| <b>Designated</b>   |                    |                  |                 |                 |                        |
| Catering/BBQ  | —                  | —                | —               | —               | —                      |
| Housing Allowance   | —                  | —                | —               | —               | 6,248                  |
| Tithing Amounts to be Paid                                  | 11,546             | —                | —               | 11,546          | 11,546                 |
| <b>Restricted</b>   |                    |                  |                 |                 |                        |
| BUS Loan Repayments for BF                                  | —                  | 13,750           | —               | 13,750          | 10,750                 |
| Building Fund   | —                  | 576,264          | —               | 576,264         | 583,394                |
| Catering/BBQ  | —                  | —                | —               | —               | —                      |
| Gardening Fund  | —                  | 218              | —               | 218             | 218                    |
| Pension reserves  | —                  | —                | —               | —               | 10,600                 |

## Balance sheet

| Class and code        | Description                             | This year      | Last year      |
|-----------------------|---|----------------|----------------|
| <b>Fixed assets</b>   |   |                |                |
| BP                    | Building Project                        | 286,120        | 291,960        |
| KB                    | Kings Barn                              | 146,261        | 149,246        |
| LAND                  | Land - Cleland Avenue                   | 60,000         | 60,000         |
| VEHICLE               | Vehicle Purchase                        | 8,478          | —              |
|                       | <b>Total Fixed assets</b>               | <b>500,860</b> | <b>501,206</b> |
| <b>Current assets</b> |   |                |                |
| Z100                  | Main Fund Account                       | 168,501        | 196,530        |
|                       | <b>Total Current assets</b>             | <b>168,501</b> | <b>196,530</b> |
| <b>Liabilities</b>    |   |                |                |
| 6699                  | Agency collections                      | 206            | 120            |
| Z04                   | Accounts Payable                        | —              | —              |
| Z10                   | Loan Account                            | 16,250         | 19,250         |
|                       | <b>Total Liabilities</b>                | <b>16,456</b>  | <b>19,370</b>  |
|                       | <b>Net Asset surplus(deficit)</b>       | <b>652,904</b> | <b>678,366</b> |
| <b>Reserves</b>       |   |                |                |
|                       | Excess / (deficit) to date              | (25,461)       | 38,764         |
| Z01                   | Starting balances                       | 678,366        | 639,601        |
| Z03                   | Gains/(losses) on reval of fixed assets | —              | —              |
|                       | <b>Total Reserves</b>                   | <b>652,904</b> | <b>678,366</b> |
|                       | <b>Represented by funds</b>             |                |                |
|                       | Unrestricted                            | 51,125         | 55,608         |
|                       | Designated                              | 11,546         | 17,794         |
|                       | Restricted                              | 590,232        | 604,962        |
|                       | Endowment                               | —              | —              |
|                       | <b>Total</b>                            | <b>652,904</b> | <b>678,366</b> |

## Statement of assets and liabilities

|  | This year       | Last year       |
|--|-----------------|-----------------|
| <b>Tangible assets</b>   |                 |                 |
| <b>Building Project</b>  |                 |                 |
| Building Fund (Restricted) -   | 286,120         | 291,960         |
|  | <b>286,120</b>  | <b>291,960</b>  |
| <b>Kings Barn</b>  |                 |                 |
| Building Fund (Restricted) -   | 146,261         | 149,246         |
|  | <b>146,261</b>  | <b>149,246</b>  |
| <b>Land - Cleland Avenue</b>   |                 |                 |
| Building Fund (Restricted) -   | 60,000          | 60,000          |
|  | <b>60,000</b>   | <b>60,000</b>   |
| <b>Vehicle Purchase</b>  |                 |                 |
| General fund (Unrestricted) -  | 8,478           | —               |
|  | <b>8,478</b>    | <b>—</b>        |
| <b>Total for Tangible assets</b>   | <b>500,860</b>  | <b>501,206</b>  |
| <b>Cash at bank and in hand</b>  |                 |                 |
| <b>Main Fund Account</b>   |                 |                 |
| Building Fund (Restricted) -   | 113,882         | 112,188         |
| Gardening Fund (Restricted) -  | 218             | 218             |
| Housing Allowance (Designated) -   | —               | 6,248           |
| Tithing Amounts to be Paid (Designated) -                                | 11,546          | 11,546          |
| General fund (Unrestricted) -  | 42,646          | 55,608          |
| Agency collection (Restricted) -   | 206             | 120             |
| Pension reserves (Restricted) -  | —               | 10,600          |
|  | <b>168,501</b>  | <b>196,530</b>  |
| <b>Total for Cash at bank and in hand</b>                                | <b>168,501</b>  | <b>196,530</b>  |
| <b>Agency accounts</b>   |                 |                 |
| <b>Agency collections</b>  |                 |                 |
| Agency collection (Restricted) -   | (206)           | (120)           |
|  | <b>(206)</b>    | <b>(120)</b>    |
| <b>Total for Agency accounts</b>   | <b>(206)</b>    | <b>(120)</b>    |
| <b>Creditors: Amounts falling due after more than one year</b>           |                 |                 |
| <b>Loan Account</b>  |                 |                 |
| BUS Loan Repayments for BF (Restricted) -                                | 13,750          | 10,750          |
| Building Fund (Restricted) -   | (30,000)        | (30,000)        |
| <b>Total for Creditors: Amounts falling due after more than one year</b> | <b>(16,250)</b> | <b>(19,250)</b> |
| <b>Grand total</b>   | <b>652,904</b>  | <b>678,366</b>  |

## Fund movement by type

|                                      | Opening        | Incoming      | Outgoing      | Transfers       | Gains/losses | Closing        |
|--------------------------------------|----------------|---------------|---------------|-----------------|--------------|----------------|
| <b>BF - Building Fund</b>            |                |               |               |                 |              |                |
| Restricted                           | 583,394        | 6,637         | 11,367        | (2,400)         | —            | 576,264        |
| <b>Sub-total for BF</b>              | <b>583,394</b> | <b>6,637</b>  | <b>11,367</b> | <b>(2,400)</b>  | <b>—</b>     | <b>576,264</b> |
| <b>BUSLOAN - BUS Loan Repayments</b> |                |               |               |                 |              |                |
| Restricted                           | 10,750         | 600           | —             | 2,400           | —            | 13,750         |
| <b>Sub-total for BUSLOAN</b>         | <b>10,750</b>  | <b>600</b>    | <b>—</b>      | <b>2,400</b>    | <b>—</b>     | <b>13,750</b>  |
| <b>Catering - Catering/BBQ</b>       |                |               |               |                 |              |                |
| Designated                           | —              | —             | 119           | 119             | —            | —              |
| Restricted                           | —              | —             | —             | —               | —            | —              |
| <b>Sub-total for Catering</b>        | <b>—</b>       | <b>—</b>      | <b>119</b>    | <b>119</b>      | <b>—</b>     | <b>—</b>       |
| <b>Garden - Gardening Fund</b>       |                |               |               |                 |              |                |
| Restricted                           | 218            | —             | —             | —               | —            | 218            |
| <b>Sub-total for Garden</b>          | <b>218</b>     | <b>—</b>      | <b>—</b>      | <b>—</b>        | <b>—</b>     | <b>218</b>     |
| <b>HA - Housing Allowance</b>        |                |               |               |                 |              |                |
| Designated                           | 6,248          | —             | 20,265        | 14,017          | —            | —              |
| <b>Sub-total for HA</b>              | <b>6,248</b>   | <b>—</b>      | <b>20,265</b> | <b>14,017</b>   | <b>—</b>     | <b>—</b>       |
| <b>Tithe - Tithing Amounts to b</b>  |                |               |               |                 |              |                |
| Designated                           | 11,546         | —             | —             | —               | —            | 11,546         |
| <b>Sub-total for Tithe</b>           | <b>11,546</b>  | <b>—</b>      | <b>—</b>      | <b>—</b>        | <b>—</b>     | <b>11,546</b>  |
| <b>General - General fund</b>        |                |               |               |                 |              |                |
| Unrestricted                         | 55,608         | 20,923        | 11,269        | (14,136)        | —            | 51,125         |
| <b>Sub-total for General</b>         | <b>55,608</b>  | <b>20,923</b> | <b>11,269</b> | <b>(14,136)</b> | <b>—</b>     | <b>51,125</b>  |
| <b>ZPension - Pension reserves</b>   |                |               |               |                 |              |                |
| Restricted                           | 10,600         | —             | 10,600        | —               | —            | —              |
| <b>Sub-total for ZPension</b>        | <b>10,600</b>  | <b>—</b>      | <b>10,600</b> | <b>—</b>        | <b>—</b>     | <b>—</b>       |
| <b>Grand total</b>                   | <b>678,366</b> | <b>28,160</b> | <b>53,621</b> | <b>—</b>        | <b>—</b>     | <b>652,904</b> |

## Analysis of income and expenditure

|  | Unrestricted  | Designated | Restricted   | Endowment | This year     | Total<br>Last year |
|--|---------------|------------|--------------|-----------|---------------|--------------------|
| <b>INCOME AND ENDOWMENTS</b>             |               |            |              |           |               |                    |
| <b>Donations and legacies</b>            |               |            |              |           |               |                    |
| 4000 - Sunday Offerings                  | 1,742         | —          | —            | —         | 1,742         | 558                |
| 4001 - Monthly Giving                    | 18,142        | —          | 1,380        | —         | 19,522        | 20,567             |
| 4004 - Donations Received                | 200           | —          | —            | —         | 200           | 10,600             |
| <b>Total</b>                             | <b>20,084</b> | <b>—</b>   | <b>1,380</b> | <b>—</b>  | <b>21,464</b> | <b>31,725</b>      |
| <b>Income from charitable activities</b> |               |            |              |           |               |                    |
| 4003 - Gift Aid                          | —             | —          | —            | —         | —             | —                  |
| 4005 - Fundraising                       | —             | —          | —            | —         | —             | 119                |
| <b>Total</b>                             | <b>—</b>      | <b>—</b>   | <b>—</b>     | <b>—</b>  | <b>—</b>      | <b>119</b>         |
| <b>Other income</b>                      |               |            |              |           |               |                    |
| 4002 - Grant Funding                     | —             | —          | —            | —         | —             | —                  |
| 4006 - Miscellaneous Income              | 838           | —          | 5,857        | —         | 6,695         | 18,000             |
| 4007 - Fund transfer from UVA            | —             | —          | —            | —         | —             | 36,393             |
| <b>Total</b>                             | <b>838</b>    | <b>—</b>   | <b>5,857</b> | <b>—</b>  | <b>6,695</b>  | <b>54,393</b>      |
| <b>INCOME TOTAL</b>                      | <b>20,923</b> | <b>—</b>   | <b>7,237</b> | <b>—</b>  | <b>28,160</b> | <b>86,238</b>      |

## EXPENDITURE

### Expenditure on charitable activities

|  |               |                 |                 |          |                 |               |
|--|---------------|-----------------|-----------------|----------|-----------------|---------------|
| 6000 - Stipend                           | —             | —               | —               | —        | —               | —             |
| 6001 - HMRC                              | —             | —               | —               | —        | —               | —             |
| 6002 - Pension                           | 222           | —               | 10,600          | —        | 10,822          | 12            |
| 6003 - Housing Allowance & Council Tax   | —             | 20,265          | —               | —        | 20,265          | —             |
| 6004 - Travel                            | 1,200         | —               | —               | —        | 1,200           | —             |
| 6010 - Building - Repairs & Maintenance  | —             | —               | 2,543           | —        | 2,543           | 165           |
| 6011 - Building - Rates                  | —             | —               | —               | —        | —               | —             |
| 6012 - Building - Insurance              | —             | —               | —               | —        | —               | —             |
| 6030 - Stationery and Postage            | —             | —               | —               | —        | —               | —             |
| 6031 - Printing                          | —             | —               | —               | —        | —               | —             |
| 6040 - Software (licences and purchases) | 186           | —               | —               | —        | 186             | 439           |
| 6050 - Advertising                       | —             | —               | —               | —        | —               | —             |
| 6060 - Equipment Costs                   | 737           | —               | —               | —        | 737             | 1,180         |
| 6061 - Books                             | —             | —               | —               | —        | —               | 66            |
| 6070 - Children's Work                   | —             | —               | —               | —        | —               | —             |
| 6080 - Training and Conferences          | —             | —               | —               | —        | —               | —             |
| 6090 - Catering                          | —             | 119             | —               | —        | 119             | —             |
| 6100 - Rental Costs                      | 1,440         | —               | —               | —        | 1,440           | 1,461         |
| 6110 - Volunteers - expenses             | 846           | —               | —               | —        | 846             | 846           |
| 6111 - Volunteers - travel               | 32            | —               | —               | —        | 32              | —             |
| 6112 - Volunteers - costs                | 80            | —               | —               | —        | 80              | —             |
| 6120 - Subscriptions and Memberships     | 1,900         | —               | —               | —        | 1,900           | 1,560         |
| 6130 - Insurances                        | 262           | —               | —               | —        | 262             | 204           |
| <b>Total</b>                             | <b>6,909</b>  | <b>20,384</b>   | <b>13,143</b>   | <b>—</b> | <b>40,437</b>   | <b>5,936</b>  |
| <b>Other expenditure</b>                 |               |                 |                 |          |                 |               |
| 6020 - Professional Fees - Legal         | —             | —               | —               | —        | —               | —             |
| 6021 - Professional Fees - Accountancy   | 180           | —               | —               | —        | 180             | 120           |
| 6022 - Professional Fees - Other         | 1,039         | —               | —               | —        | 1,039           | 2,326         |
| 6140 - Donations to other organisations  | 253           | —               | —               | —        | 253             | —             |
| 6999 - Depreciation                      | 2,826         | —               | 8,824           | —        | 11,650          | 9,004         |
| 7000 - Miscellaneous Expenditure         | 61            | —               | —               | —        | 61              | 30,085        |
| <b>Total</b>                             | <b>4,360</b>  | <b>—</b>        | <b>8,824</b>    | <b>—</b> | <b>13,184</b>   | <b>41,536</b> |
| <b>EXPENDITURE TOTAL</b>                 | <b>11,269</b> | <b>20,384</b>   | <b>21,967</b>   | <b>—</b> | <b>53,621</b>   | <b>47,473</b> |
| <b>GRAND TOTAL</b>                       | <b>9,653</b>  | <b>(20,384)</b> | <b>(14,729)</b> | <b>—</b> | <b>(25,461)</b> | <b>38,764</b> |

### • Conclusion

The foregoing financial statements represent a true and accurate representation of the financial position of Peebles Baptist Church SCIO as at 31 March 2025.

Treasurer