

Scottish Charity No. ~~ST06~~341

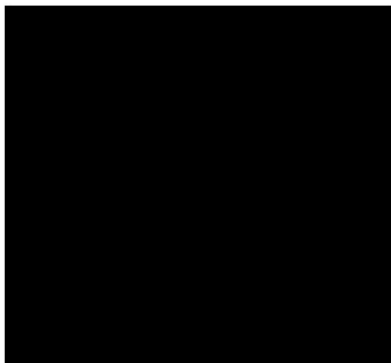
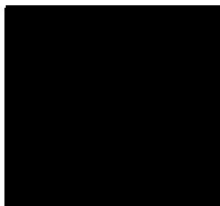
SCO 49733

Dumbarton Baptist Church

Trustees' Report and Financial Statements

Year Ended 31st July 2025

Dumbarton Baptist Church
Church Information



Bankers

Bank of Scotland
94/102 High Street
Dumbarton
G82 1PQ

Solicitors

Macintosh Humble Solicitors
21 High Street
Dumbarton
G82 1LT



REPORT OF THE TRUSTEES

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

Status of Charity and Governing Document

Dumbarton Baptist Church is established by Constitution. The church is a SCIO (No SC049733) and is recognised by the Inland Revenue under the reference number ST06341

Aims and Affiliation

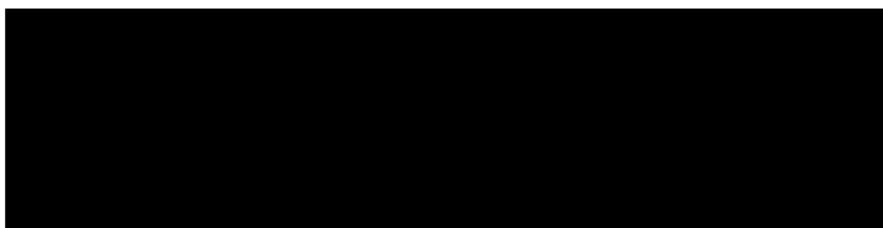
The aims of the church are stated in general terms in our Church Constitution but we actively work to make church more accessible to people without a church background. As a body of people meeting in the heart of a local community, we have increasingly made that community the focus of our activity and prayers.

On a national level, 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 Office Bearers (the Trustees). The Church Council is comprised of Minister and Deacons (the Trustees). The Office Bearers who served during the year and to the date of this report were as follows:-

Trustees –



Appointment of Trustees

New Trustees are nominated for appointment by the church members as and when required at a Church Meeting held for this purpose. Prior to their appointment, new Trustees would have been a church member for some time 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.

Achievements and Performance

During the year the church met regularly for worship in-person (when permitted) and online and carried out various activities in pursuit of our stated aims. This was a very challenging year for us as well as many other charities and voluntary groups around

the country and we hope and pray that our report next year will include some new initiatives that we have been working on during lockdown.

Significant highlights and events of note in the current reporting year include the following:

- *We are hosting regular worship gatherings on Sunday mornings and evenings.*
- *Our Warm Hugs new clothing project has benefitted many families in our local area.*
- *Our monthly Family Nights with games and pizza are becoming very popular.*
- *We are involved in organising and participating in a rota for regular worship in a local care home, Crosslet House.*
- *We have reviewed and amended our Protection of Vulnerable Groups policy.*
- *Awake Dumbarton, an ecumenical prayer movement, continues to be co-led by our pastor and is just one way in which the church has been actively involved in in ecumenical activity with other local churches.*
- *Chaplaincy has been significantly developed with the players and staff of Dumbarton Football Club. Badged New Testaments have also been made available to staff and players this season and our pastor is writing a regular 'Chaplain's Corner' article in the matchday programmes.*
- *Further afield, we continue to support a street children project in Rwanda through helping facilitate the travel of volunteers, purchasing supplies and sponsoring a child through our Sunday School.*
- *We also supported the BMS World Mission harvest appeal to support crisis intervention with displaced peoples in South Sudan.*
- *Individually and collectively, we also support the work of Compassion International through child sponsorship.*
- *We are actively involved in School Chaplaincy in the local Aitkenbar Primary School. This has opened doors to help poorer families in that school and the other primary school on the campus, with clothes, food and supermarket gift cards.*
- *Our pastor remains on the board of the local Bellsmyre Development Trust and has played a significant role in helping to keep that organisation functioning at a meaningful level and delivering services to the people of our area.*

Dumbarton Baptist Church
Report of the Trustees

Achievements and Performance (Continued)

In relation to **funding** :

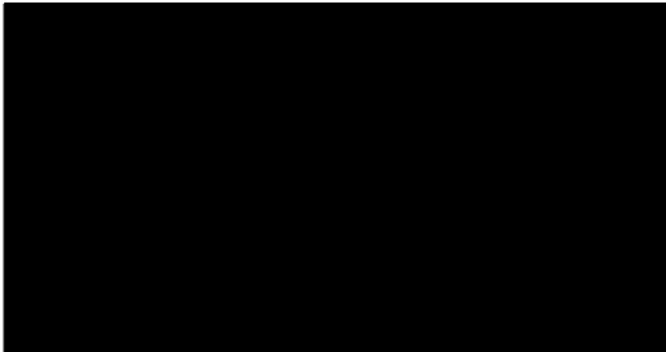
Donations from church members and adherents via weekly offerings and Gift Aid donations are the mainstay of the funds required to run the church.

Participation in the Gift Aid Scheme.

Special offerings in response to numerous appeals including the annual Harvest appeal.
All designated funds were channelled through the relevant relief agencies.

Reserves

As a result of a deficit for the year of £3050 the church held unrestricted funds amounting to £106608 at the year end. Total reserves at 31st. July 2025 amounted to ££108731 which was made up of a General Fund of £ 106608 And restricted funds of £2123
The Trustees are satisfied with the level of reserves retained by the charity.



Dumbarton Baptist Church

Report of the Independent Examiners to the Trustees for the year ended 31 July 2025

I report on the accounts of the church for the year ended 31 July 2025 which are set out on pages 5 to 7.

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. 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. 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.

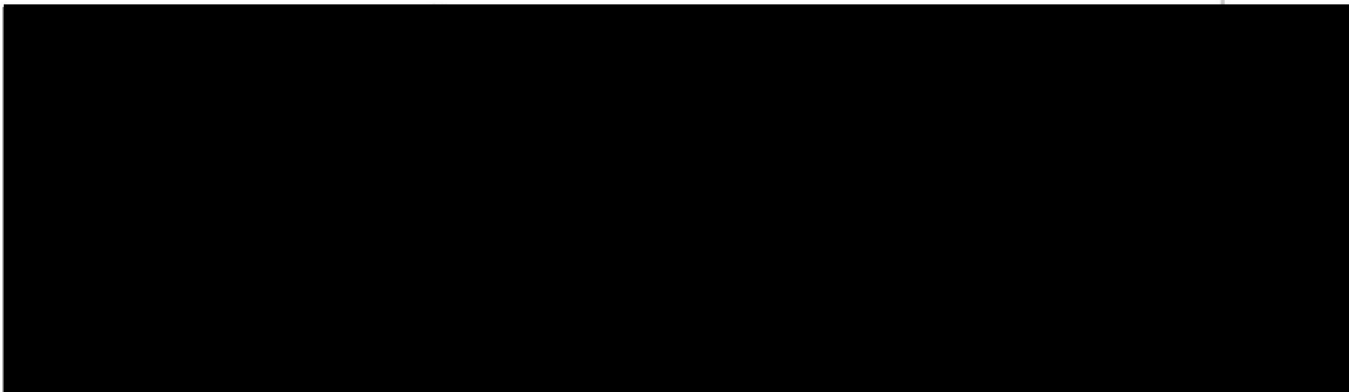
Independent Examiners' Statement

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.



Dumbarton Baptist Church

Receipts and Payments Accounts

For the year ended 31 July 2025

	Notes	Unrestricted Funds			Total	
		General Fund	Designated Funds	Restricted Funds	2,025	2,024
		£	£	£	£	£
Receipts						
Offerings		59,424			59,424	35,889
Tax recovered on gift aid giving						6,074
Donations		570			570	
CAP grant						
Sundry income						6,669
Interest		2,034			2,034	2,025
Total Receipts		62,028			62,028	50,657
Payments						
<i>Payments for Charitable activities</i>						
Ministers salary		31,537			31,537	30,401
Employers National Insurance						-
Pension		4,047			4,047	3,627
Council Tax		1,792			1,792	1,705
Pulpit Supply						-
Ministers expenses		1,123			1,123	1,474
Ministers Housing		7,318			7,318	6,969
Insurances		254			254	254
Rent of premises		6,580			6,580	9,710
CAP						-
Scottish Baptist Fund		1,600			1,600	1,600
Ministry and Mission		4,803		1,337	6,140	702
Equipment		240			240	
Advertising & Staty		148			148	78
Young Peoples' Work						-
Sundry Expenses		2,615			2,615	3,619
Mission gifts		1,087			1,087	740
Evangelism costs						
Removal costs						
Fellowship gifts		267			267	6,637
<i>Governance costs</i>						
Independent Examination		330			330	320
Total Payments		63,741		1,337	65,078	67,836
Deficit/surplus for the year		(1,713)		(1,337)	(3,050)	(17,179)
Transfers						
Net movement in funds after transfers						(17,179)
Total funds brought forward		108,321		3,460	111,781	128,960
Total funds carried forward		106,608		2,123	108,731	111,781
Represented by:						
<i>Unrestricted funds</i>						
General Fund		106,608			106,608	108,321
<i>Restricted Funds</i>						
Designated gifts fund				2,123	2,123	3,460
		106,608		2,123	108,731	111,781

Dumbarton Baptist Church

Statement of Balances

As at 31 July 2025

	2,025		2,024
	£	£	£
Bank & Cash in hand			
Opening balance	111,781		
Movement in the year	(3,050)		
Closing balances		108,731	111,781
Total Net Assets		108,731	111,781
Represented by:			
Unrestricted funds			
General	106,608		108,321
Restricted Funds	2,123		3,460
		108,731	111,781

Dumbarton Baptist Church

Notes to the Receipts and Payments Accounts

For the year ended 31 July 2025

5 Unrestricted funds	Balance at 1.8.24 £	Receipts £	Payments £	Transfers £	Balance at 31.07.25 £
General Fund	108,321	62,028	(63,741)	-	106,608
Total unrestricted funds	<u>108,321</u>	<u>62,028</u>	<u>(63,741)</u>	<u>-</u>	<u>106,608</u>
Restricted Funds	3460		-1337	0	2,123
TOTAL FUNDS	111,781	62,028	-65,078		108,731

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.

Restricted Funds Grants and donations received for specific ministries