

Scottish Charity No. SC049892

Cathcart Baptist Church SCIO
Scottish Charitable Incorporated Organisation (SCIO)

Trustees' Report and Financial Statements
For the year ended 31 August 2025

Cathcart Baptist Church SCIO

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Cathcart Baptist Church SCIO

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

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

Status of Charity and Governing Document

Cathcart Baptist Church is a Scottish Charitable Incorporated Organisation (SCIO) (SC049892). It was registered in its current legal form on 23 January 2020. The charity was previously an Unincorporated Organisation (SC006795) but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO on 1 September 2020. It has a two-tier structure and as such the Trustees are elected from within the membership of the charity.

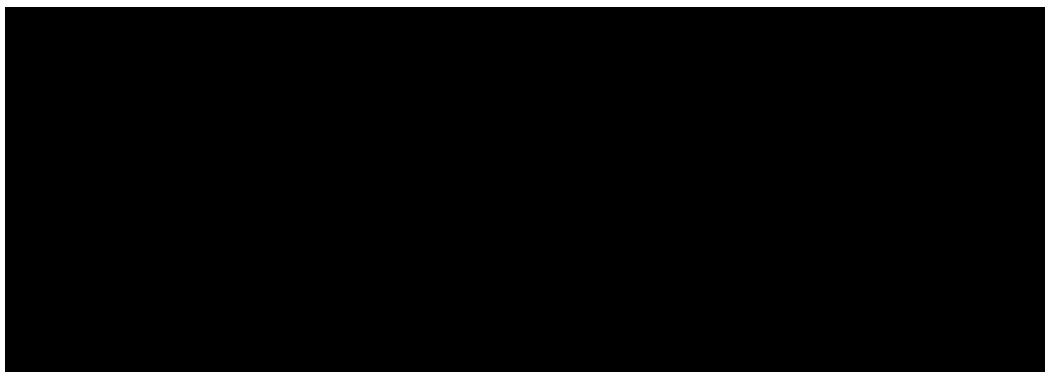
Aims and Membership

The aim of the Church is to bring all to knowledge of the love and saving grace of the Lord Jesus Christ. The Church is a Member of the Baptist Union of Scotland.

Trustees and Office Bearers

Trustees are normally appointed on a voluntary basis, from baptised members of the church, primarily through the Annual Business Meeting of the church. The Church is congregational in policy. Its day-to-day running is undertaken by the Pastor and the Deacons who, as office-bearers in terms of its Constitution, are its Trustees.

The Trustees who served in the year are as detailed below:



Title deeds to the properties owned by the Church or in which the Church has a secured interest are held in the name of the Church.

Achievements and performance

During the year the Church met regularly for worship and carried out various activities in pursuit of the above stated aims. We have embedded hybrid online/onsite practices of worship within our acts of gathering together, and are working across social media, to provide opportunities for any to link into the ministry of the church, whether they are able to come to the sanctuary or not. We have provided closed caption options on podcasts and zoom for those who have trouble hearing. Across the summer of 2025 we updated our good practice guidelines for livestream/zoom. We have also enabled this hybrid option to be available to others within the community. We open the church for anyone to come in to pray on Monday mornings. We have online prayer available on Sunday mornings before the service and a prayer team available for anyone in the sanctuary, following the service. We have undertaken baptismal classes in the last year and are developing paths to growing as followers of Jesus under groupwork planned over the two-year period of 2024-2026. Through our “Ministry of Small Things” we have continued to make a difference by small acts of kindness across our church and wider community. We regularly review and update our Safeguarding policy and guidelines, and we provide training for best practice across our groups. We updated our Safeguarding practices to meet the new regulations that came into effect in April 2025. We have supported other agencies in the year through our Acts 1:8 Initiative, with funding this year being directed towards local (Scottish) creative approaches in helping us prepare for future ministry here, in the face of current challenges.

Across the year we have baptised 3 people and our membership is currently 49 people. Our average attendance on Sunday morning services is around 65 people

Cathcart Baptist Church SCIO

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

Achievements and performance (cont'd)

We have continued with new ministries and events which provide opportunity for people to gather, to share, and to find support alongside one another. We have a number of varied and creative events which enable us to offer a welcoming space to others. We host a weekly Renew/Wellbeing café space, with 25-30 people in regular attendance, providing care, creativity, support, prayer & fun to each other. This is a fruit of our friendships with the congregations of Cathcart Church of Scotland and Cathcart United Free Church. We have continued to extend our activities with our partner churches within Radiate (formerly Cathcart Youth Ministry Partnership), with joint prayer breakfasts and coordination of services and local community engagements particularly around Christmas and Easter.

We joined with those partner churches in the provision of both an Easter Holiday Club in our facilities in April, and a Summer Holiday Club for primary school age kids in July 2025, led by Radiate. Through Radiate we provide opportunities for conversation and creativity across age groups, jointly funding this ministry which is establishing community-centred youth and intergenerational ministries through projects such as the Vibe, for families and young people, Connect, Monkey Business/The Hub, Kaio and Illuminate, with much of this work based out of our facilities.

Both Cathcart Baptist Church and Radiate work alongside a group of local churches enabling chaplaincy within Hillpark High School.

We continue to develop our facilities as a Community Hub, hosting and encouraging various groups to develop and grow locally. These provide support and wellbeing to the local community. We host 'Cathcart, Merrylee & Muirend Community Council' where we provide hybrid options for people and Councillors to link into the meetings. We again provided our facilities for a community garden party, organised by the Council as the central event within the context of a wider Cathcart Community Summer Festival taking place across August & September 2025. We provide space for many groups of all ages, such as dance, fitness, and wellbeing activities.

Through our Community Orchard project, we have provided links across our community to people of all ages locally to engage in the processes of growing food and sharing the fruits and vegetables that come, with shared cooking experiences, and baking being distributed through various groups and events, including our Harvest events in the autumn of 2024.

REGEN100 PROJECT

Much work has taken place across the year towards the redevelopment of our facilities to provide sustainable and viable new spaces supporting both our church community and the wider community hub that we enable through our buildings. We commissioned a design team to work alongside us and Planning Permission was granted on the 29th August 2025 for the redevelopment project 'Rehoboth'. Decisions will be taken across the Autumn of 2025 with regard to timing of the work.

Within this Stage 1 of the wider 'Regen100 Project', the **Gateway site** will be sold while the **Jubilee extension** will be demolished, making way for our new extension, 'the Rehoboth', which provides space for people and the local ecology to heal, renew and flourish.

We have three strands of funding towards the project. **(1) The sale of the Gateway site** – decisions on this will take place in the Autumn of 2025; **(2) external funding** – we are working with professional consultants (Apostle Consulting) to identify and access outside funding bodies for the project; **(3) internal funding** – through our creative funding team we are developing various paths for raising funds from within our own setting.



Cathcart Baptist Church SCIO

Report of the Trustees for the year ended 31 August 2025

Financial review

Principal sources of funding

The church receives its funding from those in the congregation by way of weekly offerings and monthly standing orders, many of which are Gift Aided, and from general donations. An additional income stream is in place, receiving funds through the Community Hub and the hire of our facilities. The Church occasionally organises social activities, such as a silent auction through donation-based giving, to raise funds used to help fulfil their charitable purposes.

Results for the year

The financial statements for the year are set out on pages 5 to 8. The Receipts and Payments Account on page 5 reflects a surplus of £3,369 (2024: deficit of £16,100).

Reserves

It is the policy of the Church to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable ongoing work of the church to be maintained.

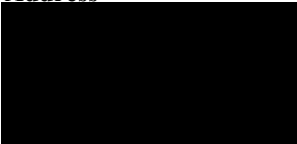
The balance of £43,423 (2024: £40,054) on page 6 of general funds at the year-end is within this range. Total reserves amounted to £43,423 (2024: £40,054).

Donated facilities and services

During the year our facilities were used by Radiate for youthwork related activities. We also provide space for local AA groups and other support groups to meet, with no stipulated costs. Our facilities have been used freely by Volunteer Glasgow befriending service, providing space for baking and cooking with young people. We have provided indoor & outdoor space at reduced costs for Brownie & Guides groups within this period.

Reference and administrative details

Address



Bankers

Virgin Money
21 Kilmarnock Road
Shawlands
Glasgow
G41 3YW

Solicitors

Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow
G4 9TH

Approved by the Trustees on 28 October 2025 and signed on their behalf by:



Trustee/Pastor

Trustee

Cathcart Baptist Church SCIO

Report of the Independent Examiner to the Trustees *for the year ended 31 August 2025*

I report on the accounts of the church for the year ended 31 August 2025 which are set out on pages 5 to 8.

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.

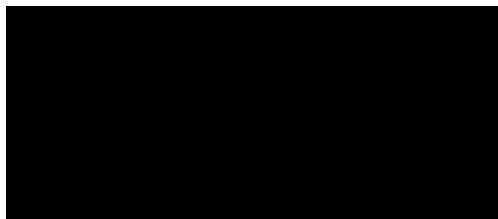
Independent Examiner's statement

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

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

Date: 28 October 2025

Cathcart Baptist Church SCIO

Receipts and Payments Account *for the year ended 31 August 2025*

| | Notes | General fund £ | 2025 Total £ | General fund £ | 2024 Total £ |
|--|-------|----------------------|--------------------|----------------------|--------------------|
| Receipts | | | | | |
| Open offerings | | 13,334 | 13,334 | 16,402 | 16,402 |
| Gift Aid offerings | | 53,677 | 53,677 | 44,616 | 44,616 |
| Gift Aid reclaimed | | 13,309 | 13,309 | 11,041 | 11,041 |
| Hub income | | 31,531 | 31,531 | 30,871 | 30,871 |
| Grant income | | 2,083 | 2,083 | 5,500 | 5,500 |
| Other donations | | - | - | 576 | 576 |
| Renew Wellbeing | | 1,519 | 1,519 | 1,621 | 1,621 |
| Fundraising income | | 12,636 | 12,636 | 1,960 | 1,960 |
| Insurance repayment | | - | - | 2,039 | 2,039 |
| Bank interest | | 484 | 484 | 610 | 610 |
| Sundry income | | 96 | 96 | - | - |
| Total receipts | | 128,669 | 128,669 | 115,236 | 115,236 |
| Payments | | | | | |
| Gross salaries | 3 | 49,553 | 49,553 | 50,671 | 50,671 |
| Car allowance/mileage | | 801 | 801 | 583 | 583 |
| Book Allowance | | 200 | 200 | 200 | 200 |
| Pulpit supply | | 150 | 150 | - | - |
| Repairs and maintenance | | 6,024 | 6,024 | 10,146 | 10,146 |
| Heat and light | | 13,876 | 13,876 | 15,936 | 15,936 |
| Rates and insurance | | 6,374 | 6,374 | 6,098 | 6,098 |
| Cleaning, catering and housekeeping | | 1,087 | 1,087 | 1,367 | 1,367 |
| Telephone, equipment and office stationery | | 2,669 | 2,669 | 3,261 | 3,261 |
| Grants and donations | 4 | 11,042 | 11,042 | 9,642 | 9,642 |
| Website and admin expenses | | 4,455 | 4,455 | 4,365 | 4,365 |
| Equipment purchased | | - | - | 1,415 | 1,415 |
| Conference fees | | 807 | 807 | 750 | 750 |
| Regen 100 Project | | 20,412 | 20,412 | 19,330 | 19,330 |
| Sunday School | | 23 | 23 | 158 | 158 |
| Renew Wellbeing Project | | 146 | 146 | 422 | 422 |
| Payroll processing | | 658 | 658 | 658 | 658 |
| Professional fees | | 672 | 672 | 180 | 180 |
| Independent examination fee | | 1,308 | 1,308 | 1,056 | 1,056 |
| BUS Loan repayment | | 2,800 | 2,800 | 2,800 | 2,800 |
| Loan repayments | | 2,000 | 2,000 | 2,000 | 2,000 |
| Sundry expenses | | 243 | 243 | 298 | 298 |
| Total payments | | 125,300 | 125,300 | 131,336 | 131,336 |
| Net Increase /(decrease) in cash for the year | | 3,369 | 3,369 | (16,100) | (16,100) |
| Cash balances brought forward | | 40,054 | 40,054 | 56,154 | 56,154 |
| Cash balances carried forward | | 43,423 | 43,423 | 40,054 | 40,054 |

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Statement of Balances as at 31 August 2025

| | Notes | 2025 | | | 2024 | | |
|-----------------------|-------|-------------------------|--------------------------|-------------------------|-------------------------|----------------------------|-------------------------|
| | | Opening balance £ | Surplus for year £ | Closing balance £ | Opening balance £ | (Deficit) for year £ | Closing balance £ |
| Bank account balances | | 40,054 | 3,369 | 43,423 | 56,154 | (16,100) | 40,054 |

Represented by:

| | | | | | | | |
|-------------------|---|--|--|---------------|--|--|---------------|
| Unrestricted fund | 5 | | | 43,423 | | | 40,054 |
| | | | | <u>43,423</u> | | | <u>40,054</u> |

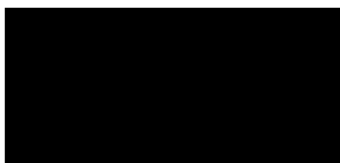
Statement of assets at 31 August 2025

| | | | | |
|--|--|----------------|--|----------------|
| Church land (96 Merrylee Road) (Cost) | | 50,000 | | 50,000 |
| Gateway hall (100 Merrylee Road) (Cost) | | 102,000 | | 102,000 |
| Investment (1 Buttercup Place) (Revalued 2025) | | 200,000 | | 175,943 |
| | | <u>352,000</u> | | <u>327,943</u> |
| Gift aid tax reclaim due | | <u>1,002</u> | | <u>888</u> |

Statement of liabilities at 31 August 2025

| | | | | |
|----------------------------------|--|---------------|--|---------------|
| Independent examination fee | | 1,218 | | 1,164 |
| Other professional fees | | - | | 144 |
| Baptist Union of Scotland loan 1 | | 10,966 | | 13,766 |
| Baptist Union of Scotland loan 2 | | 16,833 | | 18,833 |
| Total liabilities | | <u>29,017</u> | | <u>33,907</u> |

The financial statements on pages 5 to 8 were approved by the Trustees on 28 October 2025 and signed on their behalf by the undernoted:



Trustee/Pastor

The notes on pages 7 to 8 form part of these financial statements.

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Notes to the financial statements for the year ended 31 August 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.

2. Transactions with Trustees and Related Parties

[REDACTED] is employed as our Pastor and is also a Trustee. During the year he received £35,848 (2024: £34,326) as salary and £3,695 (2024: £3,333) as pension contributions. These payments are in relation to his position as Pastor. Other than these payments, there were no other transactions with the Trustees during the year ending 31 August 2025 (2023: nil).

[REDACTED] is the husband of [REDACTED] a Trustee of Cathcart Baptist Church and he received a salary of £9,533 (2024: £12,393) and pension contributions of £477 (2024: £620) in connection to his employment as church caretaker.

No other expenses were paid to the Trustees during the year (2024: nil) in their capacity as Trustees.

3. Staff costs and numbers

| | 2025 | 2024 |
|----------------------------------|---------------|---------------|
| | £ | £ |
| Gross salaries | 45,381 | 46,719 |
| Employer's pension contributions | 4,172 | 3,952 |
| | <u>49,553</u> | <u>50,671</u> |

The average number of employees during the year was 2 (2024: 2).

4. Grants and donations made

| | General fund | Restricted fund | 2025 Total | 2024 Total |
|---------------------------------------|---------------|-----------------|---------------|--------------|
| | £ | £ | £ | £ |
| Cathcart Youth Ministries Partnership | 7,500 | - | 7,500 | 7,500 |
| Baptist Union of Scotland | 2,142 | - | 2,142 | 2,142 |
| WEC - Mission speaker | 150 | - | 150 | - |
| Malawi Appeal | 250 | - | 250 | - |
| SU Scotland Holiday Appeal | 250 | - | 250 | - |
| Glasgow City Mission | 500 | - | 500 | - |
| Renew Wellbeing | 250 | - | 250 | - |
| | <u>11,042</u> | <u>-</u> | <u>11,042</u> | <u>9,642</u> |

Cathcart Baptist Church SCIO

Notes to the financial statements for the year ended 31 August 2025

| 5. Unrestricted funds | Balance at 01.09.2024 | Receipts | Payments | Transfers | Balance at 31.08.2025 |
|---------------------------------|--------------------------|----------------|------------------|-----------|--------------------------|
| | £ | £ | £ | £ | £ |
| General fund | 40,054 | 128,669 | (125,300) | - | 43,423 |
| Total unrestricted funds | 40,054 | 128,669 | (125,300) | - | 43,423 |

Explanation of funds

The *General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

6. Pension obligations

The total defined contribution pension cost for the Church per note 3 is £4,172 (2024: £3,952).