

APPENDIX 1

OSCR

Scottish Charity Regulator
Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	04	2024	To	31	03	2025

Reference and administration details


Charity name	Helensburgh Baptist Church SCIO
Other names charity is known by	
Registered charity number	SC 049994
Charity's principal address	

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
	

Structure, governance and management

Type of governing document

The church is a Scottish Charitable Incorporated Organisation (SCIO) and the purposes and administration arrangements are set out in our Constitution.

Trustee recruitment and appointment

All of our Trustees are appointed or reappointed at our Annual General Meeting.

Objectives and activities

Charitable purposes

Our purposes are to glorify God in our town worked out by loving service to the local community and to the wider world as set out in our Constitution.

Summary of the main activities in relation to these objects

During the year public services and various activities have been conducted in accordance with our purposes as stated above.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Weekly public services held in our church building.
Weekly public children's activities held in our church building.
Public home group meetings held in designated homes.
Regular home visits where possible or phone calls.
Regular hospital visits where possible.
Use of our premises by other community groups.
Weekly public theatre club meetings held in our church building.

Our overall achievements can be reckoned by the numbrs attending and their warmth and enthusiasm.

Financial review

Brief statement of the charity's policy on reserves

Our reserves policy is to maintain Current Assets of £40,000.

Details of any deficit

None.

Donated facilities and services (if any)

None.

APPENDIX 1

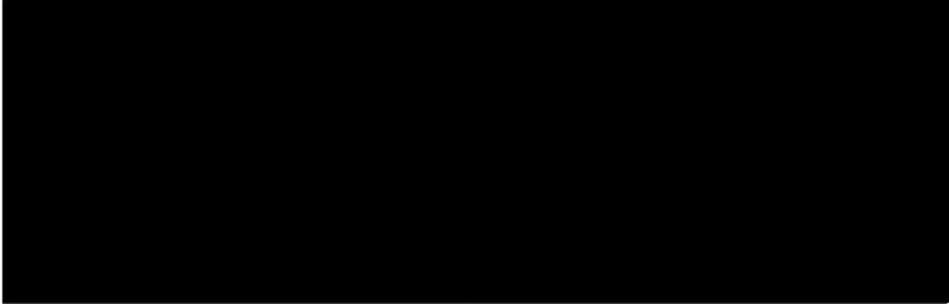
Other optional information

More information may be obtained on our church website:
<http://hbchurch.co.uk>

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)		
Position (e.g. Chair)		
Date	Secretary 9-11-25	Treasurer 9/11/25

Helensburgh Baptist Church SCIO – SC049994

Balance sheet detailed

		As at 31/03/25	As at 31/03/24
Fixed assets			
	3001: Church building	659,000.00	659,100.00
	3002: Fixtures, fittings & equipment	110,000.00	110,000.00
	Total fixed assets 679,10.00	769,100.00	769,100.00
Current assets			
	4001: Cash in bank	30,933.92	34,265.09
	4002: Interest free loan	----	----
	4003: BUS High Interest Account	----	----
	4004: Cash in Kingdom Bank	89,460.11	84,633.08
	4051: Housekeeping Petty Cash	----	----
	4052: Fellowship Fund Petty Cash	182.00	182.00
	4053: Xtra Youth Fellowship Petty..	----	----
	4055: Chilltimes Petty Cash	----	----
	4056: Baptist Assembly Petty Cash	----	----
	4057: Alpha Meals Petty Cash	----	----
	4059: Building Repairs Petty Cash	----	----
	4060: Sunday School Petty Cash	----	----
	4061: Kirkmichael Kids Club Petty..	----	----
	4062: Kirkmichael Kids Petty Cash	----	----
	4063: Sound desk Petty Cash	28.46	28.46
	4064: Pastoral Visiting Gp Petty Cash	----	----
	4099: Minibus Cash in Bank	----	----
	Total current assets	120,604.49	119,138.63
Liabilities			
	5001: Personal Loans Liabilities	----	----
	5002: Creditors	----	----
	6699: Agency Collections	3,088.32	295.70
	Total Liabilities	3,088.32	295.70
	Net Asset surplus (deficit)	886,616.17	887,942.93

		As at 31/3/25	As at 31/3/24
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Reserves			
	Excess/(deficit) to date	(1,326.76)	(29,384.45)
	Z01: Starting balances	887,942.93	917,327.38
	Total reserves	886,616.17	887,942.93
	Represented by Funds		
	Unrestricted	88,052.07	86,678.83
	Designated	796,938.66	799,638.66
	Restricted	1,625.44	1,625.44
	Endowment	---	--
	Total	886,616.17	887,942.93
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Helensburgh Baptist Church SCIO

SC049994



Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2024		31	03	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	79,530				79,530	82,856
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	2,384				2,384	1,307
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	81,914	-	-	-	81,914	84,163
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	81,914	-	-	-	81,914	84,163
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	82,610				82,610	113,548
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	82,610	-	-	-	82,610	113,548
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	82,610	-	-	-	82,610	113,548
Net receipts / (payments)	(696)	-	-	-	(696)	(29,385)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(696)	-	-	-	(696)	(29,385)

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	117,514	1,625			119,139	147,437
	Surplus / (deficit) shown on receipts and payments account	(696)				(696)	(29,385)
	Change in Cheques not presented	2,160				2,160	1,087
						-	
	Cash and bank balances at end of year	118,978	1,625	-	-	120,603	119,139
	(Agree balances with receipts and payments account(s))						

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
B2 Investments	Church buildings		659,100	659,100
	Fixtures, fittings & equipment		110,000	110,000
	Total		769,100	769,100

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
B3 Other assets					
	Total		-	-	-

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
B4 Liabilities				
	Total		-	-

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
B5 Contingent liabilities				
	Total		-	-

Signed by one or two trustees on behalf of all the trustees

Signature*

Print Name

Date of approval





Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	
--	--

C3b Trustee remuneration - details

Authority under which paid		£
Pastor's stipend		30,194
Pastor's Tax & NI		10,405
Pastor's Council Tax		3,192
Associate Pastor's stipend		3,485
Associate Pastor's Tax & NI		40

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)**Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total					-	
	reference	- #	- #	- #	reference	# reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total			-	
	-	- #	# -	# -

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
Total					-	

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total					-	
	reference error	-	-	-	reference error	reference error

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total					-	
					cross ref error	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total					-	
Total receipts					-	
					cross ref error	
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total					-	
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total					-	
Total payments					-	
Net receipts / (payments)					-	
					cross ref error	
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year					-	
					cross ref error	
Nature and purpose of funds						

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total					-	
Total receipts					-	
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total					-	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total					-	
Total payments					-	
Net receipts / (payments)					-	
Transfers to / (from) funds					-	
Surplus / (deficit) for year					-	
Nature and purpose of funds						

APPENDIX 3



		Independent examiner's report on the accounts						V2
Report to the trustees/members of	Registered charity number	Charity name						
		Helensburgh Baptist Church SCIO						
On the accounts of the charity for the period		SC49994						
		Period start date				Period end date		
		Day	Month	Year		Day	Month	Year
		01	04	2024	to	31	03	2025
Set out on pages		Sections A to C and attached appendices						(remember to include the page numbers of additional sheets)
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 [other than that disclosed on the attached page*]							
	1. which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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.							
Signed**:	[Redacted Signature]					Date:	20 November 2025	
Name:	[Redacted Name]							
Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants of Scotland							
Address:	[Redacted Address]							

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

** OSCR will accept digital or typed signatures

Helensburgh Baptist Church SCIO-SC049994

Analysis of receipts and payments
Selected period: 01 April 2024 to 31 March 2025

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
Receipts						
Receipts from generated funds						
Voluntary income						
0001: Open offering	16,107	---	---	---	16,107	9,099
0002: Freewill offering	48,188	---	---	---	48,188	56,555
0003: Thank offering	---	---	---	---	---	454
0014: Fellowship Fund	---	---	---	---	---	---
0040: General donations	1,959	---	---	---	1,959	3,747
0100: Gift aid recovered	13,275	---	---	---	13,275	13,000
Voluntary income	79,530	---	---	---	79,530	82,856
Investment income						
0200: Bank interest	2,384	---	---	---	---	1,307
Investment income	2,384	---	---	---	2,384	1,307
Receipts from generated funds	81,914	---	---	---	81,914	84,162
Receipts						
Grand totals	81,914	---	---	---	81,914	84,162

Payments

Charitable activities

Charitable activities						
1001: Pastor's stipend	30,194	---	---	---	30,194	27,402
1003: Pastor's Tax	10,405	---	---	---	10,405	9,885
1004: Pastor's Council Tax	3,192	---	---	---	3,192	3,129
1005: Visiting preachers	694	---	---	---	694	3,189
1006: Repairs	4,162	---	---	---	4,162	31,086
1007: Heat & Light	4,217	---	---	---	4,217	4,624
1008: Insurance	2,001	---	---	---	2,001	1,936
1009: Telephone						
Internet & computer	1,017	---	---	---	1,017	1,044
1010: Other office supplies	248	---	---	---	248	185
1011: Magazine,						
Printing & Advertising	1,205	---	---	---	1,205	1,579
1012: Housekeeping costs	1,976	---	---	---	1,976	54
1015: Gifts and						
Honoraria	156	---	---	---	156	59
1016: Children & Youth	1,382	---	---	---	1,382	1,369
1022: Assoc. Pastor						
Stipend	3,485	---	---	---	3,485	2,646
1023: Assoc. Pastor Tax	40	---	---	---	40	442
1025: Conferences,--						
Training & Development	---	---	---	---	---	940
1040: Church Premises						
Cleaner	1,932	---	---	---	1,932	1,750
1050: General charges	2,212	---	---	---	2,212	4,198
2002: Contraflow Youth	1,200	---	---	---	1,200	---
2005: Kirkmichael Events	---	---	---	---	---	322
2021: Baptist Union of Scotland: 2,484	---	---	---	---	2,484	2,899

2021: Bethany Christian Trust	500	---	---	---	---	500	---
2051: BMS Donations paid	1,500	---	---	---	---	1,500	---
2061: Tear Fund	---	---	---	---	---	---	1,000
2099: Other donations paid	8,400	---	---	---	---	8,400	13,801
<hr/>							
Charitable Activities	82,610	---	---	---	---	82,610	113,547
<hr/>							
Payments							
Grand totals	82,610	---	---	---	---	82,610	113,547
<hr/>							

There may be minor discrepancies in the totals if the pence are not being shown