

Scottish charity number: SC050038

**Falkirk Baptist Church SCIO**

**Trustees' report and receipts and payments account**

**for the year ended 31 December 2024**

# **Falkirk Baptist Church SCIO**

## **Contents**

|                                      | <b>Page</b>   |
|--------------------------------------|---------------|
| Legal and administrative information | <b>1</b>      |
| Trustees' report                     | <b>2 - 4</b>  |
| Independent examiners' report        | <b>5</b>      |
| Receipts and payments account        | <b>6 - 7</b>  |
| Statement of balances                | <b>8</b>      |
| Notes to the financial statements    | <b>9 - 12</b> |

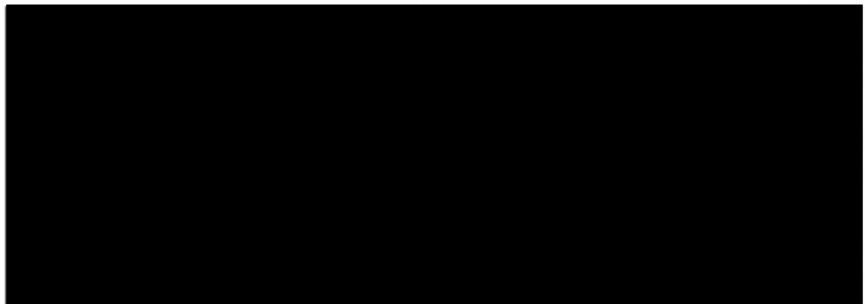
## Falkirk Baptist Church SCIO

### Legal and administrative information

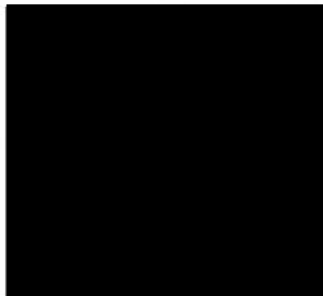
**Scottish charity number** SC050038

**Registered office** Falkirk Baptist Church  
Orchard Street  
Falkirk  
FK1 1RF

**SCIO Trustees & Leaders**



**Principal Office-bearers**



Church Senior Pastor  
Church Treasurer  
Assistant Pastor  
Meeting Chair  
Church Secretary

**Independent examiner**

Barrie Scott & Co.  
16-18 Weir Street  
Falkirk  
FK1 1RA

**Bankers**

Virgin Money  
1 Bank Street  
Falkirk  
FK1 1NB

**Solicitors**

Diakoneo Legal Services Ltd  
48 Speirs Wharf  
Glasgow  
G4 9TH

## **Falkirk Baptist Church SCIO**

### **Report of the trustees for the year ended 31 December 2024**

The trustees present their report and the financial statements for the year ended 31 December 2024. The trustees who served during the year and up to the date of this report are set out on page 1.

#### **Structure, governance and management**

##### *Status of Charity, Governing Document and Affiliation*

Falkirk Baptist Church SCIO is established by Constitution. It is registered as a charity with the Office of the Scottish Charity Regulator (OSCR) and is recognised as a charity for the purpose of Section 505 Income & Corporation Taxes Act 1988. The church is affiliated to the Baptist Union of Scotland.

##### *Management and Appointment of Office-Bearers and other members of Leadership team*

The members take major decisions at the annual general meeting. The day-to-day operating of the church is undertaken by the Leaders of the Church. In line with the Constitution, Leaders may be appointed at any General Church Meeting convened for the purpose and Leaders will be a Trustee of the Church.

##### *Organisational Structure*

The church is congregational in government. Current membership sits at 114 members.

#### **Objectives and activities**

The Church's objects are the advancement of the Christian faith primarily in Falkirk District and also throughout Scotland and the rest of the world by all means consistent with the teachings of the Christian Bible, including Disciple-making, Prayer, Word, Worship, Spirit Lead, Stewardship, Nurture, Love, Fellowship and Missional, the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

The aims of the church are in line with our vision statement - "Following Jesus, Being Family, Community Reaching."

#### **Achievements and performance**

2024 started with [REDACTED] our Youth With a Mission (YWAM) Mission partner, preaching the first Sunday in January.

The Church made use of its live streaming equipment to broadcast our morning services in real time. They are then able to be viewed at a later date on YouTube. Our Sunday morning youth work has continued and they spend around one hour in a programme of Bible based youth activities in a nearby hotel and then rejoin the end of the morning service in the Church.

[REDACTED] has continued and developed his work within the Bainsford and Langlees area. Mission and Evangelism are attributes that are well developed within [REDACTED] and there has been a great response to his work in the area.

The Bainsford Hall work has progressed over the year and Hidden Treasure charity shop was able to open from a shop within in the hall. Renew Wellbeing continues to meet in the Bainsford Hal and received a grant from CVS Falkirk & District early in the year. Another new ministry called Mainly Play has started in the Bainsford Hall and meets regularly, additional funding for this from Charities Trust has been most welcome. The Church contributed £500 to Christmas food parcels in the Bainsford and Langlees area this year again. The Trustees also enabled some grants and loans to be made to both church members and non-church members during 2024. These were made in support of individuals in the relief of poverty and social needs.

FBC continues to participate in the ongoing collection boxes for Baptist Missionary Society (BMS) scheme and BMS "birthday scheme". Within the church a D Caff group meets providing support for those with memory loss and relatives and carers. A Blethers group also meets on a Thursday and a change in leadership has allowed our retired members & friends to meet on the first Monday of the month.



## **Falkirk Baptist Church SCIO**

### **Report of the trustees for the year ended 31 December 2024**

██████████ and four of our youth arranged a mission trip to Albania during the Easter holidays, with contributions being made by members and friends of FBC. It was a great success and the four young people enjoyed speaking at the meetings that ██████████ and his mission partner in Albania had arranged.

During the summer the church members contributed to send our Pastor, ██████████ to India where he met with one of our mission partners ██████████ spent some time with Rajan travelling in India and witnessing the valuable work he does in promoting Christianity within some of the most disadvantaged groups in the country. He then moved on to Cambodia and completed a teaching appointment there before his return to Scotland.

We also held a Church Conference this year. This was held on a Sunday, the morning service was modified, lunch was held on site and then business continued into the afternoon. It was a great chance to discuss the work of the church and get opinions on future direction.

The Church vision has remained the same. The Trustees are convinced that the Church has shown areas of growth and that we are required to act upon that and move as the Lord leads.

Use of the church halls has been very encouraging this year, the refurbished kitchen facilities have helped in this becoming a destination for many local groups and associations.

#### **Financial review**

The church receives funding from congregational giving mainly by payments into the Church bank account. The Church continues to claim through the Gift Aid scheme and through the Gift Aid Small Donations Scheme, although the smaller amount of cash collected means its use has been minimal this year. Members and friends of the Church have been extremely generous in their giving this year and the Church appreciates this, especially with the increase in cost of living expenses during 2024.

There is no investment income.

Income from donations was £199,231 (2023: £179,092). Income from other trading activities amounted to £9,141 (2023: £nil). The Manse owned by the Church continues to be rented out, generating £15,000 (2023: £14,340).

Expenditure for the year was £199,098 (2023: £216,019).

At the year end, the Church held unrestricted general funds of £54,362 (2023: £26,875), unrestricted designated funds of £8,626 (2023: £6,436) and restricted funds of £15,485 (2023: £19,688). The total reserves at the year end amounted to £78,473 (2023: £52,999).

#### *Risk Management*

The Trustees have assessed the major risks to which the Church is exposed, in particular those related to the operations and finances of the Church, and are satisfied that systems are in place to mitigate any exposure to major risks.

#### *Reserves policy*

It is the policy to maintain funds at a level that equates to three months unrestricted expenditure. This allows sufficient funds to enable the on-going work of the Church to be maintained.

## **Falkirk Baptist Church SCIO**

### **Report of the trustees for the year ended 31 December 2024**

#### **Plans for future periods**

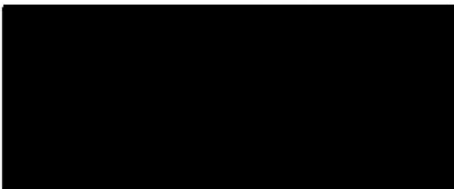
The Church has moved another year into its five year aims and objectives. The Trustees look forward to a year of development with regard to our ministries, growth from our work in Bainsford and Langlees and a continued use of our facilities within the church building.

#### **Statement of trustees' responsibilities**

The trustees are responsible for preparing financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

The trustees are responsible for preparing proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board



**Trustee**

**Date: 20 March 2025**

## **Falkirk Baptist Church SCIO**

### **Independent examiner's report to the trustees on the unaudited financial statements of Falkirk Baptist Church SCIO.**

I report on the accounts for the year ended 31 December 2024 set out on pages 2 to 12.

#### **Respective responsibilities of trustees and independent 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 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act, whether particular matters have come to my attention.

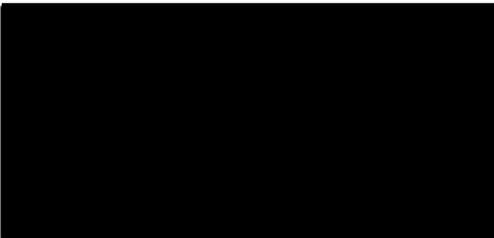
#### **Basis of Independent examiner's statement**

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 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 whether the accounts present a 'true and fair view'.

#### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements:
  - proper accounting records are kept 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.



#### **Independent examiner**

Barrie Scott & Co.  
16-18 Weir Street  
Falkirk  
FK1 1RA

Date 31/3/25



# Falkirk Baptist Church SCIO

## Receipts and payments account

For the year ended 31 December 2024

|                                    | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | 2024<br>Total<br>£ | 2023<br>Total<br>£ |
|------------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| <b>Receipts</b>                    |                            |                          |                    |                    |
| Offerings and donations            | 143,696                    | 26,941                   | 170,637            | 152,488            |
| Tax recovered on Gift Aid          | 23,979                     | 3,615                    | 27,594             | 26,604             |
| Legacies                           | 1,000                      | -                        | 1,000              | -                  |
| Hidden Treasures                   | 9,141                      | -                        | 9,141              | -                  |
| Fundraising events                 | 200                        | -                        | 200                | 137                |
| Rental income                      | 15,000                     | -                        | 15,000             | 14,340             |
| Other incoming resources           | 1,000                      | -                        | 1,000              | -                  |
| <b>Total receipts</b>              | <b>194,016</b>             | <b>30,556</b>            | <b>224,572</b>     | <b>193,569</b>     |
| <b>Payments</b>                    |                            |                          |                    |                    |
| Fundraising costs:                 |                            |                          |                    |                    |
| Shop expenses                      | 6,441                      | -                        | 6,441              | 487                |
| Make and Cake expenses             | -                          | -                        | -                  | 133                |
| Monday@1 costs                     | 47                         | -                        | 47                 | 50                 |
| Charitable activities:             |                            |                          |                    |                    |
| Pulpit supply                      | 70                         | -                        | 70                 | 70                 |
| Wages & salary costs               | 38,979                     | 24,000                   | 62,979             | 65,022             |
| Pension                            | 3,249                      | 444                      | 3,693              | 3,137              |
| Ministers' expenses                | 2,920                      | -                        | 2,920              | 2,749              |
| Manse rental                       | 17,400                     | 6,000                    | 23,400             | 20,400             |
| Council tax                        | 2,999                      | -                        | 2,999              | 2,924              |
| Ministries & Donations             | 25,447                     | 14,764                   | 40,211             | 32,288             |
| Heat & Light                       | 11,725                     | -                        | 11,725             | 10,084             |
| Broadband                          | 383                        | -                        | 383                | 332                |
| Repairs & maintenance              | 2,545                      | -                        | 2,545              | 37,320             |
| Manse maintenance                  | 2,268                      | -                        | 2,268              | 5,237              |
| Insurance                          | 4,769                      | -                        | 4,769              | 4,540              |
| Scottish Baptist Fund              | 4,788                      | -                        | 4,788              | 4,788              |
| Training costs                     | -                          | -                        | -                  | 1,068              |
| Website and audio visual           | 1,901                      | -                        | 1,901              | 2,248              |
| Pastoral payments                  | 6,200                      | -                        | 6,200              | 2,600              |
| Go Youth Trust and costs           | 250                        | -                        | 250                | 3,000              |
| Youth - JAM                        | 3,011                      | -                        | 3,011              | 2,339              |
| Mainly Ministries                  | -                          | 994                      | 994                | -                  |
| General expenses                   | 5,095                      | -                        | 5,095              | 3,842              |
| Governance costs:                  |                            |                          |                    |                    |
| Independent examiner's fees        | 1,500                      | -                        | 1,500              | 1,824              |
| Loan repayments                    | -                          | 6,667                    | 6,667              | 6,667              |
| Professional fees                  | -                          | -                        | -                  | 300                |
| Purchase of fittings and equipment | 4,242                      | -                        | 4,242              | 2,570              |
| <b>Total payments</b>              | <b>146,229</b>             | <b>52,869</b>            | <b>199,098</b>     | <b>216,019</b>     |



## **Falkirk Baptist Church SCIO**

### **Receipts and payments account**

**For the year ended 31 December 2024**

**Net incoming/(outgoing) resources  
before transfers**

|        |          |        |          |
|--------|----------|--------|----------|
| 47,787 | (22,313) | 25,474 | (22,450) |
|--------|----------|--------|----------|

Transfer between funds

|          |        |   |   |
|----------|--------|---|---|
| (18,110) | 18,110 | - | - |
|----------|--------|---|---|

**Net surplus/(deficit) for the year**

|               |                |               |                 |
|---------------|----------------|---------------|-----------------|
| <u>29,677</u> | <u>(4,203)</u> | <u>25,474</u> | <u>(22,450)</u> |
|---------------|----------------|---------------|-----------------|

# Falkirk Baptist Church SCIO

## Statement of balances as at 31 December 2024

|                                | Notes | 2024 |               | 2023 |               |
|--------------------------------|-------|------|---------------|------|---------------|
|                                |       | £    | £             | £    | £             |
| <b>Bank and Cash</b>           |       |      |               |      |               |
| Opening Bank and Cash          |       |      | 52,999        |      | 75,449        |
| Surplus/(deficit) for the year |       |      | 25,474        |      | (22,450)      |
| Closing bank and cash          |       |      | <u>78,473</u> |      | <u>52,999</u> |
| <b>Funds</b>                   |       |      |               |      |               |
| Restricted income funds        | 3     |      |               |      |               |
|                                | 5     |      | 15,485        |      | 19,688        |
| Unrestricted funds             | 4     |      | 62,988        |      | 33,311        |
| <b>Total funds</b>             |       |      | <u>78,473</u> |      | <u>52,999</u> |

## Other assets and liabilities

|                        | Fixed assets |                |     |                |
|------------------------|--------------|----------------|-----|----------------|
|                        | Cost         | NBV            | NBV |                |
| Property               | 390,000      | 390,000        |     | 390,000        |
| Fixtures and fittings  | 15,805       | 2,709          |     | 556            |
| Audio visual equipment | 20,438       | 3,391          |     | 3,345          |
|                        |              | <u>396,100</u> |     | <u>393,901</u> |
| <b>Debtors</b>         |              | <u>2,273</u>   |     | <u>1,848</u>   |
| <b>Creditors</b>       |              | <u>3,286</u>   |     | <u>4,286</u>   |

The financial statements were approved by the trustees on 20 March 2025 and signed on its behalf by

# Falkirk Baptist Church SCIO

## Notes to financial statements for the year ended 31 December 2024

### 1. Basis of accounting

The accounts are prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

### 2. Trustees' emoluments

No Trustees received any remuneration for their role as a Trustee.

During the year the following expenses were paid on behalf of the Church Leader and Pastor:

|                      | 2024   | 2023   |
|----------------------|--------|--------|
| Manse rent           | 17,400 | 14,400 |
| Manse council tax    | 2,999  | 2,924  |
| Manse telephone      | -      | 550    |
| Expenses and mileage | 4,000  | 2,199  |

During the year the [REDACTED], a Trustee, received £26,629 (2023: £28,166) in salary and pension payments for his role as Church Leader and Pastor.

During the year [REDACTED], the wife of a Trustee, received £nil (2023: £174) in salary for her role as Church Administrator.

During the year [REDACTED] a Trustee, received £24,000 (2023: £24,000) in salary for his role as Assistant Pastor, along with £6,000 housing allowance and was reimbursed £617 for expenses.

During the year a further 5 Trustees were reimbursed £7,358 for expenses incurred on behalf of the church.

### 3. Analysis of net assets between funds

|                                                      | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|------------------------------------------------------|----------------------------|--------------------------|---------------------|
| Fund balances at 31 December 2024 as represented by: |                            |                          |                     |
| Current assets                                       | 62,988                     | 15,485                   | 78,473              |
|                                                      | <u>62,988</u>              | <u>15,485</u>            | <u>78,473</u>       |

# Falkirk Baptist Church SCIO

## Notes to financial statements for the year ended 31 December 2024

| 4. Unrestricted funds           | At<br>1 January<br>2024<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Transfers<br>£  | At<br>31 December<br>2024<br>£ |
|---------------------------------|------------------------------|----------------------------|----------------------------|-----------------|--------------------------------|
| General fund                    | 26,875                       | 181,886                    | (136,289)                  | (18,110)        | 54,362                         |
| Designated Hidden Treasure Fund | 6,436                        | 10,130                     | (6,940)                    | -               | 9,626                          |
| Legacy funds                    | -                            | 1,000                      | -                          | -               | 1,000                          |
| Pastoral support fund           | -                            | 1,000                      | (3,000)                    | -               | (2,000)                        |
|                                 | <u>33,311</u>                | <u>194,016</u>             | <u>(146,229)</u>           | <u>(18,110)</u> | <u>62,988</u>                  |

### Purposes of unrestricted designated funds

#### *Hidden Treasure Fund*

This fund encompasses all income and expenditure relating to operation of a charity shop known as "Hidden Treasure".

#### *Legacy fund*

Funds gifted to FBC for use by the Church for any use as decided by the Leadership.

#### *Pastoral support fund*

This fund represents a pastoral loan provided by the Trustees.



# Falkirk Baptist Church SCIO

## Notes to financial statements for the year ended 31 December 2024

### 5. Restricted funds

|                         | At<br>1 January<br>2024<br>£ | Incoming<br>resources<br>£ | Outgoing<br>resources<br>£ | Transfers<br>£ | At<br>31 December<br>2024<br>£ |
|-------------------------|------------------------------|----------------------------|----------------------------|----------------|--------------------------------|
| Church Development Fund | 5,584                        | 150                        | -                          | -              | 5,734                          |
| Barbara Connor Fund     | 382                          | 3,775                      | (3,775)                    | -              | 382                            |
| Overseas trips          | -                            | 7,955                      | (8,285)                    | 330            | -                              |
| Legacies                | 250                          | -                          | -                          | -              | 250                            |
| Mission Fund            | 20                           | -                          | (20)                       | -              | -                              |
| Foodbank                | 510                          | 745                        | (510)                      | -              | 745                            |
| Assistant Pastor        | -                            | 12,664                     | (30,444)                   | 17,780         | -                              |
| Renew Wellbeing         | 164                          | 2,622                      | (2,174)                    | -              | 612                            |
| Baptist Union loan      | 12,778                       | -                          | (6,667)                    | -              | 6,111                          |
| Mainly Ministries       | -                            | 2,645                      | 994                        | -              | 1,651                          |
|                         | <u>19,688</u>                | <u>30,556</u>              | <u>(52,869)</u>            | <u>18,110</u>  | <u>15,485</u>                  |

### Purposes of restricted funds

#### *Church Development Fund*

This fund is specifically for the development programme of the Church.

#### *Barbara Connor Fund*

This fund represents monies given specifically for Barbara Connor.

#### *Overseas trips*

This fund represents funds given specifically to be used for the Albania and India trips.

#### *Legacies*

This fund represents legacies received to be spent on youth and community work.

#### *Mission Fund*

This fund represents monies donated for specific mission work.

#### *Foodbank*

This fund represents monies donated for the Falkirk Foodbank.

#### *Assistant Pastor*

This fund represents monies donated specifically to fund the Assistant Pastor post.

#### *Renew Wellbeing*

Funding to set up a Renew Wellbeing space for anyone in the community, to promote emotional and mental wellbeing.

#### *Baptist Union loan*

Being funds given to assist with manse upgrade works required. The loan is interest free and repayable over 36 months.

#### *Mainly Ministries*

Being funds held for the use in FBC's Mainly Plany and Mainly Music groups which provide community social engagements and an introduction to Jesus.

## Falkirk Baptist Church SCIO

### Notes to financial statements for the year ended 31 December 2024

#### 6. Collections for Third Parties

|                       | 2024         | 2023         |
|-----------------------|--------------|--------------|
| BMS - Birthday Scheme | 1,532        | 1,811        |
| BMS - Boxes           | 577          | 551          |
| BMS - Harvest         | -            | 637          |
| Tear Fund - Turkey    | -            | 180          |
|                       | <u>2,109</u> | <u>3,179</u> |