

Nairn Baptist Church SCIO

Scotland · Charity number SC051157

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2021-07-27
Register	View on the OSCR register

Contact

Address 8 Elm Grove
Nairn
IV12 4SN

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are set up to advance the Christian faith in Nairn and also throughout Scotland and the rest of the world, and to provide help and hope to the wider community

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

Objectives: The Purposes are the advancement of religion, and in particular the Christian faith, primarily in Nairn and also throughout Scotland and the rest of the World by all means consistent with: 1The Christian Bible. 2The Declaration of Principle of the Baptist Union of Scotland. and3The Statement of Foundation Values of the Church. including (without prejudice to the foregoing generality) worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£59,956	£86,642	-	1
2024-12-31	£44,708	£54,733	-	1
2023-12-31	£46,018	£48,674	-	1
2022-12-31	£49,359	£29,089	-	1

Nairn Baptist Church SCIO

Scotland - Charity number SC051157

Accounts

**Scottish Charity SC051157 (Nairn Baptist Church SCIO)
Trustees' Report and Financial Statements
Year ended 31 December 2025**

Nairn Baptist Church

Contents of the Financial Statements for the year ended 31 December 2025

Church Information	Page 3
Report of the Trustees	Page 4-7
Report of Independent Examiner	Page 8
Statement of Balances	Page 9
Receipts & Payments Accounts	Page 10-13

**Nairn Baptist Church
Church Information**

Trustees

Eileen Clark
Howard Cockburn – appointed April 2025
Magdalene Maclean
David Nicol
Andrew Ross
Mairi Ross
Jonathan Turner

Address

Nairn Baptist Church, c/o 8 Elm Grove, Nairn, IV12 4SN

Bankers

Bank of Scotland
73 High St, Nairn, IV12 4BS

Solicitors

Alan Holloway
Solicitor & Notary Public
Director
Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow G4 9TH

Independent Examiner

Delny Ltd
Gordonville, Delny, Invergordon, IV19 0NA

Nairn Baptist Church – 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 December 2025.

Status of the Charity and Governing Document

Nairn Baptist Church is a Scottish Charitable Incorporated Organisation (**Scottish Charity SC051157**).

Aims and Affiliation

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Church is affiliated with 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 Trustees. Trustees who have served through this year are as follows: -

Eileen Clark (Deacon)	Milton of Connage, Ardersier, IV2 7SX
Howard Cockburn	13 Dulsie Drive, Nairn IV12 4TH – appointed April 2025
Magdalene Maclean (Deacon)	12 Viewfield Street, Nairn, IV12 4HW
David Nicol (Deacon)	2 Tradespark Road, Nairn, IV12 5NG
Andrew Ross (Treasurer)	8 Elm Grove, Nairn, IV12 4SN
Mairi Ross (Deacon)	8 Elm Grove, Nairn, IV12 4SN
Jonathan Turner (Minister)	17 Dulsie Drive, Nairn, IV12 4TH

Overall aims and vision

We continue to hold to our mission statement which is “Faith for today: Living and sharing the love of Jesus”. This reflects our hope to be an authentic Christian witness to those around us and to seek to be relevant to the issues of everyday life – pointing to Jesus for all to follow.

Renew 32 completion

Without question, a massively significant change for the church this year was the opening of our space on Nairn High Street, which we named Renew 32. This was officially opened on May 13th, 2025, but we had spent the early part of the year renovating the property in order to bring it up to standard. This included a significant financial commitment and trust that we could afford the rent and running costs.

As part of our desire to connect more to local community groups, we have offered the space to some other groups and organisations. The plan is for this to continue in a managed way – seeking to balance this with our own activities. There has been an evident benefit to us and other users of the space and there has been positive feedback about our interest in community wellbeing.

The Bereavement Journey

The church remained impacted by the death of a number of our church family in the last 2-3 years and the reality of us losing loved ones led to the church offering a programme focussed on bereavement – in our new building – called The Bereavement Journey. A number did the training for this and then the course ran from the middle of May for 7 weeks – for any in the community who wanted to attend. We found the course both profound and helpful. The feedback from all participants was positive. In view of this, we sought to run the same course in the Autumn but there were not enough guests on that occasion.

We hope to run the course again through 2026 as grief and bereavement are recognisably big issues for this small community.

Wellbeing – Renew 32 - (our expression of Renew Wellbeing UK)

Having been based in the United Reformed Church for our first 3 years of running our Wellbeing Space, we moved this work over to our new building in June 2025 and we are now offering 3 sessions per week which is a massive commitment and achievement for a small church.

In addition to offering the sessions themselves, it was possible through Street events and just with an open-door policy to be chatting with people on the street as a way of increasing our profile and getting folks interested in the work and theme of isolation and community supports.

This continues to be a significant ministry for us and the minister is supported by the church in his work as the Scotland Area Coordinator for Renew Wellbeing UK.

Further Community Engagement

Schools work – Representing NBC, the minister is part of a small chaplaincy team doing assemblies in 4 Primaries in and around Nairn - Auldearn, Rosebank, Millbank and Cawdor Primaries.

In March 2025, we part-funded a theatre group coming to the area with their presentation “The Parable Keeper” and 3 Primary schools actively engaged with that.

A few ministers have also been linking with Nairn Academy, and we got another chance to go in for assemblies at Christmas time.

Other Events – We led a few more Prayer events on Saturday mornings – hosted at the Episcopal Church Hall in the early part of the year and we were very active along with the URC in running another Wellbeing Space at the Farmer’s Show in July. This was a big success in making connections with local children, and the aim was to make the experience of families and children positive as they connected to a space that mentioned “church”.

Once again, we worked hard leading up to our Christmas season – focussing on the themes of a devotional book called “Advent in Narnia”. This book makes connections between the Christmas narrative and the themes of “The Lion, the Witch and the Wardrobe”. This led to our arts and crafts Christmas giveaways being along these lines. We have a strong sense that such items are appreciated, and we have the pleasure of knowing that hundreds of our crafts and painted stones are in the homes of many people who may not have a church connection.

Missional and Charity Support

The church supported Renew Wellbeing, and the Baptist Missionary Society World Mission via the birthday scheme as well as offerings at Harvest time again. Once again, we also supported the Blythswood Shoebox appeal and our Christmas offering went towards a local charity near Nairn called Cantraybridge College.

Inter-church work

We continue to work hard encouraging and supporting inter-church work with the minister taking a lead in organising, planning and coordinating meetings in the year as well as our support for Remembrance oriented events which had additional significance in 2025.

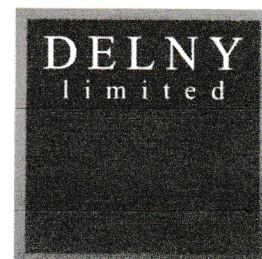
CONCLUSION

This has been a busy and fulfilling year for the church where our hope to increase our profile and connection to the community has been significantly met. Our visibility has notably increased and there have been tangible benefits from the work we have done for many charities and groups.

We have shown strong pastoral support for each other in our week-to-week living, as well as our ministry on Sundays, our home groups, and prayer ministries. We have communicated more widely via our website, articles for local papers and our use of the town Facebook page.

Whilst we have not seen significant growth in this year, we have had new members and helpers along the way which has allowed us to plan for new ventures into the coming year. In addition, we

have had children coming along for the first time in many years and so we seek to support and nurture these new families to connect with us more consistently and we are working to offer a more regular children's alternative during a Sunday service.



TAXATION
CONSULTANTS

Independent Examiners Report to the Trustees of Nairn Baptist Church SCIO Charity Number SC051157

I report on the accounts of the Church for the year ended 31 December 2025.

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 Church 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 Examiners Report

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 seeking 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 we do not express an audit opinion on the view given by the accounts.

Independent Examiners statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - a) to keep accounting records in accordance with Section 44(1) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations: and
 - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

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.

**Stephen G Ilett LLB CTA DipPFS
For Delny Ltd**

18 March 2026

Nairn Baptist Church - SC051157

Balance sheet (Summary)

As at: 31 December 2025

	As at 31/12/2025	As at 31/12/2024
	£	£
Current assets		
Cash at bank and in hand	121,584.58	148,270.59
	<u>121,584.58</u>	<u>148,270.59</u>
Net current assets less current liabilities	121,584.58	148,270.59
Total assets less current liabilities	121,584.58	148,270.59
Total net assets less liabilities	121,584.58	148,270.59
Represented by		
Unrestricted		
Unrestricted - General fund	44,438.21	52,324.80
Designated		
Designated - Alpha Courses	64.63	274.85
Designated - Building Fund	48.71	19,069.64
Designated - Kraft Group	20.00	20.00
Designated - Special Events	(107.59)	(107.59)
Restricted		
Restricted - Baptist Missionary Society	50.00	80.00
Restricted - Building Fund Restricted	75,487.29	75,487.29
Restricted - Fellowship Fund	428.34	636.34
Restricted - Outreach Funds	—	—
Restricted - Special Collections	1,160.72	490.99
Restricted - Youth Fund	(5.73)	(5.73)
Funds of the church	121,584.58	148,270.59

Nairn Baptist Church - SC051157

Receipts and Payments Account

For the period from 01 January 2025 to 31 December 2025

	General fund	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Receipts from generated funds	—	—	—	—	—
Voluntary income	45,003.52	12,778.60	2,174.23	59,956.35	44,708.43
Other receipts	—	—	—	—	—
Total receipts	45,003.52	12,778.60	2,174.23	59,956.35	44,708.43
Payments					
Cost of generating funds	—	—	—	—	—
Charitable activities	51,851.19	1,324.26	1,742.50	54,917.95	50,964.91
Governance costs	492.00	—	—	492.00	486.00
Other payments	546.92	30,685.49	—	31,232.41	3,283.00
Total payments	52,890.11	32,009.75	1,742.50	86,642.36	54,733.91
Surplus for the year	(7,886.59)	(19,231.15)	431.73	(26,686.01)	(10,025.48)
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Excess of receipts over payments before other gains /...	(7,886.59)	(19,231.15)	431.73	(26,686.01)	(10,025.48)
Net movement in funds after transfers	(7,886.59)	(19,231.15)	431.73	(26,686.01)	(10,025.48)
Reconciliation of funds					
Total funds brought forward	52,324.80	19,256.90	76,688.89	148,270.59	158,296.07
Total funds carried forward	44,438.21	25.75	77,120.62	121,584.58	148,270.59
Represented by					
Unrestricted					
General fund	44,438.21	—	—	44,438.21	52,324.80
Designated					
Alpha Courses	—	64.63	—	64.63	274.85
Building Fund	—	48.71	—	48.71	19,069.64
Kraft Group	—	20.00	—	20.00	20.00
Special Events	—	(107.59)	—	(107.59)	(107.59)
Restricted					
Baptist Missionary Society	—	—	50.00	50.00	80.00
Building Fund Restricted	—	—	75,487.29	75,487.29	75,487.29
Fellowship Fund	—	—	428.34	428.34	636.34
Outreach Funds	—	—	—	—	—
Special Collections	—	—	1,160.72	1,160.72	490.99
Youth Fund	—	—	(5.73)	(5.73)	(5.73)

Nairn Baptist Church - SC051157

Analysis of receipts and payments

Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Receipts from generated funds						
Receipts from generated funds						
1008 - Fundraising	—	—	—	—	—	—
Receipts from generated funds Sub-totals						
	—	—	—	—	—	—
Voluntary income						
1001 - Offerings	16,620.85	—	242.00	—	16,862.85	12,506.13
1002 - Gift Aid Offerings	21,187.00	—	—	—	21,187.00	24,477.00
1003 - Gift Aid Refunds	5,773.79	—	—	—	5,773.79	6,975.80
1005 - Donations Received	1,421.88	12,778.60	1,932.23	—	16,132.71	749.50
Voluntary income Sub-totals						
	45,003.52	12,778.60	2,174.23	—	59,956.35	44,708.43
Receipts from generated funds Totals						
	45,003.52	12,778.60	2,174.23	—	59,956.35	44,708.43
Other receipts						
Other receipts						
1004 - Bank Interest	—	—	—	—	—	—
1006 - Baptist Union Grant	—	—	—	—	—	—
1009 - Renew Wellbeing	—	—	—	—	—	—
1010 - Transfer from Deposit Account	—	—	—	—	—	—
Other receipts Sub-totals						
	—	—	—	—	—	—
Other receipts Totals						
	—	—	—	—	—	—
Receipts Grand totals						
	45,003.52	12,778.60	2,174.23	—	59,956.35	44,708.43

Payments

Cost of generating funds

Cost of generating funds

1227 - Fundraising Costs

Cost of generating funds Sub-totals

1227 - Fundraising Costs	—	—	—	—	—	—
Cost of generating funds Sub-totals						
	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Cost of generating funds	—	—	—	—	—	—
Totals						
Charitable activities						
Charitable activities						
1201 - Minister's Remuneration	32,806.29	—	—	—	32,806.29	31,586.28
1202 - Housing Allowance & Council Tax	1,299.82	—	—	—	1,299.82	1,221.14
1203 - Advertising	303.45	—	—	—	303.45	244.66
1204 - Mission Support	770.00	—	634.00	—	1,404.00	1,032.00
1205 - Music & PA	573.88	180.00	—	—	753.88	1,440.56
1206 - Hall Rental & Insurance	6,583.34	—	—	—	6,583.34	7,955.05
1207 - Pulpit Supply	1,146.00	—	—	—	1,146.00	554.20
1208 - Stationery	—	—	—	—	—	—
1209 - Scottish Baptist Fund	1,386.00	—	—	—	1,386.00	1,386.00
1210 - Sundry	474.51	286.27	—	—	760.78	177.74
1211 - Sunday School	—	—	—	—	—	—
1212 - Donations	350.00	—	1,108.50	—	1,458.50	1,046.00
1213 - Outreach Expenses	1,363.95	210.22	—	—	1,574.17	193.50
1216 - PAYE	(24.31)	—	—	—	(24.31)	10.78
1217 - Car Allowance & Mileage	871.20	—	—	—	871.20	—
1218 - Book Allowance	—	—	—	—	—	—
1219 - Catering	57.38	—	—	—	57.38	—
1220 - Telephone	—	647.77	—	—	647.77	122.23
1221 - Pension	3,514.68	—	—	—	3,514.68	3,286.62
1224 - Youth	—	—	—	—	—	—
1225 - Creche	—	—	—	—	—	—
1228 - Conference Costs	375.00	—	—	—	375.00	708.15
1229 - Interim Moderator	—	—	—	—	—	—
Charitable activities Sub-totals	51,851.19	1,324.26	1,742.50	—	54,917.95	50,964.91
Charitable activities Totals	51,851.19	1,324.26	1,742.50	—	54,917.95	50,964.91
Governance costs						
Governance costs						
1223 - Accounts	492.00	—	—	—	492.00	486.00
Governance costs Sub-totals	492.00	—	—	—	492.00	486.00
Governance costs Totals	492.00	—	—	—	492.00	486.00
Other payments						
Other payments						
1230 - Building	546.92	30,685.49	—	—	31,232.41	3,283.00
Other payments Sub-totals	546.92	30,685.49	—	—	31,232.41	3,283.00
Other payments Totals	546.92	30,685.49	—	—	31,232.41	3,283.00

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Payments	52,890.11	32,009.75	1,742.50	—	86,642.36	54,733.91
Grand totals						

Nairn Baptist Church SCIO

Scotland - Charity number SC051157

Accounts

**Scottish Charity SC051157 (Nairn Baptist Church SCIO)
Trustees' Report and Financial Statements
Year ended 31 December 2024**

Nairn Baptist Church

Contents of the Financial Statements for the year ended 31 December 2024

Church Information	Page 3
Report of the Trustees	Page 4-7
Report of Independent Examiner	Page 8
Statement of Balances	Page 9
Receipts & Payments Accounts	Page 10-13

**Nairn Baptist Church
Church Information**

Trustees




Address

Nairn Baptist Church, c/o 8 Elm Grove, Nairn, IV12 4SN

Bankers

Bank of Scotland
73 High St, Nairn, IV12 4BS

Solicitors


Solicitor & Notary Public
Director
Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow G4 9TH

Independent Examiner

Delny Ltd
Gordonville, Delny, Invergordon, IV19 0NA

Nairn Baptist Church – 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 December 2024.

Status of the Charity and Governing Document

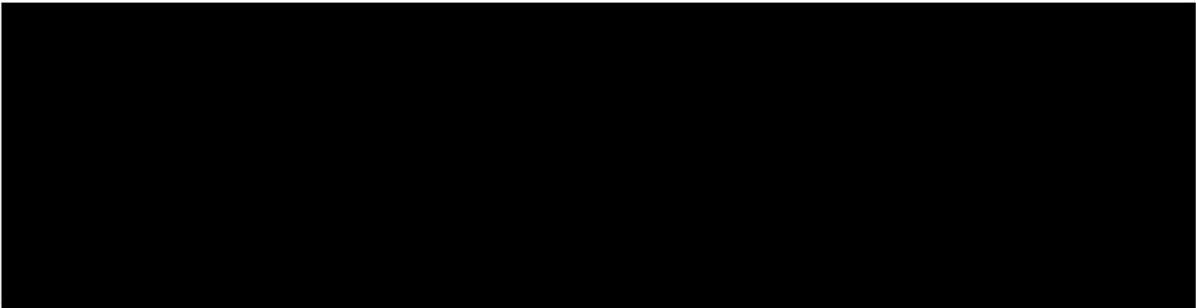
Nairn Baptist Church is a Scottish Charitable Incorporated Organisation (**Scottish Charity SC051157**).

Aims and Affiliation

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world. The Church is affiliated with 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 Trustees. Trustees who have served through this year are as follows: -



Overall aims and vision

Our overall mission statement has remained as “Faith for today: Living and sharing the love of Jesus”. This reflects our hope to be an authentic Christian witness to those around us and to seek to be relevant to the issues of everyday life – pointing to Jesus for all to follow.

Through the year, we considered ways in which we practice this, and we spent some time focussing on the words “Welcome, Worship, Word, Witness and Wellbeing”. These themes are relevant in every year, but we sought to use them to inspire and challenge ourselves regarding the extent to which we were growing in all these things.

From Prayer to Action

We began the year with a short season of prayer and fasting. Out from that time, we sought to find additional times to pray more, and we noted that our energy and creativity might be well served focussing on the major Christian festivals. We worked especially hard at Easter and Christmas to invite and engage as many as we could through creative and collaborative ventures.

We took seriously the need to consider alternative methods towards re-planting and renewal with the most tangible expression of that being our leasing of a property on Nairn High Street.

Having identified a potential property in late May 2024 – just noted in our May meeting - we planned and prayed into this – signing the lease on 16th October 2024. We began working on the building from that time, engaging an architect to help us to design an accessible toilet and kitchen and our hope was to have the building ready for the public in the Spring of 2025. We were aware that a lot of work was going to be needed, and we hoped to apply for some financial help from local and wider grant providers.

This project was the major focus for our thinking and energy in the latter part of the year with our hope being that it would be a place of welcome and wellbeing for the church and the community. We are both excited and daunted by what is ahead for this new space, but it represents a new season in our life as a church.

Prayer spaces – we trialled a number of months of a prayer space on Saturday mornings at the Episcopal church and may return to this in our own space in due course.

Caring Through Sorrow

We cannot look back on 2024 but be struck by the losses for us as a small church. Many loved ones have died through the year, and this has taken a toll on us. It has been a major factor in the year as we have shared many memorial services together and seen the impact on our reducing membership.

Such loss has called us to even deeper care for one another, and this has been demonstrated throughout the fellowship in emotional, spiritual and practical support.

Wellbeing 23:3 (our expression of Renew Wellbeing UK)

This continues to be a significant ministry for us, and the Minister is supported by the church in his work as the Scotland Area Coordinator for Renew Wellbeing.

The weekly group has run very consistently through 2024, and many new people have come along with us sensing that the group is now more understood and is widening in those who attend. It has increased our connection to the church in which we meet (Nairn URC) and to the community – now being a group which brings the minister into contact with other community organisations. Many are very interested in the new building on the High Street and what could be on offer.

It is our intention to extend the Wellbeing sessions we offer into the new space when it is ready and as the year progresses. This will further develop our links in the community – strengthening the trust in us from outside partners.

Further Community Engagement

Schools work – Representing NBC, the minister is part of a small chaplaincy team doing assemblies in three Primaries (Auldearn, Rosebank and Millbank). Cawdor has now been added to the list and relationships have been building with all through the year.

A few ministers have also been invited into Nairn Academy to lead assemblies at Christmas and we hope that we can build on this positive new start.

The first three Primaries have all agreed to a theatre group performing in their schools in late March 2025 with NBC under-writing the funding for this.

Other Events – through the year, the church held a Peace-vigil and had a tent at the Farmer’s Show – both alongside the URC. The “quiet space” at the farmer’s show did not work out as that due to being next to an electric generator but our stone-painting craft activity at the front of the tent turned out to be a huge success!

Our Christmas programme was very much enjoyed with our concert raising funds for Highland Befrienders in what turned out to be a packed-out event.

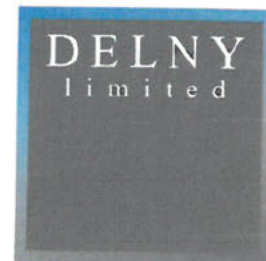
Missional Support - The church supported Renew Wellbeing, the Scottish Baptist College and Asia Link via donations and the BMS World Mission via the birthday scheme and offerings at Harvest. In addition, we made up a large number of boxes for the Blythswood Shoebox appeal.

Inter-church work – it continues to be the hope of our church that there could be more evidence of churches working well together. The minister has been at the forefront of organising the inter-church meetings. A formal inter-church meeting is planned for January 2025. These aim to break down some long-standing barriers between the churches in Nairn.

Some Key Aims for the Coming Year

1. To complete all the necessary work on the leased premises and see it start and develop new initiatives through the year (including offering the space to other groups)
2. To run our first bereavement course (The Bereavement Journey) and to offer this again later in the year
3. To be engaged in community activities e.g. Renew Wellbeing and to encourage witness
4. To continue to evaluate our capacities and to consider options to re-vitalise and renew as a church

5. To increase our visibility in the town and to offer further opportunities focussed on explaining the Christian faith from our new premises e.g. an Alpha course
6. To continue to support mission in its various forms and to connect with other churches, locally and further afield – to generate ideas and reflections on growth and development



TAXATION
CONSULTANTS

**Independent Examiners Report to the Trustees of Nairn Baptist Church SCIO
Charity Number SC051157**

I report on the accounts of the Church for the year ended 31 December 2024.

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 Church 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 Examiners Report

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 seeking 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 we do not express an audit opinion on the view given by the accounts.

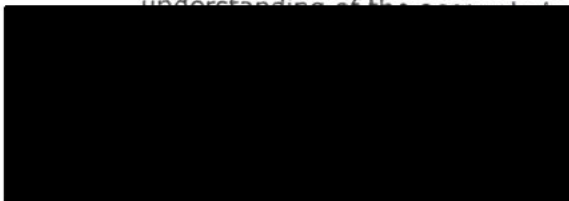
Independent Examiners statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - a) to keep accounting records in accordance with Section 44(1) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations: and
 - b) to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act

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.



7 April 2025

Nairn Baptist Church - SC051157

Balance sheet (Summary)

As at: 31 December 2024

	As at 31/12/2024	As at 31/12/2023
	£	£
Current assets		
Cash at bank and in hand	148,270.59	158,296.07
	<u>148,270.59</u>	<u>158,296.07</u>
Net current assets less current liabilities	148,270.59	158,296.07
Total assets less current liabilities	148,270.59	158,296.07
Total net assets less liabilities	148,270.59	158,296.07
Represented by		
Unrestricted		
Unrestricted - General fund	52,324.80	60,096.78
Designated		
Designated - Alpha Courses	274.85	274.85
Designated - Building Fund	19,069.64	21,569.64
Designated - Kraft Group	20.00	20.00
Designated - Special Events	(107.59)	(107.59)
Restricted		
Restricted - Baptist Missionary Society	80.00	90.00
Restricted - Building Fund Restricted	75,487.29	75,487.29
Restricted - Fellowship Fund	636.34	491.34
Restricted - Outreach Funds	—	—
Restricted - Special Collections	490.99	379.49
Restricted - Youth Fund	(5.73)	(5.73)
Funds of the church	148,270.59	158,296.07

Nairn Baptist Church - SC051157

Receipts and Payments Account

For the period from 01 January 2024 to 31 December 2024

	General fund	Designated funds	Restricted funds	Total funds	Prior year total funds
Receipts					
Receipts from generated funds	—	—	—	—	—
Voluntary income	43,863.93	—	844.50	44,708.43	46,018.25
Other receipts	—	—	—	—	—
Total receipts	43,863.93	—	844.50	44,708.43	46,018.25
Payments					
Cost of generating funds	—	—	—	—	—
Charitable activities	50,366.91	—	598.00	50,964.91	48,152.08
Governance costs	486.00	—	—	486.00	522.78
Other payments	783.00	2,500.00	—	3,283.00	—
Total payments	51,635.91	2,500.00	598.00	54,733.91	48,674.86
Surplus for the year	(7,771.98)	(2,500.00)	246.50	(10,025.48)	(2,656.61)
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Excess of receipts over payments before other gains /...	(7,771.98)	(2,500.00)	246.50	(10,025.48)	(2,656.61)
Net movement in funds after transfers	(7,771.98)	(2,500.00)	246.50	(10,025.48)	(2,656.61)
Reconciliation of funds					
Total funds brought forward	60,096.78	21,756.90	76,442.39	158,296.07	160,952.68
Total funds carried forward	52,324.80	19,256.90	76,688.89	148,270.59	158,296.07
Represented by					
Unrestricted					
General fund	52,324.80	—	—	52,324.80	60,096.78
Designated					
Alpha Courses	—	274.85	—	274.85	274.85
Building Fund	—	19,069.64	—	19,069.64	21,569.64
Kraft Group	—	20.00	—	20.00	20.00
Special Events	—	(107.59)	—	(107.59)	(107.59)
Restricted					
Baptist Missionary Society	—	—	80.00	80.00	90.00
Building Fund Restricted	—	—	75,487.29	75,487.29	75,487.29
Fellowship Fund	—	—	636.34	636.34	491.34
Outreach Funds	—	—	—	—	—
Special Collections	—	—	490.99	490.99	379.49
Youth Fund	—	—	(5.73)	(5.73)	(5.73)

Nairn Baptist Church - SC051157

Analysis of receipts and payments
Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Receipts from generated funds						
Receipts from generated funds						
1008 - Fundraising	—	—	—	—	—	—
Receipts from generated funds Sub-totals						
	—	—	—	—	—	—
Voluntary income						
1001 - Offerings	12,361.13	—	145.00	—	12,506.13	11,951.70
1002 - Gift Aid Offerings	24,477.00	—	—	—	24,477.00	25,910.00
1003 - Gift Aid Refunds	6,975.80	—	—	—	6,975.80	6,109.00
1005 - Donations Received	50.00	—	699.50	—	749.50	2,047.55
Voluntary income Sub-totals						
	43,863.93	—	844.50	—	44,708.43	46,018.25
Receipts from generated funds Totals						
	43,863.93	—	844.50	—	44,708.43	46,018.25
Other receipts						
Other receipts						
1004 - Bank Interest	—	—	—	—	—	—
1006 - Baptist Union Grant	—	—	—	—	—	—
1009 - Renew Wellbeing	—	—	—	—	—	—
1010 - Transfer from Deposit Account	—	—	—	—	—	—
Other receipts Sub-totals						
	—	—	—	—	—	—
Other receipts Totals						
	—	—	—	—	—	—
Receipts Grand totals						
	43,863.93	—	844.50	—	44,708.43	46,018.25

Payments

Cost of generating funds

Cost of generating funds

1227 - Fundraising Costs

Cost of generating funds Sub-totals

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Cost of generating funds	—	—	—	—	—	—
Totals						
Charitable activities						
Charitable activities						
1201 - Minister's Remuneration	31,586.28	—	—	—	31,586.28	29,900.49
1202 - Housing Allowance & Council Tax	1,221.14	—	—	—	1,221.14	1,188.32
1203 - Advertising	244.66	—	—	—	244.66	420.00
1204 - Mission Support	480.00	—	552.00	—	1,032.00	965.00
1205 - Music & PA	1,440.56	—	—	—	1,440.56	1,251.34
1206 - Hall Rental & Insurance	7,955.05	—	—	—	7,955.05	5,850.90
1207 - Pulpit Supply	554.20	—	—	—	554.20	870.00
1208 - Stationery	—	—	—	—	—	—
1209 - Scottish Baptist Fund	1,386.00	—	—	—	1,386.00	1,596.00
1210 - Sundry	177.74	—	—	—	177.74	740.00
1211 - Sunday School	—	—	—	—	—	—
1212 - Donations	1,000.00	—	46.00	—	1,046.00	1,838.85
1213 - Outreach Expenses	193.50	—	—	—	193.50	475.50
1216 - PAYE	10.78	—	—	—	10.78	(379.20)
1217 - Car Allowance & Mileage	—	—	—	—	—	386.10
1218 - Book Allowance	—	—	—	—	—	—
1219 - Catering	—	—	—	—	—	117.75
1220 - Telephone	122.23	—	—	—	122.23	—
1221 - Pension	3,286.62	—	—	—	3,286.62	2,691.03
1224 - Youth	—	—	—	—	—	—
1225 - Creche	—	—	—	—	—	—
1228 - Conference Costs	708.15	—	—	—	708.15	240.00
1229 - Interim Moderator	—	—	—	—	—	—
Charitable activities Sub-totals	50,366.91	—	598.00	—	50,964.91	48,152.08
Charitable activities Totals	50,366.91	—	598.00	—	50,964.91	48,152.08
Governance costs						
Governance costs						
1223 - Accounts	486.00	—	—	—	486.00	522.78
Governance costs Sub-totals	486.00	—	—	—	486.00	522.78
Governance costs Totals	486.00	—	—	—	486.00	522.78
Other payments						
Other payments						
1230 - Building	783.00	2,500.00	—	—	3,283.00	—
Other payments Sub-totals	783.00	2,500.00	—	—	3,283.00	—
Other payments Totals	783.00	2,500.00	—	—	3,283.00	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Payments	51,635.91	2,500.00	598.00	—	54,733.91	48,674.86
Grand totals						