

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

Nairn Baptist Church

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**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.

**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 Acthave 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	<u>121,584.58</u>	<u>148,270.59</u>
Total assets less current liabilities	<u>121,584.58</u>	<u>148,270.59</u>
Total net assets less liabilities	<u>121,584.58</u>	<u>148,270.59</u>
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	<u>121,584.58</u>	<u>148,270.59</u>

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						
	—	—	—	—	—	—

	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						