

SELKIRK BAPTIST CHURCH SCIO
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

SELKIRK BAPTIST CHURCH SCIO

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The Trustees are pleased to present their annual report together with the financial statements for the year ended 31 March 2025.

OBJECTIVES & ACTIVITIES

The purpose of the Church as stated in our constitution is "the advancement of Christianity, according to Baptist principles in and around Selkirk and the Scottish Borders". In order to do this the Church operates a variety of community-based activities to both support our community and also to share Jesus love and concern for everyone. We seek to encourage all to discover, use and develop their Spiritual gifts. The Church regularly reviews its activities in order to more effectively serve in our community.

The Church has offices and a small meeting hall at its premises in Back Row, Selkirk. We meet there for worship as well as Live-Streaming our service on YouTube. The Church is affiliated to the Baptist Union of Scotland.

ACHIEVEMENTS & PERFORMANCE

The Church has continued to grow throughout the year and as at the year end there were 58 members and several more attenders.

As a Church we seek to be outward looking, recognising our role to be salt and light within our community. As such we seek to focus what we do in ways that support the community in which we live and that also encourage our members to take part.

Our strategic intent is reflected in our budget, where we aim to spend one third on activities that reach out into the community, one third on activities that support our Church family and a third on maintaining our property.

During 2024-25 we have continued to invest in our Church building at 35, Back Row, Selkirk. Building work is currently in progress to renew our toilets, provide a new accessible entrance door, and create a new meeting room. Earlier in 2024 we saw the delivery of new chairs for our main Hall.

In addition, we found that one half of our slate roof needed to be re-slatted. This work was only completed in May 2024. In the garden the team have continued to develop the garden area, and it has been a real asset to the Church. There has been significant work ongoing to stabilise one of the retaining walls and is now completed.

Our community work includes Connect Well and ConnecTots, reports on both of which are included below. In addition, we run a number of children's events throughout the year to support families in Selkirk.

As a Church we meet each week for worship. Our main services are well attended, led by various speakers from across Scotland. These services are Live-Streamed for those who cannot get out and are available on YouTube.

Looking forward, we continue to search for a minister. Their role will be both to support the Church, but also to act as a pastor for our community. In addition, we have now employed a caretaker to look after the maintenance of the building.

Pastoral Leadership Team

The Pastoral Leadership Team comprises five members, [REDACTED] and the chair [REDACTED]. The team met regularly throughout the past year on a monthly basis to discuss matters relating to the pastoral care of the Church community, outreach and teaching/preaching rotas, amongst other topics. All recommendations for action from this group are referred to the Joint Leadership and/or the Church meeting as appropriate for a final decision.

Admin Leadership Team

The Admin Leadership Team comprises four members, [REDACTED]. The role of the team is to operate Church finances, to look after the Church property and to maintain Church records. Each Monday the team meet online to manage Church finances. The team also meets occasionally at other times to consider other admin items.

ACHIEVEMENTS & PERFORMANCE (contd)

Admin Leadership Team (contd)

The team's main task this year has been to manage continuing renovation work at Connections. It has overseen the delivery of new chairs, re-slating of the north elevation of the roof, and the ongoing renovation of the toilets and front door area.

Children

The Church held a holiday club during the summer holidays 2024. This was well attended by the children from the town who seemed to enjoy this and had fun. There was a great group of leaders from all the different Churches in the town. There was also a group of young people helping who were encouraged and trained and who will hopefully be leaders in the future. On the Sunday following the holiday club a family service was held and parents and families were invited to come along and see what the children had been doing throughout the week. Ice cream was served to all at the end of the service which was enjoyed by both the old and young!

On a Sunday morning numbers of children have gone up and we can have anything up to 22 children ranging in ages from birth to 12 years. It has been encouraging seeing young families with children joining us on a Sunday morning. We currently have two groups, one from birth to pre-school, and one from pre-school to primary school. We have an excellent group of teachers and helpers who work on a rota basis. The younger children mainly play with stories and enjoy a snack. The older children learn through play, stories, crafts and activities. We are very grateful for all the teachers and helpers who give up their time in preparation and on a Sunday morning to teach our children.

Youth

The numbers of young at Church remains very low. We currently do not provide any regular activity for those aged 12 to 18 but there are a few people discussing the possibility of a new group starting up later in the year. We will continue to support young people and it is hoped that as we grow as a Church we will be more able to provide regular activities for people of this age.

ConnecTots

ConnecTots meet every Monday morning during school term. Numbers vary each week and more recently more children have been attending. We are entering our third year and are now well known within the town and throughout the Borders. The purpose of this group is to offer parents/carers of pre-school children opportunity to meet in a safe environment. We have a regular core of volunteers who help set up week by week, welcoming people and serving coffee. We enjoy singing nursery rhymes, with low key educational action songs, and have celebrated Christian festivals giving us the opportunity to share our faith. We recently had a very successful day when the Church held an Easter event that was open for pre school and primary school children. We are looking forward to another exciting year, offering a safe place and seeing friendships with children and parents develop.

Connect Well

This cafe style event is now in its third year. We are pleased to see more and more people attending. It is part of the "Renew Wellbeing" national project (more details at www.renewwellbeing.co.uk). The main purpose is to give people space to be still and quiet or if preferred an opportunity to chat, while having tea/coffee and cake. We are currently exploring introducing some new craft activities. The session runs every Thursday morning. There is usually the opportunity to share in a few minutes of prayer or reflection, which is completely optional, in a quiet area. Board games and table tennis are also enjoyed. We plan to use the garden in better weather.

Last year we had a meeting with a representative from the Scottish Borders Health & Social care partnership about a new project called "Creating Hope in the Scottish Borders" which is mainly to support and help those struggling with mental health issues. We have now received the "Creating Hope Award" after some training. Our role will be to help signpost people in need to the right place for the help they require. We are providing ongoing training for our team members, to keep up to date with any changes in our provision.

ACHIEVEMENTS & PERFORMANCE (contd)

SBC Global Mission Group

The Global Mission Group is a small group of six members whose remit it is to both oversee the support the Church gives to overseas mission partners and to encourage mission interest within the congregation. The group has met infrequently but a number of things have been achieved.

- We have offered intercessory prayers one Sunday each month for our mission partners.
- We have adopted a new BMS mission partner working in a very sensitive part of the world.
- The chair has had some training in how to support a mission partner serving in a dangerous setting.
- We have supported the different activities of Opportunities Zambia through Sukie Barber.
- We have been keen to welcome and support new members of the congregation from Africa.

There are significant challenges and changes for nearly all our mission partners and we look to work at increasing our prayer and practical support. We have been encouraged with how the Church is engaged with world mission in a way that wasn't so before.

FINANCIAL REVIEW

Total receipts during the year were £105,587 (2024: £162,517) comprising £98,468 from collections and donations and £7,119 in interest earned from bank deposits. Collections and donations in the prior year included £76,876 received from an individual bequest. Total payments were £139,294 (2024: £66,554). Within total payments was £82,574 spent on refurbishment of the Church building, including roof repairs, on-going development costs and the new chairs. In addition, £15,073 of professional fees were incurred in relation to the on-going development work. Overall there was a deficit of £33,707 for the year which was funded from reserves (2024: surplus of £95,963 reflecting the above mentioned bequest).

Reserves policy

In respect of reserves, the Church has a policy of maintaining reserves to protect against unforeseen fluctuations in income. The policy is to maintain unrestricted funds at a level which would enable the Church to continue its provision of services if its sources of income were to cease or be delayed significantly in their payment. The Trustees consider that it is prudent for them to aim to cover three months expenditure by way of reserve. The Trustees consider that the balance on available unrestricted funds to be at a satisfactory level at 31 March 2025 whilst being mindful of the on-going development of the Church building and the potential costs associated with the appointment of a new minister.

STRUCTURE, GOVERNANCE & MANAGEMENT

The Church is a Scottish Charitable Incorporated Organisation (a SCIO) and governed by its Constitution.

The Officers of the Church are the Chair, the Secretary and the Treasurer. The Officers and the members of the Church Leadership Team (comprising both the Pastoral and the Administration Leadership Teams) are the Trustees of the charity for the purposes of charity law. In addition to the Pastoral and Administrative Leadership Teams the Treasurer is supported by the Finance Team who work with the Treasurer to manage the Church finances as well as deal with the day to day management of its cash and bank accounts.

New Trustees can be proposed by Church members or by existing Trustees and their appointment is agreed at a Church meeting. New Trustees receive appropriate induction and training.

SELKIRK BAPTIST CHURCH SCIO
TRUSTEES' ANNUAL REPORT (CONTD)

REFERENCE & ADMINISTRATIVE DETAILS

Charity name	Selkirk Baptist Church SCIO
Charity number	SC052073
Address	Selkirk Baptist Church, 35 Back Row, Selkirk, TD7 4LP
Current Trustees	
Chair	
Secretary	
Treasurer	
Pastoral Leadership Team	
Admin Leadership Team	

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
SELKIRK BAPTIST CHURCH SCIO

I report on the financial statements for the charity for the year ended 31 March 2025, which are set out on pages 6 to 8.

Respective responsibilities of Trustees & independent examiner

The Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Trustees consider that the audit requirements of Regulation 10(1) (d) of the 2006 Regulations (as amended) does not apply. It is my responsibility to examine the financial statements as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

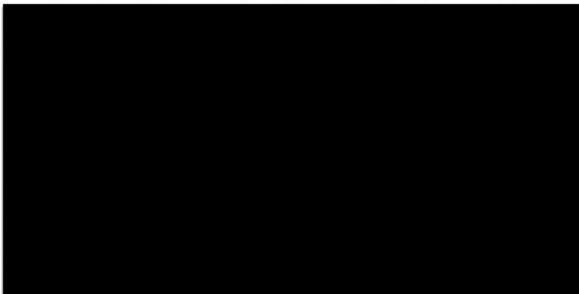
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented, with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the Trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Regulations (as amended), and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations (as amended)have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.



6/6/25
Date

SELKIRK BAPTIST CHURCH SCIO
STATEMENT OF RECEIPTS AND PAYMENTS
For the Year Ended 31 March 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2025 £	Total funds 2024 £
Receipts					
Collections and donations		94,062	4,406	98,468	80,769
Bequest		-	-	-	76,876
Bank interest		7,119	-	7,119	4,872
Total receipts		101,181	4,406	105,587	162,517
Payments					
<i>Cost of charitable activities</i>					
Staff costs		3,112	-	3,112	-
Property running costs		10,985	-	10,985	12,305
Garden costs		957	-	957	1,273
Church Family		2,720	-	2,720	2,164
Sunday Worship		3,154	-	3,154	2,752
Community Outreach		3,470	797	4,267	3,064
Donations	5	5,458	3,297	8,755	8,987
Administration	6	6,311	-	6,311	8,143
<i>Governance costs</i>					
Independent examiner's fees		1,386	-	1,386	918
<i>Capital costs</i>					
Equipment and refurbishment costs		82,468	106	82,574	17,512
Professional fees		15,073	-	15,073	9,436
Total payments		135,094	4,200	139,294	66,554
(DEFICIT)/SURPLUS FOR YEAR		(33,913)	206	(33,707)	95,963

The notes on page 8 form part of these financial statements.

STATEMENT OF BALANCES

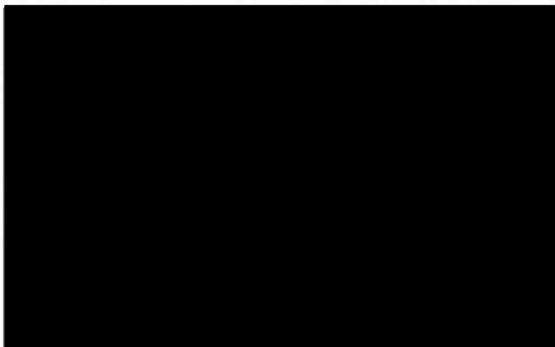
As at 31 March 2025

	Unrestricted Funds	Restricted Funds	Total funds 2025	Total funds 2024
	£	£	£	£
Opening bank balance	381,822	3,598	385,420	289,457
(Deficit)/surplus for year	(33,913)	206	(33,707)	95,963
Closing bank balance	<u>347,909</u>	<u>3,804</u>	<u>351,713</u>	<u>385,420</u>

	2025	2024
	£	£
Other assets - unrestricted funds		
Connections building at cost	140,000	140,000
Other equipment at approximate market value	49,500	40,000
	<u>189,500</u>	<u>180,000</u>

	2025	2024
	£	£
Liabilities - unrestricted fund		
Refurbishment work completed by year end at approximate cost	6,900	-
	<u>6,900</u>	<u>-</u>

The financial statements on pages 6 to 8 were approved by the Trustees on 20 MAY 2025 and were signed by:



SELKIRK BAPTIST CHURCH SCIO
NOTES TO THE FINANCIAL STATEMENTS
For the Year Ended 31 March 2025

1 Basis of preparation

The financial statements 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 Funds

Unrestricted funds are those which can be used in accordance with the charitable objects of the Church at the discretion of the Trustees. Unrestricted funds include the Margaret Cameron bequest money received previously. The intention is that this will be spent in due course on something significant which would represent a good memory of the donor. Otherwise unrestricted general funds are used for day-to-day running expenses. Restricted funds are those which can only be used for particular restricted purposes within the objects of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Restricted funds comprise various donations and similar income from donors specifying a purpose for the funds given. These funds will be subsequently spent in accordance with the donors wishes. Total restricted funds remaining at the year end were £3,804 as shown on the Statement of Balances.

3 Trustee remuneration and expenses

No Trustees were paid or received any other benefits from employment from the Church in the year or previous year. Expenses reimbursed totalled £263 (2024: £849) in respect of 1 Trustee (2024: 1) for services provided to the Church.

4 Transactions with connected persons

There were no transactions with connected persons in the year or previous year.

5 Donations

To those serving in the UK
To those serving overseas

2025	2024
£	£
2,300	2,600
6,455	6,387
<u>8,755</u>	<u>8,987</u>

6 Administration costs

Insurance
Baptist Union
CCLI subscription
Travel expenses
Telephone
Other office costs
Minister expenses
Bank charges

2025	2024
£	£
1,893	2,203
2,148	1,992
673	835
263	849
511	593
612	1,315
-	203
211	153
<u>6,311</u>	<u>8,143</u>