

Scottish Charity No.SC052101

## **Tiree Baptist Church SCIO**

**Trustees' Report and Financial Statements**  
*For the Year Ended 31 December 2025*

# Tiree Baptist Church SCIO

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

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# Tiree Baptist Church SCIO

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## Church Information

### Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

### Addresses

#### Meeting places:

Baugh Church,  
Baugh  
Isle of Tiree  
PA77 6UN

An Talla Community Hall  
Crossapol  
Isle of Tiree  
PA77 6UP

#### Registered Address:

7, Pier View  
Scarinish  
Isle of Tiree  
PA77 6AB

#### Correspondence:

3 Heylipol  
Heylipol  
Isle of Tiree  
PA77 6TY  
[www.tiree-baptist-church.org.uk](http://www.tiree-baptist-church.org.uk)

### Bankers

Royal Bank of Scotland plc  
Scarinish Branch  
Isle of Tiree  
PA77 6UH

### Solicitors

Mitchells Robertson  
George House  
36 North Hanover Street  
Glasgow  
G1 2AD

### Independent Examiner

Norman McNeish  
38 Cannerton Park  
Milton of Campsie  
G66 8HR

# Tiree Baptist Church SCIO

## Report of the Trustees for the year ended 31 December 2025

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### Report of the Trustees for the year ending 31 December 2025

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 Charity and Governing Document

Tiree Baptist Church SCIO is established by Constitution. It is a registered Scottish Charity (No. SC052101) and is incorporated.

### Aims and Affiliation

The church is established for advancing Christian religion in all parts of the world through missionary activity and other work of any kind, and to benefit in any way such charitable objects as the Trustees in their absolute discretion think fit to support or establish. The church is affiliated to 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 Leaders (the Trustees). The leaders who served during the year and to the date of this report were as follows:

<i>Trustees</i>	J. Bottomley, A H Millar, L. Kilpatrick, S. Macfarlane and Rev R Kelso (Appointed 1 April 2025)
<i>Secretary</i>	John Bottomley
<i>Treasurer</i>	Laura Kilpatrick
<i>Assistant Treasurer</i>	Ian Tainsh

### Appointment of Trustees

The Church members in General Meeting shall appoint the Trustees. Every Trustee shall be elected for a term of three years but is eligible for re-election. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, and its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

### Activities and Achievements

The fellowship has continued its commitment to support the Baptist Union of Scotland both spiritually and financially.

During the year Rev Ruth Kelso from Knightswood Baptist Church was appointed as our part time Minister, with the help of a 3-year grant from the Baptist Union of Scotland. She was inducted by Rev. Martin Hodson in April 2025 and her ministry has been much appreciated by our fellowship and by the wider Island community.

Our Services have been held in Baugh Church, with weekly prayer meetings in members' homes.

Fortnightly Coffee Mornings have continued and present a good opportunity for us to interact with the Island Community. The provision of cakes for these mornings is a substantial commitment and we recognise and appreciate the efforts of our regular bakers.

Just Joy, a fortnightly craft group based around a gospel message has continued to be held in a member's home and attracts a good number, many of whom are not regular church attenders.

As part of the Music Festival, a joint churches service was held on the Sunday morning and was enjoyed as part of the Festival programme by over 100 attendees.

Our Christmas services were well attended by the Church of Scotland and the community in general. Children were encouraged to follow a Christmas message themed trail of knitted sheep displayed around the Island.

The Rev Alan Millar has continued to help our fellowship in his retirement, with preaching and pastoral work. He is also the mastermind behind the recording of our services which are then made available on YouTube.

We have been pleased to welcome two regular attenders as members of the Church.

Sadly at the end of the year our Church building at Baugh suffered a devastating fire, and an insurance claim is in process.

## **Reserves**

### **Results for the year (2024 figures in brackets)**

As a result of a deficit for the year of £-38,763 (surplus £13,726) the church held at the year end, total funds of £307,964 (£346,726). This consisted of a General Fund amounting to £27964 (£94,165), a Designated Investment Fund £80,000 (£0), plus Restricted Funds of £0 (£27,561) and an Asset Fund of £200,000 (£200,000).

- The previously held Designated Building Fund of £25,000 has been transferred back to the General Fund.
- The previous Restricted Building Fund of £27,561 has been exhausted by the cost of the replacement roof.
- The Investment Fund has been used for the church's contribution to the purchase of the property of 2 Pier Road, Scarinish, being the home owned by Ruth Kelso our Pastor.
- The Baugh Church asset was revalued in 2015 to reflect its then current value including the 2015 renovation costs and new furnishings and equipment purchased. Following the total loss of the building on 26 December 2025 as reported in the section above, the asset valuation remains on the Balance Sheet whilst negotiations are ongoing with the Loss Adjuster and the Insurers.

## **On behalf of the Trustees**



**John Bottomley**

*Trustee*

Dated: 30 March 2026



# Tiree Baptist Church

## Report of the Independent Examiners to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025, which are set out on pages 5 to 9.

### 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 charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 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 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 accounts.

### Independent Examiners' 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 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Norman McNeish

Address: 38 Cannerton Park, Milton of Campsie, G66 8HR

Date: 31 March 2026

# Tiree Baptist Church

## Receipts and Payments Accounts

As at 31 December 2025

	Notes	Unrestricted Funds 2025 £	Designated Funds 2025	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Receipts</b>						
Regular giving & Donations		27,121			27,121	24,706
Tax recovered on gift aid giving		5,891			5,891	5,642
BUS Gifts		4,210			4,210	-
Legacy		-			-	25,932
Donations for others		-			-	391
Building Fund				500	500	-
Bank Interest		2,610			2,610	3,495
Coffee Pot		2,553			2,553	2,495
Use of Premises		2,342			2,342	2,961
Other income					-	-
<b>Total Receipts</b>		<b>44,727</b>	<b>-</b>	<b>500</b>	<b>45,227</b>	<b>65,622</b>
<b>Payments</b>						
<i>Payments for Charitable activities</i>						
Ministers stipend/allowances	10	15,045			15,045	-
Minister's expenses		442			442	217
Interim Moderator		-			-	600
Honorarium		1,333			1,333	4,000
Relocation costs		11,054			11,054	-
Church Insurance		1,167			1,167	920
Rent		23			23	801
Heat & Light		964			964	1,529
Property Maintenance	5	1,197		35,000	36,197	1,140
Professional Fees re Baugh	5	2,388		7,275	9,663	-
Worship/Teaching Resources	7	671			671	622
Baptist Union of Scotland						900
Giving to Others	3	500			500	3,710
Sundry Expenses		673			673	115
Computer/Equipment Costs		1,311			1,311	430
<i>Governance costs</i>						
Legal & Profesional	9	3,167			3,167	-
Independent Examination		120			120	110
Rounding		3			3	
<b>Total Payments</b>		<b>40,058</b>	<b>-</b>	<b>42,275</b>	<b>82,330</b>	<b>15,094</b>
<b>Surplus/(Deficit) for the year</b>		<b>4,669</b>	<b>-</b>	<b>(41,775)</b>	<b>(37,106)</b>	<b>50,528</b>
Transfers between Funds - in			55,000	14,213	69,213	-
Transfers between Funds - out		(69,213)			(69,213)	
<b>Net movement in funds after transfers</b>		<b>(64,544)</b>	<b>55,000</b>	<b>(27,562)</b>	<b>(37,106)</b>	<b>50,528</b>
<b>Total funds brought forward</b>		<b>94,165</b>	<b>25,000</b>	<b>227,562</b>	<b>346,727</b>	<b>296,199</b>
<b>Total funds carried forward</b>		<b>29,621</b>	<b>80,000</b>	<b>200,000</b>	<b>309,621</b>	<b>346,727</b>
<b>Represented by:</b>						
<i>Unrestricted funds</i>						
General Fund	8	29,621			29,621	94,165
Designated Investment Fund			80,000		80,000	-
Designated Building Fund			-		-	25,000
<i>Restricted Funds</i>						
Investment Fund	9				-	27,562
Reserves		-		200,000	200,000	200,000
		<b>29,621</b>	<b>80,000</b>	<b>200,000</b>	<b>309,621</b>	<b>346,727</b>

# Tiree Baptist Church

## Statement of Balances

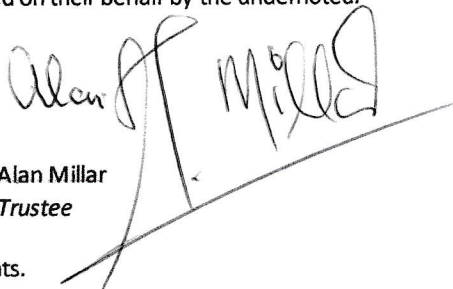
As at 31 December 2025

		2025 £	2025 £	2024 £
<b>Tangible Assets</b>	<b>2</b>			
Church Building		200,000		
Investment in Property		<u>80,000</u>	280,000	200,000
<b>Bank &amp; Cash in hand</b>				
Current Account		3,030		5,245
Business Reserve Account		<u>26,591</u>		<u>141,481</u>
<b>Closing balances</b>			29,621	<u>146,726</u>
<b>Net Assets surplus (deficit)</b>			<u>309,621</u>	<u>346,726</u>
<b>Reserves</b>				
General (Unrestricted) funds	<b>8</b>		29,621	94,165
Designated Investment Fund	<b>8</b>		80,000	25,000
Designated Building Fund	<b>8</b>			
Restricted funds	<b>9</b>		200,000	227,561
			<u>309,621</u>	<u>346,726</u>

Approved by the Trustees on 30 March 2026 and signed on their behalf by the undemoted:



John Bottomley  
Trustee



Alan Millar  
Trustee

The notes 1 to 10 form part of these financial statements.



# Baptist Church SCIO

## Notes to the Financial Statements for the year ended 31 December 2025

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### 1. Accounting Policies

#### **Accounting Convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

#### **Basis of financial statements**

The financial statements have been prepared on a receipts and payments basis.

#### **Investments**

As the accounts are prepared on a receipts and payments basis investments are included at cost. Market Value of investments is disclosed within the notes to the accounts.

#### **Fixed Assets**

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

#### **Receipts and Payments Account**

For the Receipts and Payments account as shown on page 5, funds are defined as follows:

**Unrestricted** funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

**Designated** funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

**Restricted** funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

# Tiree Baptist Church

## Notes to the Receipts and Payments Accounts

As at 31 December 2025

### 2 Tangible fixed assets

<b>Asset value</b>	At 1 January 2025
	Additions
	At 31 December 2025
	At 31 December 2024

Heritable property	Investment Fund	2025 Total	2024
£	£	£	£
200,000	-	200,000	200,000
-	80,000	80,000	-
200,000	80,000	280,000	200,000
200,000	-	200,000	200,000

The asset addition in 2025 relates to the investment by TBC to facilitate the purchase of a property by Ruth Kelso following her appointment as part-time Pastor in 2025.

### 3 Giving to Others

#### Funds disbursed

Scottish Baptist College
BMS - support of P&L Lynch
Solar Tiree
Glasgow City Mission
Curam
Tearfund General
Open Doors
Community

2025	2025	2025	2024
£	£	£	£
General	Earmarked incl Gift Aid	Total	Total
500		500	-
		-	500
		-	720
		-	600
		-	600
		-	600
		-	300
		-	390
500		500	3,710

Following the appointment of Ruth Kelso as part-time pastor, the Baptist Union of Scotland committed to gift the sum of £468 per month towards TBC's stipend costs. During the time TBC are in receipt of these gifts (3 years) BUS ask that our giving to others be restricted to the Baptist family. This should not stop TBC holding special gift days to support specific appeals.

### 4 Professional Fees re Baugh

Top Survey/ Ground Inv
Legal Fees re Baugh matters (MR)
Septic Tank redesign (Cowal)
Legal Fees (Argyll Estates)
SEPA

Gen Fund	Bdg Fund	2025	2024
£	£	£	£
2,388		2,388	-
	4,120	4,120	-
	1,710	1,710	-
	1,312	1,312	-
	133	133	-
2,388	7,275	9,663	
	35,000	35,000	
2,388	42,275	44,663	

### 5 Roof replacement

### 6 Legal Fees re Property Investment

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3,167	-	3,167	-
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### 7 Worship & Teaching Resources

Worship Tools Pro Software
CCLI Licences
Zoom Annual subscription
Sundries

2025	2024
£	£
150	-
482	466
-	156
39	-
671	622

# Tiree Baptist Church

## Notes to the Receipts and Payments Accounts

As at 31 December 2025

8 Unrestricted funds	Balance at 01.01.25 £	2025 Receipts £	2025 Payments £	2025 Transfers £	Balance at 31.12.25 £
General Fund	94,165	44,727	(40,058)	(69,213)	29,621
Designated Building Fund	25,000			(25,000)	-
Investment Fund	-			80,000	80,000
Total unrestricted funds	119,165	44,727	(40,058)	(14,213)	109,621 A

### Explanation of unrestricted funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of Tiree Baptist Church, other than those for which funding is restricted.

The Designated Building Fund set up in 2022 has now been transferred back to the General Fund.

The Designated Investment Fund has been set up for the purpose of Investing in the Pastor's house.

9 Restricted Funds		Balance at 01.01.25 £	Receipts £	Payments £	Transfers £	Balance at 31.12.25 £
Building Fund	Note 7	27,562	500	(42,275)	14,213	0
Baugh Property Asset Fund		200,000		-		200,000
Total restricted funds		227,562	500	(42,275)	14,213	200,000 B
Total of all funds		346,727	45,227	(82,333)	-	309,621 A+B

### Explanation of restricted funds

The Baugh Property Asset Fund represents the revaluation of the Building in 2015 following its renovation. The Building Fund has been exhausted having paid a proportion of the roof renovation. As mentioned in the Trustees report the church building at Baugh was gutted by fire on 26 December 2025. The Asset value remains until such time as negotiations are completed with the Insurers and Loss Adjuster.

## 10 Staff Costs

The total staff costs and employee benefits for the year are analysed as follows:

	2025	2024
Stipend	12,227	-
Allowances	1,305	-
Employer contributions to BUGB pension plan	1,513	-
	15,045	-

## 11 Transactions with Trustees

The charity trustees were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year. No trustee received payment for professional or other services supplied to the charity.