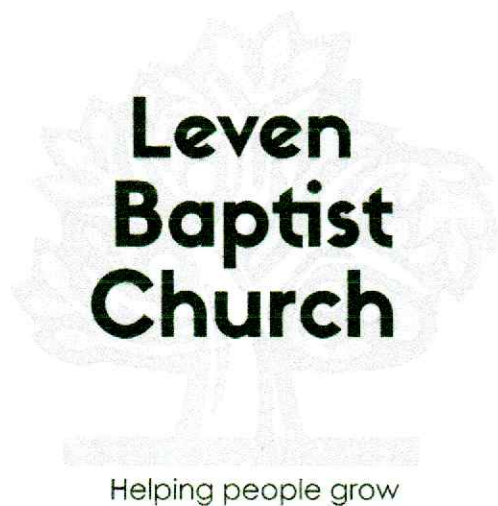


LEVEN BAPTIST CHURCH SCIO



ANNUAL REPORT AND  
ACCOUNTS  
FOR THE YEAR TO  
30 SEPTEMBER 2025



TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 30 SEPTEMBER 2025

**OBJECTIVE AND ACTIVITIES**

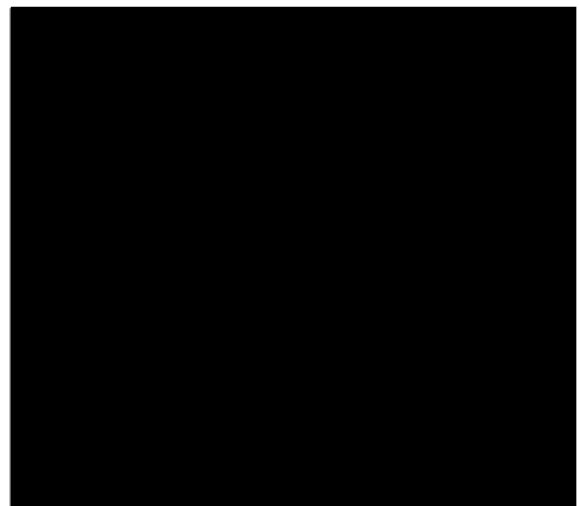
1. Leven Baptist Church SCIO has been recognised as a charity for the purposes of Section 505 Income and Corporation Taxes Act 1988 and has been entered on the Index of Scottish Charities.
2. The principal aim of the Church, which is affiliated to the Baptist Union of Scotland, is to proclaim the Christian faith in work and in action. The outworking of that aim is achieved through the activities undertaken at our various venues within Levenmouth where we seek to serve the community around us in practical ways. These activities included community cafes, wellbeing meetings, parent and toddlers' groups, and Messy Church.

**GOVERNANCE**

1. The Church is congregational in its form of church governance, as set out in its Constitution. Day to day running of the Church across its different premises is overseen by the Pastors in association with the Secretary and Treasurer, who are accountable to the Trustees and Deacons' Court.
2. The Church Constitution provides for between 6 and 15 Trustees. Were there a requirement for new Trustees these would be identified and appointed by church members, as provided for in the Constitution.

3. Deacons and Trustees who served during the year, as well as those who were employed on the Ministry Team, are set out below.

Pastor	-
Assistant Pastor	-
Elected Deacons and Trustees	-



4. The principal address of the Church is Church Road, Leven KY8 4JD.

## FINANCIAL REVIEW

At this time last year there was confidence that the Church had turned a corner away from what had been a period of consistent deficits which were significantly depleting our reserves. The sight of an accounting deficit this year might suggest that the optimism was misplaced. However, just as last year's surplus disguised an operating deficit due to the large legacy we received, so this year's accounting deficit disguises an operating surplus.

Thanks to the significant boost to our reserves from the legacy we have been able to spend money this year on capital projects. Those have included undertaking repairs and additional maintenance to our properties including the roof at Methil and the boundary wall at Church Road. Additionally, we purchased a large TV to replace the projector in the church. We also increased our giving to others by tithing from the legacy we received. Taken together, those account for around £28,000. Without those exceptional items we would have an operating surplus. All of this suggests that the church is in a stable situation in terms of operations with a much-improved financial reserve.

That said, it must be noted that voluntary giving to the Church, which is a major source of income, continues to decline. This decline has been offset by careful management of running costs, but those are now probably at the lowest we can reasonably expect. We are, therefore, vulnerable to any continued decline in regular giving.

The average UK inflation rate for 2025 is anticipated to be around 3.5% and is expected to fall to an average of 2.5% for 2026. Allowing that we are at the best cost management we can achieve, then to deliver a similar operating performance next year we should be looking to increase income by around 2.5%.

Of course, the future is unknown and uncertain where costs and income are concerned, but we are blessed with a much-improved reserves position, and we trust God for his continued provision for us.

*Approved by the Trustees at their meeting on 30<sup>th</sup> October 2025*

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES  
OF LEVEN BAPTIST CHURCH SCIO**

I report on the Accounts of the Church and Centre for the year ended 30 September 2025, which are set out on pages 4-5.

**Respective Responsibilities of Trustees and Examiner**

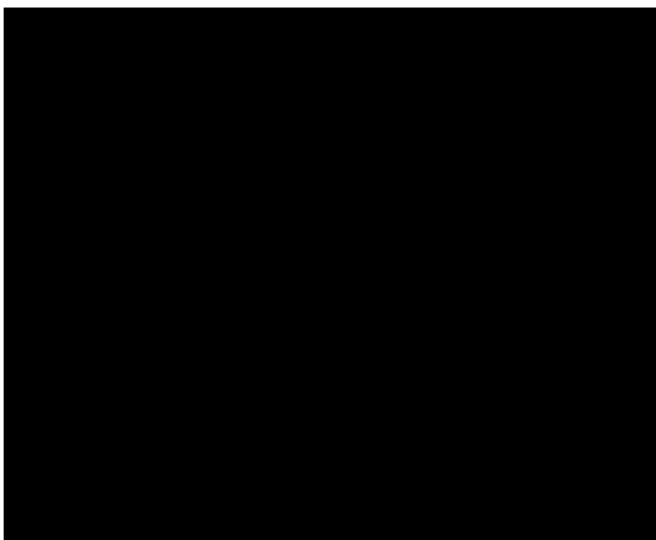
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 the 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 the view given by the accounts.

**Independent Examiner's Statement**

In the course of my examination, no matter has come to my attention 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 8 of the 2006 Accounts Regulations have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



	2025	2024
	£	£
<b>INCOMING RESOURCES</b>		
<b>Voluntary</b>		
Direct Giving - Gift Aid	67,635.00	76,945
Offering, gifts, Legacies	16,038	151,236
Tax recovered on Gift Aid Giving	6,349.97	8,763
Other income	577	1,679
Church weekend away		2,890
	<b>90,600</b>	<b>241,513</b>
<b>Activities for generating funds</b>		
Property lets and rentals	24,001	22,755
Fees received - Parents & Toddlers etc	1,765	2,012
Catering income	121	332
Community Events Funds Raised	59	238
Fellowship fund	208	
	<b>26,155</b>	<b>25,336</b>
<b>Investment Income</b>		
Bank Interest	2,320	474
<b>TOTAL INCOMING RESOURCES</b>	<b>119,074</b>	<b>267,324</b>
<b>OUTGOING RESOURCES</b>		
<b>Mission and outreach activities</b>		
Ministry Costs	47,266	81,598
Other Salaries and Wages	17,866	22,994
Running costs	26,050	37,520
Gifts: Church Organisations	635	924
BMS	3,600	3,600
Others	20,658	7,528

Training and Conferences	330	512
Fabric and Maintenance	15,340	1,847
Outreach	646	621
Other Expenditure	682	6,689
Church weekend away		4,545
Depreciation	360	203
<b>TOTAL OUTGOING RESOURCES</b>	<b>133,433</b>	<b>168,581</b>
<b>NET INCOMING/(OUTGOING) RESOURCES</b>	<b>- 14,358</b>	<b>98,743</b>
Fund Balances b/f at 1 October 2022	875,163	776,420
Fund Balances c/f at 30 September 2023	<b>860,805</b>	<b>875,163</b>

NOTE: The Notes on pages 5 and 6 form part of this Financial Statement

**BALANCE SHEET AS AT 30 SEPTEMBER 2024**

	<b>2024</b>	<b>2023</b>
	£	£
<b>FIXED ASSETS</b>		
<b>Tangible Assets</b>		
Leven Baptist Church - Church Road	200,000	200,000
Leven Baptist Church - Centre	218,842	218,842
Leven Baptist Church - Methil	220,000	220,000
Leven Baptist Church - Forth Street Hall	50,000	50,000
	<b>688,842</b>	<b>688,842</b>
Sound Equipment	985	1094

# LEVEN BAPTIST CHURCH SCIO

Video Projector	0	131
Church Fixtures & Fittings	81	90
Lounge Fixtures & Fittings	211	234
Forth Street Hall Fixtures & Fittings	81	90
Digital Piano	70	88
Large TV screen	1389	

<b>Total Fixed Assets</b>	<b>691,658</b>	<b>690,569</b>
---------------------------	----------------	----------------

## **CURRENT ASSETS**

Cash in Bank	167,770	183,218
Debtors	1,376	1,376

	<b>169,147</b>	<b>184,594</b>
--	----------------	----------------

## **CURRENT LIABILITIES**

Amounts falling Due Within One Year	0	0
-------------------------------------	---	---

<b>Net Current Assets</b>	<b>169,147</b>	<b>184,594</b>
---------------------------	----------------	----------------

<b>Total Net Assets</b>	<b>860,805</b>	<b>875,163</b>
-------------------------	----------------	----------------

## **REPRESENTED BY**

Unrestricted General Fund (Note 5)	<b>860,805</b>	<b>875,163</b>
------------------------------------	----------------	----------------

## **NOTES:**

1. The Notes on pages 7 and 8 form part of this financial statement
2. The Statement of Financial Activities and Balance Sheet were approved by the Trustees on 30 October 2025

## NOTES TO THE ACCOUNTS

**1. Accounting Policies**

1. The Financial Statements have been prepared in accordance with the applicable UK accounting standards, the Charities SORP (Accounting and Reporting by Charities) and comply with The Charities Accounts (Scotland) Regulations 2006.
2. Apart from Land and Buildings, Fixed Assets are depreciated on the following basis:
  - i. Fixtures and Fittings 10% reducing balance
  - ii. Sound Equipment/Video Projector 10% reducing balance
  - iii. Digital Piano 20% reducing balance
  - iv. Large TV screen 10% reducing balance, applied pro rata as the asset was purchased during the year.
3. The accounts are prepared on an accruals basis, with income and expenditure generally recognised when it is receivable or payable

**2. Employee Costs**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Gross wages/salaries	39,660	91,217
Employers National Insurance	0	2,343
Pension Contributions	<u>4,207</u>	<u>6,360</u>
	<b>43,867</b>	<b>99,920</b>
 Average number of employees in year	 2	 6

**3. Related Party Transactions**

████████████████████ are all members of our ministry team, are remunerated by the body and are Trustees of the body as a consequence of their roles rather than by election. In the year to 30 September 2023, they were remunerated as follows:

	<u>Gross Salary/Stipend</u>	<u>Pension Contribution</u>
████████████████████	£ 35,648.95	£ 3,744.00
████████████████████	£ 4,011.45	£ 462.54
████████████████████	£ 11,106.00	£ N/A

Note: ██████████ resigned her position on 31 December 2024. ██████████ is paid as an independent contractor.



**4. Tangible Fixed Assets – Movement in Equipment and Fittings**

	<b>Balance b/f</b>		<b>Balance c/f</b>
	<b>01-Oct-24</b>	<b>DEP'N</b>	<b>30-Sep-25</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Sound equipment	1,094	109	985
Video projector	131	131	0
Church Fixtures & Fittings	90	9	81
Lounge Fixtures & Fittings	234	23	211
Forth Street Hall F & F	90	9	81
Digital Piano	88	18	70
Large TV Screen	1,449	60	1,389

**5. Movement in Unrestricted General Funds**

	<b>Total</b>
	<b>£</b>
Balance at 01 October 2024	875,163
Net Incoming/Outgoing Resources – per Statement of Financial Activities for the year	14,358
Balance as at 30 September 2024	<b>860,805</b>

**Notes:**

1. Unrestricted Funds are funds which can be used for any purpose at the discretion of the Trustees
2. There are no Designated or Restricted Funds held