

**Bristo Baptist Church SCIO**

**Trustees' Report and Financial Statements**  
*For the year ended 31 March 2025*

# **Bristo Baptist Church SCIO**

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

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|   | <b>Page</b>  |
|---|--------------|
| <b>Report of the Trustees</b>             | <b>1 - 2</b> |
| <b>Report of the Independent Examiner</b> | <b>3</b>     |
| <b>Receipts and Payments Account</b>      | <b>4</b>     |
| <b>Statement of Balances</b>              | <b>5</b>     |
| <b>Notes to the Financial Statements</b>  | <b>6 - 8</b> |

# Bristo Baptist Church SCIO

## *Report of the Trustees for the year ended 31 March 2025*

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

### **Status of Charity and Governing Document**

The church is established by constitution. It is a registered Scottish Charity. The church changed legal entity with effect from 31 December 2023 from being an Unincorporated Voluntary Association ('Bristo Baptist Church', Scottish Charity SC008175) to becoming a Scottish Charitable Incorporated Organisation, ('Bristo Baptist Church SCIO' - Scottish Charity SC052932). This exercise has involved a transfer of assets and liabilities between the organisations as of the date above but had no bearing on the day-to-day operation or functions of any of the ministries within the church. The financial statements show the merged finances of the two organisations covering the period from 1 April 2024 to 31 March 2025.

### **Aims and affiliation**

The aims of the Church are congregational worship as a fellowship of believers, building up the faith of those in the fellowship through regular small groups, reaching out into the neighbourhood around the church through organised evangelistic events and other activities, and working with the wider church, both in the Baptist community and inter-denominationally.

The church is affiliated to the Baptist Union of Scotland and the Evangelical Alliance.

### **Appointment of Trustees**

Trustees currently consist of the Diaconate of the church, the Senior Pastor, and the Treasurer. On election a Deacon automatically becomes a Trustee. Prior to election to the Diaconate (by a majority of voting church members) a member will have served the church for some time in a variety of roles and would be familiar with the church's values, aims, objectives and its day-to-day operation. As part of their induction new Trustees are required to understand their statutory responsibilities.

### **Activities**

During the year the church met regularly for worship and carried out various activities in pursuit of the above stated aims.

The church met as a congregation on Sundays for morning worship, predominantly in person at the church premises with an option to attend via Zoom, including youth ministry. We held joint services on occasion with other Christian fellowships in the area, particularly with our sister church Granton Baptist, and with a local Telugu Fellowship group which holds monthly meetings in our building. We also support the foodbank at Granton Baptist.

Three small groups have recently been started to enable Bible study and fellowship amongst the congregation and deepen friendships. Ministries for men and women met regularly and enjoyed activities together including walks around Edinburgh. We held a church conference in 2024 for the congregation.

The church has continued to facilitate several community-based activities throughout the year, such as a once-weekly toddler's group, and a youth music group 'Picks and Sticks.' We have installed a defibrillator for the benefit of the community around us.

There were also regularly scheduled prayer meetings, including a weekly prayer session for conflicts around the world, an evening prayer meeting once per month, and 'prayer walks' held around the neighbourhood.

# Bristo Baptist Church SCIO

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

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The church has additionally supported individual members in ministries outside the church, such as Street Pastors and the Bethesda-Khankho Foundation.

### Finances

#### *Results for the year*

The Receipts and Payments Account reflects a surplus of £53,768 for the year.

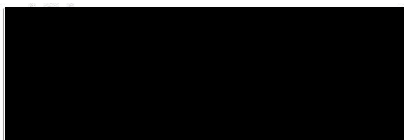
#### *Reserves*

It is the policy of the church to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure that allows sufficient funds to enable the ongoing work of the church to be maintained; this amounts to £30,214. The unrestricted funds on page 5 at 31 March 2025 amounted to £198,966 which is above the required level.

#### **Donations of services and facilities received**

No material donations of services and facilities have been received in the year other than people volunteering their time to assist with church activities.

#### **Administration details**



#### **Bankers**

Bank of Scotland  
Virgin Money

On behalf of the Trustees



Dated: 21<sup>st</sup> September 2025



# Bristo Baptist Church SCIO

## Report of the Independent Examiner to the Trustees for the year ended 31 March 2025

I report on the accounts of the church for the year ended 31 March 2025 which are set out on pages 4 to 8.

### 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) (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 (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 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

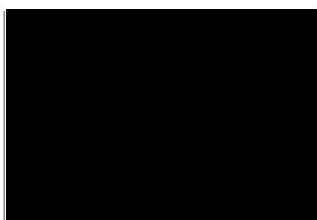
In the course of my examination, no matter has come to my attention

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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.



Date: 21.09.2025

# Bristo Baptist Church SCIO

## Receipts and Payments Account

For the year ended 31 March 2025

|  |       | Unrestricted   |                 |                  | Restated       |                |
|--|-------|----------------|-----------------|------------------|----------------|----------------|
|  | Notes | General fund   | Designated fund | Restricted funds | 2025 Total     | 2024 Total     |
|  |       | £              | £               | £                | £              | £              |
| <b>Receipts</b>  |       |                |                 |                  |                |                |
| Offering (Standing orders & Envelopes)                       |       | 35,646         | -               | -                | 35,646         | 40,126         |
| Offering (Open)  |       | 10,480         | -               | -                | 10,480         | 12,023         |
| CAF GAYE offerings   |       | -              | -               | -                | -              | 5,614          |
| Offering (Card machine)                                      |       | 3,086          | -               | -                | 3,086          | 1,475          |
| Gift Aid reclaimed   |       | 14,742         | -               | -                | 14,742         | 11,675         |
| Special Offerings - Bethesda Khankho offerings               |       | -              | -               | 159              | 159            | 887            |
| Special Offerings - Other                                    |       | -              | -               | -                | -              | -              |
| Arneil Drive rental  |       | 9,400          | -               | 4,700            | 14,100         | 11,010         |
| Church flat rental   |       | 12,085         | -               | -                | 12,085         | 8,861          |
| East Craigs property rental                                  |       | 21,950         | -               | -                | 21,950         | 15,061         |
| Church halls rentals   |       | 38,251         | -               | -                | 38,251         | 41,323         |
| Legacy and large donation                                    |       | 23,238         | -               | -                | 23,238         | 9,255          |
| Other income   |       | 1,035          | -               | -                | 1,035          | 536            |
| Interest   |       | 3,499          | 979             | 327              | 4,805          | 1,172          |
| <b>Total receipts</b>  |       | <b>173,412</b> | <b>979</b>      | <b>5,185</b>     | <b>179,576</b> | <b>159,018</b> |
| <b>Payments</b>  |       |                |                 |                  |                |                |
| <b>Staff costs</b>   |       |                |                 |                  |                |                |
| Gross salaries and Employer's NICs                           |       | 36,399         | -               | 3,893            | 40,292         | 80,026         |
| Pension contributions (Employer)                             | 6     | 4,237          | -               | -                | 4,237          | 8,298          |
| Staff related expenses                                       |       | 240            | -               | -                | 240            | 233            |
| <b>Property costs</b>  |       |                |                 |                  |                |                |
| Large Capital Projects                                       | 7     | 32,980         | -               | -                | 32,980         | 4,014          |
| Church insurance   |       | 3,772          | -               | -                | 3,772          | 3,675          |
| Electricity  |       | 4,856          | -               | -                | 4,856          | 4,126          |
| Gas  |       | 5,074          | -               | -                | 5,074          | 13,431         |
| Equipment  |       | 991            | -               | -                | 991            | 2,241          |
| Telephone and internet                                       |       | 759            | -               | -                | 759            | 752            |
| Church repairs and maintenance                               |       | 4,787          | -               | -                | 4,787          | 4,162          |
| Church flat repairs, property mgmt & other costs             |       | 2,301          | -               | -                | 2,301          | 2,144          |
| East Craigs repairs, property mgmt, insurance & other costs  |       | 3,326          | -               | -                | 3,326          | 6,271          |
| Arneil Drive repairs, property mgmt, insurance & other costs |       | 5,339          | -               | -                | 5,339          | 4,271          |
| Church cleaner   |       | 5,219          | -               | -                | 5,219          | 4,990          |
| Cleaning supplies  |       | 1,357          | -               | -                | 1,357          | 1,357          |
| Pest control   |       | 428            | -               | -                | 428            | 428            |
| Gardening services   |       | 161            | -               | -                | 161            | 162            |
| <b>Mission and Ministries</b>                                |       |                |                 |                  |                |                |
| BUS fees and BUS assembly fees                               |       | 2,056          | -               | -                | 2,056          | 1,890          |
| Fees and subscriptions                                       |       | 1,786          | -               | -                | 1,786          | 1,840          |
| Mission and ministries                                       |       | 1,327          | -               | -                | 1,327          | 817            |
| Pulpit supply  |       | -              | -               | -                | -              | 230            |
| Childrens work (funded by the Fair Trust)                    |       | -              | -               | 807              | 807            | 2,512          |
| Fellowship fund (for hardship purposes)                      |       | -              | -               | -                | -              | -              |
| Bristo Anniversary   |       | -              | -               | -                | -              | -              |
| Donations out - Bethesda Khankho                             |       | 490            | -               | 253              | 743            | 2,042          |
| Donations out - other  |       | 1,000          | -               | -                | 1,000          | -              |
| <b>Administration and other costs</b>                        |       |                |                 |                  |                |                |
| Independent examiner's fee                                   |       | -              | -               | -                | -              | -              |
| Accountancy, legal and payroll fees                          |       | 462            | -               | -                | 462            | 5,561          |
| Sundry expenses  |       | 1,510          | -               | -                | 1,510          | 1,458          |
| <b>Total payments</b>  |       | <b>120,855</b> | <b>-</b>        | <b>4,953</b>     | <b>125,808</b> | <b>156,934</b> |
| <b>Surplus/(deficit) before transfers</b>                    |       | <b>52,557</b>  | <b>979</b>      | <b>232</b>       | <b>53,768</b>  | <b>2,084</b>   |
| <b>Transfer between funds</b>                                |       | <b>(157)</b>   | <b>-</b>        | <b>157</b>       | <b>-</b>       | <b>-</b>       |
| <b>Surplus/(deficit) after transfers</b>                     |       | <b>52,400</b>  | <b>979</b>      | <b>389</b>       | <b>53,768</b>  | <b>2,084</b>   |
| <b>Total funds brought forward</b>                           |       | <b>89,559</b>  | <b>56,028</b>   | <b>8,628</b>     | <b>154,215</b> | <b>152,131</b> |
| <b>Closing fund balance</b>                                  |       | <b>141,959</b> | <b>57,007</b>   | <b>9,017</b>     | <b>207,983</b> | <b>154,215</b> |

# Bristo Baptist Church SCIO

## Statement of Balances

As at 31 March 2025

|                            | Notes    | 2025            |                  |                 | 2024            |                    |                 |
|----------------------------|----------|-----------------|------------------|-----------------|-----------------|--------------------|-----------------|
|                            |          | £               | £                | £               | £               | £                  | £               |
|                            |          | Opening balance | Surplus for year | Closing balance | Opening balance | (Deficit) for year | Closing balance |
| <b>Total bank balances</b> |          | <b>154,215</b>  | <b>53,768</b>    | <b>207,983</b>  | <b>152,131</b>  | <b>2,084</b>       | <b>154,215</b>  |
| <b>Represented by:</b>     |          |                 |                  |                 |                 |                    |                 |
| <b>Unrestricted fund</b>   | <b>4</b> |                 |                  |                 |                 |                    |                 |
| General                    |          |                 |                  | 141,959         |                 |                    | 89,559          |
| Designated - Salaries      |          |                 |                  | 30,000          |                 |                    | 30,000          |
| Designated - Fabric fund   |          |                 |                  | 27,007          |                 |                    | 26,028          |
|                            |          |                 |                  | <u>198,966</u>  |                 |                    | <u>145,587</u>  |
| <b>Restricted funds</b>    | <b>5</b> |                 |                  |                 |                 |                    |                 |
| Bethesda Khankho           |          |                 |                  | -               |                 |                    | 95              |
| Hamilton                   |          |                 |                  | 2,914           |                 |                    | 2,808           |
| Cromer                     |          |                 |                  | 928             |                 |                    | 894             |
| Fair Trust                 |          |                 |                  | 5,176           |                 |                    | 4,831           |
|                            |          |                 |                  | <u>9,017</u>    |                 |                    | <u>8,628</u>    |
|                            |          |                 |                  | <u>207,983</u>  |                 |                    | <u>154,215</u>  |

### Statement of assets at 31 March 2025

#### Fixed assets (at cost)

|  |                  |                  |
|--|------------------|------------------|
| Church, including church flat (2013 valuation) | 750,000          | 750,000          |
| Manse, 46 Bugtlin Market (cost)                | 280,000          | 280,000          |
| Flat, 12/9 Arneil Drive (cost)                 | 158,000          | 158,000          |
|  | <u>1,188,000</u> | <u>1,188,000</u> |

In the event of the sale of the flat at 12/9 Arneil Drive, one third of the proceeds will be transferred back into the Fair Trust restricted fund.

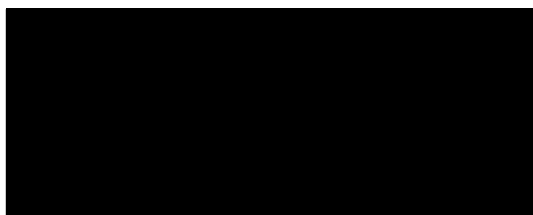
#### Other assets

|                            |              |               |
|----------------------------|--------------|---------------|
| Gas overpayment            | -            | 1,732         |
| Tax reclaim due (estimate) | 9,751        | 14,742        |
|                            | <u>9,751</u> | <u>16,474</u> |

### Statement of liabilities at 31 March 2025

|                                   |              |              |
|-----------------------------------|--------------|--------------|
| Invoices due for payment          | 1,840        | 824          |
| Rental income received in advance | 3,917        | 2,672        |
|                                   | <u>5,757</u> | <u>3,496</u> |

The financial statements on pages 4 to 8 were approved by the Trustees on 21/9/2025 and signed on their behalf by the undersigned:



The notes on pages 6 to 8 form part of these financial statements.

# Bristo Baptist Church SCIO

Notes to the Financial Statements for the year ended 31 March 2025

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## 1. Accounting policies

### ***Accounting convention***

The financial statements have been prepared in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

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

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

All income and expenses are accounted for when received or paid. Expenditure includes any VAT and is reported as part of the expenditure to which it relates.

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

For the purpose of the Receipts and Payments account, 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.

### ***Pensions***

The Church does not operate a pension scheme for staff members, but allows the staff to participate in the pension scheme operated by the Baptist Union of Great Britain and Ireland. Pension costs are included in the year in which they are paid.



# Bristo Baptist Church SCIO

## Notes to the financial statements

For the year ended 31 March 2025

| 2. Transactions with Trustees  | 2025   | 2024   |
|--|--------|--------|
| Remuneration paid to Trustees or persons connected with Trustees   |        |        |
| - Remuneration paid to [REDACTED]  | 40,292 | 85,219 |
| - Remuneration paid for cleaning to [REDACTED] who is brother of a Trustee                               | 5,219  | 4,990  |
| - Remuneration paid to [REDACTED] Trustee, for church residential property mgmt and mtce                 | 4,286  | 671    |
| - Remuneration paid to [REDACTED] wife of a Trustee, for church residential property cleaning            | 0      | 100    |
| - Remuneration paid to [REDACTED] brother in law of a Trustee, for church & residential property repairs | 2,410  | 1,181  |

Remuneration is in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Authority to remunerate these individuals is within the church's constitution, and written agreements are in place for this work.

No balances relating to the above transactions were outstanding at year end (2024: None)

No charity trustee received payment of expenses (2024: None).

[REDACTED] a Trustee of Bristo Baptist Church SCIO, is chair and a trustee of the charity Bethesda Khanko International (BK1), a charity based in Scotland set up to support Bethesda Khanko Foundation, a children's home and school in Manipur, North East India. The church sometimes gives donations to BK1. In the year the church gifted a computer and associated software to BK1 costing £490, along with £159 of donations given to the church to pay on to BK1, of which all had been paid on by 31 March 2025. Although there is a conflict of interest in this case, this conflict is mitigated through the Treasurer being the person who suggests making any donations, so that [REDACTED] cannot influence decisions about donations to BK1.

### 3. Staff numbers

The average number of employees during the year was 1 (2024: 2).

No employee received remuneration of more than £60,000 during the year.

| 4. Unrestricted funds           | Balance at<br>01.04.24<br>£ | Receipts<br>£  | Payments<br>£    | Transfers<br>£ | Balance at<br>31.03.25<br>£ |
|---------------------------------|-----------------------------|----------------|------------------|----------------|-----------------------------|
| General fund                    | 89,559                      | 173,412        | (120,855)        | (157)          | 141,959                     |
| <b>Designated funds</b>         |                             |                |                  |                |                             |
| Salaries fund                   | 30,000                      | -              | -                | -              | 30,000                      |
| Fabric fund                     | 26,028                      | 979            | -                | -              | 27,007                      |
| <b>Total unrestricted funds</b> | <b>145,587</b>              | <b>174,391</b> | <b>(120,855)</b> | <b>(157)</b>   | <b>198,966</b>              |

#### Explanation of funds

The *General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The *Fabric fund* represents all income and expenditure designated by the trustees for the repairs or maintenance of property held by the church.

The *Salaries fund* represents an amount agreed by the church congregation to be set aside to cover salary costs.

| 5. Restricted funds           | Balance at<br>01.04.24<br>£ | Receipts<br>£ | Payments<br>£  | Transfers<br>£ | Balance at<br>31.03.25<br>£ |
|-------------------------------|-----------------------------|---------------|----------------|----------------|-----------------------------|
| Bethesda Khankho              | 95                          | 159           | (253)          | -              | (0)                         |
| Hamilton                      | 2,808                       | 106           | -              | -              | 2,914                       |
| Cromer                        | 894                         | 34            | -              | -              | 928                         |
| Fair Trust                    | 4,831                       | 4,888         | (4,700)        | 157            | 5,176                       |
| <b>Total restricted funds</b> | <b>8,628</b>                | <b>5,185</b>  | <b>(4,953)</b> | <b>157</b>     | <b>9,017</b>                |

#### Explanation of funds

*Bethesda Khankho fund* - represents funds received by church members for passing on to the Bethesda Khankho charity in India, mainly from donations gathered at church events

*Hamilton fund* - represents funds to maintain and support missionaries in Scotland.

*Cromer fund* - represents funds for the support of local mission work, including the support of volunteers at the Bethany Care van and Cafe Church.

*Fair Trust fund* - represents funds available for the support of Christian Education. A significant amount from this fund was used to purchase the flat at 12/9 Arneil Drive. The associated share of the rental income from this flat is to be credited back to the restricted fund.

# Bristo Baptist Church SCIO

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## Notes to the financial statements

For the year ended 31 March 2025

### **6. Pension obligations**

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The church staff are eligible to join the Scheme.

Pension provision is being made through a Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

### **7. Major Projects**

During the year the following major capital projects were carried out:

- Installation of new and enhanced CCTV and sensors
- Installation of new sound system (speakers, screen, camera and other items)