Linwood Baptist Church SCIO

Scotland · Charity number SC052949

Details

Known as	Linwood Baptist Church
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2023-11-15
Register	View on the OSCR register

Contact

Address	77 Main Road Elderslie Johnstone Renfrewshire PA5 9AZ

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To further the Christian faith in Linwood and beyond.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: 4 The Purposes are the advancement of religion, specifically the Christian faith, primarily in Linwood and neighbouring parts of Renfrewshire, and also throughout Scotland and the rest of the world, by all means consistent with: 4.1 The Christian Bible. and 4.2 The Declaration of Principle. including, without prejudice to the foregoing generality, worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

Geography

- **Main operating location:** Renfrewshire
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£0	£0	-	11
2024-12-31	£34,836	£45,104	-	11

Accounts

Scottish Charity No. SC052949

Linwood Baptist Church

Trustees' Report and Financial Statements
Year Ended 31 December 2024

I+P Innes & Partners
Chartered Certified Accountants

Linwood Baptist Church

Contents of the Financial Statements *for the year ended 31 December 2024*

Linwood Baptist Church

Report of the Trustees *for the year ended 31 December 2024*

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and governing document
Linwood Baptist Church SCIO is a Scottish Charitable Incorporated Organisation (SCIO) (SC052949). It was registered in its current legal form on 15 November 2023. The charity was previously an Unincorporated Organisation (SC008676) but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO on 1 April 2024.

[redacted]

Bankers
Virgin Money
1 Causeyside Street
Dunn Square
Paisley
PA1 1UW

Aims and affiliation
The aims of the church are in line with its Mission Statement - "*The making and maturing of disciples of Jesus Christ in the power of the Holy Spirit to the glory of God*". 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 Office Bearers (the Trustees) and the Deacons Court. The Office Bearers who served during the year and to the date of this report were as follows:

Trustees [redacted]

Church Council:
Deacons [redacted]

The Church and Manse buildings are held in the name of Linwood Baptist Church SCIO, and in the event of cessation of the Church, any assets will be allocated to charitable purposes.

Appointment of Trustees
New Trustees are nominated for appointment by the existing Trustees. There is no fixed term for Trusteeship. 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, 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.

Linwood Baptist Church

Report of the Trustees *for the year ended 31 December 2024*

Achievements and performance

The church meets together in the building for Sunday Morning services and monthly evening services. During the week, the Pastor, members & friends can participate in an online prayer meeting by using the ZOOM facility. The Pastor also transmits his sermons to members and friends who are unable to attend Sunday services by utilising Facebook and What's app.

Other events of note include the following:

In relation to **Community Focused Activities**:

- The church continues to be used for a community health project. This health group meets once a week. The church is also used by a Craft group which meets once a week.

- The church is open once a week for most of the year to provide a place and time where people can meet, enjoy warmth & hot food.

- The Pastor will retire from his post on 31st March 2025, and the process of searching for a new pastor will be put in motion from then.

In relation to **funding**:

- The total income for the current year has decreased compared to last year.

Financial review

Principal sources of funding

The church receives its funding from church members and friends by way of weekly offerings and Gift Aid donations.

Results for the year

As a result of a deficit for the year of £10,268 (2023: deficit of £1,119), total reserves at 31 December 2024 amounted to £6,043 (2023: £16,311). The general fund at 31 December 2024 amounted to £6,043 (2023: £14,800) and the restricted fund amounted to £nil (2023: £1,511).

The Trustees continue to encourage the membership to maintain & increase their giving where possible at the Annual Business Meeting.

Reserves

It is the policy of the church aim to maintain unrestricted funds, that is, funds not committed or invested in fixed assets, at a level which equates to approximately three month's unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The unrestricted General Fund on page 5 and note 5 at 31 December 2024 amounted to £6,043 (2023: £14,800) and were below the required level.

On behalf of the Trustees

[redacted]

Dated: ..19 April.......... 2025

Report of the Independent Examiner to the Trustees *for the year ended 31 December 2024*

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 4 to 7.

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's 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.

[redacted]

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Date: 29/04/2025

Innes & Partners
Chartered Certified Accountants

Receipts and Payments Account *for the year ended 31 December 2024*

	Notes	General fund	Restricted fund	2024 Total	2023 Total
Receipts		£	£	£	£
General offerings		5,949	-	**5,949**	**4,051**
Gift Aid offerings		20,880	-	**20,880**	**18,830**
Gift Aid tax rebates		4,629	-	**4,629**	**4,841**
Gifts		2,015	-	**2,015**	**6,266**
Donations		1,244	-	**1,244**	-
Grants		-	-	-	**4,000**
Interest		119	-	**119**	**113**
Total receipts		**34,836**	-	**34,836**	**38,101**
Payments					
Staff costs	**3**	29,926	-	**29,926**	**26,319**
Manse expenses		2,095	-	**2,095**	**1,714**
Electricity and gas		2,149	1,200	**3,349**	**3,203**
Insurances		2,355	-	**2,355**	**2,415**
Gifts and donations	**4**	889	311	**1,200**	**266**
Maintenance		761	-	**761**	**2,484**
Miscellaneous expenses		380	-	**380**	**415**
Independent Examiner's fee		822	-	**822**	**630**
Professional fees		468	-	**468**	**766**
Professional fees re formation of SCIO		2,230	-	**2,230**	**745**
Licence fee		1,518	-	**1,518**	**263**
Total payments		**43,593**	**1,511**	**45,104**	**39,220**
Surplus/(Deficit) for the year		**(8,757)**	(1,511)	**(10,268)**	**(1,119)**
Total funds brought forward		**14,800**	1,511	**16,311**	17,430
Total funds carried forward		**6,043**	-	**6,043**	**16,311**

Linwood Baptist Church

Statement of Balances *as at 31 December 2024*

	2024			2023		
	Opening balance	**(Deficit) for year**	**Closing balance**	**Opening balance**	**(Deficit) for year**	**Closing balance**
	£	**£**	**£**	**£**	**£**	**£**
Bank and cash	16,311	(10,268)	**6,043**	17,430	(1,119)	16,311
Total assets	**16,311**	**(10,268)**	**6,043**	17,430	(1,119)	16,311

Represented by:			
Unrestricted fund			
General fund	**5**	**6,043**	14,800
Restricted funds			
Restricted fund	**6**	-	1,511
		6,043	16,311
Statement of assets (at valuation)			
Church		**600,000**	600,000
Manse		**100,000**	100,000
		700,000	700,000
Gift Aid due (estimate)		**5,946**	**4,629**
		5,946	4,629
Statement of liabilities			
Independent examiner's fees		**762**	**690**
Professional fees		**276**	**132**
HMRC - PAYE		-	**270**
		1,038	1,092

The financial statements on pages 4 to 7 were approved by the Trustees on 20th April 2025 and signed on their behalf by the undernoted:

[redacted]

Notes to the financial statements *for the year ended 31 December 2024*

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 (as amended).

Basis of financial statements

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

Church income

All voluntary income, income from tax recoveries on Gift Aid and bank interest is accounted for when received.

Receipts and payments account

For the purpose of the Receipts and payments account as shown on page 4, 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.

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.

2. Transactions with Trustees

There were no transactions with the Trustees during the year ending 31 December 2024 (2023: nil). The Minister is a trustee and his remuneration is disclosed below. This was in connection with his pastoral work, not his role as a Trustee.

3. Staff costs and numbers	**2024**	**2023**
	£	**£**
Gross salary and employers NI	26,295	22,944
Pension contributions	3,621	3,363
Pension deficiency contributions	10	12
	29,926	**26,319**

The average number of employees during the year was 1 (2023: 1).

4. Gifts and donations	**General funds**	**Restricted funds**	**Total 2024**	**Total 2023**
	£	**£**	**£**	**£**
Baptist Union of Scotland	300	-	300	266
Tearfund	589	311	900	-
	889	**311**	**1,200**	**266**

Notes to the financial statements *for the year ended 31 December 2024*

5. Unrestricted funds

	Balance at 01.01.24	Receipts	Payments	Balance at 31.12.24
	£	£	£	£
General fund	14,800	34,836	(43,593)	**6,043**
Total unrestricted funds	14,800	34,836	(43,593)	**6,043**

The General fund encompasses all income and expenditure relating to the primary focus activities of the charity.

6. Restricted funds

	Balance at 01.01.24	Receipts	Payments	Balance at 31.12.24
	£	£	£	£
Collections for third parties	311	-	(311)	-
Warm spaces fund	1,200	-	(1,200)	-
Total restricted funds	1,511	-	(1,511)	-

The *Collections for third parties fund* represents money donated by the congregation for a specific third party.

The *Warm spaces fund* represents money received for the provision of a warm space for people in the community.

7. Pension obligations

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012.The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. 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 if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.