

*Scottish Charity No. SC053027*

## **Dalkeith Baptist Church SCIO**

Trustees' Report and Financial Statements  
*For the Year ended 31 December 2024*

# Dalkeith Baptist Church SCIO

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

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# Dalkeith Baptist Church SCIO

## 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.

### Principal office

North Wynd  
Dalkeith  
Midlothian  
EH22 1JE

### Bankers

Royal Bank of Scotland plc  
63 High Street  
Dalkeith  
Midlothian  
EH22 1JA

### Status of Charity and governing document

Dalkeith Baptist Church (SCIO) is established by Constitution, agreed by church members on 1 October 2023 and approved by the Office of the Scottish Charity Regulator on 21 December 2023. The Scottish Charity Number of the SCIO is SC053027.

The SCIO was set up to replace Dalkeith Baptist Church (SC006472), which was an unincorporated charity (UVA). A date of 31 March 2024 was designated, and approved, for the transfer of Assets and Liabilities from Dalkeith Baptist Church to Dalkeith Baptist Church SCIO. These accounts are therefore 'blended' accounts for the two charities during 2024.

### Aims and affiliation

The Church provides an environment and a place for members to worship and to express their faith in the Lord Jesus Christ. The Church also gives support to meet the physical and spiritual needs of members, based on the teachings contained in the Bible. The Church also supports activities involving the local community, as well as those involving national and international bodies.

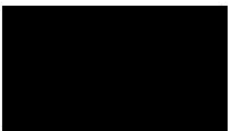
The Church is a member of the Baptist Union of Scotland. A contribution is paid to the Scottish Baptist Fund which provides resources which are available to all member churches of the BUS.


### Office Bearers and Trustees

The Trustees who served during the year and to the date of this report are listed below.

The Trustees of the UVA, until 31 March 2024, were the first three of those named below.

The Trustees of the SCIO are the members of the Leadership group, comprising all those named below.

- 
- Pastor
  - Church Secretary
  - Treasurer



The property held by the Church is now in the name of the SCIO.

### Appointment of Leadership Group

The election of the Leadership takes place every four years. Members of the group must stand down from their positions but are eligible for re-election. All Members of the Church may be elected. Appropriate candidates should normally have been active in Christian work for at least two years and have demonstrated their full involvement in the life of the Church through regular attendance at the Sunday services and prayer meetings for at least one year. Those who have attracted the support of at least sixty percent of the members voting shall be invited to serve on the group. Between elections, the Leadership may be increased in number for the remainder of the term of office by election or co-option, subject to receiving the support of at least sixty percent of those attending the Church Meeting.

# Dalkeith Baptist Church SCIO

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

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### **Induction and training of new Leadership Group members**

There is no formal induction and training required for new members. Given that all new members of the group will have been members of the Church for a number of years, it is expected that they will be familiar with those activities which form part of the life of the Church. Further competence is developed through 'on the job' experience and guidance. The main purposes of the group are to assist the Pastor in the pastoral care of the congregation, to consider future directions for the congregational life and to oversee the practical administration of the Church, including finance, fabric and the arrangements for meetings and services.

None of the members of the group receive any honorarium for their work. Any volunteers who help in organising events do not receive any remuneration other than reimbursed expenses.

### **Achievements and performance**

The number of members of the fellowship remained fairly static during the year but we were encouraged by the faithful participation of those members in church activities and by their growth in grace. We have been encouraged by the participation of younger people too.

There was continued activity in co-operation with local churches in 2024, and activity in co-operation with other local charities also continued during the year, with the premises being used by Horizons recovery café, Alzheimer's dementia café and the Red Cross.

The running of an Alpha course during the autumn provided an opportunity for the involvement of a wider circle of members and there was an encouraging number of attendees.

Recent months, in 2025, have seen an encouraging increase in attendances on Sundays.

We continue to face the future confident in the power, sovereignty and faithfulness of the God whom we love and serve.

### **Financial review**

#### ***Principal sources of funding***

Donations received from members of the Church form the main source of income of the Church. As a registered charity, the church also reclaims Gift Aid from HMRC. The church also received a small amount of interest from funds held on deposit in 2024.

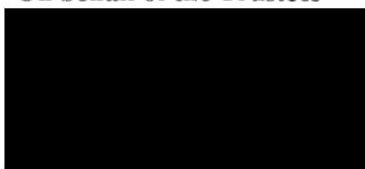
#### ***Results for the year***

The financial statements for the year are set out in pages 4 to 8. The Receipts and Payments Account on page 4 reflects a deficit of £25,017 (2023: deficit of £4,962). Total reserves as at 31 December 2024 were, £80,505 (2023: £105,522), with a general fund of £28,882 (2023: £53,012) and restricted funds of £51,624 (2023: £52,510).

#### ***Reserves***

The policy of the Church is to aim to maintain unrestricted funds which are sufficient to cover two months' running costs of the Church. The current level of reserves meets this aim. Where donations are received with specific instructions attached, then the leadership group ensures that the donation is used for the purpose as specified.

#### **On behalf of the Trustees**



Date: 11 May 2025

# Dalkeith Baptist Church SCIO

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

I report on the accounts of the charity for the year ended 31 December 2024 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 2006 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.

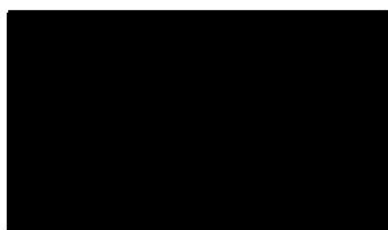
### Basis of independent examiner's statement

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 other than that disclosed below:

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.



Innes & Partners Limited  
Chartered Certified Accountants

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

Date: ~~26~~ May 2025

## Dalkeith Baptist Church SCIO

### Receipts and Payments Account

For the year ended 31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b>Receipts</b>					
Offerings - bank		55,891	-	<b>55,891</b>	60,610
Offerings - loose		9,388	-	<b>9,388</b>	13,408
Gift Aid reclaimed		13,354	-	<b>13,354</b>	16,729
Other donations		15,131	2,563	<b>17,694</b>	12,065
Bank interest		-	691	<b>691</b>	286
<b>Total receipts</b>		<b>93,764</b>	<b>3,254</b>	<b>97,018</b>	103,098
<b>Payments</b>					
Staff costs	3	41,612	-	<b>41,612</b>	39,716
Donations and gifts	4	12,071	4,235	<b>16,306</b>	10,944
Repairs and maintenance		12,954	-	<b>12,954</b>	8,956
Heat, light and insurance		22,017	-	<b>22,017</b>	18,897
Cleaning		8,646	-	<b>8,646</b>	8,517
Rates and water		3,869	-	<b>3,869</b>	3,785
Printing, postage and stationery		1,117	-	<b>1,117</b>	1,159
Fellowship gifts		5,350	-	<b>5,350</b>	3,880
Resource materials		2,648	-	<b>2,648</b>	4,100
Independent examination fees		870	-	<b>870</b>	792
Telephone		687	-	<b>687</b>	603
Sundry expenditure		1,172	-	<b>1,172</b>	1,553
Flowers		141	-	<b>141</b>	418
Professional fees		4,110	-	<b>4,110</b>	3,681
Licences		386	-	<b>386</b>	1,059
<b>Total payments</b>		<b>117,800</b>	<b>4,235</b>	<b>122,035</b>	108,060
<b>Net (deficit)/surplus for the year</b>		<b>(24,036)</b>	<b>(981)</b>	<b>(25,017)</b>	<b>(4,962)</b>
Transfers	5, 6	(95)	95	-	-
<b>Net movement in funds after transfers</b>		<b>(24,131)</b>	<b>(886)</b>	<b>(25,017)</b>	<b>(4,962)</b>
Total funds brought forward		53,012	52,510	<b>105,522</b>	110,484
<b>Total funds carried forward</b>		<b>28,882</b>	<b>51,624</b>	<b>80,505</b>	105,522
		(Note 5)	(Note 6)		

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

# Dalkeith Baptist Church SCIO

## Statement of Balances

As at 31 December 2024

	Notes	Opening balance £	2024 (Deficit) for year £	Closing balance £	Opening balance £	2023 (Deficit) for year £	Closing balance £
Cash balances		105,522	(25,017)	80,505	110,484	(4,962)	105,522
<b>Total assets held</b>		<b>105,522</b>	<b>(25,017)</b>	<b>80,505</b>	<b>110,484</b>	<b>(4,962)</b>	<b>105,522</b>
<b>Reserves</b>							
Unrestricted funds	5			28,882			53,012
Restricted funds	6			51,623			52,510
				<b>80,505</b>			<b>105,522</b>

## Statement of assets at 31 December 2024

### Fixed

Freehold property, church and manse	540,000	540,000
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*The properties were revalued in 2013.*

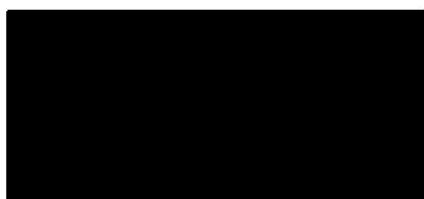
### Current

Gift aid due	2,096	2,107
	<b>542,096</b>	<b>542,107</b>

## Statement of liabilities at 31 December 2024

Invoices due for payment	2,028	870
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The financial statements on pages 4 to 8 were approved by the Trustees on 22 May 2025 and signed on their behalf by the undernoted:



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

# Dalkeith Baptist Church SCIO

## Notes to the Financial Statements *for the year ended 31 December 2024*

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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 (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.

#### ***Funds***

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** represent income which has been received for the objects of the charity and specified for a restricted purpose within these objects by the donor.



# Dalkeith Baptist Church SCIO

## Notes to the Financial Statements for the year ended 31 December 2024

### 2. Transactions with Trustees

Remuneration was paid to [REDACTED] for his work as the Pastor, amounting to £37,300 (2023: £35,610), pension payments of £4,311 (2023: £4,094) and reimbursed expenses of £1,193 (2023: £478). No other expenses were paid to the Trustees during the year (2023: nil) in their capacity as Trustees.

### 3. Staff costs and numbers

	2024	2023
	£	£
Gross salaries	37,300	35,610
Pension contributions	4,311	4,094
Pension Deficit Payment	1	12
	<b>41,612</b>	<b>39,716</b>

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

### 4. Donations and gifts

	Unrestricted funds	Restricted funds	2024 Total	2023 Total
	£	£	£	£
Scottish Baptist Fund	4,323	-	4,323	3,960
Baptist Missionary Society	3,013	-	3,013	2,760
Storehouse	-	3,098	3,098	-
Compassion UK	384	-	384	424
Bethny Christian Trust	-	375	375	125
OMF International	1,441	-	1,441	1,320
Other grants and gifts	-	-	-	600
AIM International	1,350	-	1,350	-
Ellon Baptist Church	-	-	-	1,000
SU Scotland	-	-	-	275
Barnabas Aid	720	-	720	480
Scottish Baptist Ministers Fellowship	240	-	240	-
Watoto Child Care Ministries	-	762	762	-
Asian Concern	600	-	600	-
	<b>12,071</b>	<b>4,235</b>	<b>16,306</b>	<b>10,944</b>

### 5. Unrestricted funds

	Balance at 01.01.24	Income	Expenditure	Transfers	Balance at 31.12.24
	£	£	£	£	£
General fund	53,012	93,764	(117,800)	(95)	28,882
Total unrestricted funds	<b>53,012</b>	<b>93,764</b>	<b>(117,800)</b>	<b>(95)</b>	<b>28,882</b>

#### Explanation of funds

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

# Dalkeith Baptist Church SCIO

## Notes to the Financial Statements for the year ended 31 December 2024

6. Restricted funds	Balance at				Balance at
	01.01.24	Income	Expenditure	Transfers	31.12.24
	£	£	£	£	£
Church premises fund	50,932	691	-	-	51,623
Other donations fund	1,578	2,563	(4,235)	95	-
Total restricted funds	52,510	3,254	(4,235)	95	51,623

### Explanation of funds

*The Church premises fund* relates to a legacy given to the Church which was expressly for extending existing premises or purchasing further premises.

*The other donations fund* relates to income generated from specific collections for a named cause such as local charities or disaster relief.

### 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.