

St Andrews Baptist Church SCIO

Scotland · Charity number SC053674

Details

Known as	St Andrews Baptist Church
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2024-09-25
Register	View on the OSCR register

Contact

Address	132 South Street St Andrews KY16 9EQ
Website	www.standrewsbaptist.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are a church in St Andrews there to advance the gospel of Jesus Christ and to serve the local community.

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

Objectives: The Purposes are the advancement of religion, specifically the Christian faith, primarily in St Andrews and neighbouring parts of Fife and also throughout Scotland and the rest of the world

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£223,855	£203,119	-	3

St Andrews Baptist Church SCIO

Scotland - Charity number SC053674

Accounts

ST ANDREWS BAPTIST CHURCH SCIO

TRUSTEES' REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

SCOTTISH CHARITY NUMBER: SC053674

Henderson Black & Co

CHARTERED ACCOUNTANTS, ST ANDREWS

ST ANDREWS BAPTIST CHURCH SCIO

Report and Financial Statements

for the year ended 31 August 2025

Scottish Charity Number – SC053674

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ST ANDREWS BAPTIST CHURCH SCIO

TRUSTEES' ANNUAL REPORT for the year ended 31 August 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 August 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 10 and 11 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective 1 January 2019 (FRS 102).

Objectives and Activities

The aims of the Church, which is affiliated to the Baptist Union of Scotland, are to bear witness to the truth of the Gospel of Jesus Christ within the community, and to support its spread locally, nationally and internationally by all means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work, together with the relief of poverty or other social needs.

As a church, our main priority remains that of seeking to live for Jesus Christ, the King of kings. As we have done in previous years, we aim to fulfil our objectives by running various activities and ministries around this vision, which is divided into three main areas: "Growing" in Christ; "Caring" for Christ's sake; and "Sharing" the Good News of Christ.

Given that priority and those aims, the church at its Annual General Meeting in November 2024 agreed that the year 2024-2025 be that of "Joining Jesus in His Mission". This theme was time and again either spoken of or referred to in the sermons or talks at our main gatherings which still remain centred around services on Sunday morning and evening for Christian worship.

As far as Sunday morning services are concerned, the Children attend the first quarter of these before joining their appropriate ministry groups. Besides our already existing two groups (Creche and Beacon Kids), this year saw the start of a third group called "Hot Chocolate" which is mainly for teens. With regard to Sunday evenings, the ministries for P7 to S2 children (*Rooted*) and S3 to S6 (*Impact*) are run in partnership with a sister church (Cornerstone) in the town. As said in our report last year, we are so fortunate to have a dedicated group of volunteers who wholeheartedly and efficiently run these groups. All of these volunteers are, of course, fully disclosure-checked and updated with our safeguarding policies.

Throughout the week we continue to run various activities/ministries such as: *Tots+* (a very thriving ministry run every Wednesday for toddlers/children and their parents, grandparents, and/or guardians); *Home Groups* and the *Discipleship Groups* which have started this year (these groups include those for students for a time of prayer, Bible studies, teaching, discipleship, spiritual nourishment, storytelling, mutual encouragement, pastoral care, and strengthening the bonds with one another); *Lunchtime Communion Service* (run every first Wednesday of the month, with a bowl of soup and tea/coffee offered afterwards); and *Stitch & Blether* (a walk-in ministry open to anyone). These latter two ministries are designed to combat loneliness and isolation, especially among the elderly people, as they provide spaces for folks to socialise besides signing, praying and listening to God's Word/Bible stories and personal stories. Similar to these, we have continued to hold services at Balnacarron (a Nursing Care Home); and this year, we are delighted to have started conducting services at another Care Home, Morar, as well. On the first Saturday of each month we open the church so that people attending the St Andrews' *Farmers' Market* can use the toilets, have a drink, and have space to chat.

As in previous years, we continue to appreciate our partnership through donations, prayers, and exchange of news with many local and overseas ministries such as YL (the ministry of Young Life International); Friends International; Pilgrim Care; The St Andrews Holiday Club; Families First; Kingdom 2000 (K2); Tearfund; Christian Aid; BMS World Mission; Wycliffe Bible Translators; The Arab World Media (via Pioneers); YWAM; Just Love; Hope for Tomorrow's Generation (in Romania); Alexandria Baptist Church in Romania; Evangelical Alliance; The Christian Unions (CU); The Toastie Bar; The Scottish Baptist College; Storehouse St Andrews Foodbank; the Women's Sexual Assault Support Group; Open Doors; Genesis Acaye (in Uganda); and Blythwood Care Shoebox Appeal.

ST ANDREWS BAPTIST CHURCH SCIO

TRUSTEES' ANNUAL REPORT for the year ended 31 August 2025

The church continues to be governed by the Holy Spirit as we listen to the Word of God and to one another in our discussion and decision-making during our monthly meetings held by the church leadership (deacons and elders) and staff, as well as our quarterly church meetings or a special church meeting should a need arises. Key decisions made at these meetings are normally in line with trying to keep into perspective the church's vision.

Achievements and Performance

We have continued to carry out our noble, sacred and non-negotiable God-given duty of proclaiming and sharing this exciting Good News of Jesus Christ to all, regardless of their ages and background. This have been done also by making personal invitations to our families, neighbours, friends, and/or colleagues to come and listen to this Good News. As said in our reports, we have made this invitation publicly to anyone passing by as we displayed various banners outdoors in front of our church that can be seen even from some distance. They contain the following words: either "*Join us to hear the Good News of Jesus Christ*"; "*Explore Life, Faith and Meaning?*" or "*Try praying*".

As in previous years our main achievements and performance have been done through our weekly gatherings for worship services – be it on our Sunday or at our small groups. In those services we have sung together, prayed together and encouraged one another to be salt and light in our given communities and to tackle various issues of our time. We have also continued to offer prayers as a vital support for all our members, all those who attend our services, our community and its surroundings, our nation and beyond. As said earlier, this year also saw the starting of a new group called "Hot Chocolate" (a much-appreciated ministry towards the teens of our church on Sunday mornings).

Besides these, we also organised *Meals' Rota* (to help those, for example, who have had a baby, or someone that has gone through bereavement, or recovering from illness); *Transport ministry* (to help give a lift to anyone needing to attend either a dentist, an optician or hospital appointment); as well as carry out numerous *pastoral visits* (to meet some of the needs including spiritual ones to those who were in hospital, bereaved, suffered loneliness and isolation, and/or faced hardship of some sort).

We have continued also to engage with our community, its surroundings and beyond by live streaming our morning services. A few people publicly declared their faith by going through the water of baptism and/or officially joining the church as members. A few weddings were also officiated. As in the previous year, an outdoors Christmas service was also held where we sang Christmas songs and distributed hundreds of bags containing a few Christmas gifts for children and adults.

In addition to all the above, the church successfully changed its status to a Scottish Charitable Incorporated Organisation (SCIO).

Now, the majority of this work outlined above was done and is continued to be done by the church leadership (elders and deacons), the staff and the numerous volunteers who are so committed to give sacrificially not only their time and talents, but also their financial and various gifts.

Future plans

Future plans include the following:

- Continue to encourage and empower our folks to live for Jesus.
- Recruit an additional staff member.
- Restructuring our leadership team.
- Review our vision and come up with a more specific strategy for its implementing.
- Actively engaging in getting more suitable premises for our various thriving gatherings.

ST ANDREWS BAPTIST CHURCH SCIO

TRUSTEES' ANNUAL REPORT for the year ended 31 August 2025

Financial review

Total income amounted to £223,855 (2024 - £223,363). The charity's principal source of income is giving from members mainly by weekly offerings, standing orders and free will offerings. Total expenditure amounted to £203,119 (2024 - £224,084) of which £201,096 (2024 - £223,814) was on charitable activities as analysed at note 4 to the Accounts.

Total funds carried forward at the year end amounted to £2,001,453 (2024 - £1,876,117) including fixed assets of £1,855,010 (2024 - £1,752,769). £1,819,013 (2024 - £1,699,459) was unrestricted and £182,440 (2024 - £176,658) was restricted

Investment Policy and Performance

Surplus funds, from time to time, are placed in a deposit account which provides a competitive rate of interest. £1,649 (2024 - £1,642) of investment income was received in the year which the trustees regard as satisfactory.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those in relation to its operations and finances, and are satisfied that adequate systems are in place to mitigate any potential exposure to the charity.

Reserves Policy

It is the trustees' policy to hold liquid reserves sufficient to cover at least six months' future spending. At 31 August 2025, net liquid assets were £141,082 (2024 - £117,987) which meets the trustees' target level and is considered adequate to meet future planned expenditure. Regular reviews of the reserves are carried out to ensure adequate funds are in place to meet all anticipated operational expenditure. If required, other planned expenditure, such as mission donations, may be deferred until adequate funds are available.

ST ANDREWS BAPTIST CHURCH SCIO

TRUSTEES' ANNUAL REPORT for the year ended 31 August 2025

Structure, Governance and Management

The Church is governed by its present Constitution of 2024. The Church is a Scottish Charity (SC053674).

The St Andrews Baptist Church SCIO was registered as a charity on 25 September 2024 to replace the St Andrews Baptist Church: St Andrews (SC008794). OSCR has granted consent for the old charity to be wound up and the assets and liabilities to be transferred to the new SCIO.

The Church is congregational in policy and its day-to-day running is undertaken by the officials, members of the Deacons' Court and Elders. Deacons (the trustees) are appointed by election by the Church Members for an initial period of three years, renewable for two further periods of three years each. Key decisions are made at a congregational level, overseen by the trustees.

Reference and Administrative Information

Principal Office:	132 South Street, St Andrews, Fife, KY16 9EQ
Charity Registration Number:	SC053674
Independent Examiner	Joanne Paul CA, Henderson Black & Co, Chartered Accountants, Chestney House, 149 Market Street, St Andrews, Fife, KY16 9PF
Bankers	Bank of Scotland

Trustees

The following have served as trustees from 1 September 2024 to the date of signing the accounts unless otherwise stated:

A. Ngunga	(Minister, ex officio trustee)
D. Harrison	(Secretary)
C. Bathgate	(resigned April 2025)
L. Beech	(resigned April 2025)
P. Cook	(resigned April 2025)
A. Dryburgh	(appointed June 2025)
S. Evans	(resigned April 2025)
A. Jeavons	(resigned April 2025)
D. Maggs	(resigned April 2025)
C. Rochford	(appointed April 2026)
I. Smith	(appointed April 2026)
M. Sproson	(resigned April 2025)
D. Wang	

ST ANDREWS BAPTIST CHURCH SCIO

TRUSTEES' ANNUAL REPORT for the year ended 31 August 2025

Trustees' Responsibilities in relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees and signed on their behalf by:

David Harrison

D. Harrison
Trustee/Secretary

Date: 27/05/2026

ST ANDREWS BAPTIST CHURCH SCIO

Independent Examiner's Report to the Trustees of St Andrews Baptist Church SCIO

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 7 to 19.

Respective Responsibilities of the 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.

This report is made to the trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees for my work or for this report.

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 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:

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 8 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.

Joanne Paul

**Joanne Paul CA,
Partner
Henderson Black & Co,
Chartered Accountants,**

**Chestney House,
149 Market Street,
St Andrews,
Fife, KY16 9PF**

Date: 29/05/2026

ST ANDREWS BAPTIST CHURCH SCIO

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 August 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
	Notes	£	£	£	£	£	£
Income and endowments from:	3						
Donations and legacies		190,209	4,960	195,169	192,663	4,136	196,799
Charitable activities		13,907	-	13,907	12,982	-	12,982
Investments		14,779	-	14,779	13,582	-	13,582
Total income		<u>218,895</u>	<u>4,960</u>	<u>223,855</u>	<u>219,227</u>	<u>4,136</u>	<u>223,363</u>
Expenditure on:							
Raising funds	4	2,023	-	2,023	270	-	270
Charitable activities	4	191,312	9,784	201,096	212,320	11,494	223,814
Total expenditure		<u>193,335</u>	<u>9,784</u>	<u>203,119</u>	<u>212,590</u>	<u>11,494</u>	<u>224,084</u>
Gain on investments	7	20,000	-	20,000	-	-	-
Net income/(expenditure)		45,560	(4,824)	40,736	6,637	(7,358)	(721)
Transfers between funds	11	(3,989)	3,989	-	(4,471)	4,471	-
Other recognised gains							
Gain on revaluation of fixed assets		77,983	6,617	84,600	46,534	-	46,534
Net movement in funds		<u>119,554</u>	<u>5,782</u>	<u>125,336</u>	<u>48,700</u>	<u>(2,887)</u>	<u>45,813</u>
Total funds brought forward	11	1,699,459	176,658	1,876,117	1,650,759	179,545	1,830,304
Total funds carried forward	11	<u>1,819,013</u>	<u>182,440</u>	<u>2,001,453</u>	<u>1,699,459</u>	<u>176,658</u>	<u>1,876,117</u>

ST ANDREWS BAPTIST CHURCH SCIO

BALANCE SHEET

As at 31 August 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Prior Year 2024 £
Fixed Assets							
Tangible Fixed Assets	6	1,272,931	177,079	1,450,010	1,196,472	171,297	1,367,769
Investment property	7	405,000	-	405,000	385,000	-	385,000
		<u>1,677,931</u>	<u>177,079</u>	<u>1,855,010</u>	<u>1,581,472</u>	<u>171,297</u>	<u>1,752,769</u>
Current Assets							
Debtors	8	10,657	-	10,657	13,469	-	13,469
Bank and cash		136,551	5,361	141,912	111,453	5,361	116,814
		<u>147,208</u>	<u>5,361</u>	<u>152,569</u>	<u>124,922</u>	<u>5,361</u>	<u>130,283</u>
Liabilities							
Creditors							
Amounts falling due within one year	9	(6,126)	-	(6,126)	(6,935)	-	(6,935)
Net Current Assets		<u>141,082</u>	<u>5,361</u>	<u>146,443</u>	<u>117,987</u>	<u>5,361</u>	<u>123,348</u>
Net Assets		<u>1,819,013</u>	<u>182,440</u>	<u>2,001,453</u>	<u>1,699,459</u>	<u>176,658</u>	<u>1,876,117</u>
Represented by:							
Restricted income funds	11	-	182,440	182,440	-	176,658	176,658
Unrestricted income funds	11	1,819,013	-	1,819,013	1,699,459	-	1,699,459
Total Funds		<u>1,819,013</u>	<u>182,440</u>	<u>2,001,453</u>	<u>1,699,459</u>	<u>176,658</u>	<u>1,876,117</u>

The accounts were approved by the trustees and signed on their behalf by:

D. Benjamin Wang

D. Wang (Treasurer)

Date: 28/05/2026

David Harrison

D. Harrison (Secretary)

Date: 27/05/2026

ST ANDREWS BAPTIST CHURCH SCIO

STATEMENT OF CASH FLOWS

for the year ended 31 August 2025

	Notes	2025	2024
		£	£
Net cash provided by operating activities	13	<u>10,319</u>	<u>6,890</u>
Cash flows from investing activities:			
Interest and dividends	3	1,649	1,642
Manse rental income	3	<u>13,130</u>	<u>11,940</u>
Net cash provided by investing activities		<u>14,779</u>	<u>13,582</u>
Change in cash and cash equivalents in the year		25,098	20,472
Cash and cash equivalents brought forward		116,814	96,342
Cash and cash equivalents carried forward		<u>141,912</u>	<u>116,814</u>
Analysis of changes in net debt			
Cash at 1 September		116,814	96,342
Cash flows in year		25,098	20,472
Cash at 31 August		<u>141,912</u>	<u>116,814</u>

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

1 Accounting Policies

Charity information

St Andrews Baptist Church SCIO is a registered charity, governed by its constitution. It is a registered charity with the Office of the Scottish Charity Regulator. The registered office is 132 South Street, St Andrews, Fife, KY16 9EQ

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

1.1 Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

St Andrews Baptist Church SCIO constitutes a public benefit entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the entity, and the amounts reported are rounded to the nearest pound.

The trustees consider that there were no material uncertainties at the year end, nor arising subsequently, which would lead them to question the charity's ability to continue as a going concern.

On 1 May 2025 the SCIO merged with St Andrews Baptist Church: St Andrews and merger accounting was adopted so the figures are presented as though the SCIO has always existed.

1.2 Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated in a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

1.3 Income recognition

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Rental income is recognised when receivable.

1.4 Expenditure and irrecoverable VAT

Expenditure is recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

1.5 Allocation of support costs

Support costs include payroll costs which support the charitable activities. These costs have been allocated between cost of other trading activities and expenditure on charitable activities based on the proportion of non-support expenditure incurred on each activity.

1.6 Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102) the general volunteer time of congregation members is not recognised.

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

1 Accounting Policies (continued)

1.7 Fixed assets and Investment property

All tangible fixed assets costing in excess of £1,000, having a value to the charity greater than one year, are capitalised. They are initially measured at cost and subsequently measured at cost or valuation, net of depreciation or impairment. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets as follows:

Heritable property (excluding land)	50 years
Fittings and equipment	5 years

Residual value is the realisable value of the asset at the end of its economic life. The trustees are of the opinion that the heritable properties have a high residual value which removes the need for depreciation to be charged. On revaluation of the properties, in August 2025, the previously accumulated depreciation has been written back. All fixed assets are tested for impairment at the end of each accounting period.

Investment property

Investment property is included at fair value at the year end as detailed at Note 7 to the financial statements.

1.8 Pensions

The church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). Obligations to the Scheme are charged to the Statement of Financial Activities in the period to which the contributions relate. Further details are given at note 10.

1.9 Taxation

St Andrews Baptist Church SCIO is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

1.10 Judgements in applying accounting policies and key sources of estimation

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily available from other sources. The estimates and associated assumptions are based on historical experience and other factors that are relevant. Actual results may differ from these estimates. In preparing these financial statements, the trustees have made the following judgements:

Accruals

Trustees estimate the requirements for accruals using post year end information. This identifies costs that are expected to be incurred for services provided by other parties. Accruals are only released when there is a reasonable expectation that these costs will not be invoiced in the future.

Heritable/Investment property valuation

Charity Trustees estimate the value of the investment property, with the most recent valuation undertaken in 2025. The trustees consider if there are any events which have resulted in the impairment of property and reduce its carrying value.

2 Trustee Remuneration and Related Party Transactions

Gross salary amounting to £41,548 (2024 - £39,813) together with defined pension scheme contributions amounting to £4,921 (2024 - £4,715) and Employer's national insurance of £1,050 (2024 - £1,432) were paid to, and on behalf of, the minister during the year.

The charity is responsible for the payment of council tax, water charges and estate upkeep charges for the manse on behalf of its minister. The payments on the manse amounted to £4,174 (2024 - £3,197) in the year. Travel and related expenses may be claimed by the minister on submission of expenses claims and receipts and a small book allowance is also provided. The amount claimed in the year was £352 (2024 - £1,265).

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year other than as described above.

During the year a total of £19,382 (2024 - £15,687) was donated to the charity by trustees.

ST ANDREWS BAPTIST CHURCH SCIO

**Notes forming part of the financial statements
for the year ended 31 August 2025**

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
	£	£	£	£	£	£
3 Income						
Donations and legacies						
Offerings	160,745	-	160,745	160,777	-	160,777
Tax recoverable on Gift Aid donations	29,344	-	29,344	31,766	-	31,766
Other donations	120	4,960	5,080	120	4,136	4,256
	<u>190,209</u>	<u>4,960</u>	<u>195,169</u>	<u>192,663</u>	<u>4,136</u>	<u>196,799</u>
Income from charitable activities						
Charitable and fund raising events	13,907	-	13,907	12,982	-	12,982
	<u>13,907</u>	<u>-</u>	<u>13,907</u>	<u>12,982</u>	<u>-</u>	<u>12,982</u>
Investment and other income						
Manse rental income	13,130	-	13,130	11,940	-	11,940
Interest on deposits	1,649	-	1,649	1,642	-	1,642
	<u>14,779</u>	<u>-</u>	<u>14,779</u>	<u>13,582</u>	<u>-</u>	<u>13,582</u>
Total Income	<u>218,895</u>	<u>4,960</u>	<u>223,855</u>	<u>219,227</u>	<u>4,136</u>	<u>223,363</u>

ST ANDREWS BAPTIST CHURCH SCIO

**Notes forming part of the financial statements
for the year ended 31 August 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £
4 Analysis of expenditure						
Raising funds						
Manse rental expenses	2,023	-	2,023	270	-	270
Total	<u>2,023</u>	<u>-</u>	<u>2,023</u>	<u>270</u>	<u>-</u>	<u>270</u>
Charitable activities						
Gross salaries	76,070	768	76,838	96,985	797	97,782
Employer's National Insurance	1,392	14	1,406	2,474	21	2,495
Pension contributions	5,253	53	5,306	7,948	65	8,013
Mileage, book allowance & expenses	352	-	352	1,265	-	1,265
Payroll preparation expenses	1,190	-	1,190	1,230	-	1,230
Pulpit supply	180	-	180	491	-	491
Rent	558	-	558	2,198	-	2,198
Insurance	2,815	-	2,815	2,621	-	2,621
Council Tax, water charges and estate upkeep for manse	4,174	-	4,174	3,197	-	3,197
Heat and light	6,025	-	6,025	8,302	-	8,302
Repairs, equipment and cleaning	35,630	-	35,630	10,456	-	10,456
Telephone	1,740	-	1,740	1,401	-	1,401
Office stationery and postages	1,283	-	1,283	1,361	-	1,361
Computer running costs	754	-	754	167	-	167
Publicity and advertising	2,720	-	2,720	2,184	-	2,184
Catering	794	-	794	1,164	-	1,164
Copying licences	835	-	835	800	-	800
Miscellaneous	706	-	706	118	-	118
Independent examination fees	2,340	-	2,340	2,640	-	2,640
Depreciation	2,361	-	2,361	18,643	1,794	20,437
Local Ministries (per appendix 1)	8,131	-	8,131	9,681	-	9,681
National and Overseas Ministries (per appendix 1)	36,009	8,949	44,958	36,994	8,817	45,811
Total	<u>191,312</u>	<u>9,784</u>	<u>201,096</u>	<u>212,320</u>	<u>11,494</u>	<u>223,814</u>
Total Expenditure	<u>193,335</u>	<u>9,784</u>	<u>203,119</u>	<u>212,590</u>	<u>11,494</u>	<u>224,084</u>

Within the foregoing expenses of charitable activities the trustees regard the salaries, social security and pension costs as Support costs.

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

5 Staff costs and numbers	2025	2024
	£	£
Salaries and wages	76,838	97,782
Social security costs	1,406	2,495
Pension contributions	5,306	8,013
Total	<u>83,550</u>	<u>108,290</u>

The average number of employees during the year was as follows:

	2025 Number	2024 Number
Ministry	4	4
Administration	<u>1</u>	<u>1</u>
	<u>5</u>	<u>5</u>

No employee had benefits in excess of £60,000 (2024 - none).

The key management personnel of the charity comprise the Trustees, the Minister, Treasurer and the Church Secretary. The combined cost of the key management personnel was £47,520 (2024 - £74,834).

6 Fixed assets 2025	Heritable Property	Fittings & Equipment	Total
	£	£	£
Cost or valuation			
At 1 September 2024	1,395,000	14,522	1,409,522
Revaluation	55,000	-	55,000
At 31 August 2025	<u>1,450,000</u>	<u>14,522</u>	<u>1,464,522</u>
Accumulated depreciation			
At 1 September 2024	29,600	12,153	41,753
Charge for year	-	2,359	2,359
Written back on revaluation	(29,600)	-	(29,600)
At 31 August 2025	<u>-</u>	<u>14,512</u>	<u>14,512</u>
Net Book Value			
At 31 August 2025	<u>1,450,000</u>	<u>10</u>	<u>1,450,010</u>
At 31 August 2024	<u>1,365,400</u>	<u>2,369</u>	<u>1,367,769</u>

The properties were revalued by the Trustees in August 2025. The value attributed to land is £343,333 which is not depreciated.

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

6 Fixed assets 2024	Heritable Property	Fittings & Equipment	Total
Cost or valuation	£	£	£
At 1 September 2023	1,355,000	14,522	1,369,522
Revaluation	40,000	-	40,000
At 31 August 2024	<u>1,395,000</u>	<u>14,522</u>	<u>1,409,522</u>
Accumulated depreciation			
At 1 September 2023	18,067	9,783	27,850
Charge for year	18,067	2,370	20,437
Written back on revaluation	(6,534)	-	(6,534)
At 31 August 2024	<u>29,600</u>	<u>12,153</u>	<u>41,753</u>
Net Book Value			
At 31 August 2024	<u>1,365,400</u>	<u>2,369</u>	<u>1,367,769</u>
At 31 August 2023	<u>1,336,933</u>	<u>4,739</u>	<u>1,341,672</u>
7 Investment property		2025	2024
		£	£
At 1 September		385,000	385,000
Revaluation		20,000	-
At 31 August		<u>405,000</u>	<u>385,000</u>
The property was revalued by the Trustees in August 2025. The historical cost of the property is unknown.			
8 Debtors		2025	2024
		£	£
Gift aid recoverable		9,545	12,837
Other debtors		1,112	632
		<u>10,657</u>	<u>13,469</u>
9 Creditors		2025	2024
		£	£
Accruals		3,550	3,552
Creditors		2,576	3,383
		<u>6,126</u>	<u>6,935</u>

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

10 Pensions

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).

From January 2012, pension provision is being provided through the Defined Contribution (DC) Plan within the Scheme, as opposed to the Defined Benefit (DB) Plan Scheme which operated pre 2012 and has since closed.

A 2016 valuation of the DB Plan revealed a deficit of assets compared with the value of liabilities of £84 million. As a result of this valuation, a variety of new measures were introduced to reduce this deficit including the BUGB making a contribution of £33.5m to the Scheme in order to reduce that deficit. As a consequence of that action, the period during which deficit contributions needed to be paid was shortened by 6½ years with contributions now due to finish in December 2028 rather than June 2035, as previously predicted.

Recent communication with the Pension Trustee has confirmed that the Church is now required to make only nominal deficiency payments to offset any potential shortfalls in the Scheme.

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

11 Movements in funds - 2025

	At 1 September 2024 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 August 2025 £
Restricted funds						
Docherty Bequest	128,837	-	(635)	5,053	-	133,255
Second Manse Appeal	39,865	-	(200)	1,564	-	41,229
New Buildings Fund	2,595	-	-	-	-	2,595
Hardship Fund	5,361	-	-	-	-	5,361
Romania Charity	-	4,960	(8,949)	-	3,989	-
	<u>176,658</u>	<u>4,960</u>	<u>(9,784)</u>	<u>6,617</u>	<u>3,989</u>	<u>182,440</u>
Unrestricted funds						
Designated funds						
Conway Bequest	16,459	-	-	705	-	17,164
Futures Fund	238	-	-	-	-	238
European Evangelism Fund	6,087	-	-	-	-	6,087
	<u>22,784</u>	<u>-</u>	<u>-</u>	<u>705</u>	<u>-</u>	<u>23,489</u>
General funds						
Revaluation reserve	1,490,501	-	-	97,278	-	1,587,779
General fund	186,174	218,895	(193,335)	-	(3,989)	207,745
	<u>1,699,459</u>	<u>218,895</u>	<u>(193,335)</u>	<u>97,983</u>	<u>(3,989)</u>	<u>1,819,013</u>
Total funds	<u>1,876,117</u>	<u>223,855</u>	<u>(203,119)</u>	<u>104,600</u>	<u>-</u>	<u>2,001,453</u>

Purposes of Restricted funds

Docherty Bequest: This bequest was provided for the purpose of assisting with capital expenditure.

Second Manse Appeal: This appeal raised funds for the purpose described.

New Buildings Fund: Previously called the Capital Expenditure Fund this fund has been renamed for the new purpose with the approval of the original sole benefactor.

Hardship Fund: This fund reflects funds donated for the purpose described.

Romania Charity: Funds collected for charity in Romania. A transfer was required from unrestricted funds to cover the costs in the year.

Purposes of Designated funds

Conway Bequest: This fund was designated by the trustees to assist with the purchase of the second manse.

The Futures Fund: holds unrestricted donations set aside by the trustees to assist with exceptional items, intended to enable the church to develop new ministries or improve existing ones.

European Evangelism Fund: This fund was created to support activities fostering good relations and mission work with European relations and migrant workers.

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

11 Movements in funds - 2024

	At 1 September 2023 £	Income £	Expenditure £	Gains/ (losses) £	Transfers £	At 31 August 2024 £
Restricted funds						
Docherty Bequest	130,881	-	(2,044)	-	-	128,837
Second Manse Appeal	40,498	-	(633)	-	-	39,865
New Buildings Fund	2,595	-	-	-	-	2,595
Hardship Fund	5,571	50	(260)	-	-	5,361
Romania Charity	-	4,086	(8,557)	-	4,471	-
	<u>179,545</u>	<u>4,136</u>	<u>(11,494)</u>	<u>-</u>	<u>4,471</u>	<u>176,658</u>
Unrestricted funds						
Designated funds						
Conway Bequest	16,650	-	(191)	-	-	16,459
Futures Fund	238	-	-	-	-	238
European Evangelism Fund	6,087	-	-	-	-	6,087
	<u>22,975</u>	<u>-</u>	<u>(191)</u>	<u>-</u>	<u>-</u>	<u>22,784</u>
General funds						
Revaluation reserve	1,458,373	-	-	46,534	(14,406)	1,490,501
General fund	169,411	219,227	(212,399)	-	9,935	186,174
	<u>1,650,759</u>	<u>219,227</u>	<u>(212,590)</u>	<u>46,534</u>	<u>(4,471)</u>	<u>1,699,459</u>
Total funds	<u>1,830,304</u>	<u>223,363</u>	<u>(224,084)</u>	<u>46,534</u>	<u>-</u>	<u>1,876,117</u>

12 Volunteers

The congregation benefits from the contributions made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contributions of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

13 Reconciliation of net expenditure to net cash flow from operating activities

	2025 £	2024 £
Net expenditure per Statement of Financial Activities	40,736	(721)
Add back depreciation charge	2,359	20,437
Gain on investments	(20,000)	-
Deduct investment income	(14,779)	(13,582)
Decrease in debtors	2,812	3,218
Decrease in creditors	(809)	(2,462)
Net cash provided by operating activities	<u>10,319</u>	<u>6,890</u>

ST ANDREWS BAPTIST CHURCH SCIO

Notes forming part of the financial statements for the year ended 31 August 2025

14 Change of legal entity and merger accounting

The St Andrews Baptist Church SCIO was registered as a charity on 25 September 2024 to replace the St Andrews Baptist Church: St Andrews. OSCR has granted consent for the old charity to be wound up and the assets and liabilities to be transferred to the new SCIO.

The disclosure notes for merger accounting are as follows:

14.1 The combining charities are:

St Andrews Baptist Church SCIO with charity number SC053674 and
St Andrews Baptist Church: St Andrews with charity number SC008794

14.2 The date of the merger was 1 May 2025

14.3 Analysis of principal Statement of Financial Activities components for the year to 31 August 2025

	St Andrews Baptist Church: St Andrews (pre merger) £	St Andrews Baptist Church SCIO (pre merger) £	St Andrews Baptist Church SCIO (post merger) £	Combined Total £
Total Income	145,529	-	78,326	223,855
Total expenditure	132,457	-	70,662	203,119
Net income/(expenditure)	13,072	-	7,664	20,736
Other gains/(losses)	-	-	104,600	104,600
Net movement in funds	13,072	-	112,264	125,336

14.4 Analysis of principal Statement of Financial Activities components for the year to 31 August 2024

	St Andrews Baptist Church: St Andrews £	St Andrews Baptist Church SCIO £	Combined Total £
Total Income	223,363	-	223,363
Total expenditure	224,084	-	224,084
Net income/(expenditure)	(721)	-	(721)
Other gains/(losses)	46,534	-	46,534
Net movement in funds	45,813	-	45,813
Total funds brought forward	1,830,304	-	1,830,304
Total funds carried forward	1,876,117	-	1,876,117

14.5 Analysis of net assets at the date of merger on 1 May 2025

	St Andrews Baptist Church: St Andrews £	St Andrews Baptist Church SCIO £	Combined Total £
Net assets	1,889,189	-	1,889,189
Represented by:			
Unrestricted funds	1,714,455	-	1,714,455
Restricted funds	174,734	-	174,734
Total funds	1,889,189	-	1,889,189

ST ANDREWS BAPTIST CHURCH SCIO

Appendix 1 to the Accounts for the year ended 31 August 2025

Payments to Ministries

Local Ministries	2025	2024
	£	£
Awake activities	2,503	2,560
Conference and course expenses	2,163	3,381
Families First - St Andrews	438	817
Just Love	-	358
Music	1,452	1,312
Rooted	595	669
Storehouse	335	263
Toddlers' Group	519	55
Young People's activities	126	266
	<u>8,131</u>	<u>9,681</u>

National and Overseas Ministries:	2025	2024
	£	£
Abi - Congo	-	3,495
Alexandria	900	-
AWM - Lyon	2,400	2,200
Baptist Missionary Society	4,446	4,009
Blythswood	436	-
Coppedges	125	-
Evangelism	459	319
Evangelical Alliance	262	255
Friends International	-	300
Hardship Fund	-	260
HFTG	8,949	8,557
Kingdom 2000	-	616
Leprosy Mission	573	-
Local Mission	-	250
MAF	-	651
Make2ndsCount	-	150
Malawi Rice	180	-
Micah	100	100
Open Doors	-	942
Pilgrim Care	1,071	563
Sanctuary	497	-
Scottish Baptist College	1,200	1,200
Scottish Baptist Fund	3,356	5,420
Scripture Union	50	50
Sticky Saints	55	-
Tearfund	850	447
The Squeeze	-	530
Toilet Twinning	-	355
UCCF	50	50
University CU	712	-
WBT - Oatley	6,800	6,600
WBT - Routamaa	5,700	5,500
Wycliffe	2,235	-
Young Life	2,352	2,032
YWAM - Tarcza	1,200	960
	<u>44,958</u>	<u>45,811</u>