

Church Information

Trustees and Office Bearers.

During this financial year we sought and received permission for the Church to become a SCIO and the SCIO is now registered with OSCR with permission to wind up the old charity, Dunfermline West Baptist Church SC012839 now granted by OSCR. The application to wind up will occur once our solicitor completes the necessary registration of property in the Land Register of Scotland. We anticipate this will be in the next few months.

In the period to year as we transition from the old charity to the new SCIO, we have opened bank accounts for the SCIO and retained an existing bank account for the old charity. Both the old charity and SCIO accounts have been operative during the period; however, the old charity account only remains open to receive any deposits and this will be closed during the wind-up period.

[REDACTED] are the elected deacons of the Church. The elected deacons of the Church also serve as Trustees of the Church as does the Minister. The members of the diaconate are nominated and appointed by the Church members at an appropriate Business Meeting. Deacons serve for a 4yr period and are eligible for immediate re-election. As part of their induction programme newly Elected Deacons are required to be conversant with the Church Constitution and understand their statutory responsibilities. The general running of the Church is organised by the Minister and the Diaconate. A Deacon can be removed from office either by resignation in writing or by a vote in a Church Business Meeting. Rev Timothy Power was inducted as our minister on 29 July 2023. As Minister he chairs all meetings and has full voting powers in Deacons' Meetings and at Business Meetings of the Church. All major decisions need to be ratified by a properly constituted Church Business Meeting.

Address of Church Chalmers Street, Dunfermline, KY12 8DG

Bankers Royal Bank of Scotland, 52-54 East Port, Dunfermline, KY12 7HB

Solicitors The law firm who are guiding us through becoming a SCIO is Lindsays.

Aims and Affiliation

The Aim of the Church is to make and encourage the maturing of disciples of Jesus Christ in the power of the Holy Spirit and to the glory of God. The Church is affiliated to the Baptist Union of Scotland and accepts their Declaration of Principles.

Status of Charity and Governing Document

Dunfermline West Baptist Church was established in 1897 and had a constitution. The Church was a Scottish Charity No SCO12839 and is/was recognised by the Inland Revenue under reference No205031 000011 AA 000011 978. The Church is congregational in polity and its daily running is organised by the Minister and Church Diaconate. Now that permission to wind up the old charity has been granted by OSCR, Dunfermline West Baptist Church SCIO SC053124, the transfer of assets from the old to the new can occur, and has in terms of cash assets being transferred to the SCIO bank accounts. When the process of transferring all assets from the old charity to the SCIO is completed, the bank account closed, and the final application to wind up fully completed and submitted, the old charity will be wound up and Dunfermline West Baptist Church SCIO 053124 will be the only remaining charity.

Payment to Trustees

With the exception of the Minister, who is self-employed and submits invoices for services rendered, no Deacon/Trustee has received any fee or financial compensation during this year for the services they render to the Church.

Achievements & Performance

The church is encouraged by growth in numbers of people from diverse backgrounds and age demographics. One particular of note is to have the joy of welcoming several families who have initially come from other countries and has added a richness to our fellowship. The formal membership of the church now stands at 22, plus our wider church family of 28 comprising the above-mentioned families with their children.

In the main, monetary offerings to the Church continue to be given by members and adherents via BAC with many Gift-aiding. We continue to support the Baptist Union of Scotland, the Baptist Missionary Society and other good causes.

Several Fayres were held over the year and we have a good rapport with the local school and they use our premises for some Assemblies and Festivals. We co-partner with them in community-based activities such as litter picking in the local area. The church also supplies volunteer team members to assist pupils with reading.

The highlights of the past year would be the three believer's baptisms from within our church family, and a wedding for which the church conducted and provided a reception.

Financial Review

Principal Sources of funding. Dunfermline West Baptist Church SCIO is self-supporting. It receives its funding from members and adherents. During and since COVID many of the Church Members and adherents have put their offerings directly into the bank. This has been greatly appreciated. The financial statements are set out in this report in accordance with the required accounting standard under the Charity Accounts (Scotland) Regulations 2006 and also the Charity and Investment (Scotland) Act 2005.

Funds and Reserves

In 1975 the Church received the sum of £3,364 from the estate of Duncan and Grace Kennedy. This sum is part of the total assets of the Church. The capital could not be

used – only the interest. During the year we requested and received permission to lift the restriction, so this sum is now totally integrated into Church Funds. All funds are now unrestricted. Monies listed in the accounts which were designated for Baptist Missionary Society, Baptist Union of Scotland, Bethany Christian Trust or earmarked gifts etc. were all disbursed before the end of the financial year. The money from the sale of the manse some years back has been designated the "Reserve Fund" and was until recently invested through Macbeth Currie Financial Services in Parmenion and Quilter. Funds are now held in the Royal Bank of Scotland in a Current Account and three interest bearing accounts. All monies in the accounts can be considered as the Church's Reserves and would be sufficient to run the Church for more than four months without any further income. [REDACTED] is our External Examiner. He has had access to all Receipts, Bank statements and computer records and he has given his report which is recorded as part of this document. All voluntary income is accounted for when received. No depreciation is charged for fixed assets.

Statement on Risk

The Trustees have discussed the major risks that the Church faces and the leadership monitor these risks regularly. We exercise due diligence in matters of fabric, fire equipment, insurance and finance.

Valuation of Assets

In the SCIO submission the church was valued at about £300,000 and the other assets at about £25,000. All the buildings are fully insured at re-instatement value by Ansvar

External Examination of the Church Accounts

These accounts have been prepared by [REDACTED] - the Church Treasurer. Figures are held in Treasurer's computer with back up on the cloud. Invoices are filed with bank statements. Accounts were examined by the External Examiner and presented to the Church Diaconate on 10 March 2025 and were presented and passed by the Church at the Annual General Meeting on 29 March 2025.

[REDACTED]

The External Examiner's report forms page 4 of this document.

Dunfermline West Baptist Church SCIO**page 5****Receipts and Payments Account for year ending 31 January 2025**

		2024 to end		
	2024-2025	Pre SCIO a/c	2023-2024	2022-2023
Receipts				
1 General Church Income from collections an	£32,204.48	£7,818.64	£28,828.93	£23,671.39
2 Gift Aid Claim	£4,069.02	£4,069.02	£4,837.06	£2,476.31
3 Income for Baptist Union	£603.00	£247.00	£544.00	£554.00
4 Income for Baptist Missionary Society	£1,062.78	£295.00	£1,115.00	£2,136.30
5 Earmarked monies	£643.83	£182.45	£620.00	£1,548.56
7 Bible study material and Conference fees	£120.00	£70.00	£0.00	£5.00
8 Miscellaneous incomes (see page 6)	£377.99	£100.00	£0.00	£729.00
9 Late transfer of funds from Parmenion	£329.83	£329.83	£67,879.26	£8,000.00
Total Receipts	<u>£39,410.93</u>	<u>£13,111.94</u>	<u>£103,824.25</u>	<u>£39,120.56</u>
Payments				
1 Cost of Minister	£25,553.97	£8,437.47	£15,875.15	£15,619.05
2 Pulpit supply and cost of childrens work	£740.00	£330.00	£1,336.76	£939.99
3 Heat and light for the Church	£2,480.23	£1,170.52	£1,815.89	£2,092.73
4 Church insurance	£2,614.63	£2,614.63	£2,564.24	£2,358.67
6 Church repairs & Renovation	£4,288.02	£58.02	£10,409.41	£7,182.91
7 Electronic Eqpt	£3,993.28	£349.44	£1,514.20	£1,497.87
8 Stationery, printing, & domestic expenses	£395.26	£0.00	£154.14	£910.47
9 Monies paid to other charitable works	£982.43	£66.05	£1,066.00	£1,307.56
10 Money to Baptist Union incl Assembly	£990.00	£584.00	£544.00	£589.00
11 Money to Baptist Missionary Society	£1,062.78	£295.00	£1,115.00	£3,136.30
12 Miscellaneous (For detail see page 7)	£3,332.05	£710.27	£2,949.00	£2,489.47
Total payments	<u>£46,432.65</u>	<u>£14,615.40</u>	<u>£39,343.79</u>	<u>£38,124.02</u>

All monies for other organisations listed in the accounts have been disbursed before the account was closed.

The first pages of these accounts are laid out following the specimen in "A guide to the 2006 Regulations"

Numbers in the left hand column are related to the expanded income and expenditure accounts which are also attached to give further background material on pages 8-9

Summary of Income

(Including allocations in column one)

		<u>End of 2024</u>		<u>2023-2024</u>	<u>2022-2023</u>
		<u>2024-2025</u>	Pre SCIO A/c		
1	General Offerings (Inc Windows Fund)	£13,730.30	£2,789.79	£14,731.04	£8,734.70
1	Gift Aid Offerings (Incl Window Fund)	£15,781.40	£4,636.10	£12,805.45	£11,289.00
1	Bank Interest	£1,212.05	£0.00	£0.00	£0.00
1	Bank Compensation	£100.00	£0.00	£0.00	£0.00
1	Recycling	£541.70	£132.15	£328.71	£930.29
1	Baptist Union Grant	£0.00	£0.00	£0.00	£2,000.00
2	Gift Aid Claims	£4,069.02	£4,069.02	£4,837.06	£2,476.31
3	Baptist Union	£603.00	£247.00	£544.00	£554.00
4	BMS	£1,062.78	£295.00	£1,115.00	£2,136.30
1	Coffee Mornings/Fayres	£749.03	£260.60	£963.73	£717.40
5	Bethany Christian Trust	£509.83	£92.45	£166.00	£597.56
1	Gift for use of Church	£90.00	£90.00	£0.00	£0.00
5	Pittencrief School	£0.00	£0.00	£0.00	£51.00
5	Fisherman's Tale	£0.00	£0.00	£254.00	£0.00
5	Platform 67	£0.00	£0.00	£0.00	£100.00
5	Embrace the Middle East	£134.00	£0.00	£0.00	£0.00
5	Farewell Gifts	£0.00	£0.00	£200.00	£800.00
6	Fuel/Water Rebate	£0.00	£0.00	£0.00	£0.00
7	Bible Study Notes/Conf Fees	£120.00	£70.00	£0.00	£5.00
8	Ceilidh	£0.00	£0.00	£0.00	£400.00
8	Bank Adjustments	£277.99	£0.00	£0.00	£329.00
8	Bank Compensation	£100.00	£100.00	£0.00	£0.00
8	Parmenion late payment	£329.83	£329.83	£0.00	£0.00
Sub Total		<u>£39,410.93</u>	<u>£13,111.94</u>	<u>£35,944.99</u>	<u>£31,120.56</u>

Summary of Expenditure

(including allocation numbers in first column)

	2024-2025	end of 2024 Pre SCIO a/c	2023-2024	2022-2023
1 Salary & Expenses	£25,553.97	£8,437.47	£15,875.15	£15,619.05
2 Pulpit Supply	£740.00	£330.00	£1,208.80	£910.00
2 Childrens/YP Work	£0.00	£0.00	£127.96	£29.99
3 Church Heat and Light (Church)	£2,480.23	£1,170.52	£1,815.89	£2,092.73
4 Insurances Church	£2,614.63	£2,614.63	£2,564.24	£2,358.67
6 Building work & Repairs	£4,288.02	£58.02	£10,409.41	£7,182.91
12 Fisherman's Tale	£0.00	£0.00	£1,045.00	£0.00
7 Amplification system/electronics	£3,491.62	£102.00	£1,052.55	£1,086.17
7 BT Group	£501.66	£247.44	£461.65	£411.70
8 Domestic Supplies & Catering	£339.78	£0.00	£112.14	£746.98
8 Printing and Publicity	£55.48	£0.00	£42.00	£163.49
9 Pittencrieff School	£0.00	£0.00	£0.00	£100.00
9 Ceilidh (Collydean Bapt)	£0.00	£0.00	£0.00	£400.00
9 CAP	£0.00	£0.00	£900.00	£10.00
9 Platform 67	£0.00	£0.00	£0.00	£100.00
9 Embrace the Middle East	£134.00	£0.00	£0.00	£0.00
9 Fellowship Gift	£365.00	£0.00	£0.00	£100.00
9 Bethany Christian Trust	£483.43	£66.05	£166.00	£597.56
12 Farewell Gifts	£0.00	£0.00	£400.00	£824.67
12 Legal Expenses (excl SCIO)	£0.00		£0.00	£0.00
10 Baptist Union	£940.00	£584.00	£544.00	£554.00
10 Delegates Expenses	£50.00	£0.00	£0.00	£35.00
11 Baptist Missionary Society	£1,062.78	£295.00	£1,115.00	£3,136.30
12 Gift to External Examiner	£60.00	£60.00	£60.00	£60.00
12 Bank Adjustment	£277.99	£0.00	£0.00	£329.00
12 Leaders Events	£100.00	£0.00	£340.00	£200.00
12 Bible study notes	£92.22	£54.33	£44.00	£35.00
12 Car Park/Community Garden	£1,080.00	£250.00	£1,060.00	£1,040.80
12 SCIO Legal Costs	£1,589.94	£345.94	£0.00	£0.00
12 Safeguarding	£131.90	£0.00	£0.00	£0.00
Total	£46,432.65	£14,615.40	£39,343.79	£38,124.02

Dunfermline West Baptist Church Accounts - Bank Statements for year ending 31 January 2025

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Pre SCIO Current Account

Balance at 1 Feb 2024 £68,765.62

Balance at 30 Jan 2025 £0.00

New SCIO Current Account

Opening Balance £0.00

Closing Balance £3,341.85

Business Reserve Account

Opening Balance £0.00

Closing Balance £7,046.52

35 Day Notice Account

Opening Balance £0.00

Closing Balance £10,196.75

95 Day Notice Account

Opening Balance £0.00

Closing Balance £40,968.78

Fixed Assets

Church Building £1,494,032.00

Hall £10,000.00

Organ £1,420.00

Total fixed Assets £1,505,452.00

Reduction since last year £7,311.72

Interest gained £1,212.05

