

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	01	2025		31	12	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Forres Baptist Church
SC050133
Clovenside Chapel
Clovenside Road
Forres
Moray
Postcode IV36 3BT

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr David Ian Nelmes			
2	Mr John Teasdale			
3	Mr Andrew Dobbs			
4	Rev Dr Jonathan Peter Mackenzie	Pastor		
5	Anna Gatward	Treasurer		
6	Rosemary Pannell	Secretary		
7	Tara Engelmann			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The name of this particular Christian community is Forres Baptist Church (hereafter referred to as the Church). The main governing document of The Church is its constitution.
The Church is an unincorporated Charity and a non-profit making organisation. The Church is baptistic in its model of church government and affiliations and subscribes to the Declaration of Principle of the Baptist Union of Scotland. The shared purpose, vision, beliefs and core values of the Church are contained within its Constitution and its Confession of Faith.

Trustee recruitment and appointment

The Trustees of the Church will normally be its Office-Bearers – Pastor/Elders, Church Administrator and Treasurer. The number of trustees shall not be fewer than three persons. The election and removal of Trustees can only be made by a vote of the membership at a duly noticed and called Church meeting.

Objectives and activities

Charitable purposes

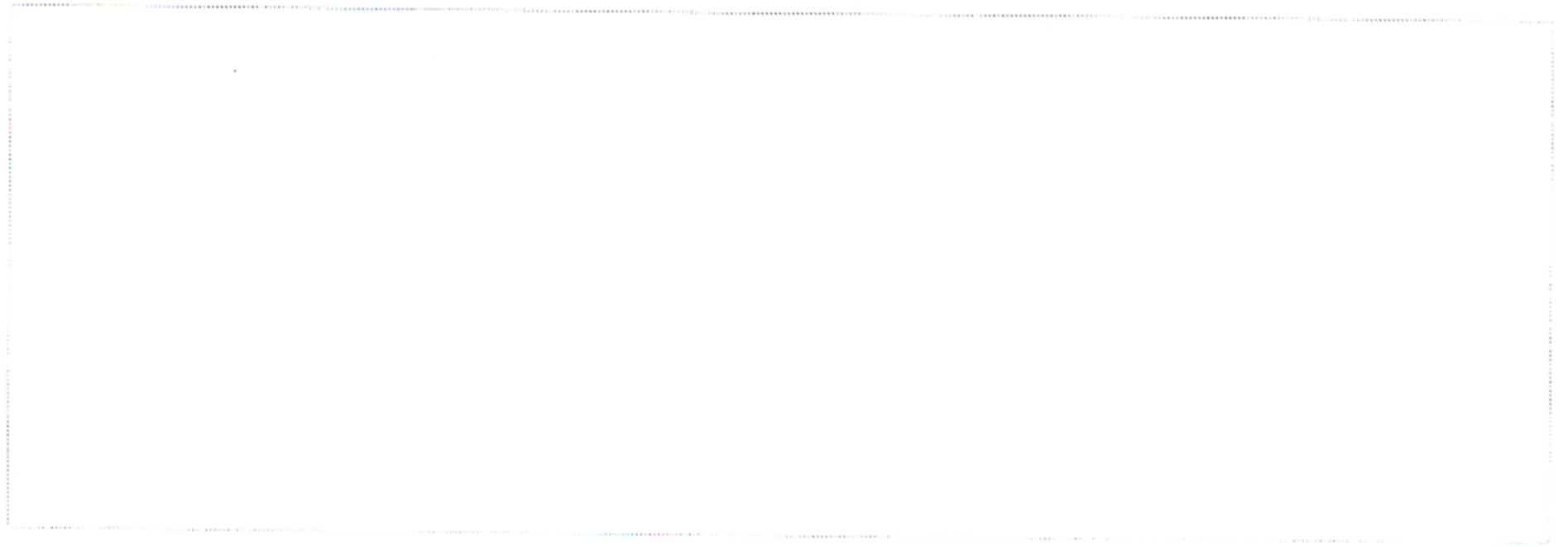
To glorify God the Father, Son and Holy Spirit, through the advancement of the Christian faith primarily in Forres and district but also throughout Scotland, the rest of the UK and the World by all means consistent with the teaching of the Christian Bible including worship, observance of the Lord's Supper, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

Summary of the main activities in relation to these objects

The regular activities of the Church include the following:

- Regular Sunday morning meetings in Clovenside Chapel attended by about 50 people. This involves children's classes catering for all ages.
- Regular Sunday evening meetings in Clovenside Chapel attended by about up to 20 people.
- Three mid-week meetings in private homes or Clovenside Chapel for the purpose of Bible study, prayer and pastoral care.
- CAP money courses.

The church stocks a pantry for use within the fellowship and any others in need in the community.



APPENDIX 1

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Achievements and performance

Summary of the main achievements of the charity during the financial period

Financial review

Brief statement of the charity's policy on reserves

There are sufficient funds held, for the continuation of the Church in Forres for a minimum of six months.

Details of any deficit

Donated facilities and services (if any)

APPENDIX 1

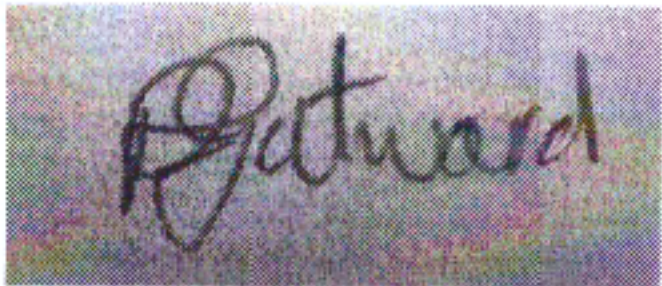
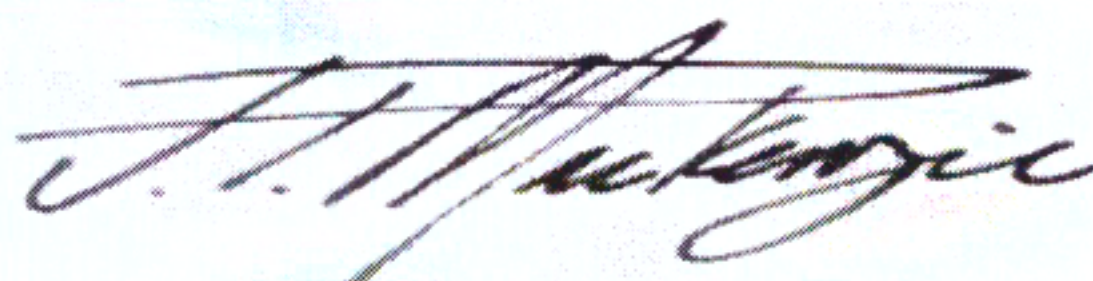
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Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anna Gatward	Jonathan Peter Mackenzie
Position (e.g. Chair)	Treasurer	Pastor
Date	19.8.26	19.8.26

Forres Baptist Church

SC050133



Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2025		31	12	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	102,262	3,590			105,852	105,970
Legacies					-	
Grants		11,186			11,186	
Receipts from fundraising activities	3,025				3,025	
Gross trading receipts					-	
Income from investments other than land and buildings	1,304				1,304	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
	106,591	14,776	-	-	121,367	105,970
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	106,591	14,776	-	-	121,367	105,970
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments	67,578				67,578	75,290
Investment management costs					-	
Payments relating directly to charitable activities	7,470	31,314			38,784	9,892
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	75				75	75
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	75,123	31,314	-	-	106,437	85,257
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	75,123	31,314	-	-	106,437	85,257
Net receipts / (payments)	31,468	(16,538)	-	-	14,930	20,713
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	31,468	(16,538)	-	-	14,930	20,713

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	70,305	565			70,870	50,156
	Surplus / (deficit) shown on receipts and payments account	31,468	(16,538)			14,930	20,713
						-	
						-	
	Cash and bank balances at end of year	101,773	(15,973)	-	-	85,800	70,869
	(Agree balances with receipts and payments account(s))						

Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			
	Total	-	-

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets				
	Total	-	-	-

Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total	-	-

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			
	Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of
approval

FORRES BAPTIST CHURCH

Analysis of receipts and payments Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
<i>Donations and legacies</i>						
0101 - Gift aid giving	59,557	—	—	—	59,557	63,061
0102 - Non-Gift Aid giving	28,567	—	20	—	28,587	29,042
0103 - Legacies	—	—	—	—	—	—
0201 - Special Collection	—	—	—	—	—	1,614
0203 - Buildings Donations	—	—	3,570	—	3,570	—
0301 - Offerings collections	—	—	—	—	—	—
0303 - Sundry collections	—	—	—	—	—	—
0601 - Income tax recovered	14,137	—	—	—	14,137	12,069
0850 - Grants received	—	—	11,186	—	11,186	—
<i>Donations and legacies Totals</i>	102,262	—	14,776	—	117,038	105,786
<i>Income from charitable activities</i>						
0202 - Alpha Course Donations	—	—	—	—	—	185
0205 - little Fish	—	—	—	—	—	—
0209 - 2017 adjustment figure	—	—	—	—	—	—
<i>Income from charitable activities Totals</i>	—	—	—	—	—	185
<i>Investments</i>						
1020 - Interest received	1,304	—	—	—	1,304	—
<i>Investments Totals</i>	1,304	—	—	—	1,304	—
<i>Other income</i>						
0304 - Other Income	3,025	—	—	—	3,025	—
<i>Other income Totals</i>	3,025	—	—	—	3,025	—
Receipts Grand totals	106,591	—	14,776	—	121,367	105,970

Payments

<i>Raising funds</i>						
2234 - New Building Fund expense	—	—	—	—	—	1,062
<i>Raising funds Totals</i>	—	—	—	—	—	1,062
<i>Expenditure on charitable activities</i>						
2203 - Advertising & promotion	48	—	—	—	48	279
2207 - Pulpit Supply	1,927	—	—	—	1,927	1,107
2208 - Teaching	—	—	—	—	—	—
2209 - Mileage, visiting speakers	—	—	—	—	—	—
2211 - Ministers' resources	—	—	—	—	—	—
2212 - Ministers' courses	323	—	—	—	323	400
2213 - Other courses/training	86	—	—	—	86	—
2214 - Children's / Youth resources	832	—	—	—	832	994
2220 - Mission (eg Malawi)	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2221 - Church Events	1,109	—	—	—	1,109	665
2222 - Evangelism	419	—	—	—	419	867
2223 - Alpha Course	—	—	—	—	—	1,753
2224 - Little Fish Expenses	—	—	—	—	—	—
2225 - Alternative Spirituality Group	—	—	—	—	—	—
2233 - Hospitality	861	—	—	—	861	554
2237 - New Creche Toys	—	—	740	—	740	—
2238 - Building Internal Re-modelling	—	—	30,574	—	30,574	—
2401 - Church magazine printing	—	—	—	—	—	—
2402 - Church magazine distribution	—	—	—	—	—	—
2501 - Regular Monthly Charitable Donations	1,864	—	—	—	1,864	1,584
2502 - One-off donations	—	—	—	—	—	150
2503 - Specific Giving (Donated)	—	—	—	—	—	1,615
Expenditure on charitable activities Totals	7,470	—	31,314	—	38,784	9,967
Other expenditure						
2202 - Bank Charges	50	—	—	—	50	29
2204 - Office Expenses	772	—	—	—	772	187
2205 - Repairs & Maintenance	13	—	—	—	13	1,000
2206 - Professional Fees	100	—	—	—	100	2,105
2210 - Telephone costs	—	—	—	—	—	—
2215 - BU Members Dues	2,258	—	—	—	2,258	1,722
2216 - Other subscriptions	625	—	—	—	625	549
2217 - PPE	—	—	—	—	—	—
2218 - Insurance	479	—	—	—	479	453
2219 - Clovenside Purchase costs	—	—	—	—	—	—
2231 - Cleaning	918	—	—	—	918	299
2232 - Other expenses	80	—	—	—	80	234
2235 - Depreciation of office equipment	—	—	—	—	—	—
2236 - Replacement/New Equip/Refurb	930	—	—	—	930	3,154
2340 - Heating, light and water	4,135	—	—	—	4,135	2,421
2341 - Rent & rates	12,455	—	—	—	12,455	20,030
2342 - Health&Safety Maintenance	337	—	—	—	337	389
2403 - Website	—	—	—	—	—	108
2404 - Computer exps	—	—	—	—	—	—
2405 - Music Equipment	—	—	—	—	—	—
2504 - Other Giving	365	—	—	—	365	—
2505 - Allan MacDonald Loan	—	—	—	—	—	—
2601 - Gross Minister's Stipend & Allowances	27,977	—	—	—	27,977	26,710
2602 - Church part of Minister's Pension	4,004	—	—	—	4,004	3,621
2603 - Minister's Exps - Courses/Conferences	—	—	—	—	—	—
2604 - HMRC - PAYE	2,871	—	—	—	2,871	2,399
2605 - HMRC - Employee NI	1,573	—	—	—	1,573	1,404
2606 - HMRC - Employer NI	—	—	—	—	—	—
2607 - Defined Benefits Pension shortfall	—	—	—	—	—	—
2608 - Manse Allowance	7,712	—	—	—	7,712	7,413
Other expenditure Totals	67,653	—	—	—	67,653	74,228
Payments Grand totals	75,123	—	31,314	—	106,437	85,257

There may be minor discrepancies in the totals if the pence are not being shown

FORRES BAPTIST CHURCH

Balance sheet (Summary) As at: 31 December 2025

	As at 31/12/2025 £	As at 31/12/2024 £
Current assets		
Cash at bank and in hand	85,799	70,870
	85,799	70,870
Net current assets less current liabilities	85,799	70,870
Total assets less current liabilities	85,799	70,870
Total net assets less liabilities	85,799	70,870
Represented by		
Unrestricted		
Unrestricted - General fund	84,872	70,305
Restricted		
Restricted - ALPHA	—	—
Restricted - Alternative Spirituality Group	565	565
Restricted - Little Fish	—	—
Restricted - Special Collection	—	—
Restricted - New Creche Toys	145	—
Restricted - New Building fund	218	—
Funds of the church	85,799	70,870

There may be minor discrepancies in the totals if the pence are not being shown

Independent Examiner's Report to the Trustees of Forres Baptist Church

I report on the accounts of the above charity for the year ended 31 December 2025.

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 2006 Accounts Regulations. 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
- to prepare accounts which accord with the accounting records and comply with Regulation 9 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.



ANGELA PORTER
AFA, AFTA, MICB CB Dip PM Dip

Date: 18th August 2026