

Scottish charity number: SC050038

Falkirk Baptist Church SCIO
Trustees' report and unaudited financial statements
for the year ended 31 December 2025

Falkirk Baptist Church SCIO

Contents

	Page
Legal and administrative information	1
Trustees' report	2 - 4
Independent examiners' report	5
Receipts and payments account	6
Statement of balances	7
Notes to the financial statements	8 - 15

Falkirk Baptist Church SCIO

Legal and administrative information

Scottish charity number	SC050038	
Registered office	Falkirk Baptist Church Orchard Street Falkirk FK1 1RF	
SCIO Trustees & Leaders	Rev A Cuthbert (Resigned Aug 2025) Mrs C Stewart (Resigned Apr 2025) Mr K Wilson Mr A Grant Mrs J MacKenzie (Resigned Nov 2025) Mr C Ashwood Mr D Gibson (Appointed Apr 2025)	Mr G Ure Mrs L Leiper Dr F Downs Mrs E Riley Mr M Bonham-Yang (Appointed Apr 2025) Mr M Potts (Appointed Apr 2025)
Principal Office-bearers	Rev A Cuthbert G Ure A Grant C Ashwood M Bonham-Yang	Church Senior Pastor (Resigned Aug 2025) Church Treasurer Minister of Mission & Evangelism Meeting Chair Church Secretary
Independent examiner	Diane Elizabeth Jack Barrie Scott & Co. 16-18 Weir Street Falkirk FK1 1RA	
Bankers	Virgin Money 1 Bank Street Falkirk FK1 1NB	
Solicitors	Diakoneo Legal Services Ltd 48 Speirs Wharf Glasgow G4 9TH	

Falkirk Baptist Church SCIO

Report of the trustees for the year ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Status of Charity, Governing Document and Affiliation

Falkirk Baptist Church SCIO is established by Constitution. It is registered as a charity with the Office of the Scottish Charity Regulator (OSCR) and is recognised as a charity for the purpose of Section 505 Income & Corporation Taxes Act 1988. The church is affiliated to the Baptist Union of Scotland.

Management and Appointment of Office-Bearers and other members of Leadership team

The members take major decisions at the annual general meeting. The day-to-day operating of the church is undertaken by the Leaders of the Church. In line with the Constitution, Leaders may be appointed at any General Church Meeting convened for the purpose and all Leaders will be a Trustee of the Church.

Organisational Structure

The church is congregational in government. Current membership sits at 115 members.

Objectives and activities

The Church's objects are the advancement of the Christian faith primarily in Falkirk District and also throughout Scotland and the rest of the world by all means consistent with the teachings of the Christian Bible, including Disciple-making, Prayer, Word, Worship, Spirit Led, Stewardship, Nurture, Love, Fellowship and Missional activity. The church has given support to agencies and individuals and other charitable organisations involved in Christian missionary work and the relief of poverty or other social needs.

The aims of the church are in line with our vision statement - "Following Jesus, Being Family, Community Reaching."

Achievements and performance

2025 started with Barbara Connor, our YWAM Mission partner, preaching the first Sunday in January.

Fundraising started in early 2025 for the Church sending a mission team to Bogota in Colombia, South America. Various activities were organised such as car washes, bake sales and clothes sales up to June. The Church congregation also provided financial support for the trip. Our Group was based at a children's home in Bogota that FBC has had links with for some time. Feedback was very positive and those who made the journey to South America found there days filled with different kinds of work from cooking through to building work.

Adam Grant has continued and developed his work within the Bainsford and Langlees area as Minister for Mission and Evangelism. He and his family live within the area and a great deal of his working week is spent in Bainsford and Langlees. The Renew Wellbeing group stopped meeting this year but the Mainly Play group has seen a big increase in numbers during the year. It was great to be able to welcome Gentjan Dervishaj from Albania who has facilitated a number of trips that Adam Grant has made to the country.

It was with much sadness that Rev Dr Cuthbert announced his resignation to allow him to take up a position as a member of the academic team at the Scottish Baptist College which is based at the University of the West of Scotland. A lunch was arranged on 24 August to thank Al and his wife, Lynsey, for their valuable contribution to FBC over the years. Later in the year Rev Norman Graham was appointed Interim Moderator and chairs our search group for new Senior

At the November business meeting we were delighted to appoint Miss Meghan Barbour as our part time youth worker. Meghan has attended and volunteered her time since attending FBC and this role will partner well with her studies at the Scottish Baptist College.

Falkirk Baptist Church SCIO

Report of the trustees for the year ended 31 December 2025

Our ongoing collection boxes for Baptist Missionary Society (BMS) and BMS 'birthday scheme' continue to be participated in. In the church a D Caff group meets providing support for those with memory loss and relatives and carers. A Blethers group also meets on a Thursday and once a month our retired members and friends meet as a group, Monday@1.

The Church vision has remained the same. The Trustees are convinced that the Church has shown areas of growth and that we are required to act upon that and move as the Lord leads. It was within this framework that the church was able to negotiate the purchase of a former Gospel hall in Weir Street which will have a huge impact upon our over-crowding issue within the original church and hall. Creche, play-zone and Kids-zone takes up all the spare space and our youth group still meets within a local hotel. A fund was set up in late 2025 to raise funds for this project. We hope to exchange contracts in early 2026, the funding of this project will be split between, fifty percent raised by FBC and fifty percent raised by a loan from The Baptist Union of Scotland

Use of the current church hall has been very encouraging this year, the users are wide and varied and donations received help with costs. The church manse continues to be rented commercially and provides a valuable income.

Financial review

The church receives funding from congregational giving mainly by payments into the Church bank account. The Church continues to claim through the Gift Aid scheme and through the Gift Aid Small Donations Scheme, although the smaller amount of cash collected means its use has been minimal this year. Members and friends of the Church have been extremely generous in their giving this year and the Church appreciates this.

There is no investment income.

Income from donations was £229,891 (2024: £201,504) of which £59,525 (2024: £30,556) was for restricted purposes. Income from other trading activities amounted to £11,799 (2024: £9,341). The Manse owned by the Church continues to be rented out, generating £13,000 (2024: £15,000).

Expenditure for the year was £220,474 (2024: £200,186) of which £71,261 (2024: £52,869) was for restricted purposes.

Transfers of £43,734 (2024: £18,110) were made from the general fund to cover overspends on restricted funds (Note 15)

At the year end, the Church held unrestricted general funds of £47,733 (2024: £53,860), unrestricted designated funds of £414,560 (2024: £404,215) and restricted funds of £47,483 (2024: £15,485). The total reserves at the year end amounted to £509,776 (2024: £473,560).

Risk Management

The Trustees have assessed the major risks to which the Church is exposed, in particular those related to the operations and finances of the Church, and are satisfied that systems are in place to mitigate any exposure to major risks.

Reserves policy

It is the policy to maintain funds at a level that equates to three months unrestricted expenditure. This allows sufficient funds to enable the on-going work of the Church to be maintained.

Falkirk Baptist Church SCIO

Report of the trustees for the year ended 31 December 2025

Plans for future periods

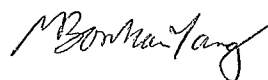
The Church has moved another year into its five year aims and objectives and the major event will be the purchase of the hall in Weir street. Early in the New Year we expect to have two new screens and projectors fitted in the church sanctuary. This will improve audio visual presentations and give far clearer display of words for worship.

Statement of trustees' responsibilities

The trustees are responsible for preparing financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

The trustees are responsible for preparing proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and 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. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board



Mr M Bonham-Yang

Trustee

Date: 20 April 2026

Falkirk Baptist Church SCIO

Independent examiner's report to the trustees on the unaudited financial statements of Falkirk Baptist Church SCIO.

I report on the accounts for the year ended 31 December 2025 set out on pages 2 to 15.

Respective responsibilities of trustees and independent 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 (the Act) 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 state, on the basis of my examination as required under section 44(1) (c) of the Act, 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 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 whether the accounts present a 'true and fair view'.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements:
 - proper accounting records are kept 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.

.....
Diane Elizabeth Jack

Chartered Accountant

Independent examiner

Barrie Scott & Co.

16-18 Weir Street

Falkirk

FK1 1RA

Date

Falkirk Baptist Church SCIO

Receipts and payments account

For the year ended 31 December 2025

		Unrestricted funds £	Restricted funds £	2025 Total £	As amended 2024 Total £
Incoming resources					
Voluntary income	2	170,366	59,525	229,891	201,504
Activities for generating funds	3	11,799	-	11,799	9,341
Investment income	4	13,000	-	13,000	15,000
Other incoming resources		2,000	-	2,000	1,000
Total income		<u>197,165</u>	<u>59,525</u>	<u>256,690</u>	<u>226,845</u>
Resources expended					
Fundraising trading: cost of goods sold and other costs	5	10,164	-	10,164	7,012
Charitable activities	6	136,423	65,150	201,573	183,357
Governance costs	7	2,626	6,111	8,737	9,817
Total payments		<u>149,213</u>	<u>71,261</u>	<u>220,474</u>	<u>200,186</u>
Net incoming/(outgoing) resources before transfers		47,952	(11,736)	36,216	26,659
Transfer between funds		<u>(43,734)</u>	<u>43,734</u>	<u>-</u>	<u>-</u>
Net surplus/(deficit) for the year		<u>4,218</u>	<u>31,998</u>	<u>36,216</u>	<u>26,659</u>

Falkirk Baptist Church SCIO

Statement of balances as at 31 December 2025

		2025		As amended 2024	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	10		404,112		396,100
Current assets					
Debtors	11	5,425		2,273	
Cash at bank and in hand		105,889		78,473	
		<u>111,314</u>		<u>80,746</u>	
Creditors: amounts falling due within one year	12	<u>(5,650)</u>		<u>(3,286)</u>	
			105,664		77,460
Net assets			<u>509,776</u>		<u>473,560</u>
Funds	13				
Restricted income funds	15		47,483		15,485
Unrestricted funds	14		462,293		458,075
Total funds			<u>509,776</u>		<u>473,560</u>

The financial statements were approved by the trustees on 20 April 2026 and signed on its behalf by



G Ure
Trustee

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

1. Basis of accounting

The financial statements are prepared under the historical cost convention, , and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' issued in March 2005 (SORP 2005) and the Charities and Trustee Investment (Scotland) Act 2005. The comparative figures have been updated to reflect the change from Receipts and Payments basis to accruals basis. The financial statements are prepared in sterling, which is the functional currency of the entity.

1.1. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Income from the charity shop is included in the year in which it is receivable.

Income from investments is included in the year in which it is receivable.

Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified.

1.2. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.3. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Plant and machinery	-	5 years straight line
Fixtures, fittings and equipment	-	5 years straight line

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

2. Voluntary income

	Unrestricted funds £	Restricted funds £	2025 Total £	As amended 2024 Total £
Offerings and donations	144,935	50,698	195,633	170,650
Tax recovered on Gift Aid	25,431	8,827	34,258	29,854
Legacies	-	-	-	1,000
	<u>170,366</u>	<u>59,525</u>	<u>229,891</u>	<u>201,504</u>

3. Activities for generating funds

	Unrestricted funds £	2025 Total £	As amended 2024 Total £
Hidden Treasures	11,799	11,799	9,141
Fundraising events	-	-	200
	<u>11,799</u>	<u>11,799</u>	<u>9,341</u>

4. Investment income

	Unrestricted funds £	2025 Total £	As amended 2024 Total £
Rental income	13,000	13,000	15,000
	<u>13,000</u>	<u>13,000</u>	<u>15,000</u>

5. Fundraising trading

	Unrestricted funds £	2025 Total £	As amended 2024 Total £
Shop expenses	9,584	9,584	6,965
Monday@1 costs	580	580	47
	<u>10,164</u>	<u>10,164</u>	<u>7,012</u>

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

6. Costs of charitable activities

	Unrestricted	Restricted	As amended	
	funds	funds	2025	2024
	£	£	Total	Total
			£	£
Pulpit supply	540	-	540	70
Wages & salary costs	29,300	26,800	56,100	63,265
Pension	2,383	617	3,000	3,819
Ministers' expenses	2,154	-	2,154	2,920
Council tax	2,358	-	2,358	2,999
Ministries & Donations	32,738	29,151	61,889	40,211
Heat & Light	10,308	-	10,308	12,425
Broadband	358	-	358	383
Repairs & maintenance	8,926	-	8,926	2,545
Manse maintenance	1,882	-	1,882	2,268
Insurance	4,277	-	4,277	4,769
Manse rental	17,600	6,000	23,600	23,400
Scottish Baptist Fund	4,788	-	4,788	4,788
Training costs	150	-	150	-
Website and audio visual	1,920	-	1,920	1,901
Depreciation & impairment	4,137	-	4,137	2,044
Pastoral payments	100	-	100	6,200
General expenses	8,401	-	8,401	5,095
Go Youth Trust and costs	-	-	-	250
Youth - JAM	4,103	-	4,103	3,011
Mainly Ministries	-	2,582	2,582	994
	<u>136,423</u>	<u>65,150</u>	<u>201,573</u>	<u>183,357</u>

7. Governance costs

	Unrestricted	Restricted	As amended	
	funds	funds	2025	2024
	£	£	Total	Total
			£	£
Independent examiner's fees	2,070	-	2,070	3,150
Loan admin fees	556	-	556	-
Loan repayments	-	6,111	6,111	6,667
	<u>2,626</u>	<u>6,111</u>	<u>8,737</u>	<u>9,817</u>

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

8. Employees

Employment costs	2025 £	2024 £
Pulpit supply	540	70
Wages & salary costs	56,100	63,265
Pension costs	3,000	3,819
	<u>59,640</u>	<u>67,154</u>

No employee received emoluments of more than £60,000 (2024 : None).

The average monthly numbers of employees during the year was as follows:

	2025 Number	2024 Number
Employees	4	4

During the year £0 (2012: £102) was reimbursed to Trustees for expenses paid on behalf of the charity.

9. Trustees' emoluments

No Trustees received any remuneration for their role as a Trustee.

During the year the following expenses were paid on behalf of the Church Leader and Pastor:

	2025	2024
Manse rent	17,600	17,400
Manse council tax	2,478	2,999
Expenses and mileage	1,963	4,000

During the year the Rev A Cuthbert, a Trustee, received £13,116 (2024: £26,629) in salary and pension payments for his role as Church Leader and Pastor and was reimbursed £2,474 for expenses incurred on behalf of the church.

During the year Mr A Grant, a Trustee, received £24,000 (2024: £24,000) in salary for his role as Assistant Pastor, along with £6,000 housing allowance and was reimbursed £7,293 for expenses incurred on behalf of the church.

During the year a further 9 Trustees were reimbursed £10,787 for expenses incurred on behalf of the church.

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

10. Tangible fixed assets	Land and buildings freehold	Plant and machinery	Fixtures, fittings and equipment	Total
	£	£	£	£
Cost				
At 1 January 2025 (as amended)	390,000	20,438	15,805	426,243
Additions	1,200	7,934	3,015	12,149
At 31 December 2025	<u>391,200</u>	<u>28,372</u>	<u>18,820</u>	<u>438,392</u>
Depreciation				
At 1 January 2025 (as amended)	-	17,046	13,097	30,143
Charge for the year	-	2,986	1,151	4,137
At 31 December 2025	<u>-</u>	<u>20,032</u>	<u>14,248</u>	<u>34,280</u>
Net book values				
At 31 December 2025	<u>391,200</u>	<u>8,340</u>	<u>4,572</u>	<u>404,112</u>
At 31 December 2024 (as amended)	<u>390,000</u>	<u>3,392</u>	<u>2,708</u>	<u>396,100</u>

11. Debtors	As amended	
	2025	2024
	£	£
Other debtors	<u>5,425</u>	<u>2,273</u>

12. Creditors: amounts falling due within one year	As amended	
	2025	2024
	£	£
Other taxes and social security	1,088	286
Other creditors	387	126
Accruals and deferred income	4,175	2,874
	<u>5,650</u>	<u>3,286</u>

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

13. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2025 as represented by:			
Tangible fixed assets	404,112	-	404,112
Current assets	63,831	47,483	111,314
Current liabilities	(5,650)	-	(5,650)
	<u>462,293</u>	<u>47,483</u>	<u>509,776</u>

14. Unrestricted funds

	At 1 January 2025 As amended £	Incoming resources £	Outgoing resources £	Transfers £	At 31 December 2025 £
General fund	53,860	183,048	(133,292)	(55,883)	47,733
Designated Hidden Treasure Fund	9,115	12,117	(11,784)	-	9,448
Legacy funds	1,000	-	-	-	1,000
Pastoral support fund	(2,000)	2,000	-	-	-
Fixed assets	396,100	-	(4,137)	12,149	404,112
	<u>458,075</u>	<u>197,165</u>	<u>(149,213)</u>	<u>(43,734)</u>	<u>462,293</u>

Purposes of unrestricted designated funds

Hidden Treasure Fund

This fund encompasses all income and expenditure relating to operation of a charity shop known as "Hidden Treasure".

Legacy fund

Funds gifted to FBC for use by the Church for any use as decided by the Leadership.

Pastoral support fund

This fund represents a pastoral loan provided by the Trustees.

Fixed assets

Fixed assets held by the charity.

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

15. Restricted funds	At 1 January 2025 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 December 2025 £
Church Development Fund	5,734	150	-	(2,000)	3,884
Weir Street Fund	-	18,442	-	22,000	40,442
Barbara Connor Fund	382	4,150	(4,100)	-	432
Overseas trips	-	21,261	(23,475)	2,692	478
Legacies	250	-	-	-	250
Mission Fund	-	50	-	-	50
Foodbank	745	663	(745)	-	663
Assistant Pastor	-	12,594	(33,417)	20,823	-
Renew Wellbeing	612	-	(831)	219	-
Baptist Union loan	6,111	-	(6,111)	-	-
Mainly Ministries	1,651	2,215	2,582	-	1,284
	<u>15,485</u>	<u>59,525</u>	<u>(71,261)</u>	<u>43,734</u>	<u>47,483</u>

Purposes of restricted funds

Church Development Fund

This fund is specifically for the development programme of the Church.

Weir Street Fund

This fund is specifically for the purchase of a hall in Weir Street, Falkirk.

Barbara Connor Fund

This fund represents monies given specifically for Barbara Connor.

Overseas trips

This fund represents funds given specifically to be used for the Albania and Bogota trips.

Legacies

This fund represents legacies received to be spent on youth and community work.

Mission Fund

This fund represents monies donated for specific mission work.

Foodbank

This fund represents monies donated for the Falkirk Foodbank.

Assistant Pastor

This fund represents monies donated specifically to fund the Assistant Pastor post.

Renew Wellbeing

Funding to set up a Renew Wellbeing space for anyone in the community, to promote emotional and mental wellbeing.

Baptist Union loan

Being funds given to assist with manse upgrade works required. The loan is interest free and repayable over 36 months.

Mainly Ministries

Being funds held for the use in FBC's Mainly Plany and Mainly Music groups which provide community social engagements and an introduction to Jesus.

Falkirk Baptist Church SCIO

Notes to financial statements for the year ended 31 December 2025

16. Collections for Third Parties

	2025	2024
BMS - Birthday Scheme	-	1,532
BMS - Boxes	307	577
Funeral collections	657	
	<u>964</u>	<u>2,109</u>

17. Transactions with trustees

During the year, Trustees of the charity donated £16,440 towards the general running costs.