

FRASERBURGH BAPTIST CHURCH SCIO

FINANCIAL STATEMENTS

**FOR THE YEAR ENDED
5 APRIL 2026**

Charity Number: SC052781

Fraserburgh Baptist Church SCIO
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Fraserburgh Baptist Church SCIO
Trustees Annual Report For The Year Ended 5 April 2026

Reference and administration details

Charity Name	Fraserburgh Baptist Church SCIO
Registered Charity Number	SC052781
Charity's Principal Address	Victoria Street Fraserburgh Aberdeenshire AB43 9PJ
Correspondence Address	21 Old Strichen Road Fraserburgh Aberdeenshire AB43 9AY
Trustees	Mr N McKenzie Committee Administrator Mr G Stephen (appointed 31 May 2026) Mr A Young Mr J Reid

Objectives & activities

Objectives and aims

The charity was established as a SCIO on 29 August 2023 in order to replace Fraserburgh Baptist Church (SC015938). The assets and liabilities of Fraserburgh Baptist Church were transferred to the charity on 29 August 2023.

Charitable Purposes

The Church is affiliated with the Baptist Union of Scotland. The aim of the Church is to worship in Spirit and in truth, build up the members in the faith and to proclaim the Gospel of Jesus Christ in word and in action.

Summary Of The Main Activities

Weekly worship services are held each Sunday to promote spiritual growth to the membership. Various meetings are held during the week including Bible reading/prayer meetings and children's meetings.

Achievements and performance

During the year, the church continued to provide activities and support for the congregation of the church.

Structure, governance and management

Governing Document

The charity is controlled by its governing document, a deed of trust and constitutes a Scottish Charitable Organisation. The charity was created on 29 August 2023.

Trustee Recruitment & Appointment

The Committee members are also the charity trustees for the purpose of charity law. The Committee members were elected by the Church members to serve a 3 year term from February 2026 to February 2029. The members of the church may appoint additional members to the committee at any point during this 3 year term.

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Financial Review

Our main source of funding is the collections uplifted at the Sunday Services where the congregation have the opportunity to give financial assistance to the continuance of the work of the Church.

Receipts for the year ended 5 April 2026 were £217,703 (2025 £51,336) and payments were £59,885 (2025 £39,009) giving a surplus for the period of £157,818 (2025 £12,327).

At the end of the financial period the charity held total unrestricted reserves of £190,553 (2025 £32,735) of which £396 (2025 £396) were designated reserves. The Committee members consider this to be sufficient funds in order to continue its activities as present.

Reserves Policy

The Committee's policy is to hold reserves of at least 3 months of the normal running costs in order to meet commitments and to cover any unexpected expenditure. Reserves at the year end were well in excess of this level.

Plans for future periods

Fraserburgh Baptist Church has one service on a Sunday morning with ad-hoc Sunday evening meetings. The midweek Bible reading and prayer meeting is now a hybrid physical meeting in the church lounge with a Zoom option for those unable to attend church physically for whatever reason. This meeting in particular has been an important source of encouragement for the church.

We have a small but close congregation with various fellowship get-together times arranged during the year. We continue our childrens' meetings on Monday nights over the winter from October through March and we thank all the parents and families for taking their young children to this meeting.

Our plans for the future continue to prioritise the preaching of God's Word, pastoral care and finding ways both to grow the church and impact the community.

To that end, since the resignation of the Pastor from January 2024, we have had opportunities to establish connections and offer use of the church building for the community. Sandhaven Boys Brigade & Brownies, Turning Point Scotland support group and Pilates exercise classes have all been accommodated, along with various charity raising "Soups and Sweets" arranged from within the local community. Future additional use by groups will be considered on a case by case basis where the need arises and is considered appropriate and where new gatherings have been initiated by the Church. The "Knit and Natter" and "Fitness and Fellowship" groups are such examples in recent years.

We have been blessed with many different visiting Preachers and various representative's from Christian Missions both physically and online.

We sold the church manse in June 2025 which freed up resources to be invested and used as appropriate. We continue to distribute monies to different Christian Organisations and Local Charities. We will continue to prayerfully consider use of resources in light of the need, circumstances and how the members unite behind the "evolving" vision for the future of the Church to be developed and progressed. We have also supported a local high school teacher, over the first two years (2025-2027) of his Theological Studies whilst also giving

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Trustees Annual Report For The Year Ended 5 April 2026

opportunity for him to provide the church with more consistent pulpit supply in the church, to develop his ministry and encourage the church over the next year and beyond, God Willing.

Approved by the trustees and signed on their behalf by

Norman McKenzie

Norman McKenzie
Committee Administrator

Date:

7/9/2026

Independent Examiner's Report to the Trustees of Fraserburgh Baptist Church SCIO For The Year Ended 5 April 2026

I report on the accounts of the charity for the year ended 5 April 2026 which are set out on pages 6 to 8.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity trustees consider that the audit requirement of Regulations 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 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 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 connection with 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

Sarah Louise Watt

Name: Sarah Louise Watt
Professional Body: Non Practicing Member of The Institute Of Chartered Accountants Of Scotland
Address: 12 Corse Drive
Bridge of Don
Aberdeen
AB23 8LN
Date: 8 SEPTEMBER 2026

Fraserburgh Baptist Church SCIO
Receipts and Payments Account for the year ended 5 April 2026

	2026	2025
	£	£
Receipts		
Church collections	39,738	40,091
Gift Aid received	6,749	8,163
Donations received	830	740
Interest received	1,620	151
Refunds	36	1,491
Hall hire	940	700
Manse sale proceeds	167,069	-
Employment allowance	721	-
	217,703	51,336
Payments		
Pulpit supply	4,665	3,360
Cleaners wages	3,380	3,110
Rates & Insurances	1,983	3,839
Telephone	358	532
Manse repairs	-	1,266
Church repairs	16,308	1,420
Heat & light	6,387	7,222
Printing, stationery & advertising	1,039	1,421
Baptist Union SBF	1,680	1,680
Missions Donations	18,600	1,185
Equipment repairs & servicing	-	338
Miscellaneous expenses	719	417
Gifts	2,000	1,385
Equipment purchases	1,462	7,579
Church provisions and catering	1,004	1,354
Downgrade electricity supply cable	-	2,306
Legal & professional fees	300	595
	59,885	39,009
Surplus/(Deficit) for year	157,818	12,327

All income and expenditure in the current year and prior year is unrestricted.
The Notes on page 7 form an integral part of these accounts.

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Statement of Balances as at 5 April 2026

	2026	2025
	£	£
Bank and cash in hand		
Opening balances	32,735	20,408
(Deficit)/Surplus for the year	157,818	12,327
Closing balances	<u>190,553</u>	<u>32,735</u>
Reserves		
General unrestricted reserves	190,157	32,339
Designated reserves	396	396
Total reserves	<u>190,553</u>	<u>32,735</u>
Assets		
Church building	60,000	60,000
Manse	-	30,000
Fixtures & Equipment	73,553	73,553
Gift aid receivable – unrestricted funds	6,757	6,749
	<u>140,310</u>	<u>170,302</u>
Liabilities		
	<u>-</u>	<u>-</u>

The Notes on page 8 form an integral part of these accounts.

Approved by the trustees and signed on their behalf by

Norman McKenzie

Norman McKenzie
 Committee Administrator

Date:

7/9/2026

Fraserburgh Baptist Church SCIO

Notes to the Accounts

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Incoming resources

All voluntary income (e.g. offerings and donations) are accounted for when received.
Tax recovered on Gift Aid donations is accounted for when received.
Bank interest is accounted for when received.

3. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

Designated funds are those that the trustees have set aside for a particular purpose.

Restricted funds are those that have received for a particular purpose, as specified by the donor.

4. Movement In Funds

	At 5 April 2025	Incoming Resources	Resources Expended	Transfers	At 5 April 2026
	£	£	£	£	£
Unrestricted Funds					
General unrestricted funds	32,339	217,703	(59,885)	-	190,157
Designated funds	396	-	-	-	396
	<u>32,735</u>	<u>217,703</u>	<u>(59,885)</u>	<u>-</u>	<u>190,553</u>

Designated funds represent amounts which have been set aside to support the children's activities within the church, in particular the children's meeting and the Saturday night children's club.