

Canonmills Baptist Church

Charity Number: SC008297

RECEIPTS AND PAYMENTS ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

Canonmills Baptist Church
Year ended 31 December 2025

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Canonmills Baptist Church
Year ended 31 December 2025

Reference and Administration Details

Charity Name	Canonmills Baptist Church	
Charity Number	SC008297	
Principal Address	14 Canonmills Edinburgh EH3 5LH	
Trustees	Mary Carmichael Colin McRae Norman McRobb Margaret Allan Ian Swanson	(Resigned 30 June 2025) (Appointed 1 July 2025)
Deacons	Jill McDougall Helen Tait Mary Carmichael Colin McRae Norman McRobb Margaret Allan Ian Swanson Karoline McLean	 (Resigned 30 June 2025) (Resigned 30 June 2025) (Appointed 28 October 2025)

Trustee's Annual Report

Structure, Governance & Management

Governing Document

The Church is rooted in the Baptist tradition, is congregational in its form of government, and undertakes to manage its own affairs, free from all ecclesiastical authority.

The Church is controlled according to its constitution and continues as an unincorporated charity. The Church includes the membership and the Deacons. Membership is open to all who publicly profess faith in the Lord Jesus, and applicants will be accepted for membership upon satisfying the Church as to the sincerity of their faith in Christ.

The Deacons are responsible for managing the day to day affairs of the Church. Meetings of the general membership take place at least three times per year, one meeting being designated the Annual Church Meeting. All Deacons are volunteers and receive no remuneration.

Recruitment and Appointment of Trustees

The office bearers shall consist of not fewer than six Deacons, including the Secretary and Treasurer. An election of Deacons shall be held once every three years and the appointment of the Secretary and Treasurer shall be approved at the Annual Church Meeting every three years.

The Deacons may appoint up to four Trustees to deal with all legal matters relating to the Church, including full powers to sell, excamb, lease or grant security over any church property and to invest funds of the Church as they see fit.

Objectives and Activities

The aim of the Church which is affiliated to the Baptist Union of Scotland is to worship together in Spirit and in Truth, build the members up in Faith and proclaim the Gospel of Jesus Christ in word and action. During the year the Church remained strong in Spirit.

Achievements and Performance

Significant progress has been made over the last year. It was reported in last year's accounts that the members of the Church had agreed a "Third Way" forward, with 50% of the funds as at 31st December 2024, less outstanding maintenance costs and consultancy fees, being made available to give to charitable causes. The figure agreed was £499,938. A Legacy Group had been formed to identify charitable projects to which the funds might be given. During the year the members of the Church agreed to donate £269,000 to a variety of projects that met agreed criteria. A further £2,000 to commission the composition of a piece of sacred music was paid out of the funds in December 2024 bringing the total donated so far to £271,000 leaving a balance of £228,938. This has been placed in a designated fund which will be utilised as further projects are identified and agreed.

The other 50% of the funds was allocated to the ongoing Church. The Diaconate, who manage the ongoing Church, has produced a new constitution, which has been approved by the Members and is awaiting approval by OSCR prior to applying to become a SCIO. In addition a Church Community Development Worker was appointed in June 2025 and has successfully increased our activities and engagement with other local churches and the wider community.

In October the basement of the Church was let out for a year as a studio/office at a modest rent and the Church Hall and coffee room are being advertised for let during the week. This will create some extra income for the Church.

Investment income is down on last year due to the significant charitable donations that have been made. The Diaconate is currently re-considering its investment strategy.

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Trustee's Annual Report (continued)

The Church continues to meet for worship on the second and fourth Sundays of the month for worship, has additional services from time to time and hosts a variety of public and social events. The Church membership remains committed to the principles and values as laid down in the church's constitution.

Financial Review

In the year to 31 December 2025, the Church incurred a net deficit of £270,103 (2024: deficit of £22,452), largely as a result of the planned spending of legacy funds. While there is an ongoing pattern of deficit, the work of the church can be funded comfortably from the proceeds of the Manse sale in November 2021. At 31 December 2025, reserves stood at £752,137 (2024: £1,022,240) with all of these being unrestricted, although £228,938 are designated for donation to Christian charitable causes, leaving £523,199 as free, unrestricted reserves.

Reserves Policy

It is the policy of the Church to maintain unrestricted funds, which are the free reserves, at a level equivalent to three months expenditure. The Trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the organisation's current activities while consideration is given to ways in which additional funds may be raised.

Based on accounts to 31 December 2025, ordinary expenditure for 3 months amounts to £8,114 (excluding legacy project costs). Free reserves at this date were £523,199 and the Trustees are satisfied that this policy is being met.

Approved by order of the board of trustees onand signed on its behalf by:

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M Carmichael

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

I report on the accounts for the year ended 31 December 2025 set out on pages 6 to 9.

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's 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.

Basis of the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeking explanations from you as 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 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to 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.

Mathew Gillies LLB (Hons) ACPA FCIE
Full member of the Association of Charity Independent Examiners

Cowan & Partners Limited
60 Constitution Street
Edinburgh
EH6 6RR

Date:

Canonmills Baptist Church
Year ended 31 December 2025

Receipts & Payments Account

	Notes	2025 £	2024 £
Receipts			
Donations	5	2,852	5,338
Investment Income	6	30,503	51,279
		<u>33,355</u>	<u>56,617</u>
Payments			
Charitable Activities Costs	7	<u>(303,458)</u>	<u>(79,069)</u>
Net Receipts/(Payments)		(270,103)	(22,452)
Funds Brought Forward		1,022,240	1,044,692
Funds Carried Forward	8	<u>752,137</u>	<u>1,022,240</u>

Statement of Balances

	Total Funds 2025 £	Total Funds 2024 £
Opening cash & bank balances	1,022,240	1,044,692
Surplus/(Deficit) for year	<u>(270,103)</u>	<u>(22,452)</u>
Closing cash and bank balances	<u>752,137</u>	<u>1,022,240</u>

All Church funds are unrestricted, and so the above reflects total unrestricted and total funds in the periods.

Liabilities

At the year-end an accounting fee is due of £840, and PAYE is due of £374.

Canonmills Baptist Church
Year ended 31 December 2025

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).

Canonmills Baptist Church is an unincorporated association governed by its constitution. It was registered as a charity in Scotland (registered number SC008297) in October 1997. Its registered address is 7 Eden Road, Smailholm, Roxburghshire, TD5 7PQ.

2. 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. The trustees maintain a single unrestricted fund for the day-to-day running of the charity.

Restricted Funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3. Related Party Transactions

During the year, the Church paid subscriptions of £157.95 (2024: £172.50) to the Baptist Union of Great Britain, to which the Church is affiliated, and £134 (2024: £1,000) to the Scottish Baptist Fund.

4. Trustee Remuneration and Expenses

The members of the Board of Trustees did not receive any remuneration or expenses in the year (2024: nil).

5. Donations

	2025 £	2024 £
Offerings	1,311	1,902
Gift Aid Donations	1,541	1,436
Legacy	-	2,000
	<u>2,852</u>	<u>5,338</u>

6. Investment Income

	2025 £	2024 £
Rent	750	-
Interest received	<u>29,753</u>	<u>51,279</u>
	<u>30,503</u>	<u>51,279</u>

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7. Charitable Activities Costs

	2025 £	2024 £
Independent Examiner's Fee	890	780
Bank charges	713	517
Christmas Activities	348	609
Cleaning	1,509	1,194
Consulting	614	7,098
Donations	280	5,613
Flowers & Gifts	557	250
Heat & Light	3,431	5,356
Hospitality	467	483
Insurance	1,428	1,387
Music & Organ Expenses	365	185
Postage, Print & Stationery	1,478	1,139
Professional Fees	2,489	1,208
Pulpit Supply	1,776	1,600
Repairs & Maintenance	7,927	50,826
Legacy Projects	269,000	-
Travel	10	-
Sundries	256	356
Salaries	9,414	-
Telephone	506	468
	<u>303,458</u>	<u>79,069</u>

8. Movement in Funds

Unrestricted	Opening balance as at 1 January 2025	Receipts	Payments	Transfers	Closing balance as at 31 December 2025
General Fund	1,022,240	33,355	(32,458)	(499,938)	523,199

Designated

Legacy Fund	-	-	(271,000)	499,938	228,938
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TOTAL	1,022,240	33,355	- 303,458	-	752,137
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Purposes of funds

General The free, unrestricted reserves of the Church

Legacy Funds for donation to charitable causes as agreed by the Members

Approved by the Board of Trustees and signed on its behalf

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Mary Carmichael

Date: