

Scottish Charity No. SC053082 (SCIO)

Cornton Baptist Church SCIO
Trustees' Report and Financial Statements
Year ended 31 December 2025

Cornton Baptist Church SCIO

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Cornton Baptist Church SCIO

Report of the Trustees *for the year ended 31 December 2025*

The Trustees are pleased to present their report together with the financial statements of the church for the year to 31 December 2025.

Address

Achray Drive
Cornton
Stirling
FK9 5DR

Bankers

Bank of Scotland
7-13 Port Street
Stirling
FK8 2EJ

Solicitors

Kerr & Co
10 Albert Place
Stirling
FK8 2QL

Status of Charity and governing document

Cornton Baptist Church SCIO is a Scottish Charity, charity number SC053082.

On 31 March 2024, the trade and assets of Cornton Baptist Church, an unincorporated charity, charity number SC019740, were hived up and incorporated into the new organisation. This older charity has since been wound-up by OSCR.

Aims and affiliation

The aims of the church are “the advancement of the Christian faith, primarily in the Cornton area of Stirling and also throughout Scotland and the rest of the world by all means consistent with the teachings of the Christian Bible”. The church is affiliated to the Baptist Union of Scotland.

Trustees and Office Bearers

The church is congregational in policy and its day-to-day running is undertaken by the Office Bearers (the Trustees). The Office Bearers who served during the year and to date are as follows:

H Wishart	(Pastor)
D Cullens	(Associate Pastor)
R McFarlane	(Treasurer)
S McFarlane	(Secretary)
J Ross	
D Hardie	
E Hay	
K Meyer	
A Mitra	
B Tilly	Retired 5 June 2025
R Scott	Appointed 5 June 2025, Resigned 31 December 2025

Appointment of Trustees

New trustees are nominated for appointment by church members and confirmed in that appointment by a meeting of church members. Prior to church meetings, the nominee is interviewed by the Pastor and gives public testimony to their faith. New Trustees would be familiar with the church’s values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

Cornton Baptist Church SCIO

Report of the Trustees *for the year ended 31 December 2025*

Achievements and performance

During 2025, the church continued to grow and develop its operations.

Significant highlights, events and developments of note in the year include the following:

In relation to **activities**:

- The church's livestream equipment continues to be utilised each week allowing us to broadcast our services via the internet thus enabling us to reach not only our own members but also a wider audience. A hybrid model continues to remain in place, with a live broadcast continuing for those unable to attend in person.
- Our prayer meetings take place each week; one prayer meeting is run online and a second in person.
- There are currently 7 small groups meeting each fortnight, with around 80 individuals signed up to attend.
- The ongoing activities of the church, namely Sunday School, young people groups, kids' clubs, and monthly ladies' and men's meetings all continue to operate and meet the needs of the local community.
- The needs of the community are always under consideration and various families were supported. The community larder continues to operate from the church and is well used. In addition, a community café is operated one lunchtime a week, offering a free soup and sandwich lunch.
- The church continued to support missionaries at home and abroad through the Baptist Missionary Society.
- The church is delighted to provide chaplaincy support at Cornton Primary School and Cornton Nursery. We also participated in the joint chaplaincy arrangement at Stirling University.
- As noted last year, youth and community programmes continue to be, staffed by volunteers rather than a member of church staff.

In relation to **funding**:

- Giving to the General fund of the church continued to be healthy under the Gift Aid scheme.
- Giving to the Fellowship Fund was £500 (2024: £5,157).

Financial review

Principal sources of funding

The church receives its funding from church members by way of regular offerings and gift aid donations.

Results for the year

As a result of an overall surplus for the year of £14,842 (2024: deficit of £56,380), the church held total funds amounting to £82,385 (2024: £67,543) at the year end, split between the general fund of £78,962 (2024: £62,928) and the restricted funds of £3,423 (2024: £4,615).

Reserves

It is the policy of the church to maintain unrestricted funds, that is, funds not committed or invested in fixed assets, at a level which equates to approximately three month's unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The unrestricted General Fund on page 6 and note 5 at 31 December 2025 amounted to £78,962 (2024: £62,928) and was at the required level.

Donations

The church makes donations from its gift income to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

Cornton Baptist Church SCIO

Report of the Trustees *for the year ended 31 December 2025*

25.06.2026

Approved by the Trustees on and signed on their behalf by:

Ross McFarlane

Trustee/Treasurer

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Ross McFarlane
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Cornton Baptist Church SCIO

Report of the Independent Examiner to the Trustees *for the year ended 31 December 2025*

I report on the accounts of the congregation for the year ended 31 December 2025 which are set out on pages 5 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 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 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 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 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 (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.

Signed by:

Juan Herbst

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Juan Herbst CA

Partner

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

25.06.2026

Date:

Cornton Baptist Church SCIO

Receipts and Payments Account

For the year ended 31 December 2025

	Notes	General fund £	Restricted funds £	Total 2025 £	Total 2024 £
Receipts					
Gift Aid donations		82,259	1,100	83,359	76,471
Gift Aid reclaimed		19,118	-	19,118	18,593
Offerings and donations		44,505	901	45,406	48,630
Hall hire		38	-	38	290
Bank interest		-	-	-	2,482
Refunds		183	-	183	254
Total receipts		146,102	2,001	148,103	146,720
Payments					
<i>Payments for Charitable activities</i>					
Gross salaries	3	68,026	-	68,026	66,429
Employer NI	3	1,525	-	1,525	708
Employer's pension contribution	3	5,961	-	5,961	5,585
Minister expenses		2,071	-	2,071	4,083
Youth work expenses		911	-	911	1,006
Church maintenance and equipment		6,614	-	6,614	79,609
Heat & Light		2,545	-	2,545	2,206
Manse council tax		3,428	-	3,428	3,183
Insurance		286	-	286	1,757
Licences		1,634	-	1,634	1,193
Telephone		479	-	479	448
Welfare		-	1,997	1,997	741
Affiliations		3,328	-	3,328	2,920
Gifts and donations	6	21,700	1,196	22,896	20,588
Cleaning costs		689	-	689	-
Professional fees		384	-	384	4,196
Independent examination		912	-	912	870
Sundry expenses		9,575	-	9,575	7,578
Total payments		130,068	3,193	133,261	203,100
Surplus / (Deficit) for the year		16,034	(1,192)	14,842	(56,380)
Transfers		-	-	-	-
Net increase / (decrease) in cash for the year		16,034	(1,192)	14,842	(56,380)
Cash balances brought forward		62,928	4,615	67,543	123,923
Cash balances carried forward		78,962	3,423	82,385	67,543

Cornton Baptist Church SCIO

Statement of Balances

As at 31 December 2025

	Notes	Opening balance £	2025 Surplus for year £	Closing balance £	Opening balance £	2024 (Deficit) for year £	Closing balance £
Bank and cash balances		67,543	14,842	82,385	123,923	(56,380)	67,543
		<u>67,543</u>	<u>14,842</u>	<u>82,385</u>	<u>123,923</u>	<u>(56,380)</u>	<u>67,543</u>
Reserves							
Unrestricted fund:	4						
General				78,962			62,928
Restricted funds:	5						
Third party donations				305			-
Fellowship				3,118			4,615
				<u>82,385</u>			<u>67,543</u>

Statement of assets at 31 December 2025

Property and improvements (at cost)	437,000	437,000
Pension prepayment	163	553
Gift aid reclaim due	21,003	19,118
	<u>458,166</u>	<u>456,671</u>

Statement of liabilities at 31 December 2025

Other taxation	972	926
Accrued expenses	960	912
	<u>1,932</u>	<u>1,838</u>

25.06.2026
Approved by the Trustees on and signed on their behalf by the undernoted:

DocuSigned by:
Ross McFarlane
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Ross McFarlane
Trustee

Signed by:
Stuart McFarlane
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Stuart McFarlane
Trustee

The notes on pages 7 and 8 form part of these financial statements.

Cornton Baptist Church SCIO

Notes to the accounts

For the year ended 31 December 2025

1. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Receipts and Payments Account

For the purpose of the Receipts and Payments Account as shown on page 5, funds are defined as **Unrestricted fund:** comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Restricted funds: comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

2 Transactions with Trustees and reimbursement of expenses

Expenses of £2,493 (2024: £3,295) were reimbursed to 4 (2024: 4) Trustees during the year ending 31 December 2025. Gross salary payments to the Minister (who is also a Trustee) in the year were £37,177 (2024: £35,794) and employer pension payments were £4,332 (2024: £5,585).

3. Staff numbers

	2025	2024
	£	£
Gross salaries	68,026	66,429
Employer's NI	1,525	708
Employer's pension contributions	5,961	5,585
	<u>75,512</u>	<u>72,722</u>

The average number of employees during the year was 2 (2024: 2).

4. Unrestricted fund

	Balance at 01.01.25	Income	Expenditure	Balance at 31.12.25
	£	£	£	£
General fund	62,928	146,102	(130,068)	78,962
Total unrestricted fund	<u>62,928</u>	<u>146,102</u>	<u>(130,068)</u>	<u>78,962</u>

Explanation of funds

General fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is designated or restricted.

5. Restricted funds

	Balance at 01.01.25	Income	Expenditure	Balance at 31.12.25
	£	£	£	£
Fellowship fund	4,615	500	(1,997)	3,118
Third party donations	-	1,501	(1,196)	305
Total restricted funds	<u>4,615</u>	<u>2,001</u>	<u>(3,193)</u>	<u>3,423</u>

Cornton Baptist Church SCIO

Notes to the accounts

For the year ended 31 December 2025

5. Restricted funds (cont'd)

Explanation of funds

Fellowship fund is used to help those in need in the congregation and local community.

Third party donations fund is used for donations collected for third parties.

6. Donations and gifts

Total donations and gifts in the year for the support of missionaries and other organisations:

	General fund	Restricted funds	Total 2025	Total 2024
	£	£	£	£
<i>Institutions:</i>				
Ukraine	1,000	-	1,000	-
Tek Ura	2,900	-	2,900	2,600
BMS	2,000	446	2,446	2,380
Navigators	1,200	-	1,200	1,300
CAP	2,400	-	2,400	2,600
Start Up Stirling	600	-	600	600
Stirling Street Pastors	1,200	-	1,200	900
Mission International	1,200	-	1,200	900
Stirling Interfaith	300	-	300	300
Connect2	1,200	-	1,200	900
FI Ministries	600	-	600	650
Forres Baptist	-	-	-	200
Malawi Fruits	1,200	-	1,200	800
Prison Fellowship	-	-	-	200
Quiet Waters	1,200	-	1,200	900
Young Life Int	1,200	-	1,200	500
Stirling University Christian Union	200	-	200	100
<i>Individuals:</i>				
Donations (2025: 4 individuals; 2024: 7 individual)	3,300	750	4,050	4,758
	21,700	1,196	22,896	20,588