

Scottish Charity No. SC053027

Dalkeith Baptist Church SCIO

Trustees' Report and Financial Statements
For the Year ended 31 December 2025

Dalkeith Baptist Church SCIO

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Dalkeith 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 ended 31 December 2025.

Principal office

North Wynd
Dalkeith
Midlothian
EH22 1JE

Bankers

Royal Bank of Scotland plc
63 High Street
Dalkeith
Midlothian
EH22 1JA

Status of Charity and governing document

Dalkeith Baptist Church SCIO is a Scottish Charitable Incorporated Organisation, established by Constitution, agreed by church members on 1 October 2023 and approved by the Office of the Scottish Charity Regulator on 21 December 2023. The Scottish Charity Number of the SCIO is SC053027.

The SCIO was set up to replace Dalkeith Baptist Church (SC006472), which was an unincorporated charity (UVA).

Aims and affiliation

The Church provides an environment and a place for members to worship and to express their faith in the Lord Jesus Christ. The Church also gives support to meet the physical and spiritual needs of members, based on the teachings contained in the Bible. The Church also supports activities involving the local community, as well as those involving national and international bodies.

The Church is a member of the Baptist Union of Scotland. A contribution is paid to the Scottish Baptist Fund which provides resources which are available to all member churches of the BUS.

Office Bearers and Trustees

The Trustees who served during the year and to the date of this report are listed below.

The Trustees of the SCIO are the members of the Leadership group, comprising all those named below.

Rev Jeremy Shaw - Pastor
Donald Cameron - Church Secretary
Leonard Rogers - Treasurer

George Murrie	William Winning	Mark Lauchlan	Jill Playdon
Michael Todd	Margaret Winning	David Campbell	

The property held by the Church is now in the name of the SCIO.

Appointment of Leadership Group

The election of the Leadership takes place every four years. Members of the group must stand down from their positions but are eligible for re-election. All Members of the Church may be elected. Appropriate candidates should normally have been active in Christian work for at least two years and have demonstrated their full involvement in the life of the Church through regular attendance at the Sunday services and prayer meetings for at least one year. Those who have attracted the support of at least sixty percent of the members voting shall be invited to serve on the group. Between elections, the Leadership may be increased in number for the remainder of the term of office by election or co-option, subject to receiving the support of at least sixty percent of those attending the Church Meeting.

Induction and training of new Leadership Group members

There is no formal induction and training required for new members. Given that all new members of the group will have been members of the Church for a number of years, it is expected that they will be familiar with those activities which form part of the life of the Church. Further competence is developed through 'on the job' experience and guidance. The main purposes of the group are to assist the Pastor in

Dalkeith Baptist Church SCIO

Report of the Trustees for the year ended 31 December 2025

the pastoral care of the congregation, to consider future directions for the congregational life and to oversee the practical administration of the Church, including finance, fabric and the arrangements for meetings and services.

None of the members of the group receive any honorarium for their work. Any volunteers who help in organising events do not receive any remuneration other than reimbursed expenses.

Achievements and performance

The number of members of the fellowship remained fairly static during the year but we were encouraged by the faithful participation of those members in church activities and by their growth in grace. We have been encouraged by the participation of younger people too.

There was continued activity in co-operation with local churches in 2025, and activity in co-operation with other local charities also continued during the year, with the premises being used by Horizons recovery café, Alzheimer's dementia café and the Red Cross.

The running of an Alpha course during the autumn provided an opportunity for the involvement of a wider circle of members and there was an encouraging number of attendees.

Recent months, through 2025 and into 2026, have seen an encouraging increase in attendances on Sundays.

We continue to face the future confident in the power, sovereignty and faithfulness of the God whom we love and serve.

Financial review

Principal sources of funding

Donations received from members of the Church form the main source of income of the Church. As a registered charity, the church also reclaims Gift Aid from HMRC. The church also received a small amount of interest from funds held on deposit in 2025.

Results for the year

The financial statements for the year are set out in pages 4 to 8. The Receipts and Payments Account on page 4 reflects a surplus of £17,318 (2024: deficit of £25,017). Total reserves as at 31 December 2025 were, £97,823 (2024: £80,505), with a general fund of £44,184 (2024: £28,882) and restricted funds of £53,639 (2024: £51,624).

Reserves

The policy of the Church is to aim to maintain unrestricted funds which are sufficient to cover two months' running costs of the Church. The current level of reserves meets this aim. Where donations are received with specific instructions attached, then the leadership group ensures that the donation is used for the purpose as specified.

On behalf of the Trustees

Signed by:


4E53A32E0B9C4F0...

L Rogers

Treasurer

Date: 11.05.2026

Dalkeith 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 charity for the year ended 31 December 2025 which are set out on pages 4 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 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

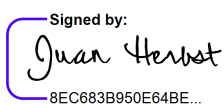
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration 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 other than that disclosed below:

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:

 8EC683B950E64BE...

Juan Herbst CA

Director

Innes & Partners Limited
 Chartered Certified Accountants

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

Date: 12.05.2026

Dalkeith Baptist Church SCIO

Receipts and Payments Account

For the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Receipts					
Offerings - bank		74,431	-	74,431	55,891
Offerings - loose		9,249	-	9,249	9,388
Gift Aid reclaimed		17,536	-	17,536	13,354
Other donations		13,101	1,385	14,486	17,694
Bank interest		156	2,016	2,172	691
Total receipts		114,473	3,401	117,874	97,018
Payments					
Staff costs	3	42,513	-	42,513	41,612
Donations and gifts	4	12,965	1,425	14,390	16,306
Repairs and maintenance		2,581	-	2,581	12,954
Heat, light and insurance		18,452	-	18,452	22,017
Cleaning		9,665	-	9,665	8,646
Rates and water		4,226	-	4,226	3,869
Printing, postage and stationery		1,488	-	1,488	1,117
Fellowship gifts		-	-	-	5,350
Resource materials		1,352	-	1,352	2,648
Independent examination fees		954	-	954	870
Telephone		771	-	771	687
Sundry expenditure		1,095	-	1,095	1,172
Flowers		170	-	170	141
Professional fees		273	-	273	4,110
Licences		1,155	-	1,155	386
Total payments		99,131	1,425	100,556	122,035
Net (deficit)/surplus for the year		15,342	1,976	17,318	(25,017)
Transfers	5, 6	(40)	40	-	-
Net movement in funds after transfers		15,302	2,016	17,318	(25,017)
Total funds brought forward		28,882	51,623	80,505	105,522
Total funds carried forward		44,184	53,639	97,823	80,505
The notes on pages 6 to 8 form part of these financial statern		(Note 5)	(Note 6)		

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Statement of Balances
As at 31 December 2025

	Notes	Opening balance £	2025 (Deficit) for year £	Closing balance £	Opening balance £	2024 (Deficit) for year £	Closing balance £
Cash balances		80,505	17,318	97,823	105,522	(25,017)	80,505
Total assets held		80,505	17,318	97,823	105,522	(25,017)	80,505
Reserves							
Unrestricted funds	5			44,184			28,882
Restricted funds	6			53,639			51,623
				97,823			80,505

Statement of assets at 31 December 2025

Fixed			
Freehold property, church and manse		540,000	540,000
The properties were revalued in 2013.			
Current			
Gift aid due		2,261	2,096
		542,261	542,096

Statement of liabilities at 31 December 2025

Invoices due for payment	1,049	2,028
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The financial statements on pages 4 to 8 were approved by the Trustees on 11.05.2026 and signed on their behalf by the undernoted:

Signed by:

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L Rogers
Treasurer

The notes on pages 6 to 8 form part of these financial statements.

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Notes to the Financial Statements *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.

All income and expenses are accounted for when received or paid.

Funds

For the purpose of the Receipts and Payments Account as shown on page 4, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

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

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Notes to the Financial Statements for the year ended 31 December 2025

2. Transactions with Trustees

Remuneration was paid to Reverend J Shaw, for his work as the Pastor, amounting to £38,110 (2024: £37,300), pension payments of £2,929 (2024: £4,311) and reimbursed expenses of £105 (2024: £1,193). No other expenses were paid to the Trustees during the year (2024: nil) in their capacity as Trustees.

3. Staff costs and numbers	2025 £	2024 £
Gross salaries	38,110	37,300
Pension contributions	4,402	4,311
Pension Deficit Payment	1	1
	42,513	41,612

The average number of employees during the year was 1 (2024: 1).

4. Donations and gifts	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Scottish Baptist Fund	2,893	-	2,893	4,323
Baptist Missionary Society	3,036	-	3,036	3,013
Storehouse		1,425	1,425	3,098
Compassion UK	384	-	384	384
Bethny Christian Trust			-	375
OMF International	1,452	-	1,452	1,441
Other grants and gifts	3,400	-	3,400	-
AIM International	1,800	-	1,800	1,350
Barnabas Aid	-	-	-	720
Scottish Baptist Ministers Fellowship	-	-	-	240
Watoto Child Care Ministries	-	-	-	762
Asian Concern	-	-	-	600
	12,965	1,425	14,390	16,306

5. Unrestricted funds	Balance at 01.01.25 £	Income £	Expenditure £	Transfers £	Balance at 31.12.25 £
General fund	28,882	114,473	(99,131)	(40)	44,184
Total unrestricted funds	28,882	114,473	(99,131)	(40)	44,184

The notes on pages 6 to 8 form part of these financial statements.

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Notes to the Financial Statements for the year ended 31 December 2025

6. Restricted funds	Balance at				Balance at
	01.01.25	Income	Expenditure	Transfers	31.12.25
	£	£	£	£	£
Church premises fund	51,623	2,016	-	-	53,639
Other donations fund	-	1,385	(1,425)	40	-
Total restricted funds	51,623	3,401	(1,425)	40	53,639

Explanation of funds

The Church premises fund relates to a legacy given to the Church which was expressly for extending existing premises or purchasing further premises.

The other donations fund relates to income generated from specific collections for a named cause such as local charities or disaster relief.

7. Pension obligations

The Church is a participating employer the Baptist Pension Scheme (“the Scheme”), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members’ Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.