Charity no: SC006436

DUNOON BAPTIST CHURCH

TRUSTEES' REPORT AND ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

DUNOON BAPTIST CHURCH
ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2025

	Pages
Legal & administrative information	1 - 2
Trustee's Report	3
Independent Examiner's Report	4
Statement of Financial Activities	5
Balance Sheet	6
Notes to the Accounts	7 - 13

DUNOON BAPTIST CHURCH
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	Dunoon Baptist Church
Charity registration number	SC006436
Principal office	9 Alexandra Parade Dunoon PA23 8AB
The trustees	George Newell (resigned November 2024) Alan Wright (Pastor) David Robinson Elizabeth Cameron (appointed November 2024)
Company secretary	Elizabeth Cameron

Structure, governance and management

Dunoon Baptist Church is established by Constitution. It is a registered Scottish Charity (No. SC006436).

Trustees and Office Bearers

The church is congregational in policy and its day to day running is undertaken by the Office Bearers (the Trustees) and the Church Council, of which they are a part, along with the Deacons. The Office Bearers who served during the year were as follows:-

Trustees	Dr Alan Wright Elizabeth Cameron David Robinson
Secretary	Elizabeth Cameron
Treasurer	David Robinson
Church Council Office Bearers	Alistair McGregor, Elizabeth Cameron, Colin Gunning, Salina Robertson

Appointment of Trustees

New Trustees are nominated for appointment by the existing Trustees. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and 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.

Risk Management

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

Objectives and activities

Aims and Affiliation

The aims of the church are in line with its Mission Statement – " Glorifying God, Evidencing that Jesus is alive. Seeing God change lives through love and compassion."

The objects of the church as laid out in the Constitution are the advancement of the Christian faith primarily in Dunoon and also throughout Scotland and the rest of the world by all means consistent with the teachings of the Christian Bible including worship, ministry, mission, prayer, witness, education, community service and the support of agencies and individuals and other charitable organisations involved in Christian ministry work and the relief of poverty or other social needs.

The church is affiliated to the Baptist Union of Scotland.

Achievements and performance

In 2025 the church has continued to provide a variety of weekly events for an increasing church community. In addition we had a church weekend away, prayer week, Alpha Course and many individual events to grow faith in Dunoon. The Bible College programme and online activities have shown an increasing connection with the worldwide church community.

Our outreach to the community and support for other community groups means our building is well used and it is really helpful to have a second part time member of staff. We are preparing for some more in depth outreach in 2026 with Alpha and 2 visits from American partner teams.

Financial review

Increasing costs have meant that the church has had to tighten our spending, being careful to steward the church funds well. Through cost saving measures the total expenses of the church were reduced by £14,000. Our giving has also increased by £7,000, all by the very generous donations of members and associates.

The net incoming resources on unrestricted funds, which are the operational reserves of the charity, were £3,248.

Reserves policy

The reserves fund represents the unrestricted funds arising from past operating results.

The restricted fund relates to funds received to be used for the acquisition and maintenance of the "Gateway" project and the support of youth projects. Further details are provided in the notes to the accounts.

Plans for future periods

Future plans include consolidating, fulfilling and developing the charity's present objectives.

The trustees' annual report was approved on 24 September 2026 and signed on behalf of the board of trustees by:



David Robinson
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DUNOON BAPTIST CHURCH
(Registered charity number SC006436)

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 6 to 16.

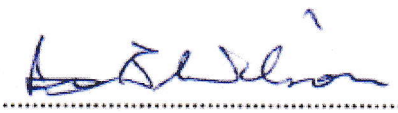
Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.
The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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) Regulation 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 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 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, and
- to prepare accounts which accord with the accounting records and 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.



Ian B Wilson C.A.,
4A High Street,
Bonnyrigg
EH19 2AA

Date: 25 September 2026

DUNOON BAPTIST CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
(incorporating Income & Expenditure Account)
YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Income:					
Donations & grants	4	97,406	-	97,406	89,939
Total income		97,406	-	97,406	89,939
Expenditure:					
Expenditure on Charitable activities	5	94,158	2,964	97,122	108,390
Total expenditure		94,158	2,964	97,122	108,390
Net income / (expenditure)		3,248	- 2,964	284	- 18,451
Transfers between funds		-	-	-	-
Net movement in funds		3,248	- 2,964	284	- 18,451
Reconciliation of funds:					
Total funds brought forward		77,714	209,264	286,978	305,429
Total funds carried forward		80,962	206,300	287,262	286,978

The Statement of Financial Activities includes all gains and losses in the year and therefore a statement of total recognised gains and losses has not been prepared.
All of the above amounts relate to continuing activities.

DUNOON BAPTIST CHURCH
BALANCE SHEET
AT 31 DECEMBER 2025

	Notes	2025 £	2024 £
Fixed assets:			
Tangible assets	11	247,776	254,393
Current assets:			
Debtors	12	1,800	2,856
Cash at bank and in hand		38,498	33,449
Total current assets		40,298	36,305
Liabilities:			
Creditors: amounts falling due within one year	13	812	3,720
Net current assets		39,486	32,585
Total assets less current liabilities		287,262	286,978
Total net assets		287,262	286,978
The funds of the charity:			
Restricted income funds	14	206,300	209,264
Unrestricted income funds	14	80,962	77,714
Total charity funds		287,262	286,978

The accounts were approved by the trustees on 25 September. 2026 and signed on their behalf by .....

Trustee

1. GENERAL INFORMATION

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is 9 Alexandra Parade, Dunoon, PA23 8AB.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in compliance with FRS 102, "The Financial Reporting Standard applicable in the UK and the Republic of Ireland", the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

3 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis.
The financial statements are prepared in sterling, which is the functional currency of the charity.

Going concern

There are no material uncertainties concerning the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined by FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

(a) No cash flow statement has been presented by the charity.

(b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable in the circumstances.

Fund accounting

The charity has both restricted and unrestricted funds. Further details of each fund are disclosed in Note 16. Funds held by the charity are either:
Unrestricted income funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
Restricted funds – these are funds which can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Income

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

ACCOUNTING POLICIES (continued)

- Legacy income is recognised when receipt is probable and entitlement is established.
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under the headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Charitable expenditure

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

Governance Costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees and costs linked to the strategic management of the charity.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Heritable Property	-	2% straight line
Lift Installation	-	10% straight line
Church Centre	-	2% straight line
Plant & Machinery	-	25% reducing balance

4 DONATIONS & GRANTS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Donations	80,877	0	80,877	43,824
Gift aid refunds	16,309	0	16,309	4,668
Stewardship income	220	0	220	342
Gateway project	0	0	0	925
Youth project	0	0	0	600
Donations - Parkinsons	0	0	0	60
Donations - Wednesday Night	0	0	0	720
Other Donations	0	0	0	28,185
Donations - Boiler	0	0	0	4,000
Donations - Vestry	0	0	0	4,500
Donations - Atholl Centre	0	0	0	2,115
	97,406	0	97,406	89,939
Year ended 31 December 2024	77,457	12,140	89,597	

5 EXPENDITURE ON CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Unrestricted funds	90,626	0	90,626	90,686
Youth worker project	0	0	0	600
Lift costs	0	2,964	2,964	2,964
Atholl Centre weekend	0	0	0	2,115
Restricted fund - Vestry	0	0	0	1,066
Support costs	3,532	0	3,532	10,959
	94,158	2,964	97,122	108,390
Year ended 31December 2024	101,645	6,745	108,390	

6 EXPENDITURE ON CHARITABLE ACTIVITIES BY ACTIVITY TYPE

	Activities undertaken directly	Support costs	Total 2025	Total 2024
	£	£	£	£
Unrestricted funds	90,626	3,032	93,658	96,741
Youth worker project	0	0	0	600
Lift costs	2,964	0	2,964	2,964
Atholl Centre weekend	0	0	0	2,115
Restricted fund - Vestry	0	0	0	1,066
Governance costs	0	500	500	4,903
	93,590	3,532	97,122	108,389

7 ANALYSIS OF SUPPORT COSTS

	Unrestricted funds 2025	Total funds 2025	Total funds 2024
	£	£	£
Staff costs	660	660	2,690
Communications & IT	725	725	1,030
Governance costs	500	500	4,903
Sundry expenses	957	957	592
Subscriptions	476	476	643
Advertising & Marketing	214	214	1,100
	3,532	3,532	10,958

8 NET EXPENDITURE

Net expenditure is stated after charging :	2025	2024
	£	£
Depreciation of tangible fixed assets	6,617	6,617

9 STAFF COSTS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Wages	56,847	0	56,847	62,536
Employer's pension scheme	4,317	0	4,317	3,607
	61,164	0	61,164	66,143

No employee received in excess of £60,000 in the year.
An employment allowance from HMRC amounting to £4,317 (2034 - £3,607) to offset employer's NI costs is included in Other Receipts.

10 TRUSTEE REMUNERATION AND EXPENSES

Dr Alan Wright, Pastor and Trustee of the church received salary and expenses totalling £41,610 (2024 - £40,017).
Employer pension payments were also made totalling £3,699 (2024 £3,607).

11 TANGIBLE FIXED ASSETS

	Heritable property £	Lift Installation £	Gateway £	Church Centre £	Plant & Machinery £	Total £
Movements in year:						
COST						
Brought forward	31,174	42,789	171,275	62,184	68,757	376,179
Additions	0	0	0	0	0	0
Carried forward	31,174	42,789	171,275	62,184	68,757	376,179
DEPRECIATION						
Brought forward	12,448	17,116	0	24,880	67,342	121,786
Charge for year	623.00	4,279	0	1,244	471	6,617
Carried forward	13,071	21,395	0	26,124	67,813	128,403
NET BOOK AMOUNTS						
Carried forward	18,103	21,394	171,275	36,060	944	247,776
At 31 December 2024	18,726	25,673	171,275	37,304	1,415	254,393

12 DEBTORS

	2025	2024
	£	£
Trade debtors	1,800	1,800
Prepayments & accrued income	-	1,056
	1,800	2,856

13 CREDITORS

Amounts falling due within one year:

	2025	2024
	£	£
Accruals & deferred income	500	2,300
Social security & other taxes	312	1,420
	812	3,720

14 MOVEMENTS IN FUNDS

Current year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2025 £
Restricted funds:					
Gateway Project	183,821	0	0	0	183,821
Youth Worker Project	0	0	0	0	0
Lift Fund	17,784	0	2,964	0	14,820
Vaccine Fund	225	0	0	0	225
Atholl Centre Weekend	0	0	0	0	0
Boiler Fund	4,000	0	0	0	4,000
Vestry Fund	3,434	0	0	0	3,434
	209,264	0	2,964	0	206,300
Unrestricted funds	77,714	97,406	-94,158	0	80,962
Total funds	286,978	97,406	-91,194	0	287,262

Previous year	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Restricted funds:					
Gateway Project	182,896	925	0	0	183,821
Youth Worker Project	0	600	-600	0	0
Lift Fund	20,748	0	-2,964	0	17,784
Vaccine Fund	225	0	0	0	225
Atholl Centre Weekend	0	2,115	-2,115	0	0
Boiler Fund	0	4,000	0	0	4,000
Vestry Fund	0	4,500	-1,066	0	3,434
	203,869	12,140	-6,745	0	209,264
Unrestricted funds	101,560	77,799	-101,645	0	77,714
Total funds	305,429	89,939	-108,390	0	286,978

16 ANALYSIS OF ASSETS AND LIABILITIES BETWEEN FUNDS

	Restricted funds 2025	Unrestricted funds 2025	Total funds 2025	Restricted funds 2024	Unrestricted funds 2024	Total funds 2024
	£	£	£			£
Tangible fixed assets	92,777	154,999	247,776	95,741	158,652	254,393
Current assets	114,335	-74,037	40,298	113,523	-77,218	36,305
Creditors: amounts falling due within 1 year	-812	-	-812	-	-3,720	-3,720
	206,300	80,962	287,262	209,264	77,714	286,978