*Scottish Charity No.*SC049366

Erskine Baptist Church SCIO

Trustees' Report and Accounts

Year Ended 31st December 2025

Erskine Baptist Church SCIO

Contents of the Financial Statements *for the year ended 31st December 2025*

The Trustees are pleased to present their report of the church for the year ended 31st December 2025.

Status of Charity and Governing Document
Erskine Baptist Church is a Scottish Charitable Incorporated Organisation governed by constitution. The church is a registered Scottish Charity (No. SC049366)

Aims and Affiliation
The charity was set up to assume the assets, liabilities and activities of the previous unincorporated Erskine Baptist Church (SC021230) which was later dissolved. The principal aim of the church remains the advancement of the Christian faith, following Baptist principles and practice.
The church is a member of the Baptist Union of Scotland.

Trustees
The church is congregational in policy and its day to day running is undertaken by the Trustees. The Trustees who served during the year and to the date of this report were as follows:-

Trustees:
Rev Don Currie (Resigned 1/3/2026)
Ovidiu Barlea
Margot Bowman
Rev Peter Dick

Appointment of Trustees
Trustees are appointed by the church members at a church AGM. Prior to their appointment, new Trustees would have been a church member for some time 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.

Achievements and Performance

This past year has seen us continue our programme of worship services and weekday activities with a further increase in member numbers through baptisms. This year has also seen the continued connection of the local churches and an increased level of shared activities.

Financial review

Principal sources of funding

The church receives its funding from church members and adherents by way of offerings and Gift Aid Donations. Ad hoc fundraising events contribute from time to time. Additional income comes from letting the multi-function space to a local dance school during the week.

Results
The financial statements for the year are set out in pages 7 and 8. The Income and expenditure account on page 7 shows income of £47,378 [2024 – £47,795] and an ordinary surplus for the year of £2,068 [2024 £70]. Much of our income from members has been by bank transfer and thus remains steady throughout the year.

Property

Title to the church building at Parkhill is held by the SCIO.

Reserves

The church's policy is to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. The reserves at 31st December 2025 amounted to £ 34,452 (2024 - £32,384)

Pensions

The church complies with auto enrolment legislation by participating in the pension scheme operated by the Baptist Union of Great Britain and Ireland.

Grant Making Policy

The church makes grants or donations from its 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. e.g. Donations to: TearFund, DEC, Baptist Union of Scotland.

Statement on Risk

The Trustees assess the major risks to which the charity is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews. e.g. Child and adults at risk policy and insurance for liability and indemnity for the church and pastor.
The church changed its legal status to a SCIO to mitigate the personal risk and liability of Trustees.

Future plans

As reported in earlier years the church has experienced the retiral of one minister and the induction of a new one. However in the third quarter of the year we received notice from the Dance group, who made significant use of the premises outside of our activities, that they would be terminating their use as they had acquired their own premises. Their significant contribution to the funds matched the expense of retaining the minister. We made the difficult decision to release him and make alternative arrangements within our depleted financial resources. There will inevitably be changes in approach and activities. This transition will take some time but we are looking to see growth in the church and its presence in the community going forward.

Trustees' Responsibilities

Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of the church's affairs and of its incoming resources and application of resources, including its surplus or deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the church and comply with relevant disclosure requirements.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the church's financial position and enable the Trustees to ensure that the financial statements comply with the requirements of Section 5 of the Law Reform (Miscellaneous Provisions) (Scotland) Act 1990 and the Charities Accounts (Scotland) Regulations 1992 flowing therefrom. The Trustees also have general responsibility for taking such steps as are reasonably open to them to safeguard the church's assets and to prevent and detect fraud and other irregularities.

On behalf of the Trustees

Trustee

25/8/2026

Date

Church Information

Trustees:

Ovidiu Barlea
Margot Bowman
Rev Peter Dick

Address :

Erskine Baptist Church
Parkhill
Erskine
PA8 7HE

Bankers :

Bank of Scotland,
Bridgewater
Erskine
PA8 7AA

Independent Examiner:

Northgate Accounting Services Ltd
32 Houston Court
Johnstone
PA5 8DL

Report of the Independent Examiner to the Trustees of Erskine Baptist Church
for the year ended 31st December 2024

I report on the accounts of the church for the year ended 31st December 2025 which are set out on pages 7 and 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. The charity 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. 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 Examiners' 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 9 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.

Leigh Scott
31st August 2026

Erskine Baptist Church SCIO

Year Ended 31 December 2025

	Unrestricted Funds	**Total 2025**	Total 2024
Receipts			
Offerings	17,800	**17,800**	19,739
Tax recovered on Gift Aid giving	4,703	**4,703**	5,067
Hall lets (Infusion)	20,566	**20,566**	19,399
Donations	110	**110**	407
Fundraising events	1,222	**1,222**	1,251
Baby & Toddler Group	503	**503**	368
Art Group donations	455	**455**	411
Craft Group donations	690	**690**	653
Bank interest	89	**89**	-
Miscellaneous	1,240	**1,240**	500
Total Receipts	47,378	**47,378**	47,795
Payments			
Costs of charitable activities			
Minister's salary & NIC	20,774	**20,774**	21,541
Minister's pension	1,818	**1,818**	2,206
Minister's expenses	301	**301**	198
Pulpit supply	940	**940**	590
Church insurance	1,698	**1,698**	1,662
Heat & light	3,600	**3,600**	3,988
Telephone and broadband	783	**783**	779
Cleaning	3,007	**3,007**	2,385
Repairs	7,445	**7,445**	8,727
Ground maintenance	1,220	**1,220**	1,190
Miscellaneous expenses	197	**197**	101
Hospitality & catering	499	**499**	727
Scottish Baptist Fund	891	**891**	1,296
Baby & Toddler Group	53	53	-
Other donations	600	**600**	495
Media licences	631	**631**	612
Professional fees (safeguarding)	159	**159**	-
Accounts examination & payroll	636	**636**	1,170
Stationery	-	**-**	18
Fundraising expenses	60	**60**	60
	45,310	**45,310**	47,725
Surplus/(deficit) for the year on ordinary activities	2,068	**2,068**	70
Overall surplus/(deficit) for the year	2,068	**2,068**	70

Erskine Baptist Church SCIO

Year Ended 31 December 2025

	Unrestricted Funds £	**2025 £**	2024 £
Opening balance	32,384	**32,384**	32,314
Surplus/(deficit) for the year	2,068	**2,068**	70
Closing balance	34,452	**34,452**	32,384
Balances owing:			
HMRC & payroll	434	**434**	607
Cash and Bank balances			
Cash on hand	4	**4**	4
Bank Account - current	14,792	**14,792**	32,987
Bank Account - savings	20,089	**20,089**	-
	34,885	**34,885**	32,991

Property

Title to the church building is held by Erskine Baptist Church SCIO. The property was professionally valued by David Allison & Co, Chartered Surveyors in March 2017 at £125,000.

Accounting Policies

Accounting Convention
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)

Church Income
All voluntary income and gift aid tax refunds are accounted for when received