

BUTE BAPTIST CHURCH
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2025

Charity No: SC051392

BUTE BAPTIST CHURCH
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BUTE BAPTIST CHURCH
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mrs Jean McArthur (Secretary)

Mr Gregor MacDonald (Treasurer)

Rev Ian Millar

- (resigned June 2025)

Rev John McKinnon

- (appointed June 2025)

Treasurer

Mr Gregor MacDonald

Principal Office

Flat 1

12 Ardmory Road

Ardbeg

Rothesay

Isle of Bute

PA20 0PG

BUTE BAPTIST CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in presenting their report for the year ended 31 December 2025. This report is prepared in accordance with the constitution and the recommendations of the Statement of Recommended Practice - Accounting and Reporting by charities and complies with applicable law.

Recruitment – Appointment of Trustees

The Trustees are appointed by a vote of members.

Governing Documents

The church is a recognised charity governed by a Constitution which was approved by the members and the OSCR.

During 2022 the charity status of the Church was changed from a Scottish Charity (SC012573) to a Scottish Charitable Incorporated Organisation (SCIO) and in the process the name of the Church was also changed from Ardbeg Baptist Church to Bute Baptist Church. The formal transfer took place on 6 August 2022 and all assets of the Church were transferred to the SCIO at that date.

Charitable Purposes

The advancement of the Christian faith primarily on the Isle of Bute 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 missionary work and the relief of poverty or other social needs.

Activities & Achievements

The Church which is the body of Christ encourages believers in their faith in the Lord Jesus Christ as their personal Lord and Saviour and seeks to enable members of the fellowship to share their faith with others.

Throughout 2025 the Church gathered every Sunday morning and evening for worship and expository preaching and on Thursdays at the Life Group for bible study and prayer.

The King's Club met during the morning service for children of primary school age.

A weekly coffee morning for community outreach was held each Saturday and at the end of November this included a very successful Christmas Fayre.

A Christmas Praise Service by candlelight led by Contact was also well supported by the Community as part of our Christmas theme 'What does Christmas mean to you?'

BUTE BAPTIST CHURCH
REPORT OF THE TRUSTEES
YEAR ENDED 31 DECEMBER 2025

Activities & Achievements (Continued)

Throughout 2025 our preaching team continued a systematic study of Acts and Hebrews with separate teaching programmes prepared for Easter and the Summer months.

Just prior to Easter the Rev. John Mackinnon felt called to offer his services here for the upbuilding and strengthening of God's people. He was formally inducted as part-time Pastor in June and the building was full to capacity on that day.

By our AGM in September we were able to increase our stipend commitment to two days per week and also support Alan Wilkin as a ministry trainee whilst at Cornhill undergoing training. Alan and his family transferred their membership from Calderwood Baptist Church and have been a great encouragement to the life of the church.

There has been a strong community engagement throughout the year with attendance at the Highland Games and the establishment of a Puppet Ministry.

Alongside this are monthly visits to conduct services at Rothesay Court.

As a fellowship we are continuing to see an interest in the Gospel and increasing attendance. The membership as of 31st December 2025 was 17.

At the close of the year two of our number were promoted to Glory.

We are grateful to God for His continuing goodness to us during this past year.

We are thankful too for the opportunities to engage with the wider community and the way all our needs spiritual, financial and in the provision of resourceful people are being met.

Reserves

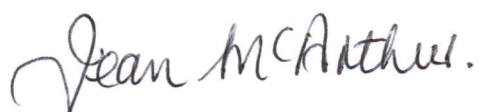
The General Fund represents unrestricted funds to the sum of £69,280. This fund is available to be used by the trustees subsequent to specific decision of the church members in furtherance of the charity's objectives.

Restricted Funds are shown on page 9, note 10.

Approved by the trustees and signed on their behalf by: -

Jean McArthur
Secretary

29 May 2026



INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
BUTE BAPTIST CHURCH

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 1 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 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 2006 Accounts Regulations. 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 explanation 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 9 of the 2006 Accounts Regulationshave 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.



James R B Ross B.A.,C.A.
Unit 4
9 Victoria Street
Rothesay
PA20 0AJ

29 May 2026

BUTE BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNT FOR THE
YEAR ENDED 31 DECEMBER 2025

	<u>Notes</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>2025</u> <u>Total</u> £	<u>2024</u> <u>Total</u> £
Receipts					
Offerings & Donations	5	30,751	1,700	32,451	55,060
Activities for Generating Funds	6	7,427	-	7,427	5,969
Investment Income	7	745	-	745	2,889
Other Income		-	-	-	-
		-----	-----	-----	-----
Total Receipts		38,923	1,700	40,623	63,918
		-----	-----	-----	-----
Payments					
Costs of generating funds	8	1,148	-	1,148	4,897
Charitable Activities	9	33,725	1,700	35,425	29,833
Governance Costs	9	-	-	-	450
		-----	-----	-----	-----
Total Payments		34,873	1,700	36,573	35,180
		-----	-----	-----	-----
Excess of (Receipts over Payments)		4,050	-	4,050	28,738
Transfers to/(from) Funds		1,011	(1,011)	-	-
		-----	-----	-----	-----
Surplus/(Deficit) for year		5,061	(1,011)	4,050	28,738
		=====	=====	=====	=====

BUTE BAPTIST CHURCH
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

Bank & Cash

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
	£	£	£
Opening Balances			
- BOS	13,498	4,362	17,860
- Virgin	50,721	-	50,721
	-----	-----	-----
	64,219	4,362	68,581
Net Receipts / (Payments)	5,061	(1,011)	4,050
	-----	-----	-----
	69,280	3,351	72,631
	=====	=====	=====
Closing Balances			
- BOS	3,814	3,351	7,165
- Virgin	65,466	-	65,466
	-----	-----	-----
	69,280	3,351	72,631
	=====	=====	=====

Fixed Assets

Cost of Property b/f	67,000
Legal fees b/f	962

	67,962
	=====

Restricted Balances

Electronic/Tech Equipment	3,000
Ladies Fellowship	351

	3,351
	=====

Approved by the Trustees and signed on their behalf.

Jean McArthur
Secretary

29 May 2026

Jean McArthur.

BUTE BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

Principal Accounting Policies

These Financial Accounts have been prepared on a Receipts and Payments basis.

1. **Nature and Purpose of each Fund**

The nature and purpose of each fund is outlined in the report of the trustees for the year.

2. **Grants Paid**

There were no grants paid in the year.

3. **Remuneration**

There was no remuneration paid to any charity trustee or person connected with a trustee in the year, with the exception of the Pastor who receives a stipend.

4. **Expenses**

There were no expenses paid to any other charity trustee in the year.

5. **Analysis of Offerings & Donations**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Gift Aid Refund	-	-	-	-
Offerings	23,635	-	23,635	18,213
Harvest Appeal Income	-	700	700	1,170
Other Donations	3,621	1,000	4,621	12,258
Thanks Giving Donation	1,175	-	1,175	400
Weekly Coffee Morning	2,320	-	2,320	2,019
Manse Refurbishment Donation	-	-	-	21,000
	-----	-----	-----	-----
	30,751	1,700	32,451	55,060
	=====	=====	=====	=====

6. **Activities for Generating Funds**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Property Rental	6,600	-	6,600	5,034
Christmas Fayre	827	-	827	935
	-----	-----	-----	-----
-	7,427	-	7,427	5,969
	=====	=====	=====	=====

7. **Other Income**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Bank Interest	745	-	745	544
PAYE Refund	-	-	-	1,728
Energy Company Compensation	-	-	-	617
	-----	-----	-----	-----
	745	-	745	2,889
	=====	=====	=====	=====

BUTE BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

8. Cost of Generating Funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
Other Rental Property Costs	1,148	-	1,148	4,897
Christmas Fayre Costs	-	-	-	-
	-----	-----	-----	-----
-	1,148	-	1,148	4,897
	=====	=====	=====	=====

9. Charitable Activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	£	£	£	£
<u>STIPEND etc</u>				
Net Stipend	5,382	-	5,382	-
Income Tax/Nat Ins	1,826	-	1,826	-
Pastor's Pension (Church)	252	-	252	-
Pastor Expenses	2,034	-	2,034	-
Pulpit Supply	2,813	-	2,813	2,051
Pastor Mobile Phone	-	-	-	-
<u>MANSE</u>				
Refurbishment	-	-	-	15,507
Survey	-	-	-	275
Cleaner	588	-	588	-
Insurance	674	-	674	780
Repairs and Maintenance	7,536	-	7,536	-
Share of Utilities - Heat & Light	1,130	-	1,130	443
Sundry Expense	50	-	50	85
<u>KING STREET</u>				
Insurance	1,333	-	1,333	962
Heating and Lighting	1,612	-	1,612	1,390
Repairs and Renewals	2,250	-	2,250	787
Cleaning Costs	-	-	-	41
Wages - Cleaner	-	-	-	96
Telephone/Zoom	445	-	445	416
Sunday School Costs	126	-	126	87
<u>OTHER PAYMENTS</u>				
CCL Europe, Licenses	521	-	521	507
Hire of Hall	60	-	60	580
Website Costs	214	-	214	244
Subscriptions	242	-	242	150
Payroll & Accountancy	1,644	-	1,644	1,734
Photocopying, Stationery etc	168	-	168	126
Books	125	-	125	186
Travel Expenses	-	-	-	99
Baptist Union	-	-	-	-
Hospitality Costs	1,350	-	1,350	352
Christian Institute	-	-	-	200
	-----	-----	-----	-----
C/Fwd	32,375	-	32,375	27,098
	-----	-----	-----	-----

BUTE BAPTIST CHURCH
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

9. **Charitable Activities**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u> <u>Total</u>	<u>2024</u> <u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
B/Fwd	32,375	-	32,375	27,098
	-----	-----	-----	-----
OP Mobilisation Israel	-	1,000	1,000	1,000
BMS World Mission	378	-	378	750
Op Agri	275	350	625	750
Spring Appeal	275	350	625	-
Sundry Expense	422	-	422	235
	-----	-----	-----	-----
	33,725	1,700	35,425	29,833
	=====	=====	=====	=====
Governance Costs – Legal Fees	-	-	-	450
	=====	=====	=====	=====

10. **Movements in Funds**

	<u>At 1 Jan</u> <u>2025</u>	<u>Receipts</u>	<u>Payments</u>	<u>Transfers</u>	<u>At 31 Dec</u> <u>2025</u>
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Unrestricted Funds					
General Fund	64,219	38,923	34,873	1,011	69,280
Restricted Funds	4,362	1,700	1,700	(1,011)	3,351
	-----	-----	-----	-----	-----
Total Funds	68,581	40,623	36,573	-	72,631
	=====	=====	=====	=====	=====

Restricted Funds

Restricted funds held at 31 December 2025 are:

	<u>£</u>
Electronic/Tech	3,000
Ladies Fellowship	351

	3,351
	=====