

Scottish Charity No. SC050304

Ladywell Baptist Church - Livingston

Trustees' Report and Financial Statements
For the year ended 31 August 2025

Ladywell Baptist Church - Livingston

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Ladywell Baptist Church - Livingston

Report of the Trustees for the year ended 31 August 2025

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

Status of Charity and governing document

Ladywell Baptist Church - Livingston was established by constitution and registered as a Scottish Charitable Incorporated Organisation (SCIO) – Charity No: (SC050304) with the Office of the Scottish Charity Regulator on the 20th July 2020, and consent was given to wind up/dissolve Livingston Baptist Church – Ladywell Congregation (SC018932) on 25th November 2020. All assets were duly transferred from the Unincorporated Voluntary Association to the SCIO on 4th March 2021.

Address

Cedarbank
Livingston
West Lothian
EH54 6DR

Bankers

Virgin Money
Cairngorm House
Almondvale Boulevard
Livingston
EH54 6QL

Aims and affiliation

The aims of the church are in line with its Mission Statement - *The making and maturing of disciples of Jesus Christ in the power of the Holy Spirit to the glory of God*. The church is affiliated to the Baptist Union of Scotland. The aims also include the advancement of education, along with the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

Trustees and Office Bearers

The church is congregational in policy and its day to day running is undertaken by the Deacons Court (the Trustees). The Deacons Court who served during the year were as follows:

Rev Graham Kinloch	<i>Pastor</i>	
John Hart	<i>Treasurer</i>	
Douglas Scott		(Resigned 6th November 2025)
Charmian Widdowson		
Gordon Cooper	<i>Secretary</i>	
Caitlin MacDonald		
Chris Lund		
Carroll McDonald		
Joel Smith		
Ajay Lokku		(Appointed on 7th May 2025)

Appointment of Trustees

There is no fixed term for Trusteeship but initially all Trustees have to be appointed as a deacon. Deacons are elected on a three year rolling basis. 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.

Achievements and performance

Worship

During 2024-2025 we have continued to see steady growth in our worship services and at our various mid-week groups. Our Creche and Sunday School particularly have seen significant growth which resulted in two infant dedications in this past year. In addition to this we have had nine people approach the church requesting baptism and church membership which we look forward to in early 2026.

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Report of the Trustees for the year ended 31 August 2025

Achievements and performance(continued)

Our Community and Youth and Children's Workers continue to facilitate the running of our current programs and as we look towards the end of their current funding period we are looking for ways in which we can develop and expand their roles as well as seeking new ways of supporting them financially.

Youth and Children's Work

In addition to our regular weekly children and youth work we continue to run an annual holiday club which had our highest ever number of children register this year (just over 90). Our weekly children's club called BLAST, which carries on that work on a weekly basis, continues to draw in around 30-40 local children each week.

A key priority this past year has been to develop new volunteers to help run holiday club and BLAST. The addition of a number of new people to the church over this year has resulted in the encouraging growth of our volunteer team.

Little Lights, our mid-week toddler group continues at a steady pace with around 8-10 children attending each week.

Community work

In this past year we have continued our delivery of the Ladywell Community Café. With a growing number of people struggling with isolation and loneliness in our local community we provide space for conversation and the development of relationships with local people.

Our walking group also provides local people with time each week to get some exercise and a chance to talk as they walk, seeking to further build a sense of community in the areas around the church.

Future plans

Looking to 2026 we aim to:

- Create more pathways for local residents and families to connect with our church through low cost or free activities in order to increase spiritual and mental wellbeing, increase social connections and bring hope. The site next door to us has recently had plans for new flats approved. We see this as a great opportunity to connect with residents right on our doorstep;
- Develop and train more volunteers in order to increase what we currently offer;
- Strengthening relationships with our local schools primary schools, especially Harrysmuir and Toronto Primary. We have been approached by staff at Harrysmuir looking to develop our existing relationship and provide more contact and support at the school;
- We continue to expand on our delivery of Christianity Explored, Discipleship Explored, Life Explored and Hope Explored at various times throughout the year; and
- Widen Christian partnerships, for example partner with Scripture Union (to start SU groups in a number of local primary and secondary schools) and work with Livingston Ecumenical Parish to offer approved schools programmes such as 'Bubblegum and Fluff' and 'Easter Code' to local schools as part of their religious observance.

Financial review

Principal sources of funding

The church receives its funding from church members by way of weekly offerings and Gift Aid donations.

Results for the year

The financial statements for the year are set out in pages 4 to 7. The Receipts and Payments Account on page 4 reflects a surplus of £6,302 (2024: £7,047).

Ladywell Baptist Church - Livingston

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

Reserves

It is the policy of the church 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. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund (page 4) at 31 August 2025 amounted to £27,383 (2024: £17,888) and was above the required level.

Total reserves, including balances on restricted funds, amounted to £27,388 (2024: £21,086).

Grant making policy

The church makes grants from its gift income to individuals and organisations that are generally known to the Trustees and the church (see note 4 to the accounts). The beneficiaries are involved in activities or ministries compatible with the church's objectives.

On behalf of the Trustees

Signed by:

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J Hart
Trustee/Treasurer

Dated: 02 March 2026

Ladywell Baptist Church - Livingston

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

I report on the accounts of the charity for the year ended 31 August 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 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

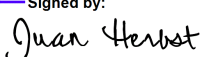
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration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


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Juan Herbst CA
Director

Innes & Partners Limited
Chartered Certified Accountants

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

05.03.2026

Date:

Ladywell Baptist Church - Livingston

Receipts and Payments Accounts

For the year ended 31 August 2025

	Notes	Unrestricted funds			Total 2025 £	Total 2024 £
		General fund £	Designated funds £	Restricted funds £		
Receipts						
Gift Aid givings		52,353	-	-	52,353	40,841
Gift aid tax recovered		13,379	-	-	13,379	10,664
Offerings		11,077	-	2,459	13,536	10,936
Donations		17,574	-	-	17,574	9,865
Grant received		-	-	5,356	5,356	-
Concerts		33	-	-	33	180
Loan received		-	-	1,785	1,785	-
Rental Income		457	-	-	457	573
Community Fridge income		942	-	-	942	3,569
Investment Income		3,495	-	-	3,495	27,162
Interest received		251	-	-	251	404
Total receipts		99,561	-	9,600	109,161	104,194
Payments						
<i>Payments for charitable activities</i>						
Staff costs	3	64,836	-	-	64,836	61,993
Pastor expenses		4,385	-	-	4,385	3,980
Pulpit supply and expenses		580	-	-	580	220
Heat and light		6,243	-	-	6,243	10,099
Repairs and maintainance		1,683	-	7,141	8,824	1,505
Insurance : Church and manse		2,266	-	-	2,266	2,195
Church cleaning		451	-	-	451	390
Telephone		473	-	-	473	712
Office costs and publicity		541	-	-	541	712
Catering		95	-	-	95	712
Youth Fellowship expenses		511	-	-	511	350
Evangelism and publications		-	-	-	-	39
Concerts and events		-	-	-	-	153
Professional fees		66	-	-	66	66
Affiliations		2,520	-	-	2,520	2,520
Grants	4	-	900	2,459	3,359	1,919
Gifts and donations		-	-	-	-	80
Payroll & pension fees		915	-	-	915	1,260
Sundry expenses		1,387	-	-	1,387	1,203
Investment Charges		262	-	-	262	760
Independent Examination		1,068	-	-	1,068	1,068
Fridge expenses		-	-	4,077	4,077	5,211
Total payments		88,282	900	13,677	102,859	97,147
Surplus/(deficit) for the year		11,279	(900)	(4,077)	6,302	7,047
Transfers		(1,784)	900	884	-	-
Net movement in funds after transfers		9,495	-	(3,193)	6,302	7,047
Total funds brought forward		17,888	5	3,193	21,086	14,039
Total funds carried forward		27,383	5	-	27,388	21,086

Ladywell Baptist Church - Livingston

Statement of Balances

As at 31 August 2025

Notes	2025			2024		
	Opening balance £	Surplus for year £	Closing balance £	Opening balance £	Surplus for year £	Closing balance £
Bank and cash in hand	21,086	6,302	27,388	14,039	7,047	21,086
Total net assets	21,086	6,302	27,388	14,039	7,047	21,086

Reserves						
Unrestricted funds	5		27,383			17,888
Designated funds	5		5			5
Restricted funds	6		-			3,193
			27,388			21,086

Statement of assets at 31 August 2025

Investments	7	34,896	28,912
Gift Aid reclaim due		1,297	1,143
Overpaid to Pensions		-	526

Statement of liabilities at 31 August 2025

Loan	1,730	-
Invoices due for payment	1,326	1,122

Approved by the Trustees on 02 March 2026 and signed on their behalf by the undernoted:

Signed by:

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J Hart
Trustee/Treasurer

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

Ladywell Baptist Church - Livingston

Notes to the Receipts and Payments Accounts

For the year ended 31 August 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 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.

Designated fund: represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

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

Salary payments to Rev Graham Kinloch, Trustee in the year were £40,826 (2024: £36,860) and pension payments were £2,438 (2024: £2,337) in relation to his position as Pastor. Salary payments to Joel Smith, Trustee in the year were £9,555 (2024: £7,089) and pension payments were £99 (2024: £79) in relation to his position as a community worker. No other Trustee received remuneration during the year (2024: none). Trustees also received costs claimed of £4,744 in the year (2024: £4,840) and other Trustees received reimbursed expenses totaling £210 (2024: £169).

3. Staff costs and numbers

	2025	2024
	£	£
Gross salaries & NI	62,199	59,469
Pension contributions	2,636	2,524
	64,835	61,993

The average number of employees during the year was 4 (2024: 5).

4. Grants

	2025	2024
	£	£
BMS	2,459	857
Crisul Trust	900	900
Leprosy mission	-	162
	3,359	1,919

Ladywell Baptist Church - Livingston

Notes to the Accounts

For the year ended 31 August 2025

5. Unrestricted fund	Balance at 01.09.24 £	Income £	Expenditure £	Transfers £	Balance at 31.08.25 £
General fund	17,888	99,561	(88,282)	(1,784)	27,383
Designated funds:					
Missionary fund	-	-	(900)	900	-
Sunday School fund	5	-	-	-	5
Total designated funds	5	-	(900)	900	5
Total unrestricted funds	17,893	99,561	(89,182)	(884)	27,388

Explanation of funds

The 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.

The Missionary fund was set up to support the work of BMS, Leprosy Mission, TEAR Fund and any other missionary organisation as required.

The Sunday School fund was set up to support the administration and promotion of children's Sunday School work within the church.

6. Restricted funds	Balance at 01.09.24 £	Income £	Expenditure £	Transfers £	Balance at 31.08.25 £
Energy Saving Trust fund	-	7,141	(7,141)	-	-
Missionary fund	3,193	2,459	(6,536)	884	-
Total restricted funds	3,193	9,600	(13,677)	884	-

Explanation of funds

The Energy Saving Trust fund was set up to hold funds for specific large building improvements to reduce the carbon footprint and save money.

The Missionary fund was set up to support the work of BMS, Leprosy Mission, TEAR Fund, the Community Fridge and any other missionary organisation as required.

7. Investments	£
Opening balance as at 1 September 2024	28,912
Disposals	(3,257)
Change in market value	9,241
Closing balance as at 31 August 2025	34,896