Scottish Charity No. SC052949

Linwood Baptist Church SCIO

Trustees' Report and Financial Statements
Year Ended 31 December 2025

Linwood Baptist Church

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Linwood Baptist Church

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.

Status of Charity and governing document
Linwood Baptist Church SCIO is a Scottish Charitable Incorporated Organisation (SCIO) (SC052949). It was registered in its current legal form on 15 November 2023. The charity was previously an Unincorporated Organisation (SC008676) but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO on 1 April 2024.

Address
68 Erskinefauld Road
Linwood
PA3 3QQ

Bankers
Virgin Money
1 Causeyside Street
Dunn Square
Paisley
PA1 1UW

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.

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 Deacons Court. The Office Bearers who served during the year and to the date of this report were as follows:

Trustees	Rev R Voysey (Pastor & Secretary)	Retired on 31st March 2025
	A Thomson	
	M Masson	
	R Leitch	
	W Mathieson	

Church Council:

Deacons	R Leitch	
	W Mathieson	
	A Lannigan	(Secretary)

The Church and Manse buildings are held in the name of Linwood Baptist Church SCIO, and in the event of cessation of the Church, any assets will be allocated to charitable purposes.

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.

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

Achievements and performance

The church meets together in the building for Sunday Morning services and monthly evening services. During the week, the Pastor, members & friends can participate in an online prayer meeting by using the ZOOM facility. The Pastor also transmits his sermons to members and friends who are unable to attend Sunday services by utilising Facebook and What's app.

Other events of note include the following:

In relation to **Community Focused Activities**:

- The church continues to be used for a community health project. This health group meets once a week. The church is also used by a Craft group which meets once a week.

- The church is open once a week for most of the year to provide a place and time where people can meet, enjoy warmth & hot food.

In relation to **funding**:

- The total income for the current year has increased compared to last year.

Financial review

Principal sources of funding

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

Results for the year

As a result of a Surplus for the year of £18,601 (2024: deficit of £10,268), total reserves at 31 December 2025 amounted to £24,644 (2024: £6,043). The general fund at 31 December 2025 amounted to £24,644 (2024: £6,043) and the restricted fund amounted to £nil (2024: £nil).

The Trustees continue to encourage the membership to maintain & increase their giving where possible at the Annual Business Meeting.

Reserves

It is the policy of the church aim to maintain unrestricted funds, that is, funds not committed or invested in fixed assets, at a level which equates to approximately three month's unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The unrestricted General Fund on page 5 and note 5 at 31 December 2025 amounted to £24,644 (2024: £6,043) and were above the required level.

On behalf of the Trustees

W Mathieson
Trustee

Dated: ……

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

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 4 to 7.

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's 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.

Juan Herbst
Partner

EQ Accountants Limited

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

Date: ……

Linwood Baptist Church

Receipts and Payments Account *for the year ended 31 December 2025*

	Notes	General fund	Restricted fund	2025 Total	2024 Total
Receipts		**£**	**£**	**£**	**£**
General offerings		12,249	-	**12,249**	**5,949**
Gift Aid offerings		22,250	-	**22,250**	**20,880**
Gift Aid tax received		6,533	-	**6,533**	**4,629**
Gifts		1,091	-	**1,091**	**2,015**
Donations		1,804	-	**1,804**	**1,244**
Interest		159	-	**159**	**119**
Total receipts		**44,085**	**-**	**44,085**	**34,836**
Payments					
Staff costs	**3**	8,397	-	**8,397**	**29,926**
Manse expenses		6,424	-	**6,424**	**2,095**
Electricity and gas		4,146	-	**4,146**	**3,349**
Insurances		2,664	-	**2,664**	**2,355**
Gifts and donations	**4**	1,725	-	**1,725**	**1,200**
Maintenance		303	-	**303**	**761**
Miscellaneous expenses		261	-	**261**	**380**
Independent Examiner's fee		906	-	**906**	**822**
Professional fees		375	-	**375**	**468**
Professional fees re formation of SCIO		-	-	**-**	**2,230**
Licence fee		283	-	**283**	**1,518**
Total payments		**25,484**	**-**	**25,484**	**45,104**
Surplus/(Deficit) for the year		**18,601**	-	**18,601**	**(10,268)**
Total funds brought forward		**6,043**	-	**6,043**	16,311
Total funds carried forward		**24,644**	**-**	**24,644**	**6,043**

Statement of Balances *as at 31 December 2025*

	2025			2024		
	Opening balance £	Surplus for year £	Closing balance £	Opening balance £	(Deficit) for year £	Closing balance £
Bank and cash	6,043	18,601	**24,644**	16,311	(10,268)	6,043
Total assets	**6,043**	**18,601**	**24,644**	16,311	(10,268)	6,043
Represented by:						
Unrestricted fund						
General fund		**5**	**24,644**			6,043
Restricted funds						
Restricted fund		**6**	**-**			-
			24,644			6,043
Statement of assets (at valuation)						
Church			600,000			600,000
Manse			100,000			100,000
			700,000			700,000
Gift Aid due (estimate)			**5,613**			**5,946**
			5,613			5,946
Statement of liabilities						
Independent examiner's fees			**804**			**762**
Professional fees			**180**			**276**
			984			1,038

The financial statements on pages 4 to 7 were approved by the Trustees on …….. and signed on their behalf by the undernoted:

William Mathieson
Trustee

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.

Church income

All voluntary income, income from tax recoveries on Gift Aid and bank interest is accounted for when received.

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.

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

There were no transactions with the Trustees during the year ending 31 December 2025 (2024: nil). The Minister is a trustee and his remuneration is disclosed below. This was in connection with his pastoral work, not his role as a Trustee.

3. Staff costs and numbers

	2025	2024
	£	£
Gross salary and employers NI	6,717	26,551
Pension contributions	1,679	3,363
Pension deficiency contributions	-	12
	8,397	**29,926**

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

4. Gifts and donations

	General funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Baptist Union of Scotland	350	-	350	300
Others	1,375	-	1,375	-
Tearfund	-	-	-	900
	1,725	**-**	**1,725**	**1,200**

5. Unrestricted funds

	Balance at 01.01.25 £	Receipts £	Payments £	Balance at 31.12.25 £
General fund	6,043	44,085	(25,484)	**24,644**
Total unrestricted funds	6,043	44,085	(25,484)	**24,644**

The General fund encompasses all income and expenditure relating to the primary focus activities of the charity.

6. Restricted funds

	Balance at 01.01.25 £	Receipts £	Payments £	Balance at 31.12.25 £
Collections for third parties	-	-	-	-
Warm spaces fund	-	-	-	-
Total restricted funds	-	-	-	**-**

The *Collections for third parties fund* represents money donated by the congregation for a specific third party.
The *Warm spaces fund* represents money received for the provision of a warm space for people in the community.

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.