65826371-9d46-47cd-92a4-8b03ecac27bf

MOTHERWELL BAPTIST CHURCH

Bringing The "Well" Back To Motherwell

SCOTTISH CHARITY NUMBER SC004256

MOTHERWELL BAPTIST CHURCH

TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025



65826371-9d46-47cd-92a4-8b03ecac27bf

MOTHERWELL BAPTIST CHURCH SCOTTISH CHARITY NUMBER SC004256 TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

CONTENTS

Trustees Annual Report	Pages 1 to 4
Receipts and Payments Accounts and Notes	Pages 4 to 12
Independent Examiners Report	Page 13

65826371-9d46-47cd-92a4-8b03ecac27bf

MOTHERWELL BAPTIST CHURCH SCOTTISH CHARITY NUMBER SC004256 TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

GOVERNING DOCUMENT

Motherwell Baptist Church is an Unincorporated association governed by its Constitution established on 24th May 1933 and is registered with OSCR as a Charity. Scottish charity number SC004256

MEMBERSHIP AND MANAGEMENT

The church is a congregational in policy. Its day to day running is undertaken by the members of the Diaconate who, as office bearers in terms of its Constitution and for the purposes of charity law, are its Trustees. The Trustees and office bearers who served during the year and to the date of this report are as follows:-

NAME	POSITION
Chris Rosie	Senior Minister
Alan Frew	Secretary
Helen Arnott	Treasurer
Pauline Rosie	Trustee
Nicola Buchanan	Trustee
Sheena McShane	Trustee
Irene Robinson	Trustee
Dickson Jacob	Trustee appointed 8th April 2024
Luke Aluma.	Trustee appointed 8th April 2024

ADDRESS

43/47 Windmillhill Street
Motherwell
ML1 1RT

Website: www.motherwellbaptist.org.uk

CHARITABLE PURPOSES

The aim of the church is to help people live life to the full, in and through the reconciling of love of Jesus Christ.

To achieve this, aim the church endeavours to promote an active Christian witness to its surrounding community through:

- Regular Sunday worship services
- Opportunities to learn and develop together through our Sunday School, Youth Fellowship, Bible Study and Prayer Meetings
- Provide care and support to one another through the provision of pastoral care
- Practical demonstrations of Jesus Christ's love – primarily through our community outreach activities

To support the church's work, it is affiliated to the Baptist Union of Scotland.

65826371-9d46-47cd-92a4-8b03ecac27bf

ACTIVITIES AND ACHIEVEMENTS

Looking back on 2024/25

2024/25 proved to be a fruitful year for the fellowship. Numbers regularly attending the Sunday service have continued to rise, including a few new families. As a result, we enjoyed another baptism, and our membership has now grown to 49. Two new deacons were elected – both drawn from the African community in the church. This will hopefully make the leadership more reflective of the people within our church family. The new AV system was successfully installed and repairs to the heating system have improved the overall experience in the sanctuary. A YouTube channel was added to our online presence, along with our Facebook page providing access to our Sunday service. A rota was started for stewarding and serving teas & coffees to promote more people getting involved.

We continued experimenting with Sunday evening services – two events were organised with Marvin Andrews and Graeme Duffin as guest speakers. These were well attended and advertised on Eventbrite. Some funding was gained from the *Growth Pot Fund* and used to host an evening welcoming anyone, especially Africans, who were new to the area. This event was run by some of our African members.

Our safeguarding policy was updated to reflect more closely the activities within the church. Irene Robison took over as safeguarding lead.

The Youth in the church has continued to meet regularly. Several attended Magnitude worship evenings and the summer festival.

The *Fabric Group* continues to oversee the general maintenance of the church building. Grants were obtained to paint the exterior of the main church building plus to build and instal planters outside. Both have helped improve general appearance of the building. A new carpet was laid in the vestry, and it was repurposed into a meeting room. This has freed up space in the lounge to be used as a creche.

Our main community outreach remains the Well café offering a free meal and access to our larder. The café's work has benefitted greatly from being rewarded a grant from the Mental Health & Wellbeing Fund. As a result the café has been able to extend its work. For example, it was able to support a local primary school at the October and Christmas holidays with food parcels, make improvements to the menu and items offered in the larder, Numbers have continued to grow to about 50 per week. A productive relationship has been made with the local Lidl who provide generous weekly donations. This has led to the purchase of a new freezer to store some of these items. Our link with Aruka (an addiction recovery charity) has also proved fruitful, with three of our clients entering residential rehab.

PLANS FOR THE FUTURE

Plans 2025/26

The Fabric group has some small-scale projects it wishes to undertake. Including the refreshing of the ladies and gent's toilets in the café. If we are successful in gaining further support from the Mental Health & Wellbeing Fund, it can help fund replacement of the cafe tables and chairs. The parking at the rear of the church is also to be reviewed.

Our young people in our Sunday School and Youth Fellowship are getting older. Will need to look at how to transition the former into the Youth Fellowship and set up a Young Adults group for those who are older.

65826371-9d46-47cd-92a4-8b03ecac27bf

PLANS FOR THE FUTURE Continued…

It is still proving difficult for many, because of work and family commitments to be involved in church activities. To experiment with different ways on how to encourage more to get involved.

RESERVES POLICY

It is the policy of the church to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure to cover stipend, loan and utilities which is £15,000. This allows sufficient funds to enable the ongoing work of the church to be maintained. Unrestricted funds at 31 March 2025 amounted to £27,236 included in this figure the church holds an amount of £3,000 for Reserves and Fabric which the church has decided should be available for future ministry and repairs as opposed to outreach work. Reserves are currently above the required level. The Trustees continue to consider ways of building reserves and to set aside monies to be spent on Fabric and future ministry.

CLOSING BANK BALANCES

	Unrestricted Funds £	Restricted Funds £	31/03/2025 Total funds £
Closing cash at bank (31.03.2025)	27,236	15,576	42,812
Closing cash in hand (31.03.2025)	-	-	
CLOSING BALANCES (31.03.2025)	**27,236**	**15,576**	**42,812**

FINANCIAL REVIEW

The financial year ended 31 March 2025 has been a positive year for Motherwell Baptist Church, with a marked improvement in its financial position compared to the previous year. The church recorded a total operating surplus of **£13,916**, a significant turnaround from the **deficit of (£1,394)**

in 2024. This reflects both an increase in income and careful management of expenditure.

Income for the year amounted to **£85,769** (**2024: £76,729).** Of this, unrestricted income totalled **£62,408**, with donations and gift aid contributing £31,514, fundraising activities generating £2,584, and income from charitable activities, including rent and café contributions, amounting to £28,284. . **Restricted income amounted to** £23,360**,** largely comprising grant funding: £8,333 from BU Resource towards the minister's stipend, £8,000 from Voluntary Action North Lanarkshire for the Well Café, £6,490 from North Lanarkshire Council for community and building projects, and £1,000 from the Rural Development Climate Fund.

Expenditure for the year totalled **£71,852** (**2024: £78,122**). Of this, unrestricted expenditure was **£54,168,** covering stipends, pensions, utilities, insurance, maintenance, and loan repayments. **Restricted expenditure amounted to £17,685**, applied to the minister's stipend, the Well Café, and other community and youth-focused activities. Loan repayments of £6,000 and rising energy costs of almost £19,000 were among the more significant costs.

The church's **closing balance of funds** at 31 March 2025 stood at **£42,812 (2024: £28,896),** of which £27,236 was unrestricted and £15,576 restricted. In line with its reserves policy, the church seeks to maintain unrestricted reserves equivalent to three months' expenditure, approximately £15,000. With unrestricted reserves of £27,236 at year end, the church is holding funds comfortably above this target, ensuring stability for its ongoing ministry and building needs.

65826371-9d46-47cd-92a4-8b03ecac27bf

Continued Financial Review…

Outstanding **loans** with the Baptist Union Corporation were further reduced during the year, standing at **£12,756 (2024: £18,384).** While repayments remain a significant financial commitment, the reduction demonstrates continued progress in managing liabilities.

Overall, the church's finances are in a healthier position than in previous years, with income growth, prudent financial management, and successful grant applications providing a strong platform for the future. The Trustees remain mindful of the need to monitor expenditure carefully, particularly in relation to energy costs and loan repayments, while continuing to seek external funding to sustain and expand key community initiatives such as the Well Café.

GRANT MAKING POLICY

The church makes grants and 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.

65826371-9d46-47cd-92a4-8b03ecac27bf

MOTHERWELL BAPTIST CHURCH SCOTTISH CHARITY NUMBER SC004256 TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

RECEIPTS & PAYMENTS AS AT 31/03/2025

		Unrestricted Funds	Restricted Funds	31/03/2025 Total funds	31/03/2024 Total funds
RECEIPTS	**NOTES**	**£**	**£**	**£**	**£**
Donations	4	31,477	37	31,514	31,083
Grant Income	5	63	23,323	23,386	19,283
Fundraising Activities	6	2,584	-	2,584	-
Income from Charitable Activities	7	28,284	-	28,284	26,363
Other income		-	-	-	-
TOTAL INCOME		**62,408**	**23,360**	**85,769**	**76,729**
PAYMENTS					
Payments for Charitable Activities	8	52,728	17,685	70,412	68,322
Capital Expenditure	9	-	-	-	8,731
Governance	10	1,440	-	1,440	1,069
TOTAL PAYMENTS		**54,168**	**17,685**	**71,852**	**78,122**
SURPLUS/(DEFICIT)		**8,240**	**5,676**	**13,916**	**(1,394)**

STATEMENT OF BALANCES AS AT 31 MARCH 2025

FUND RECONCILLITION	Unrestricted Funds	Restricted Funds	31/03/2025 Total funds	31/03/2024 Total funds
	£	**£**	**£**	**£**
OPENING CASH AT BANK (01.04.2024)	18,996	9,900	28,896	30,290
Opening cash in hand	-	-	-	-
Surplus/(Deficit) for the year	8,240	5,676	13,916	(1,394)
BALANCE OF FUNDS CARRIED FORWARD (31.03.2025)	**27,236**	**15,576**	**42,812**	**28,896**

	Unrestricted Funds	Restricted Funds	31/03/2025 Total funds	31/03/2024 Total funds
	£	**£**	**£**	**£**
CLOSING CASH AT BANK (31.03.2025)	27,236	15,576	42,812	28,361
Closing cash in hand (31.03.2025)	-	-	-	535
CLOSING BALANCES (31.03.2025)	**27,236**	**15,576**	**42,812**	**28,896**

65826371-9d46-47cd-92a4-8b03ecac27bf

NOTES TO ACCOUNTS

1. BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts and Payments Basis in accordance with the charities and Trustee investment (Scotland) Act 2005 and the charities Accounts (Scotland), Regulations 2006 (as amended)

2 NATURE AND PURPOSE OF FUNDS

Restricted funds were received from, BU Resource to contribute to minister's stipend, Voluntary Action North Lanarkshire -Community health and wellbeing fund for the well Café, North Lanarkshire council (NLC)-Community Neighbour and NLC Paintwork, and a portion of the heating costs.

Unrestricted funds are those that are used at the discretion of the trustees in further enhancement of the objectives of the Charity. The charity's unrestricted funds mainly consisting of donations and gift-aid, rental income, open offerings, utilities re-imbursements. All unrestricted income is used for repairs and maintenance of the church as well as to further enhance the churches charitable activities.

3 TRUSTEE REMUNERATION

Remuneration and expenses have been paid to Senior Minister and trustee in accordance with the provision under section 67 of the Charities and Trusts act 2005

	YE 25	YE 24
Stipend	£ 20,813	£ 20,811
Pension contributions of	£ 2,081	£ 2,549
Travel and other out of pocket expenses	£ 10,313	£ 7,264
1 Trustee Out of Pocket		£ 270

3. RELATED PARTY TRANSACTIONS

Related party transactions during the year, the charity contributed £882 to the Scottish Baptist Fund for Administration Levy. There were no other Transactions with trustees and connected persons during the year during the year ended 31st March 2025

	YE 25	YE 24
Scottish Baptist	£882	£882

FUNDS	OPENING (01.04.2024)	RECEIPTS	PAYMENTS	TRANSFER	CLOSING (31.03.2025)
BU Resource		8,333	8,333	-	-
VANL-CMHWB	9,900	8,000	8,000	-	9,900
NLC-Community Neighbour		1,510.	1,403	-	106
NLC -Paintwork		4,980	0.00	-	4,980
Rural Development Climate		1,000	149	-	850
TOTAL RESTRICTED	**9,900**	**23,823**	**17,886**	**-**	**15,837**
Fabric-Fund		3,000	824	-	2,176
General Funds	18996	58,945	53,142	-	24,799
TOTAL UNRESTRICTED FUNDS	**18996**	**61,945**	**53,966**	**-**	**26,975**
				-	
TOTAL FUND	**28,896**	**85,769**	**71,852**	**-**	**42,812**

65826371-9d46-47cd-92a4-8b03ecac27bf

4. DONATIONS AND GIFT AID

	Unrestricted Funds £	Restricted Funds £	31/03/2025 Total funds £	31/03/2024 Total funds £
Offering	10,730	-	10,730	9,800
Donations	820	37	857	3,457
Gift Aid	19,928	-	19,928	17,825
HMRC Gift Aid Reclaimed	-	-	-	-
TOTAL	**31,477**	**37**	**31,514**	**31,083**

5. GRANT INCOME

	Unrestricted Funds £	Restricted Funds £	31/03/2025 Total funds £	31/03/2024 Total funds £
Voluntary Action North Lanarkshire	-	8,000	8,000	9,900
BU Resource	-	8,333	8,333	8,333
North Lanarkshire Council	-	5,990	5,990	1,050
Rural Development	-	1,000	1,000	-
TFY Green Fund	63	-	63	-
TOTAL	**63**	**23,323**	**23,386**	**19,283**

6 FUNDRAISING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	31/03/2025 Total funds £	31/03/2024 Total funds £
Fundraising Income	2,584	-	2,584	-
TOTAL	**2,584**	**-**	**2,584**	**-**

7. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	31/03/2025 Total funds £	31/03/2024 Total funds £
Rent	17,360	-	17,360	15,890
Cafe Income	573	-	573	-
Big Book	1,706	-	1,706	820
Recovery Groups	-	-	-	1,760
Gas	6,658	-	6,658	2,728
Electric	1,893	-	1,893	4,015
Abram	-	-	-	70
Books	-	-	-	20
Sundry church dinner income	94	-	94	1,060
TOTAL	**28,284**	**-**	**28,284**	**26,363**

65826371-9d46-47cd-92a4-8b03ecac27bf

8 CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	31/03/2025 Total funds	31/03/2024 Total funds
	£	£	£	£
Stipend	12,480	8,333	20,813	20,636
Mileage	1,374	338	1,711	1,086
Baptist Pension Fund	2,081	-	2,081	2,549
Chris Expenses	-	-	-	2,660
Pulpit Supply	-	-	-	210
Scottish Baptist Fund	882	-	882	882
Gas (407)	12,492	450	12,942	5,420
Electricity	5,120	450	5,570	8,433
Fabric (410)	4,858	-	4,858	2,394
Abr'am	524	-	524	387
Church Insurance	2,557	-	2,557	3,906
Stationery /books Computer	675	35	710	1,682
Sundry	40	359	399	502
Flowers	517	105	622	73
Meals	-	139	139	2,422
Community	46	1,722	1,768	256
Youth/ Messy Church	547	1,203	1,750	1,252
Outreach Cafe Food	-	-	-	3,106
Loan (405)	6,000	-	6,000	5,850
Gifts	240	-	240	343
Licence Fees	361	-	361	-
Broadband	-	-	-	-
Community Cafe	-	4,002	4,002	107
Repair and Maintenance	1,935	-	1,935	-
Plants	150	150	150	-
Counselling	400	400	400	-
Cleaning	-	-	-	1,287
Sponsorship	-	-	-	2,800
Training	-	-	-	80
TOTAL	**53,278**	**17,685**	**70,412**	**68,322**

65826371-9d46-47cd-92a4-8b03ecac27bf

9 CAPITAL PURCHASES

Motherwell Baptist Church Establishes £250 as the threshold amount for minimum before adding fixed assets to fixed asset register. All items of a capital nature are expensed in the Receipts and Payments accounts for the period. Assets are currently valued at historic cost.

Fixed Assets	31/03/2025 Total funds £	31/03/2024 Total funds £
Tangible		
Heritable property at cost	250,000	250,000
Media System	6,985	8,731
TOTAL	**256,985**	**258,731**

10. GOVERNANCE

	Unrestricted Funds £	Restricted Funds £	31/03/2025 Total funds £	31/03/2024 Total funds £
Payroll Fees	-	-	-	389
Accounting Service (DCAS)	960	-	960	680
Legal fee	480	-	480	-
TOTAL	**1,440**	**-**	**1,440**	**1,069**

11. LIABILITIES

LOANS	31/03/2025 Total funds £	31/03/2024 Total funds £
Loan -Baptist Union Corporation		
Loan Pension LP014	8,282	12,482
Loan Church LC529	4,474	5,902
TOTAL	**12,756**	**18,384**

Loan Interest is added back on to the loan	31/03/2025 Total funds £	31/03/2024 Total funds £
Interest LC529	372	896
Interest LP014	746	
TOTAL	**1,118**	**896**

65826371-9d46-47cd-92a4-8b03ecac27bf

MOTHERWELL BAPTIST CHURCH SCOTTISH CHARITY NUMBER SC004256 TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

The accounts for the year are attached on pages 1 to 11 and the notes to the accounts form an integral part of this report.

The report was approved by the trustees on

and signed on their behalf

Signed Chris Rosie Yoti eSigned .....

Chairperson: Chris Rosie

Date 27 Oct 2025 (UTC) .....

Signed Helen Arnott Yoti eSigned .....

Treasurer: Helen Arnott

Date 29 Oct 2025 (UTC) .....

65826371-9d46-47cd-92a4-8b03ecac27bf

MOTHERWELL BAPTIST CHURCH SCOTTISH CHARITY NUMBER SC004256 TRUSTEES' ANNUAL REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

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

I report on the accounts of the charity for the year ended **31 MARCH 2025** which are set out on pages 1 to 12

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 Charities Accounts (Scotland) Regulations 2006 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 the seeking of explanations from you as 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 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.

Signed: Lisa Scott Yoti eSigned ……

Finance Officer: Lisa Scott

Professional Qualification : MAAT AATQB

Address: Voluntary Action North Lanarkshire
90 Brandon Parade East
Motherwell
ML1 1LY

Date: 30 Oct 2025 (UTC) ……