



Moray Coast Baptist Church
Annual Accounts
For the year ended 31 December 2025

Moray Coast Baptist Church is a registered charity no: SC051952

Trustees Report for Moray Coast Baptist Church, for the year ending 31 December 2025

Throughout the year, our church continued to hold church services each week. We also held Bible clubs, Bible institute training, and passed out gospel literature each month.

In addition to these regular activities, we also held special events.

- Our Easter Service (April), Harvest Festival (October), and Christmas Carol services (December) were all well attended, with many visitors from the local area.

- Our church also hosted a men's camp in August, which was attended by several men from other Baptist churches in the area. It was very encouraging and spiritually refreshing time for all.

- Our church also hosted a Bible conference in November, and there were several visitors in attendance from the local area. The guest speaker preached the gospel, and taught the Scriptures.

- Several members of our church took a mission trip to Berlin, to assist a German church in delivering gospel literature.

- Our pastor also attended a pastoral conference, to further his personal spiritual growth.

- Our Church was able to continue improving the property alongside obtaining planning permission and change of use.

Pastor Donald Clough
On behalf of the trustees

Date: 15 June 2026

Independent Examiner's Report to the Trustees of Moray Coast Baptist Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 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 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 explanations 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
 -
 - 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.

Name:



Address:

8 Whitelashes
Kingswells
Aberdeen
AB15 8QE

Date:

3/7/26

Moray Coast Baptist Church
Statement of Financial Activities
For the year ended 31 December 2024

		£ 2025	£ 2024
	Notes		
<u>Income and endowments from:</u>			
Offerings		19,694	21,900
Donations		11,010	70,361
Bank interest income		28	14
Total income		30,732	92,275
 Expenditure on:			
Raising funds	2	593	359
Charitable activities	3	10,314	10,245
Other	4	21,202	26,429
Total expenditure		32,109	37,033
Net movement in funds		(1,377)	55,242
Fund balance at 1 January		78,246	23,004
Fund balance at 31 December		76,869	78,246

The Statement of financial activities includes all gains and losses recognised in the year
All income and expenditure derive from continuing operations

Statement of Financial Position
For the year ended 31 December 2025

		£ 2025	£ 2024
	Notes		
Current Assets			
Cash at bank in hand		6,219	7,596
Property, Plant and Equipment	5	70,650	70,650
Net Assets		76,869	78,246

1. Accounting Policies

Moray Coast Baptist Church uses cashflow accounting to produce accounts recording all payments and receipts as they are incurred.

All balances are in Pounds Sterling, which is the entity's functional currency

Fixed asset purchases are expensed as they are acquired.

Property is recognised at cost, under the revaluation model, less any impairment.

2. Raising Funds

	£ 2025	£ 2024
Outreach & Advertising	593	359

3. Charitable activities

	£ 2025	£ 2024
Beneficence	-	45
Church activities	1,340	1,638
Church supplies	1,861	1,719
Guest Speakers	1,320	659
Missionary Support	4,915	5,600
Pastoral conference	878	584
	<u>10,314</u>	<u>10,245</u>

4. Other expenses

	£ 2025	£ 2024
Property expenses	11,460	14,190
Legal/Professional fees	7,842	-
Building rent	-	8,767
Utilities	1,871	2,173
Other	29	1,299
	<u>21,202</u>	<u>26,429</u>

5. Property, Plant & Equipment

	£ 2025	£ 2024
Church building	70,650	70,650