

COLLYDEAN GRANARY BAPTIST CHURCH

TRUSTEES ANNUAL REPORT 2024 -2025

Collydean Granary Baptist Church (SC020062) was set up over thirty years ago and was recognised as a Scottish Charity in 1992. The Church is governed by the terms of the constitution of the church. It converted to SCIO (SC052459) in 2024. The Church is governed by the terms of the constitution of the church. The trustees are appointed through election by the members of the Church, normally at the Annual General

The Purposes of the church are the advancement of religion, specifically the Christian faith, primarily in Collydean, Glenrothes and neighbouring parts of Fife, and also throughout Scotland and the rest of the world, by all means consistent with:(a) The Christian Bible; and (b) The Declaration of Principle; and including, without prejudice to the foregoing generality, worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and 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.

The main activities are as follows: Sunday Services, Sunday School, Bible study groups, Kids Clubs, youth groups; Community coffee morning, community lunches in school holidays. School and YMCA chaplaincy, crafts groups, holiday clubs, Baptist Union of Scotland and Baptist Missionary Society membership

‘A harvest people- equipping and reaching’

Matthew 28:19 ‘Go therefore, and make disciples of all nations...!’

This last year we took up the theme of ‘Becoming the Granary’, looking to grow in our calling to be a place of bringing in the harvest, reaching people around us with the gospel. This coming year, we hope to continue to grow in this area, becoming a harvest people, equipped and disciplined, and reaching those around us with the gospel. As we look back on the last year we can see where God has been at work, shaping us as a people. With thanksgiving we can commit to move forward and into new ways of keeping in step with the Spirit as he would build us up and send us out.

Sunday Services

Sundays are our primary gathering time as a whole church family, as we meet to share fellowship, reflect on the word, praise, pray and minister to one another. It has been encouraging to see our numbers grow as people have joined us through outreach events, contact via family and friends, social media contacts, and moving to the area. In the last year we focussed first on the harvest theme and then took up a journey through Ephesians on being Built together in Christ. Alongside congregational growth the Sunday kids work has also increased in numbers, and we have been looking to coordinate the Sunday themes so that the children and adults focus on the same materials and can hopefully grow together. Life

groups have followed the same themes, so that we can be a Bible reading people, studying and putting into practice our faith as a whole family. Just as the early disciples often ate together, so food and hospitality has been an important part of our time together, with Soup Sundays, summer BBQs, Lunch Sundays and Breakfast with Jesus (An all family service) including fellowship over food.

Prayer

Prayer is naturally to be a part of everything we do. This year we have also continued to have a monthly prayer gathering on the first week of each month instead of life groups, to encourage praying and fellowship as a whole church family. The pre-service prayer meetings have gradually been growing as a space to look for the Lord's empowering: 'apart from me you can do nothing' (Jesus in John 15:5). We also enjoyed the Pentecost prayer stations and other special times of prayer and look forward to some more times of seeking the Lord together. Prayer also became a part of our outreach as we introduced the prayer tent and door knocking, which led to the opportunity to pray with people in the area and share the gospel. We will continue to pray into how we can develop this as the weather improves in the Spring and as we look to bring God's blessing to those around us.

Outreach and evangelism

Alongside the prayer, leafleting and door to door evangelism, we also had various events throughout the year. In March we had another visit from Pastor Rick and a team from First Baptist San Antonio, who plan to come biannually. Once again we were able to teach American football in the local primary school, leaflet the area and run various outreach events, such as the smores and testimony night, and Texan night! Some great friendships were formed and this focused time helped bless the local community and connect people with church. Pastor Danny is actually planning to spend some time with us while on Sabbatical in the Spring so we look forward to welcoming him then!

The team from Hebron were not able to come in the summer, so rather than have a summer club like the previous year with them, we decided to space out various events throughout the summer, with a song and testimony night, BBQs, kids bowling and social and quiz night, then a Scottish night later in the year. This worked quite well in terms of giving an ongoing series of events. The good news is that this coming summer Hebron church will be sending another team so we will partner with them to run a holiday club and then continue to build on this with various events throughout the summer and beyond.

This year also saw the return of simple fete events at Easter and Christmas, which were great for fellowship and engaging the community. Similarly some of the parents did a great job at organising the Christmas Nativity, where the gospel was shared through the kids' music, singing and acting. We look forward to seeing what further productions may come to pass! All of these events also brought in donations which were much appreciated! Christmas is always a natural time to share the gospel and we were blessed to engage people from the community at the carol singing, Christingle Christmas Eve service and Christmas day celebration.

Compassionate ministry is also a core part of our vision as a church and we were encouraged to begin exploring partnership with Grow Baby Fife, as we pray and think through how we might minister to young families in our area. On the subject of toddlers, our soft play area was finally brought back into action and we hope this is a sign of things to come.

Discipleship

Discipleship is about growing together in a lifelong relationship of following Jesus and has many aspects. Discipleship involves being part of a mutually encouraging family of believers and cannot be achieved solely on a Sunday. As well as the outreach and prayer activities above, we also encourage people where possible to take part in a life group as a good place to reflect on the word, receive input and encourage others, and grow in our varied giftings: A place to receive, but also a place to bless others. People go through different stages of life so meeting regularly during the week isn't always possible for everyone, but the heart is to pursue encouraging relationships that keep us accountable and growing in our Christian walk.

As well as life groups we also facilitate occasional groups tailored to specific needs or purposes. This last year we had a pilot group of the Bible society's Navigating Trauma course. This helped those attending understand, process and be open to receive, or learn what is involved in receiving degrees of healing from traumatic experiences and pasts.

Regarding church governance, we give thanks for our 3 deacons who served during the last financial year: Sam, Margaret and Loma. We also express thanks to everyone who helps with the many aspects of church ministry and life: preaching, on the praise rota, cleaning, kids work, life group hosts, cooking, giving lifts, building maintenance, typing up rotas, and church hospitality of various sorts. So many people serve in different ways.

Partnership

Christian discipleship is all about partnership-firstly with God, but then with one another and the wider church. We have been blessed by growing friendships with First Baptist San Antonio, our friendship with GBC, Grow baby Fife and Hebron church, Georgia, as well as Emmaus Church in New Hampshire where the pastor and I have begun praying for one another.

Finance Report

Financial Year: November 2024 – October 2025

1. Overview

The church's finances for the 2024–25 year show a stable pattern of giving, strong support from regular donors, and several significant one-off receipts. Ministry costs remain the largest area of expenditure, consistent with previous years. The church ends the year with a positive bank balance, with additional income still due from Gift Aid.

2. Income Summary

Total Receipts (Nov 2024 – Oct 2025) **£50,908.96**

Income came from a mix of regular offerings, donations, Gift Aid, grants, and fundraising.

Key Observations

- Tithes & offerings remain the church's financial backbone, representing the majority of income.
- Gift Aid continues to be a significant contributor.
- Fundraising income is notably lower than the previous year.
- Several large one-off donations (e.g. from a nearby Baptist church, HMRC Gift Aid, and individual donors) boosted income.

3. Expenditure Summary

Total Payments (Nov 2024 – Oct 2025) **£49,028.08**

Expenditure is dominated by ministry costs, including stipend, PAYE/NI, pension, and associated expenses.

Key Observations

- Ministry costs remain broadly in line with previous years.
- Running costs have decreased compared to 2023–24.

- Repairs & renewals were modest, with only a few maintenance-related payments.
- Subscriptions and licences remain a consistent annual cost (e.g., CCLI, ICO).
- Mission & outreach spending increased significantly from the previous year.

4. Surplus / Deficit Position

Opening Bank Balance (1 Nov 2024):

£5,027.39

Closing Bank Balance (31 Oct 2025):

£6,913.27

(Note: This is before adjusting for income due and expenses outstanding.)

Income Due (not yet received):

- Gift Aid (August): £665.24
- Gift Aid (September): £609.16
- Gift Aid (October): £585.65

Total Gift Aid due: £1,860.05

Expenses Outstanding:

- Nil

Adjusted Bank Position: **£8773.32**

(Exact final figure depends on HMRC amount.)

5. Financial Health Commentary

- The church remains financially stable, with consistent giving and strong donor support.
- Gift Aid continues to be a vital income stream and should be prioritised for timely claims.
- Ministry costs account for the majority of expenditure, which is expected for a church of this size.

- Fundraising efforts were notably limited this year.
- The adjusted year-end balance will be significantly higher once Gift Aid is received.
- No major deficits or cash flow concerns are evident.

6. Recommendations for Trustees

- Continue monitoring ministry costs, as they represent over 80% of expenditure.
- Strengthen fundraising strategy, given its weaker performance this year.
- Review subscription/licence costs to ensure best value.
- Ensure Gift Aid claims are processed promptly to maintain cash flow.
- Consider building a small reserve for future repairs and renewals.

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signatures:




Full Name(s) **DAVID PURVES**

SAMUEL HENRY

Position: **MINISTER**

TREASURER

Date: **18/01/2026**

18/01/2026

COLLYDEAN GRANARY BAPTIST CHURCH
STATEMENT OF BALANCES AS AT 31 OCTOBER 2025

	2024-2025	2023-2024
	£	£
Opening Cash and Bank	5027.39	5720.52
Surplus for the year	1885.88	-723.23
Closing cash and bank balance	6913.27	5027.39
Bank and Cash Balances		
Bank of Scotland	6913.27	5027.39
Total Bank and Cash	6913.27	5027.39

Assets

(Estimated value)

Church Building	1100000.00	253,000.00
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All funds are unrestricted

Approved by the Trustees and Signed on their behalf

..... (Treasurer)

COLLYDEAN GRANARY BAPTIST CHURCH

STATEMENT OF RECEIPTS & PAYMENTS for the Year to 31 Oct 2025

RECEIPTS	2024-25	2023-24
	Unrestricted Funds	
Tithes and Offerings	29,364.07	28,868.40
Donations	15,702.18	10,461.17
Gift Aid reimbursements	5,566.71	7,129.76
Grants	0.00	0.00
Fundraising income	186.00	911.09
Hall Rent	90.00	80.00
Other	0.00	760.00
TOTAL RECEIPTS	£ 50,908.96	48,201.52
PAYMENTS	2024-25	2023-4
Ministry Costs	41,808.02	41,211.72
Running Costs	3,257.21	3,026.48
Training	309.00	40.00
Subscriptions and Licences	1,309.86	1,269.22
Insurance	1,547.80	1,027.88
Accountancy Fees	297.00	753.00
Mission & Community Outreach	0.00	391.96
Repairs and Renewal	426.37	226.45
Fundraising Costs	0.00	21.24
Other	67.82	420.00
TOTAL PAYMENTS	£ 46,023.08	48,924.75
Surplus /Deficit for year	1,885.88	-723.23

APPENDIX 3



		Independent examiner's report on the accounts						V2
Report to the trustees/members of	Registered charity number	Charity name						
		COLLYDEAN GRANARY BAPTIST CHURCH						
On the accounts of the charity for the period		Period start date				Period end date		
		Day	Month	Year		Day	Month	Year
		01	NOV	2024	to	31	October	2025
Set out on pages		1						(remember to include the page numbers of additional sheets)
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) 2005 Act 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 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 [other than that disclosed on the attached page*]							
	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**:	David Henderson						Date: 23-12-2025	
Name:	DAVID HENDERSON							
Relevant professional qualification(s) or body (if any):	Member of Chartered Institute of Bankers in Scotland							
	B.A (Social Sciences)							
Address:	27 LUNDIN VIEW							
	LEVEN							
	KY8 5TL							

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.