

The Baptist Church-North Berwick Church Accounts 1 January 2025-31 December 2025
 Scottish Charity SC023582

	Offerings	Rental	Direct Deposit	Other Income	Boiler	Total
January	£ 570.00		£ 635.00			£ 1,205.00
February	£ 625.00	£ 275.00	£ 615.00			£ 1,515.00
March	£ 770.00		£ 615.00			£ 1,385.00
April	£ 685.00	£ 425.00	£ 615.00			£ 1,725.00
May	£ 810.00		£ 680.00			£ 1,490.00
June	£ 855.00		£ 570.00			£ 1,425.00
July	£ 680.00		£ 635.00			£ 1,315.00
August	£ 900.00		£ 615.00			£ 1,515.00
September	£ 740.00		£ 635.00			£ 1,375.00
October	£ 655.00		£ 635.00		£ 4,490.00	£ 5,780.00
November	£ 725.00	£ 100.00	£ 615.00		£ 880.00	£ 2,320.00
December	£ 810.00		£ 615.00		£ 4,350.00	£ 5,775.00
	£ 8,825.00	£ 800.00	£ 7,480.00	£ -	£ 9,720.00	£ 26,825.00

Expenses

Boiler	£ 55,026.00
Church Heating	£ 2,848.00
Church Electric	£ 1,400.00
House Heat	£ 1,537.00
House Electric	£ 934.00
Building Work	£ 569.00
Phone	£ 524.00
Fire Extinguisher	£ 720.00
Flowers	£ 745.00
Church Supplies	£ 281.00
TOTAL	£ 64,584.00

Royal Bank of Scotland Balance 1 January 2025	£ 14,093.17
Bank of Scotland Balance 1 January 2025	£ 42,672.65
Total Bank Balance 1 January 2025	£ 56,765.82

Balance 31 December 2025	
Royal Bank of Scotland Balance	£ 11,241.02
Bank of Scotland Balance	£ 7,766.65
Total Bank Balance 31 December 2025	£ 19,007.67

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Scottish Charity SC023582

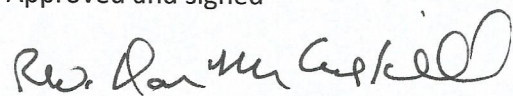
	General	2025	2024
off	£8,825.00	£8,825.00	£8,975.00
Rent	£800.00	£800.00	£800.00
Direct Deposit	£7,480.00	£7,480.00	£12,420.00
Other Income			£965.63
Boiler	£9,720.00	£9,720.00	
Refunds			£215.83
Total	£26,825.00	£26,825.00	£23,376.46
Expense	-£ 64,584.00		
RBS Bal 2025 Begin	£ 14,093.17	BOS Bal 2025 Begin	£ 42,672.65
RBS Bal 2025 End	£ 11,241.02	BOS Bal 2025 End	£ 7,766.65

Assets

Church Building 1 Victoria Road, North Berwick, EH39 4JL

Total Balance £ 19,007.67

Approved and signed



Rev. Dan McCaskill (Pastor/Trustee)

09/08/26

Date

APPENDIX 3



Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

Independent examiner's report on the accounts v2						
Charity name The Baptist Church-North Berwick						
SC 023582						
Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	01	2025	to	31	12	2025
						(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:**

Heather E. Lennox

Date:

18TH AUGUST, 2026.

Name:

HEATHER ELIZABETH LENNOX.

Relevant professional qualification(s) or body (if any):

B.A., DIP. SOC. STUDIES, CERT. IN PSYCHIATRIC SOCIAL WORK, CERT. ADV. SOC. WK., CERT. BIBLICAL STUDIES.

Address:

*39/4, REDHALL CRESCENT,
EDINBURGH
EH14 2HU.*

*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.

**OSCR will accept digital or typed signatures.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

APPENDIX 1

OSCR

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	01	25	To	31	12	25

Reference and administration details

Charity name	The Baptist Church-North Berwick
Other names charity is known by	
Registered charity number	SC 023582
Charity's principal address	1 Victoria Road
	North Berwick, East Lothian, Scotland
	Postcode EH39 4JL

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev. Dan McCaskill	Pastor		Congregation
2	Norman Kean	Trustee	June 2025	Congregation
3	Kevin Correll	Trustee	June 2025	Congregation
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The Baptist Church-North Berwick is a charitable, unincorporated organisation with its purpose and administrative arrangement set out in our constitution.

Trustee recruitment and appointment

Normally, the trustee will be Pastor, Secretary and Treasurer as appointed by the congregation. All of the Church Trustee's appointed or re-appointed by the church members at the Annual General Meeting and hold the office of Pastor, Secretary and Treasurer.

Objectives and activities

Charitable purposes

Our purpose as recorded in our constitution, is "the advancement of the Christian Faith locally and worldwide by the teaching and preaching of Scripture and the support of the needy.

Summary of the main activities in relation to these objects

Hold weekly meetings on Sunday and Bible study through the week and children's events.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

In 2025 we held weekly worship services, Bible studies, and other meetings for the proclamation of the gospel. We also support financially other ministries in the UK and around the world.

Financial review

Brief statement of the charity's policy on reserves

Reserves at the end of the year will be carried over to the next year to continue the stated purpose.

Details of any deficit

Any deficits for the year will be covered by the previous year or carried over to the following year.

Donated facilities and services (if any)

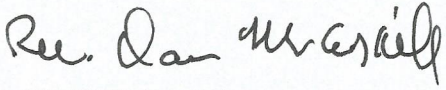
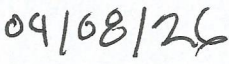
APPENDIX 1

Other optional information

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)	Rev. Dan McCaskill	
Position (e.g. Chair)	Pastor	
Date		

The Baptist Church

SC 023582



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2025		31	12	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	26025				26025 -	22577
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings	800				800 -	800
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	26825 -	-	-	-	26825 -	23377 -
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	26825 -	-	-	-	26825 -	23377 -
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	64584				64584 -	14677
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	64584 -	-	-	-	64584 -	14677 -
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	64584 -	-	-	-	64584 -	14677 -
Net receipts / (payments)	(37759) -	-	-	-	(37759) -	179 -
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(37759) -	-	-	-	(37759) -	179 -

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	56767				56767 -	48067
	Surplus / (deficit) shown on receipts and payments account	(37759)				(37759)	8700
						-	
						-	
	Cash and bank balances at end of year	19008 -	-	-	-	19008-	56767
	(Agree balances with receipts and payments account(s))						

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
B2 Investments				
	Total			

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
B3 Other assets					
	Total				

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
B4 Liabilities				
	Total			

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
B5 Contingent liabilities				
	Total			

Signed by one or two trustees on behalf of all the trustees

Signature*

Print Name

Date of approval

Rev. Dan McCaskill	REV. DAN MCCASKILL	04/08/20

* Please note - OSCR will accept digital or typed signatures

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	
--	--

Authority under which paid

£

C3b Trustee remuneration - details

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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Number of trustees

£

C4b Trustee expenses - details

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Total						

sc 023582

Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds