

Charity No. SC052073

SELKIRK BAPTIST CHURCH SCIO
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2026

SELKIRK BAPTIST CHURCH SCIO
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SELKIRK BAPTIST CHURCH SCIO
TRUSTEES' ANNUAL REPORT

The Trustees are pleased to present their annual report together with the financial statements for the year ended 31 March 2026.

OBJECTIVES & ACTIVITIES

The purpose of the Church as stated in our constitution is the advancement of religion, specifically the Christian faith, according to Baptist principles, in and around Selkirk and the Scottish Borders, and also throughout Scotland and the rest of the World. In order to do this the Church operates a variety of community-based activities to both support our community and also to share Jesus love and concern for everyone. We seek to encourage all to discover, use and develop their Spiritual gifts. The Church regularly reviews its activities in order to more effectively serve in our community.

The Church has offices and a small meeting hall at its premises in Back Row, Selkirk. We meet there for worship as well as Live-Streaming our service on YouTube. The Church is affiliated to the Baptist Union of Scotland.

ACHIEVEMENTS & PERFORMANCE

The Church has continued to grow throughout the year and as at the year end there were 59 members and several more attenders.

As a Church we seek to be outward looking, recognising our role to be salt and light within our community. As such we seek to focus what we do in ways that support the community in which we live and that also encourage our members to take part.

Our strategic intent is reflected in our budget, where we aim to spend one third on activities that reach out into the community, one third on activities that support our Church family and a third on maintaining our property.

During 2025/26 we have continued to invest in our Church building at 35, Back Row, Selkirk. Building work is now complete, providing a new accessible entrance door, and a new meeting room. Various maintenance work has been carried out in order to keep the premises in good condition.

In 2024 we re-slatted the northern facing part of our roof. The south facing elevation now also needs work. We have approached Scottish Borders Council for planning permission to carry out this work, but as at end March 2026 have yet to receive planning permission.

In the garden the team have continued to develop the garden area, and it has been a real asset to the Church. There has been work ongoing to stabilise one of the retaining walls and is now completed.

Our community work includes Connect Well and ConneCTots, reports on both of which are included below. In addition, we run a number of children's events throughout the year to support families in Selkirk. During the year we also hosted a new group called the Community Forum and a report is included below.

As a Church we meet each week for worship. Our main services are well attended, led by our new Minister and various speakers from across Scotland. These services are Live-Streamed for those who cannot get out and are available on YouTube. The new Ministers role will be both to support the Church, but also to act as a Pastor for our community.

Pastoral Leadership Team

The team has met each month over this past year. Its primary remit remains the same, namely: to organise the preaching of the Church, to oversee the pastoral care of the congregation, to plan Church prayer meetings, to oversee the mid-week Connect Groups and to plan special events. The team planned a retreat day for all of the Leadership in the autumn to reflect on the pastoral challenges of those struggling with sexuality issues. The team also organised a Church weekend in February this year with a guest speaker and a Church meal. Rev G MacKenzie continues to chair the core pastoral team (those who actually do the pastoral care), now re-named the pastoral visiting group.

Admin Leadership Team

The Admin Leadership team comprises three members, Andrew Carter, David Neilson and Christine Pettie. The team look after Church finances, property and record keeping. The team meets every Monday to review finances and to progress any other admin tasks. Occasionally the team hold additional ad hoc meetings where issues need to be resolved.

ACHIEVEMENTS & PERFORMANCE (contd)

Admin Leadership Team (contd)

The main work this year has been overseeing the completion of the new toilets and entrance at Connections, and then in the later part of the year finding and buying a new manse. This was purchased on 6th March, since then there has been a huge effort to get the house ready for the new Minister. The house has been decorated throughout, new floor covering fitted, and some minor electrical work is being undertaken.

Children

Presently we have 2 groups of children; one pre-school group and a group for primary school age children. The pre-school children mainly enjoy toys, colouring and easy to do crafts and have a bible story each week. The primary school age children also have a bible story. The kids in the primary age group then do a craft or activity to explore the learning from the bible story.

We held a holiday club in August with around 30 children enjoying various activities and games, and having a bible story each day. Because of the good weather many activities were held in the Church garden. In October we held a Light Party in place of Halloween where we had lots of children playing games, doing crafts and just enjoying an alternative to Halloween. The children's work in the Church is only made possible by a wonderful team of people who give up their time and we are very grateful to each one of them.

Youth

The numbers of young people at Church remains very low. We currently do not provide any regular activity for those aged 12 to 18 but there is still the possibility of a new group starting up. We have been involved in starting a Scripture Union group at the local high school and a good number of teenagers have been attending. We will continue to support young people and it is hoped that as we grow as a Church we will be more able to provide regular activities for people of this age.

ConnetTots

ConnetTots meet on a Monday morning during school term time. Numbers have increased lately and we have welcomed lots of new parents/grandparents and carers with their children. Children are aged from birth up to primary school. The purpose of the group is to bring together the adults and children to a safe environment where they can play and where the parents/carers can be supported by the team of volunteers working to make ConnetTots of benefit to all those attending. The children enjoy playing with toys, craft work and singing. We provide drinks and snacks for both the children and the adults. We have a team of people who help by welcoming, making the tea/coffee and snacks and just chatting or playing with the children. We celebrate Christian festivals and try to do special events at these times of the year. This year at Easter we had a puppet show which the children (and adults) thoroughly enjoyed.

Connect Well

ConnectWell, is linked to Renew Wellbeing, a national organisation, (more details at www.renewwellbeing.co.uk) to support people who may be struggling with poor mental health or loneliness. We are grateful to our dedicated team of volunteers and helpers who kindly serve on a rota basis carrying out various roles, in particular, are always present and available to have conversations and offer friendship with our visitors.

ConnectWell operates a café Style event, meeting every week for 2 hours, and offering a range of activities, games, crafts table tennis, as well as an opportunity to pray, or be prayed for. We have been meeting since 2022, and our numbers are steadily growing, with up to 40 people known to us, not all from the Church. Some people have described their Thursday mornings as a lifeline.

We offer a safe and quiet space where people can generally feel valued and respected and know that its OK not to be OK. Renew Wellbeing principles are to be Present, Prayerful, and in Partnership (with NHS Borders Health and Social Care). We continue to be part of the NHS Borders Public Health 'Creating Hope in the Borders' scheme, and Suicide Safer Communities, with two members completing training for suicide prevention.

ACHIEVEMENTS & PERFORMANCE (contd)

Community Forum

This is an initiative from the Church to explore the possibility of getting various people together who are involved in aspects of community work. We invited a local councillor, the community policeman, head teachers from the primary school and high school, various organisations working in the community, NHS & Social workers, health workers and Church representatives. The main objective was to explore what are the main needs of our community today. All those who attended felt this group gives a real opportunity to network with others and try and work together.

SBC Global Mission Group

This group has met just occasionally over the past year. Its remit is to promote an interest and prayer in global mission, to support our specific mission partners and to organise monthly intercessions in the Sunday services. This year our BMS World Mission partner in Afghanistan returned to Scotland, no longer in need of our support. We now have a new BMS World Mission partner serving in Dhaka who has served in ministry for 20 years.

We continue to support Opportunities Zambia, supporting three local schools and an orphanage, through our local lead person Sukie Barker. We continue to support Lizbeth, and the ministry in Cali she helps lead, Fundacion Amigos y Hermanos.

We have also recently agreed to a Church partnership with the Living Flame Church in Leca da Palmeira, Porto, Portugal. The Church is known to our Pastor and our hope is for a team to visit before too long.

FINANCIAL REVIEW

Total receipts during the year were £193,296 (2025: £105,587) including the loan from Scottish Baptist Union of £85,000 towards the purchase of the new manse. Total payments were £368,181 (2025: £139,294) including the purchase of the new manse costing £255,000. Also included within payments is a total of £49,479 spent on refurbishment of the Church building (2025: £82,574 spent on the Church building including roof repairs and new chairs). There was also a total of £6,849 of legal and professional fees relating to the manse purchase and the refurbishment of the Church Building (2025: £15,073 of legal and professional fees). Overall there was a deficit of £174,885 for the year (mainly attributable to the purchase of the new manse) which was funded from reserves (2025: deficit of £33,707).

Reserves policy

In respect of reserves, the Church has a policy of maintaining reserves to protect against unforeseen fluctuations in income. The policy is to maintain unrestricted funds at a level which would enable the Church to continue its provision of services if its sources of income were to cease or be delayed significantly in their payment. The Trustees consider that it is prudent for them to aim to cover three months expenditure by way of reserve. The Trustees consider that the balance on available unrestricted funds to be at a satisfactory level at 31 March 2026 whilst being mindful of the on-going salary costs and property maintenance.

STRUCTURE, GOVERNANCE & MANAGEMENT

The Church is a Scottish Charitable Incorporated Organisation (a SCIO) and governed by its Constitution.

The Officers of the Church are the Chair, the Secretary and the Treasurer. The Officers and the members of the Church Leadership Team (comprising both the Pastoral and the Administration Leadership Teams) are the Trustees of the charity for the purposes of charity law. In addition to the Pastoral and Administrative Leadership Teams the Treasurer is supported by the Finance Team who work with the Treasurer to manage the Church finances as well as deal with the day to day management of its cash and bank accounts.

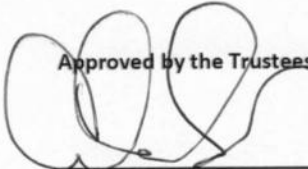
New Trustees can be proposed by Church members or by existing Trustees and their appointment is agreed at a Church meeting. New Trustees receive appropriate induction and training.

SELKIRK BAPTIST CHURCH SCIO
TRUSTEES' ANNUAL REPORT (CONTD)

REFERENCE & ADMINISTRATIVE DETAILS

Charity name	Selkirk Baptist Church SCIO	
Charity number	SC052073	
Address	Selkirk Baptist Church, 35 Back Row, Selkirk, TD7 4LP	
Current Trustees		
Chair and Pastor	Rev J Soles	
Secretary	Rev G MacKenzie	
Treasurer	Mr A Carter	
Pastoral Leadership Team	Mrs L Bell	Rev G MacKenzie
	Mr D Kennedy	Dr A Brown (appointed 4 September 2025)
	Rev A Rollinson	Rev J Soles (appointed 1 January 2026)
Admin Leadership Team	Mr A Carter	Mr D Neilson
	Mrs C Pettie	
Other Trustees who served during the year	Mr M Johnson (resigned 4 September 2025)	
	Prof J Bartlett (resigned 5 June 2025)	

Approved by the Trustees and signed on their behalf by:



Mr A Carter (Trustee)

29 JUNE 2026
Date

A Word of Gratitude

It is a privilege to serve this Church family, and I want to begin this report with a simple and genuine thank you. Thank you for your welcome, your patience, and your faithfulness. These first months in Selkirk have been full of learning, joy, and the quiet but unmistakable sense that God is at work among us.

Worship and Preaching

Since the beginning of the year, our Sunday mornings have been shaped by two sermon series. We opened the year with The Heart of Luke — Faith, Miracles and Parables, a journey through the Gospel of Luke that grounded us in the person and ministry of Jesus. We are now midway through From Promise to Power, drawn from the early chapters of Acts, exploring the work of the Holy Spirit in the life of the early church — and its continuing relevance for us today.

It is also worth mentioning our Church Renewal Weekend held in February, with Colin Symes as our guest speaker. Over four sessions across three days, Colin brought a rich and encouraging word on God's Covenant Love — The Golden Thread of Scripture. It was a wonderful opportunity for learning and for deepening our fellowship as a Church family.

Alongside the Sunday sermons, a weekly devotional goes out through the Church newsletter, working through Paul's first letter to the Thessalonians. It has been a joy to write, and I hope it has been an encouragement to read.

I am also glad to contribute to our Worship ministry, playing acoustic guitar and leading worship when needed.

Pastoral Care and Prayer

Our monthly prayer meetings continue to be a meaningful part of our Church life, and I am grateful for all who attend and pray faithfully. Pastoral visiting and care remain an ongoing priority, and I am committed to being present and available to every member of this family — in joy and in difficulty alike.

Connect Groups

One of the most encouraging developments of recent months has been the formal alignment of our existing Connect Groups — the official small group ministry of Selkirk Baptist Church. A Leaders' meeting was held, a vision paper shared, and the response from our group leaders has been warm and constructive. These groups are a vital part of how we care for one another, grow in faith, and reach out to our community. I am excited about where this is heading.

Looking Ahead

There is much to be thankful for — and much to look forward to. God is faithful, this congregation is full of love and potential, and I believe the best days of Selkirk Baptist Church are still ahead.

"The LORD brought about a great victory." — 2 Samuel 23:12 (NKJV)

Rev J Soles

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF
SELKIRK BAPTIST CHURCH SCIO**

I report on the financial statements for the charity for the year ended 31 March 2026, which are set out on pages 7 to 9.

Respective responsibilities of Trustees & independent examiner

The Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Trustees consider that the audit requirements of Regulation 10(1) (d) of the 2006 Regulations (as amended) does not apply. It is my responsibility to examine the financial statements as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

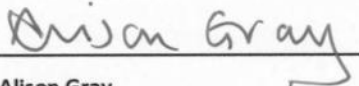
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented, with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

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 Regulations (as amended), and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations (as amended)have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable proper understanding of the financial statements to be reached.



Alison Gray
Chartered Accountant
Le Noyer, Ettrick Terrace
Selkirk
TD7 4LE

217126
Date

SELKIRK BAPTIST CHURCH SCIO
STATEMENT OF RECEIPTS AND PAYMENTS
For the Year Ended 31 March 2026

		Unrestricted Funds	Restricted Funds	Total funds 2026	Total funds 2025
	Note	£	£	£	£
Receipts:					
Collections and donations		88,530	13,232	101,762	98,468
Baptist Union of Scotland loan (manse purchase)		85,000	-	85,000	-
Bank interest		6,534	-	6,534	7,119
Total receipts		180,064	13,232	193,296	105,587
Payments:					
Cost of charitable activities					
Salaries		12,324	-	12,324	3,112
Other staff related costs		1,434	-	1,434	-
Connections running costs		13,283	-	13,283	11,496
Manse costs		3,559	-	3,559	-
Garden costs		572	-	572	957
Church Family		4,217	126	4,343	2,720
Sunday Worship		3,959	-	3,959	3,827
Community Outreach		1,682	1,468	3,150	4,267
Donations	5	6,120	1,852	7,972	8,755
Administration	6	5,327	-	5,327	5,127
Governance costs					
Independent examiner's fees		930	-	930	918
Other fees		-	-	-	468
Capital costs					
Manse purchase		245,000	10,000	255,000	-
Equipment and refurbishment costs		49,479	-	49,479	82,574
Professional fees		6,849	-	6,849	15,073
Total payments		354,735	13,446	368,181	139,294
DEFICIT FOR THE YEAR		(174,671)	(214)	(174,885)	(33,707)

The notes on page 9 form part of these financial statements.

STATEMENT OF BALANCES

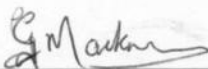
As at 31 March 2026

	Unrestricted Funds	Restricted Funds	Total funds 2026	Total funds 2025
	£	£	£	£
Opening bank balance	347,909	3,804	351,713	385,420
Deficit for the year	(174,671)	(214)	(174,885)	(33,707)
Closing bank balance	<u>173,238</u>	<u>3,590</u>	<u>176,828</u>	<u>351,713</u>

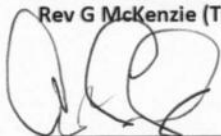
	2026	2025
	£	£
Other assets - unrestricted funds		
Buildings at cost	395,000	140,000
Other equipment at approximate value	41,000	49,500
	<u>436,000</u>	<u>189,500</u>

	2026	2025
	£	£
Liabilities - unrestricted fund		
Baptist Union of Scotland loan (manse purchase)	85,000	-
Suppliers	6,284	6,900
	<u>91,284</u>	<u>6,900</u>

The financial statements on pages 7 to 9 were approved by the Trustees on 29 JUNE 2026 and were signed by:



Rev G McKenzie (Trustee)



Mr A Carter (Trustee)

The notes on page 9 form part of these financial statements.

SELKIRK BAPTIST CHURCH SCIO
NOTES TO THE FINANCIAL STATEMENTS
For the Year Ended 31 March 2026

1 Basis of preparation

The financial statements are 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 Funds

Unrestricted funds are those which can be used in accordance with the charitable objects of the Church at the discretion of the Trustees. Restricted funds are those which can only be used for particular restricted purposes within the objects of the Church. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Restricted funds comprise various donations where donors specify a purpose for the funds given. These funds are subsequently spent in accordance with the donors wishes. Total restricted income received during the year was £13,232 as shown on the Statement of Receipts and Payments. Total restricted funds remaining at the year end were £3,590 as shown on the Statement of Balances. The deficit in the year was funded from reserves.

3 Trustee remuneration and expenses

Total remuneration including employer pension of £8,396 was paid in relation to Rev J Soles. No other Trustees were paid or received any other benefits from employment from the Church in the year or previous year.

No expenses were paid to Trustees in the year (2025: £263 paid in respect of 1 Trustee) for services provided to the Church.

4 Transactions with connected persons

Other than the above, there were no transactions with connected persons in the year or previous year.

	2026	2025
	£	£
5 Donations		
To those serving in the UK	3,500	2,300
To those serving overseas	4,472	6,455
	<u>7,972</u>	<u>8,755</u>
	2026	2025
	£	£
6 Administration costs		
Insurance	2,082	1,893
Baptist Union	2,148	2,148
Travel expenses	-	263
Other office costs	787	612
Bank charges	310	211
	<u>5,327</u>	<u>5,127</u>