

APPENDIX 1

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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	January	2025	To	31	December	2025

Reference and administration details

Charity name	Stonehaven Baptist Church
Other names charity is known by	
Registered charity number	SC021248
Charity's principal address	The Old Courthouse
	Dunnottar Avenue
	Stonehaven
	Aberdeenshire
	Postcode AB39 2JH

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	Rhona Grant	Secretary		The Church
2	Gillian Martin	Deacon		The Church
3				
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

Stonehaven Baptist Church is an unincorporated association being established by constitution.

Trustee recruitment and appointment

Trustees are appointed, after nomination, by the Church in accordance with the constitution.

Objectives and activities

Charitable purposes

The aims of the Church are to share with the community the meaning that Jesus gives to our lives and the ways in which a living faith can be applied to daily living. The Church is affiliated to the Baptist Union of Scotland.

The advancement of religion, the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

Summary of the main activities in relation to these objects

The Church organises a variety of activities throughout the year to achieve the above aims. These include:
 Sunday worship service (with a Sunday School and Crèche), weekly prayer and bible study meeting, a weekly drop in café and monthly ladies' craft group. We also regularly organise "fun" activities together to strengthen the bonds of friendship and fellowship.
 We also provide practical support to other charities, locally and nationally.

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Achievements and performance

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

During the year the church met regularly and carried out various activities in pursuit of the above stated aims.

Significant highlights, events and developments of note in the year include the following:

During the school summer holiday period we organised a variety of week-long activities for children, young people and adults.

We continue to run a weekly drop-in coffee morning which is well attended by ourselves as well as regular and one-off visitors. Our weekly Pilates session continues to be popular followed by a takeaway lunch. During holiday periods we ran a toddlers group for babies and pre-schoolers, with parents. This proved popular when all other groups were taking a break.

Our monthly craft group continues to grow in popularity and attracts a wide age range of ladies in their 30s up to those in their 70s.

During the summer school holiday period we organised weekly activities together. These included putting, walks in the woods or along the beach. We have also included more restful activities, mindful of mobility issues for several of our members.

Our pastor continued to be a member of the chaplaincy team at the local high school and involved in the Parent Council. During the Easter holidays our Pastor indicated that he had a sense it was time for him and his family to move on and seek another calling. This led to a somewhat unsettled time which felt like "treading water" as we could only make tentative plans post-Pastor whilst he was still in post. Having said that, we recognised that if God was calling our Pastor to move on, we could not stand in his way; and that God would already be putting in place the plans He has for us, going forward.

The local churches collaboratively run a charity shop and food bank. Our involvement continued via membership of the organising committee (Pastor and a member) and in volunteering to serve in the shop (a member).

As a congregation we continued to be very grateful for the donations received from Elgin and Lossiemouth Baptist Churches which mean we could continue to benefit from the service and spiritual support we received from our Pastor and his wife.

We celebrated and rejoiced with our newest member when she was baptised.

We made progress with updating our Constitution and applying to Oscr for charitable status as a SCIO.

We continued to share our spaces in the Old Courthouse with fellow tenants and other community groups, as and when requested by them.

Financial review

Brief statement of the charity's policy on reserves

It is the policy of the Church to use the financial reserves to develop the ministry of the church (including leasing premises which we can use for church services as well as an administrative base) and maintain the services of the pastor.

Details of any deficit

The Church is aware of the deficit and using the reserves to cover this. There are a number of factors leading to the deficit which include salary arrangements with the Pastor (extra hours and pay) and also paying off the BUS current and arrears for previous years.

Donated facilities and services (if any)

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Other optional information

We have received generous gifts regularly from Lossiemouth Baptist church and Elgin Baptist church as well as individuals in order to help the Church support our Pastor, this has been a great help and is very much appreciated.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s) Rhona Grant

Gill Martin

Position (e.g. Chair) Secretary

Deacon

Date

30 / 8 / 2026

30 / 8 / 2026

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

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	40,701	11,500			52,201	52,184
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
					-	-
A1 Sub total	40,701	11,500	-	-	52,201	52,184
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	40,701	11,500	-	-	52,201	52,184
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	45,288	9,000			54,288	44,391
Donation		1,500			1,500	1,300
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other (gifts etc)		1,000			1,000	-
					-	-
A3 Sub total	45,288	11,500	-	-	56,788	45,691
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	-
Total payments	45,288	11,500	-	-	56,788	45,691
Net receipts / (payments)	(4,587)	-	-	-	(4,587)	6,493
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(4,587)	-	-	-	(4,587)	6,493

Section B Statement of balances

Categories	Details	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 £
B1 Cash funds	Cash and bank balances at start of year	27,820				27,820	21,327
	Surplus / (deficit) shown on receipts and payments account	(4,587)	-			(4,587)	6,493
						-	
						-	
	Cash and bank balances at end of year	23,233	-	-	-	23,233	27,820
	(Agree balances with receipts and payments account(s))						

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

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Gift Aid (Income Tax recoverable)	unrestricted		5,205	5,422
	Fixed Assets (Computer & Sound Equipment)	unrestricted	440	264	352
	Fixed Assets (Office Equipment)	unrestricted		-	36
	Baptist Union Insurance	unrestricted		66	60
	Copyright License	unrestricted		98	81
		Total	440	5,633	5,951

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	Baptist Union of Scotland Levy	unrestricted	840	3,150
	Donations still to send	unrestricted		499
		unrestricted		
		unrestricted		
		unrestricted		
		Total	840	3,649

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
Total payments				
		Total	-	-

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

Signature

Print Name

Date of
approval

Rhona Grant
GILL MAYER

RHONA GRANT
GILL MAYER

30/8/26
30/8/26

Section C Notes to the Accounts

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

Fund balances: (i) General Fund: For day to day income and expenditure. Total of £22,229 at the end of the financial year. (ii) Designated (Various): made-up of (a) Fellowship Fund for the benefit of those in need in the congregation. Total of £229 at end of year & (b) Mabel's Memorial Reserve Fund for purchase of bibles etc. Total of £775 at the end of the financial year.

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)

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C3b Trustee remuneration - details

Authority under which paid	£
Total Pastor's Remuneration	0

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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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

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

C6 Other information

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 £
Open Offerings	7,231				7,231	7,057
Gift Aid Offerings	22,787				22,787	24,977
Gift Aid (Income Tax recovered)	7,363				7,363	6,806
Stewardship Giving (received incl. Gift Aid Tax Reclaim)	3,300				3,300	1,800
Other donations - Gift	20	2,500			2,520	2,544
Other donations - Churches		9,000			9,000	9,000
Total	40,701	11,500	-	-	52,201	52,184

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 payments						
Pastor's costs	19,406	9,000			28,406	22,650
Pulpit Supply	520				520	170
Running Costs	21,307				21,307	20,406
Ministry (within Church)	841				841	1,075
Outreach (outwith Church)	724				724	90
Baptist Union of Scotland Levy	2,490				2,490	-
Mainly Music					-	-
Other: gifts etc.					-	-
Other Miscellaneous					-	-
Total	45,288	9,000	-	-	54,288	44,391

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below General Fund	Unrestricted fund 2 - enter name of fund below Designated Various (Mabel + Fellowship)	Unrestricted fund 3 - enter name of fund below Designated (Reserve Fund)	Unrestricted fund 4 - enter name of fund below Designated (Pension Liability)	Unrestricted fund 5 - enter name of fund below Designated (Love gift to pastor)	Total unrestricted funds	Total unrestricted funds last period
Receipts							
Open Offerings	7,231					7,231	7,057
Gift Aid Offerings	22,787					22,787	24,977
Gift Aid (Income Tax recovered)	7,363					7,363	6,806
Stewardship Giving (received incl. Gift Aid Tax Reclaim)	3,300					3,300	1,800
Other donations - Gift	20					20	745
Other donations - Churches						-	
Legacies						-	
Gross trading receipts						-	
Income from investments other than land and buildings						-	
Gross receipts from other charitable activities						-	
Sub total	40,701	-	-	-	-	40,701	41,385
Receipts from asset & investment sales							
Proceeds from sale of fixed assets						-	
Proceeds from sale of investments						-	
Sub total	-	-	-	-	-	-	-
Total receipts	40,701	-	-	-	-	40,701	41,385
Payments							
Expenses for fundraising activities						-	-
Gross trading payments						-	-
Investment management costs						-	-
Payments relating directly to charitable activities	45,288					45,288	35,391
Grants and donations						-	-
Governance costs:						-	-
Audit / independent examination						-	-
Preparation of annual accounts						-	-
Legal costs						-	-
Other (gifts etc)						-	-
Sub total	45,288	-	-	-	-	45,288	35,391
Payments relating to asset and investment movements							
Purchases of fixed assets						-	-
Purchase of investments						-	-
Sub total	-	-	-	-	-	-	-
Total payments	45,288	-	-	-	-	45,288	35,391
Net receipts / (payments)	(4,587)	-	-	-	-	(4,587)	5,994
Transfers to / (from) funds	-	-	-	-	-	-	-
Surplus / (deficit) for year	(4,587)	-	-	-	-	(4,587)	5,994

Nature and purpose of funds

Fund balances: (i) General Fund: For day to day income and expenditure. Total of £22,229 at the end of the financial year. (ii) Designated (Various): made-up of (a) Fellowship Fund for the benefit of those in need in the congregation. Total of £229 at end of year & (b) Mabel's Memorial Reserve Fund for purchase of bibles etc. Total of £775 at the end of the financial year.

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
Assigned Gifts and Donations						
Receipts						
Donations	11,500				11,500	10,799
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	11,500	-	-	-	11,500	10,799
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	11,500	-	-	-	11,500	10,799
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	9,000				9,000	9,000
Grants and donations	2,500				2,500	1,300
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
Sub total	11,500	-	-	-	11,500	10,300
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	11,500	-	-	-	11,500	10,300
Net receipts / (payments)	-	-	-	-	-	499
Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	-	-	-	-	-	499

Nature and purpose of funds

This fund has been set-up to collect moneys from donations and gifts and to use them to help pay and support the pastor, as well as to send onto other specic causes.

APPENDIX 3



Independent examiner's report on the accounts

Report to the trustees/members of

Charity name
Stonehaven Baptist Church

Registered charity number

SC021248

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	January	2025	to	31	December	2025

Set out on pages

1 to 6

(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. 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 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 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 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, 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:

Name:

Graeme Fisher

Date:

22 September 2026

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

B.A., C.A., M.B.A.

Address:

12 Ballochmyle Crescent
Crookston
Glasgow
G53 7GJ