

Bearsden Baptist Church SCIO

Accounts and Report
for the Year ended 31 March 2025

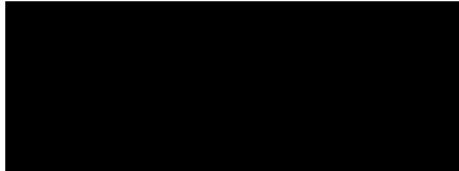
Scottish Charity Number SC052915

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
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Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Reference and Administrative Details

Principal Address



Bankers

Clydesdale Bank plc
32 Sylvania Way South
Clydebank
G81 1RP

Solicitors



Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow
G4 9TH

Independent Examiners



Azets Audit Services
Titanium 1
King's Inch Place
Renfrew
Glasgow
PA4 8WF

**Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Trustees' Report**

The Deacons are pleased to present their report and accounts for the year ended 31 March 2025.

Status of Charity and Governing Document

Bearsden Baptist Church SCIO ("the Church") is established by Constitution. The Church is a Scottish charity (number SC052915) and is recognised by H M Revenue and Customs under reference number 120/EE76102. The Church is congregational in policy and is affiliated to the Baptist Union of Scotland and the Evangelical Alliance.

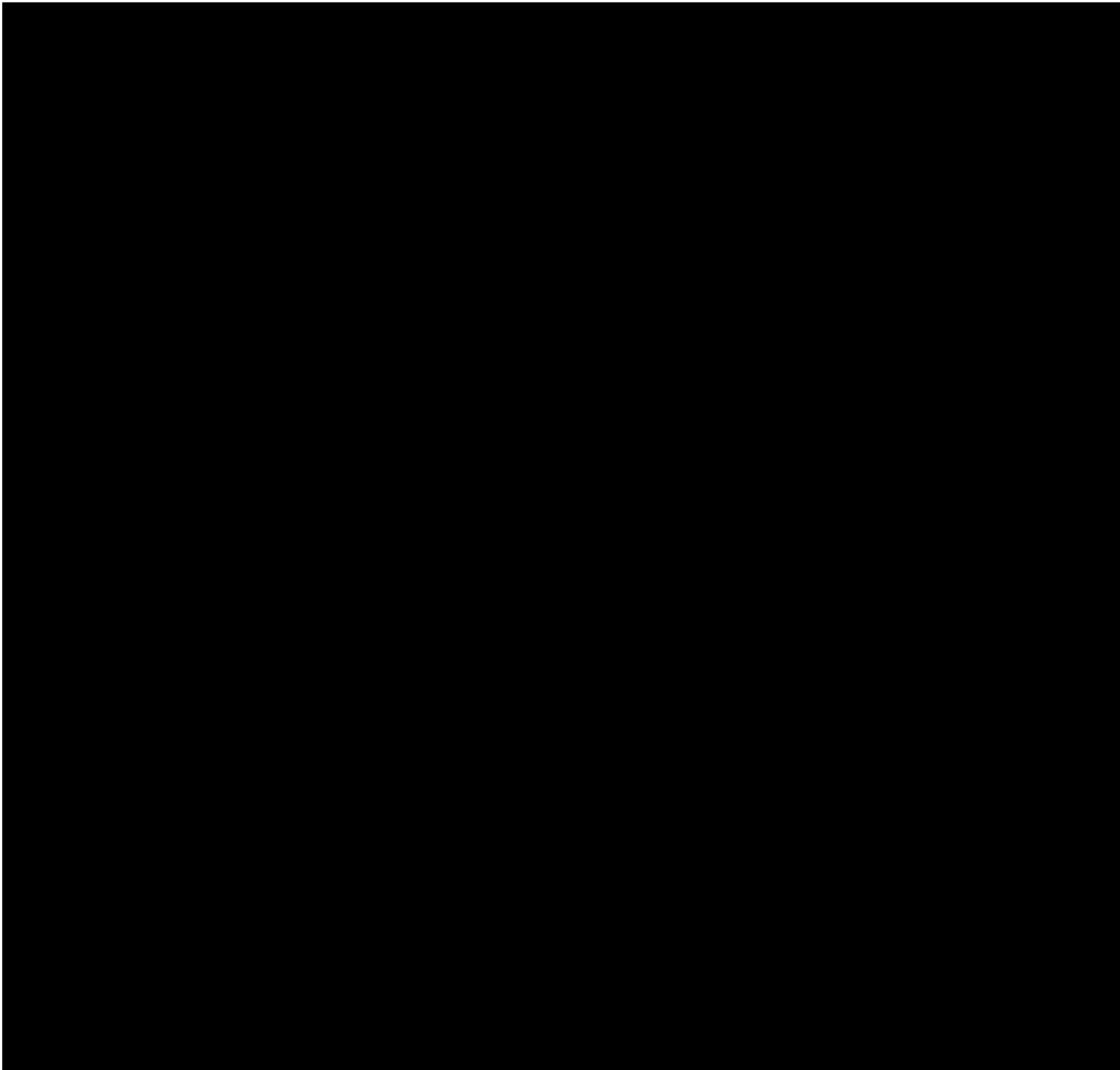
Church Objectives

The aims of the Church are as follows:

To glorify God in all that we do collectively as a fellowship and individually for the corporate life of our church, for individual life, for our neighbourhood and beyond our immediate area.

Office Bearers

The Office Bearers who served during the year and since the year end are as follows:



Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Trustees' Report [continued]

Structure, Governance and Management

Appointment of Office Bearers

Deacons are elected by the Church membership for a fixed term of four years. New Deacons are provided with a copy of the Church constitution and all policy statements agreed by the Church meetings. All deacons are appointed as trustees by virtue of their position. The positions of Church Secretary and Treasurer are required to be approved by the Church in a Church meeting. Deacons retire from the office of trustee on leaving the Deacons' Court.

Administrative Structure

The Deacons are responsible for the overall administration of the Church.

Statement on Risk

The Deacons continually review and assess the major strategic, operational and financial risks to which the church is exposed on an ongoing basis. From this review they continue to update and establish procedures to mitigate those risks which are identified as a result of this review. The main risks that have been identified in this review are - direction and forward planning of the charity; children, youth and vulnerable people; catering; creche; personnel; financial controls; and faith-based charity activities. For each of these risks, procedures have been put in place to mitigate and reduce the associated risk.

Principal Activities

The Church's principal activities are as undernoted and in addition the Church seeks to pastorally support those normally associated with the various activities through regular emails, telephone calls, cards and home visits.

Sunday morning services of worship

The church holds morning services each Sunday. The services provide an opportunity for participation in the corporate life of the church. Services provide for corporate worship, prayer, teaching and the enabling of members for works of service. The service is broadcast on Live Stream.

Home group meetings called Life Groups

Midweek meetings fulfil the same role as the Sunday gatherings while additionally providing a setting that facilitates discussion, mutual encouragement, support and mission opportunities.

Whole church monthly prayer meetings

These allow aspects in the life of the church, the local community and worldwide to be prayerfully submitted to God.

A range of regular activities for different youth age groups

Sunday school activities called Kidzone operate for all school-age children during Sunday morning services. Activities for secondary school age groups called Catalyst also take place during the morning service and at other times encompassing a range of social events designed to encourage consideration of all aspects of the Christian faith and practice and issues confronting the world.

Community support to young and pregnant mothers

The church operates a weekly mothers and toddlers group called Bumps and Bundles which provides a support and social network for young mothers.

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Trustees' Report [continued]

Support for others involved in like-minded activities throughout the world

The church supports the Baptist Union of Scotland and the Baptist Missionary Society and our own members involved in short and long-term mission work overseas. The church also supports other mission-related organisations through specific fundraising initiatives.

Community support to senior citizens

The church provides a social and support network for local senior citizens on a fortnightly basis called Lunchbreak. The Church also runs a regular programme of services in local Care Homes.

Community support to families

From time to time the church provides support to the local community through a programme designed to enhance the quality of married life and a course dealing with the issues of parenting. "Peaceful Parenting" activities are also on offer.

Community support to the community

The Church provides a non-profit café one afternoon each week called the Well-come Café, which is part of the Renew Wellbeing Charity. It seeks to draw alongside people struggling with loneliness and various aspects of mental health by providing a place where everyone is accepted and 'it is ok to not be ok'.

Provision of premises to other community groups

The church lets the premises to other organisations that have a need, provided the objectives and practices are not incompatible with the church's own objectives and regulations. A range of groups use our premises on that basis.

Provision of open garden area

The church gardens are maintained by a group within the church. The Church supports the Quiet Garden Movement, and the gardens are open to the public, offering a tranquil, open space to 'slow down, breathe and refresh'.

Community Development

The Church site is the historic location of a Roman Fort. The Church works with the Antonine Wall Project to enhance community awareness of and access to this historic site.

Prison Ministry

The Church supports this work and assists in the provision of relevant study groups when permitted within this establishment.

Achievements, Performance and Changes

We have continued to support all the activities relevant to our mission of making everyone welcome as we seek to serve God in our community. We have seen an increasing number attending our services and other events and we are indebted to our loyal staff and ever-willing volunteers who assist in enabling us to play our part in God's plan.

We were delighted to welcome our new Pastor on 1st July 2024. The Reverend [REDACTED] and their three children, came from Cape Town, South Africa and have settled in well in Scotland.

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Trustees' Report [continued]

The Church Secretary presents a full written report on the Church and its activities during the year at the Church Annual General Meeting.

Financial Review

Principal sources of funds

The church's activities are dependent on the giving of its members and related Gift Aid tax recovery. In addition to specific offerings for supported organisations such as Tear Fund, the church organises events such as concerts and coffee mornings which generate funds for specific external organisations or disaster appeals. The full amount raised is passed to those organisations or appeals. A convenient amount of income is generated from property lets.

Grant Making Policy

The church makes grants from its tithed gift income to individuals and ministry organisations that are known to the Deacons and church members. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

Results for the year

The income and expenditure account on page 10 shows a combined net surplus in the General Fund for the year of £132,224 [2024 - £8,636 surplus] before transfers. The Statement of Financial Activities on page 8 indicates net income from all funds of £125,080 [2024 - £4,796 net income].

Reserves Policy

It is the policy of the Church to maintain unrestricted funds, i.e. unrestricted funds not committed or invested in fixed assets, at a level which equates to approximately three months' unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the Church to be maintained. Unrestricted funds per the General Fund at 31 March 2025 amounted to £111,614 [2024 - £126,442].

The funds of the church are held with institutions approved by the Deacons.

Statement of Trustees' Responsibilities with respect to the Financial Statements

Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each financial year that give a true and fair view of the state of the church's affairs and of its incoming resources and application of resources, including its surplus or deficit for that year. The Trustees are responsible for ensuring that these accounts have been properly prepared from and are in agreement with the accounting records of the church and comply with relevant disclosure requirements.

In preparing these financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Church will continue its activities.

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Trustees' Report [continued]

Statement of Trustees' Responsibilities with respect to the Financial Statements (continued)

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the Church's financial position and enable the Trustees to ensure that the financial statements comply with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Trustees also have responsibility for taking such steps as are reasonably open to them to safeguard the Church's assets and to prevent and detect fraud and other irregularities.

On behalf of the Deacons  



Date: 25/6/25

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 8 to 19.

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. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 view given by the accounts.

Independent Examiner's Statement

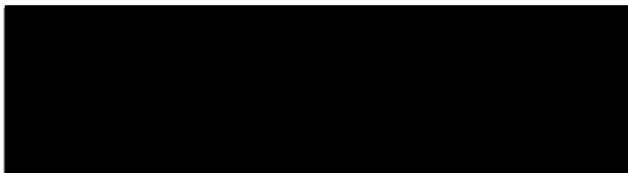
In the course of my examination, no matter has come to my attention:

(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, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



Azets Audit Services
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King's Inch Place
Renfrew
Glasgow
PA4 8WF

Date: 27/6/25

Bearsden Baptist Church SCIO
Statement of Financial Activities
For the year ended 31 March 2025

		Unrestricted Funds			2025	2024
	Note	General	Designated	Restricted	Total	Total
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	2	315,835	-	-	315,835	209,427
Charitable activities	3	18,643	-	-	18,643	16,628
Total income and endowments		<u>334,478</u>	<u>-</u>	<u>-</u>	<u>334,478</u>	<u>226,055</u>
Expenditure on:						
Charitable activities	4	199,419	-	-	199,419	215,619
Other	7	2,836	7,144	-	9,980	5,640
Total expenditure		<u>202,255</u>	<u>7,144</u>	<u>-</u>	<u>209,399</u>	<u>221,259</u>
Net income/(expenditure)		132,223	(7,144)	-	125,079	4,796
Transfers between funds	15	<u>(147,052)</u>	<u>147,052</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		(14,829)	139,908	-	125,079	4,796
Balance b/fwd at 1 April 2024		126,442	1,102,621	-	1,229,063	1,224,267
Balance c/fwd at 31 March 2025		<u>111,613</u>	<u>1,242,529</u>	<u>-</u>	<u>1,354,142</u>	<u>1,229,063</u>
Comprising funds as follows -						
General	16	111,613			111,613	126,442
Designated Assets	16		1,242,529		1,242,529	1,102,621
		<u>111,613</u>	<u>1,242,529</u>	<u>-</u>	<u>1,354,142</u>	<u>1,229,063</u>

The notes on pages 12 to 19 form part of these accounts.

Bearsden Baptist Church SCIO
Balance Sheet as at 31 March 2025

	Note	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	9		1,581,266		1,102,621
Current Assets					
Debtors	10	7,414		11,678	
Cash at bank and in hand		<u>112,621</u>		<u>127,549</u>	
		120,035		139,227	
Creditors: Falling due within one year	11	<u>23,440</u>		<u>12,785</u>	
Net Current Assets			<u>96,595</u>		<u>126,442</u>
Total Assets less Current Liabilities			1,677,861		1,229,063
Creditors: Falling due later than one year	12		(323,719)		-
Total Net Assets			<u>1,354,142</u>		<u>1,229,063</u>
The funds of the charity:					
Unrestricted Funds					
General	16		111,613		126,442
Designated Assets	16		1,242,529		1,102,621
			<u>1,354,142</u>		<u>1,229,063</u>

These accounts on pages 8 to 19 were approved by the deacons on25/6/25..... and signed on their behalf by:-

Church Secretary

Treasurer

The notes on pages 12 to 19 form part of these accounts.

Bearsden Baptist Church SCIO
Income and Expenditure Account
For the year ended 31 March 2025

General Fund	2025	2024
	£	£
Income and endowments from:		
<u>Donations and legacies:</u>		
Open offerings	259,052	170,935
Tax reclaimed	56,783	38,492
<u>Charitable activities:</u>		
Church activities	10,643	9,148
Rents receivable	8,000	7,480
	<u>334,478</u>	<u>226,055</u>
Expenditure on:		
<u>Charitable activities:</u>		
Pastoral costs	44,340	101,188
Other staff	25,275	23,893
Church affiliations	6,360	7,652
Property costs	37,250	38,710
Administration	56,242	10,309
Giving to others	20,744	20,834
Church life	9,207	13,033
<u>Other:</u>		
Governance costs	2,836	1,800
	<u>202,255</u>	<u>217,419</u>
Net income/(expenditure)	132,223	8,636
Transfers to Other Funds:		-
Designated Assets Fund	(147,052)	
Opening balance brought forward	126,442	117,806
Closing balance carried forward	<u>111,613</u>	<u>126,442</u>

The purposes of all funds are described at note 19.

Bearsden Baptist Church SCIO
Capital Funds
For the year ended 31 March 2025

Designated Assets Fund

	2025	2024
	£	£
Opening Balance	1,102,621	1,106,461
Additions		
Additions to fixed assets	<u>485,789</u>	<u>-</u>
	1,588,410	1,106,461
Bank loans	(338,737)	-
Depreciation	(7,144)	(3,840)
Closing Balance	<u><u>1,242,529</u></u>	<u><u>1,102,621</u></u>

The purposes of all funds are described at note 19.

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Notes to the Accounts

1 Accounting Policies

Basis of preparation

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

Basis of financial statements

The financial statements have been prepared on an accruals basis.

Church Income (offerings and donations)

All voluntary income and bank interest is accounted for when received. Income from gift aid tax recoveries and income from lettings is accounted for on an accruals basis. Grants are accounted for only when formal written approval is received and the related expenditure has occurred.

Tangible Fixed Assets

Heritable property (church land and buildings) and the church's fixtures and fittings are stated at cost at the date of the balance sheet.

No depreciation is charged on the church building or the manse as the Trustees do not believe that the market value is less than the historic cost. Depreciation has been provided on fixtures and fittings prior to 2013 at the rate of 20% per annum on a reducing balance basis, 33.33% straight line on fixtures and fittings from 2013 to 2017 and 10% / 33.33% straight line from 2017 onwards.

Pensions

The charity pays contributions to defined contribution schemes. Contributions payable for the year are charged in the Statement of Financial Activities. The assets of the schemes are held separately from those of the Church in independently administered schemes. See also Note 18.

Statement of Financial Activities

The purposes of all funds are described at note 19. For the purpose of the Statement of Financial Activities as shown on page 8, funds are defined as follows: -

Unrestricted funds comprise gifts and other income received for the objects of the church without any further specified purpose and are available as general funds;

Designated funds represent unrestricted funds which have been earmarked by the Deacons for a specific purpose;

Restricted funds comprise income received for spending on specified purposes as laid down by the grantor.

Bearsden Baptist Church SCIO
For the year ended 31 March 2025
Notes to the Accounts [continued]

2 Income from donations and legacies

	Unrestricted			2025	2024
	General	Designated	Restricted	Total	Total
	£	£	£	£	£
Voluntary income					
Open offerings	259,052			259,052	170,935
Tax reclaimed	56,783	-	-	56,783	38,492
	<u>315,835</u>	<u>-</u>	<u>-</u>	<u>315,835</u>	<u>209,427</u>

	Unrestricted			2025	2024
	General	Designated	Restricted	Total	Total
	£	£	£	£	£
3 Income from charitable activities					
Church activities	10,643	-		10,643	9,148
Rents receivable	8,000	-		8,000	7,480
	<u>18,643</u>	<u>-</u>	<u>-</u>	<u>18,643</u>	<u>16,628</u>

4 Charitable activities

	Staff costs	Direct Costs	2025 Total	2024 Total
	£	£	£	£
Activity				
Local church ministries	69,615	113,710	183,325	201,381
National & overseas ministries	-	16,093	16,093	14,238
	<u>69,615</u>	<u>129,803</u>	<u>199,418</u>	<u>215,619</u>
	(Note 5)	(Note 6)		
Of which:				
Relating to unrestricted funds	69,615	129,803	199,418	215,619
Relating to restricted funds	-	-	-	-
	<u>69,615</u>	<u>129,803</u>	<u>199,418</u>	<u>215,619</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2025
Notes to the Accounts [continued]

5 Staff costs	2025	2024
	£	£
Pastoral costs		
Gross salaries	42,313	76,802
Redundancy and Ex Gratia Payments	-	16,000
Employer's NIC	13	3,039
Pension costs	2,014	5,347
	<u>44,340</u>	<u>101,188</u>
Other staff		
Administrator wages	13,372	12,423
Janitor and cleaner wages	11,903	11,470
Total staff costs	<u>69,615</u>	<u>125,081</u>
Allocated as follows:		
General Ministry	<u>69,615</u>	<u>125,081</u>

The average number of employees in the year, on a full time equivalent basis, was 3 (2024 - 3).

No trustees received remuneration for their services or expenses in the year to 31st March 2025

Donations received by the Church from trustees totalled £23,050 (2024 - £17,860) in the year to 31st March 2025.

6 Other direct costs	Unrestricted			2025	2024
	General	Specified	Restricted	Total	Total
	£	£	£	£	£
Church life					
Affiliations	6,360	-	-	6,360	7,652
Events and catering	5,830	-	-	5,830	7,467
Outreach	1,180	-	-	1,180	3,032
Conferences	327	-	-	327	548
External speakers	1,870	-	-	1,870	926
General	-	-	-	-	1,060
Property costs					
Maintenance	9,986	-	-	9,986	11,925
Heat and light	17,579	-	-	17,579	16,107
Cleaning materials	1,274	-	-	1,274	1,626
Other property costs	8,411	-	-	8,411	9,052
Administration					
Restructuring	96	-	-	96	3,960
Calling New Pastor	32,340	-	-	32,340	-
Professional fees	4,252	-	-	4,252	3,407
Office costs	5,674	-	-	5,674	2,942
Bank interest and charges	13,881	-	-	13,881	-
Giving to others - see Note 8					
Local	4,652	-	-	4,652	6,596
National	8,686	-	-	8,686	10,573
Overseas	7,406	-	-	7,406	3,665
	<u>129,804</u>	<u>-</u>	<u>-</u>	<u>129,804</u>	<u>90,538</u>

7 Other costs	Unrestricted		2025	2024
	General	Designated	Total	Total
	£	£	£	£
Depreciation	-	7,144	7,144	3,840
Independent examiner's fee	2,836	-	2,836	1,800
	<u>2,836</u>	<u>7,144</u>	<u>9,980</u>	<u>5,640</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2025
Notes to the Accounts [continued]

8 Gifts to others

Expenditure within the Specified Fund is analysed as follows:

	Unrestricted		2025	2024
	General	Specified	Total	Total
	£	£	£	£
Local				
CAP Whiteinch	3,000	-	3,000	3,200
Fresh Start Charity	-	-	-	1,000
GCM	752	-	752	1,000
Fellowship fund	900	-	900	1,000
Other	-	-	-	396
	<u>4,652</u>	<u>-</u>	<u>4,652</u>	<u>6,596</u>
National				
BMS National	5,712	-	5,712	6,479
Firestarters	-	-	-	1,000
Bethany Christian Trust	-	-	-	1,094
Barnabas Aid	-	-	-	1,000
Wycliffe Bible Translators	250	-	250	1,000
Scripture Union Scotland	2,000	-	2,000	-
Prison Fellowship	250	-	250	-
The gathering	474	-	474	-
	<u>8,686</u>	<u>-</u>	<u>8,686</u>	<u>10,573</u>
Overseas				
Tearfund	432	-	432	1,412
M.A.F.	474	-	474	1,253
New Day United (incl McLean Fund)	-	-	-	1,000
██████████ (Cambodia and Vietnam)	1,500	-	1,500	-
Interserve gift Vokuhl	3,000	-	3,000	-
Harare Church Project, Khayelitsha, South Africa	2,000	-	2,000	-
	<u>7,406</u>	<u>-</u>	<u>7,406</u>	<u>3,665</u>
Total Giving to Others	<u>20,744</u>	<u>-</u>	<u>20,744</u>	<u>20,834</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2025
Notes to the Accounts [continued]

9 Tangible Fixed Assets

	Heritable Property £	Land & Buildings £	Fixtures and Fittings £	Total £
Cost				
At 1 April 2024	1,096,734	-	116,913	1,213,647
Additions in year	-	468,205	17,584	485,789
Disposals in year	-	-	-	-
At 31 March 2025	<u>1,096,734</u>	<u>468,205</u>	<u>134,497</u>	<u>1,699,436</u>
Depreciation				
At 1 April 2024	-	-	111,026	111,026
Charge for year	-	-	7,144	7,144
At 31 March 2025	<u>-</u>	<u>-</u>	<u>118,170</u>	<u>118,170</u>
Net Book Value				
At 31 March 2025	<u>1,096,734</u>	<u>468,205</u>	<u>16,327</u>	<u>1,581,266</u>
At 31 March 2024	<u>1,096,734</u>	<u>-</u>	<u>5,887</u>	<u>1,102,621</u>

During the year the church purchased a Manse at a cost of £468,205. The manse is maintained in such a way as to preserve its value, and the trustees are of the opinion that the manse would recover at least its cost price in the event of it ever being sold. Therefore depreciation the manse is not considered appropriate.

10 Debtors: Amounts falling due within one year	2025 £	2024 £
Tax recoverable	4,173	8,514
Other debtors	3,242	3,164
	<u>7,414</u>	<u>11,678</u>

11 Creditors: Amounts falling due within one year	2025 £	2024 £
Accruals	7,892	12,094
Payroll control	468	-
Pension control	62	691
The Baptist Union of Scotland Loan	11,112	-
CAF Loan	3,906	-
	<u>23,440</u>	<u>12,785</u>

12 Creditors: Amounts falling due after more than one year	2025 £	2024 £
The Baptist Union of Scotland Loan	80,555	-
CAF Loan	243,164	-
	<u>323,719</u>	<u>-</u>

An analysis of the maturity of loans is given below:

Amounts falling due between:	2025 £	2024 £
1 year	15,018	-
1 - 2 years	15,018	-
2 - 5 years	45,052	-
5 yr by instal	263,649	-
	<u>338,737</u>	<u>-</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2025
Notes to the Accounts [continued]

13 Secured Debts

The following are secured debts are included within creditors	2025	2024
	£	£
The Baptist Union of Scotland Loan	91,667	-
CAF Bank Loan	247,070	-
	<u>338,737</u>	<u>-</u>

The Baptist Union of Scotland has a standard security over the Bearsden Baptist Church premises at Roman Road, Bearsden.

CAF Bank has a standard security and fixed charge over the charged assets of the SCIO.

14 Net Assets by Fund

	General Fund £	Designated Funds £	Restricted Funds £	2025 Total £	2024 Total £
Tangible fixed assets	-	1,581,266	-	1,581,266	1,102,621
Cash at bank and in hand	112,622	-	-	112,622	127,549
Debtors	7,414	-	-	7,414	11,678
Creditors	(8,422)	(15,018)	-	(23,440)	(12,785)
Long Term Creditors	-	(323,719)	-	(323,719)	-
	<u>111,614</u>	<u>1,242,529</u>	<u>-</u>	<u>1,354,143</u>	<u>1,229,063</u>

15 Fund Transfers

	General £	Designated Funds £	Restricted Funds £
Additions to fixed assets	(485,789)	485,789	-
Bank loans	338,737	(338,737)	-
	<u>(147,052)</u>	<u>147,052</u>	<u>-</u>

16 Movements in Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
General Fund	126,442	334,478	(202,254)	(147,052)	111,614
Designated Funds:					
Designated Assets Fund	1,102,621	-	(7,144)	147,052	1,242,529
Total Unrestricted Funds	<u>1,229,063</u>	<u>334,478</u>	<u>(209,398)</u>	<u>-</u>	<u>1,354,143</u>
Total Restricted Funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total of All Funds	<u>1,229,063</u>	<u>334,478</u>	<u>(209,398)</u>	<u>-</u>	<u>1,354,143</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2025
Notes to the Accounts [continued]

17 Comparative Statement of Financial Activities

	Unrestricted Funds		Restricted Funds	Total
	General	Designated Funds		
	£	£	£	£
Income and endowments from:				
Donations and legacies	209,427	-	-	209,427
Charitable activities	16,628	-	-	16,628
Total income and endowments	<u>226,055</u>	<u>-</u>	<u>-</u>	<u>226,055</u>
Expenditure on:				
Charitable activities	215,619	-	-	215,619
Other	1,800	3,840	-	5,640
Total expenditure	<u>217,419</u>	<u>3,840</u>	<u>-</u>	<u>221,259</u>
Net income/(expenditure)	8,636	(3,840)	-	4,796
Transfers between funds	-	-	-	-
Net movement in funds	8,636	(3,840)	-	4,796
Balance b/fwd at 1 April 2023	117,806	1,106,461	-	1,224,267
Balance c/fwd at 31 March 2024	<u>126,442</u>	<u>1,102,621</u>	<u>-</u>	<u>1,229,063</u>
Comprising Funds as follows -				
General	126,442	-	-	126,442
Designated Assets	-	1,102,621	-	1,102,621
	<u>126,442</u>	<u>1,102,621</u>	<u>-</u>	<u>1,229,063</u>

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2025
Notes to the Accounts [continued]

18 Pensions

The total pension cost included in the Income and Expenditure Account represents the employer's contributions payable. For the year to 31 March 2025 this was £2,013 (2024 - £5,347).

19 Description of Funds

The General Fund is used for the furtherance of the objects of the church and for the general congregational purposes of the fellowship.

The Designated Assets Fund represents the net book value of the church's fixed assets together with associated debtor balances less borrowings and associated creditors.