

Castlehill Baptist Church SCIO

Report and Financial Statements

Year ended: 31 March 2026

Scottish Charity Number: SC052610

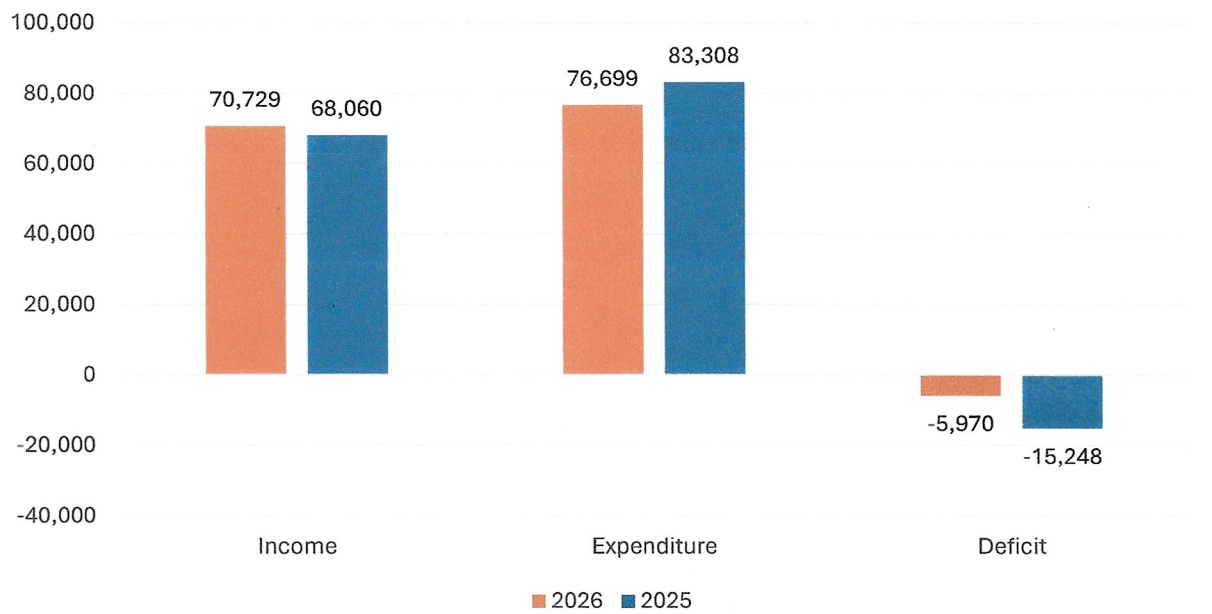
Castlehill Baptist Church SCIO

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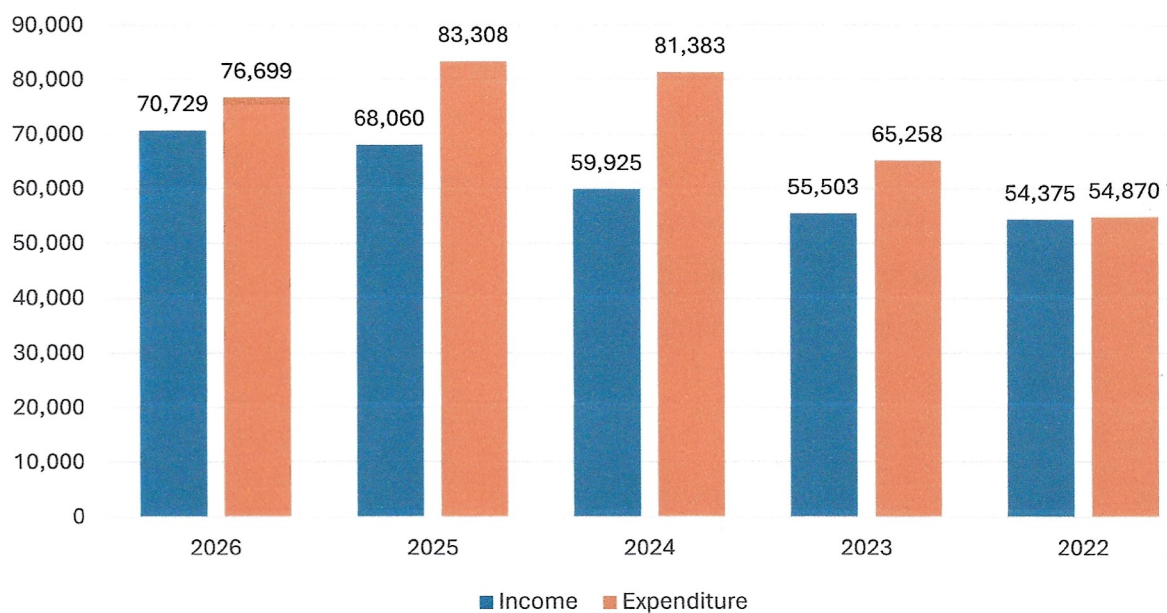
Summary Financial Information

Comparison of income and expenditure for the last two years



	2026 £	2025 £	Movement £	Increase/ (Decrease)
Total Income	70,729	68,060	2,669	3.9%
Total Expenditure	76,699	83,308	(6,609)	(7.9%)
Deficit	(5,970)	(15,248)	9,278	60.8%

Five-year trend of Income and Expenditure



Castlehill Baptist Church SCIO

Report of the trustees for the year ended 31 March 2026

The trustees present their annual report and financial statements of the Church for the year ended 31 March 2026. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Statement of Recommended Practice (second edition – October 2019).

Objectives and activities

The purpose of the Church is the advancement of the Christian Faith and the relief of poverty and other social needs. The aims of the Church are in line with its Mission Statement – “*Serving Christ, One Another and the Community*”. The Church is affiliated to the Baptist Union of Scotland. The Church furthers its charitable purposes through its grant-making policy which aims to make grants from its voluntary income to individuals and organisations that are generally known to the trustees and the Church. The beneficiaries are involved in activities or ministries compatible with the Church's objectives.

Grant making policy

As stated above, the Church has established its grant making policy for the public benefit to achieve its objectives enshrined in the three-part Mission Statement and to bring the love of God to the community, both here and abroad.

A review of our achievements and performance

The trustees are pleased to have been able to continue support of third-party missions and special causes. Significant highlights, events and developments in the year included the following:

- a. The continuation of two steering groups to plan and deliver activities relating to (1) elderly people in the community and (2) the social life of the Church. The Social steering group has arranged three litter picks during the year, three walks, a men's trip to the Maid of the Loch, a Christmas craft event, and a Christmas outreach event.
- b. The continuation of twice monthly prayer times on Sunday evenings to encourage vision and community engagement.
- c. The church has continued to employ a Child & Family Worker to further enhance our work among young people and families in our neighbourhood. These activities include a twice weekly toddler group known as “Pitter Patter”, a monthly meeting for Fathers and Grandfathers entitled “Who let the Dads out?” and the Connect group for separated mums.

Financial review

The Church's work is entirely reliant on income from regular voluntary offerings from members, from gift aid donations and from modest returns from its savings accounts.

Total voluntary offerings increased by approximately 2.6% (2025 12%) compared to the previous year due to the generosity of church members and adherents.

The financial statements for the year are set out on pages 7 to 14. The Statement of Financial Activity, incorporating the Income and Expenditure account, on page 7, reflects net expenditure over income in Unrestricted Funds, before transfers, of £(350) (2025 £9,628 deficit). This amount includes a charge for depreciation on the manse of £6,434 (2025 £6,434) which is required to comply with financial accounting standards.

Special offerings made by the congregation during the year totalled £2,374 (2025 £2,333). The analysis of special offerings is set out in note 15 to the accounts. Investment income from bank deposits was £2,437 (2025 £2,923). The trustees have endeavoured to maintain controllable expenditure and costs but the cost of carrying out charitable activities, excluding stipend costs, increased in the year by £2,778 from £48,318 in 2025 to £51,096 in 2026. Increased costs were seen across the majority of cost categories although the biggest increases were in hall rental, council tax, pulpit supply and the Children & Family Worker salary. The analysis of the movements within each of the constituent categories is set out in note to the accounts. The total cost of charitable activities during the year was £74,299 (2025 £81,078).

Castlehill Baptist Church SCIO

The year-end financial position is strong with £72,156 in the bank accounts, a decrease of £3,025 from 2025.

The Church had been planning for a deliberate overspend as cash reserves were sufficiently high to allow the recruitment of a Children & Family Worker to increase its impact within the local community. The Deacons are keeping the Church's cashflow under review and seeking ways to increase income and to minimise costs without impacting the Church's activities.

Key performance indicators

As a small charity the trustees do not monitor performance through the use of financial or non-financial KPIs. Financial performance is monitored monthly against an annual budget approved at a church meeting.

Investment policy and performance

The investment policy is simple. The trustees do not invest directly in stocks and shares, and our ethical criteria would prohibit investment in companies that manufacture armaments, alcohol or tobacco. The trustees have a low appetite for investment risk and have resolved to maintain the Church's funds in interest bearing savings account with stable banks.

Risk management

The principal risks faced by the Church lie in the decline in membership numbers and an aging membership. Although attendance remains strong, the number of committed members has reduced. This could reduce the number of potential members willing to serve as a Deacon and that in turn could reduce the number and frequency of church activities.

The current lack of a Pastor presents difficulties in providing consistent pastoral support for the congregation and maintaining a structured program of teaching. The Church has established a Search Committee which is chaired by a retired Baptist minister as Interim Moderator and work is ongoing to identify potential pastoral candidates.

The trustees assess the major risks to which the charity is exposed on an on-going basis and endeavour to mitigate those that are identified as a result of these reviews.

Reserves policy

It is the policy of the Church to maintain Unrestricted Funds, i.e. funds not committed or invested in fixed assets, at a level which equates to at least three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the Church to be maintained. This policy will be reviewed whenever any major financial commitments are agreed. Net current assets i.e. uncommitted cash at 31 March 2026 amounted to £68,983 (2025 £70,338) which was equivalent to slightly less than 12 months average cost of charitable activities. This satisfies the above requirements.

Total reserves, including the net book value of fixed assets and balances on restricted funds amounted to £299,704 (2025 £305,674).

Plans for the future

The Church's activities, especially as regards outreach into the community, have been the focus of continual review and special meetings of the Deacons' Court. The Church will continue to develop links with the community by on-going work with local schools and other community organisations.

Structure, governance and management

Castlehill Baptist Church SCIO is a Scottish Charitable Incorporated Organisation (SC052610) and is recognised by the Office of the Scottish Charity Regulator ("OSCR").

History of the Church

Castlehill Baptist Church began as an outreach of Bearsden Baptist Church in the summer of 1975. Following a children's Holiday Summer Bible Club, a weekly children's work and monthly family services were started in the autumn of that year. By February 1976, these monthly Sunday morning services had become weekly. There had also been additional involvement in the community with the setting up of a Boys' Brigade section - the 4th Bearsden.

Castlehill Baptist Church SCIO

By 1989, the Castlehill Fellowship of Bearsden Baptist Church, as it was then known, had developed its own witness in the Northwest corner of the town and it was decided that the fellowship should constitute as a Baptist Church in its own right, with affiliation to the Baptist Union of Scotland. Castlehill Baptist Church was constituted on 15 April 1989 with Rev. John Hay as its first pastor. John Hay remained pastor until 1997 when he and his wife returned to Japan with the Overseas Missionary Fellowship. Rev. Mark Pexton came in August 1999 and was pastor until July 2007. Rev. Alan Wells was appointed as pastor with effect from 7 December 2009. During 2019 the Church celebrated its 30th anniversary of being formally constituted as a separate congregation.

During 2023 the Church changed from an Unincorporated Voluntary Association to a Scottish Charitable Incorporated Organisation.

Rev. Alan Wells resigned as pastor of the Church on 30 November 2025, and the Church has appointed a Search Committee with responsibility for identifying future potential pastoral candidates.

Key management personnel remuneration

The Church is congregational in policy, and its day-to-day running is undertaken by the Office Bearers (the trustees) and the Deacons' Court. Deacons are elected by the Church membership and hold office for three years but are eligible for re-election thereafter. The Office Bearers who served during the year and to the date of this report are set out in the reference and administration information below.

The trustees are the Secretary, Treasurer and Minute Secretary to the Deacons' Court, and any other deacon elected at a Church meeting to serve in this way. Appropriate training is given to trustees in the management of a charity.

The board of trustees, the deaconate and the pastor comprise the key management personnel of the charity. The deaconate and pastor have collective responsibility for directing, running and operating the charity on a day-to-day basis. All trustees give of their time freely and no trustee remuneration or expenses were paid in the year. Only the Pastor received remuneration as set out in note 11 below.

Trustees are required to disclose all relevant interests and register them with the Church in accordance with the Church's policy to withdraw from decisions where a conflict of interest arises. The trustees consider that there are no related party transactions which require separate disclosure.

The stipend of the Church's pastor is reviewed periodically and increased as appropriate. The remuneration is benchmarked with other Churches in the Baptist Union of Scotland to ensure that the remuneration set is fair and not out of line with that generally paid for similar roles.

Reference and administrative information

Pastor

Vacant

Trustees

D Gilchrist (Secretary)
C Campbell (Treasurer)
G Brooks (Minute Secretary)

Deacons

G Brooks, C Campbell, D Gilchrist

Address for Correspondence

The Church meets in:
Castlehill Primary School, Rosslyn Road, Bearsden, Glasgow, G61 4DL
Correspondence to:
2 Merrick Gardens, Bearsden, Glasgow, G61 4QU

Independent Examiner

Peter F Willett ACMA

Castlehill Baptist Church SCIO

Bankers

Bank of Scotland, 2 Station Road, Milngavie, Glasgow, G62 8AB

Solicitors

Alan Holloway (solicitor for Baptist Union of Scotland)

Diakoneo Legal Services Limited, 48 Speirs Wharf, Glasgow G4 9TH

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Approved by the trustees on 18 May 2026 and signed on their behalf by:



D Gilchrist
Secretary/Trustee
18 May 2026

Castlehill Baptist Church SCIO

Independent Examiner's Report

To the members of Castlehill Baptist Church SCIO, Charity No SC052610

Respective responsibilities of trustees and examiner

The church trustees are responsible for the preparation of accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The church 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

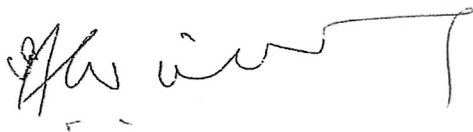
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 Regulationshave not been met
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Peter F Willett

Date

18 May 2026

Associate Member of the Chartered Institute of Management Accountants

13, Gannel Drive, Maddiston, FALKIRK FK2 0AL

Castlehill Baptist Church SCIO

Financial Statements for the year ended 31 March 2026

Statement of Financial Activity incorporating the Income and expenditure account for the year ended 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	Prior year Total Funds £
Income					
Donations - Voluntary offerings	2	64,433	2,374	66,807	65,137
Investment income	3	2,437	-	2,437	2,923
Incoming resources from charitable activities	4	1,485	-	1,485	-
Total income		68,355	2,374	70,729	68,060
Expenditure					
Charitable activities - Church	5	66,305	7,994	74,299	81,078
Grants and donations - external	6	1,400	-	1,400	1,234
Governance Costs	7	1,000	-	1,000	996
Total expenditure		68,705	7,994	76,699	83,308
Net Income/ Expenditure before transfers		(350)	(5,620)	(5,970)	(15,248)
Transfers					
Net transfers between funds	11	(4,920)	4,920	-	-
Net Income/ Expenditure before other recognised gains/(losses)		(5,270)	(700)	(5,970)	(15,248)
Net movement in funds		(5,270)	(700)	(5,970)	(15,248)
Reconciliation of funds					
Total funds brought forward		303,161	2,513	305,674	320,922
Total funds carried forward		297,891	1,813	299,704	305,674

Castlehill Baptist Church SCIO

Financial Statements for the year ended 31 March 2026

Balance Sheet as at 31 March 2026

	Note	Unrestricted Funds £	Restricted Funds £	2026 Total Funds £	2025 Total Funds £
Fixed assets	8	228,908	-	228,908	232,823
Current assets					
Savings accounts		68,069	-	68,069	67,662
Current accounts		2,274	1,813	4,087	7,519
Total current assets		70,343	1,813	72,156	75,181
Creditors					
Amounts falling due within one year	9	(1,360)	-	(1,360)	(2,330)
Net current assets		68,983	1,813	70,796	72,851
Total assets less current liabilities		297,891	1,813	299,704	305,674
Represented by:					
Unrestricted Funds	10	297,891	-	297,891	303,161
Restricted funds	11	-	1,813	1,813	2,513
		297,891	1,813	299,704	305,674

The notes on pages 9 to 14 form part of these financial statements

Approved by the trustees and signed on their behalf by:



D Gilchrist
Secretary/Trustee
18 May 2026

Castlehill Baptist Church SCIO

Financial Statements for the year ended 31 March 2026

Notes to the financial statements

1 Accounting policies

Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (FRSSE), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Incoming Resources

All income is recognised once the charity has entitlement to the income, there is sufficient certainty of receipt and so it is probable that the income will be received, and the amount of income receivable can be measured reliably.

Resources Expended

Resources Expended are included in the Statement of Financial Activities on an accruals basis and allocated to the appropriate headings in the accounts.

Realised gains and losses

All gains and losses are taken to the statement of financial activities as they arise

Recognition of Liabilities

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses are allocated or apportioned to the applicable expenditure headings in the statement of financial activities.

Tangible Assets and Depreciation

Tangible assets are stated at cost. Depreciation is charged on land and buildings at 2% of cost on a straight line basis to write off the value of property over a fifty year period. Depreciation is also charged on equipment at 20% of cost on a straight line basis to write off the value of equipment assets over a five year period. A full year's depreciation is charged in the year of acquisition.

It should be noted that the legislation, which charities are subject to, requires the church to provide for depreciation on the manse. Housing in the Bearsden area is expected to increase in value each year and the manse is not considered to be an exception especially as the church maintains it in excellent order.

Taxation

Castlehill Baptist Church SCIO has charitable status for UK tax purposes and is exempt from tax on income and gains to the extent that they are applied to its charitable activities.

Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

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Financial Statements for the year ended 31 March 2026

2 Voluntary offerings

Voluntary offerings have been received during the year as follows:

	Note	2026 £	2025 £
Unrestricted Funds			
Voluntary offerings		53,554	52,143
Tax refund on offerings		10,879	10,661
		64,433	62,804
Restricted Funds			
Special offerings	15	2,374	2,333
Total voluntary offerings		66,807	65,137

3 Investment income

Investment income comprises interest earned on funds on deposit at banks.

4 Incoming resources from charitable activities

During the year the Church submitted an insurance claim for damage to the piano that was destroyed as a result of the flood that took place in the school assembly hall. The amount received from the insurance company was £1,695 from which £210 has been accrued to cover the cost of the disposal of the piano. The cost of the new keyboard is included in additions to equipment during the year.

5 Charitable activities - Church

Costs incurred in carrying out the charitable activities of the Church were as follows:

	Note	2026 £	2025 £
Unrestricted Funds			
Audio-visual expenses		314	490
Assembly expenses		30	30
Bank charges		276	67
Council tax		4,133	3,677
Depreciation	8	7,436	6,734
Hall rental		8,533	7,663
Insurance		913	765
Junior Church		377	381
Manse maintenance		610	2,592
Manse utilities		616	-
Miscellaneous		393	370
Outreach		469	652
Pitter Patter		15	-
Printing		-	325
Pulpit supply		2,050	300
Social events		263	273
Stationery		-	16
Stipend and Salaries	12	39,540	48,070
Teaching and training		17	240
Telephone and internet		320	480
Total charitable activities - Church		66,305	73,125
Restricted Funds			
Missions	14	5,620	5,620
Special Offerings	15	2,374	2,333
		7,994	7,953

Castlehill Baptist Church SCIO

Financial Statements for the year ended 31 March 2026

	Note	2026 £	2025 £
Total Charitable Activities		74,299	81,078

6 Grants and donations

The grants and donations made by the Church during the year were as follows:

	Note	2026 £	2025 £
Unrestricted Funds			
Baptist Fund	13	1,000	1,000
Gifts to others		400	234
Total grants and donations		1,400	1,234

Grants and donations, payments to the Baptist Fund, other Missionary organisations and Special Offerings, of £9,394 made during the year represent 14.1% of the total voluntary income of the Church. If 2026 spend on outreach is included the total is £9,863 i.e. 14.8%. The 2025 total of £9,187 was 14.1%. If the 2025 spend on Outreach is included in the expenditure it would total £9,839 i.e. 15.1% of Income.

7 Governance Costs

Costs incurred in the governance of the church were as follows:

	Note	2026 £	2025 £
Unrestricted Funds			
Accounting and payroll fees		1,000	996
Total Governance Costs		1,000	996

8 Fixed assets and depreciation

An analysis of the fixed assets and depreciation charge is set out in the following tables

	-----Cost-----			
	Opening balance at 1 April 2025	Additions during the year	Write down	Closing balance at 31 March 2026
	£	£	£	£
Land and buildings	321,743	-	-	321,743
Manse Fittings	-	2,069	-	2,069
Equipment	8,170	1,452	-	9,622
	329,913	3,521	-	333,434

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-----Depreciation-----

	Opening balance at 1 April 2025	Charge in year	Write down	Closing balance at 31 March 2026	Net book value at 31 March 2026
	£	£	£		£
Land and buildings	90,119	6,434	-	96,553	225,190
Manse Fittings	-	412	-	412	1,657
Equipment	6,971	590	-	7,561	2,061
	97,090	7,436	-	104,526	228,908

Fixed assets are stated at cost less accumulated depreciation.

During the year white goods were purchased for the manse as the intention is to rent out the manse while the church is in vacancy.

The equipment assets are mainly audio-visual items. These have a limited life span due to obsolescence of the technology and wear from handling every week. Most of the equipment is fully depreciated.

9 Creditors falling due within one year

	2026 £	2025 £
East Dunbartonshire Council (Hall Rental)	878	801
Estimated disposal costs of damaged piano	210	-
Junior Church expenses	140	-
Payroll Processing services	132	-
Manse repairs	-	1,440
Social events	-	89
	1,360	2,330

10 Unrestricted Funds

	2026 £	2025 £
At 1 April 2025	303,161	318,409
Deficit of expenditure over income	(350)	(9,628)
Transfer to Missions Fund	(5,620)	(5,620)
Transfer from Sabbatical Fund	700	-
At 31 March 2026	297,891	303,161

The Unrestricted Funds represent the accumulated funds within the Church that have not been allocated to any defined purposes.

11 Restricted funds

Restricted funds represent funds within the Church that have been allocated to certain specific purposes. There have been movements in the restricted funds operated by the Church and an analysis of these movements is set out in the following tables.

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	Note	Opening balance at 1 April 2025 £	Transfers from Unrestrict ed Funds £	Transfers from Restricted Funds £	Increase in the fund £	Payments from the fund £	Closing balance at 31 March 2026 £
Fellowship fund		13	-	-	-	-	13
Missions fund	12	200	5,620	-	-	(5,620)	200
Sabbatical fund		2,300	-	(700)	-	-	1,600
Special offerings	13	-	-	-	2,374	(2,374)	-
		2,513	5,620	(700)	2,374	(7,994)	1,813

The closing balance on total restricted funds reduced during 2026 as £700 from the Sabbatical Fund was used to pay for pulpit supply during the Pastor's sabbatical leave from July to September 2025.

The purpose of each restricted fund is as follows:

Fellowship fund	This is a discretionary fund controlled by the pastor and is used to alleviate financial suffering within the Church.
Missions fund	The Church aims to tithe its income, and this fund is used to receive transfers from Unrestricted Funds and make payments to missionary organisations. An analysis of the payments made from this fund is set out in note 13 to the accounts.
Sabbatical fund	This fund has been set up to finance the Sabbatical leave of the Pastor.
Special offerings	Offerings for special purposes are held and paid out from this fund. An analysis of the donations made to this fund is set out in note 14 to the accounts.

12 Stipend and Salaries

The Pastor and the Children & Family Worker receive remuneration from the Church. The amounts are as follows:

	2026 £	2025 £
Stipend	23,203	32,760
Children & Family Worker	16,337	15,310
	39,540	48,070

13 Baptist fund

The Church is affiliated to the Baptist Union of Scotland and as such pays an annual contribution to this organisation.

14 Mission fund

Payments from the Mission fund during the year were made to the following individuals and organisations:

	2026 £	2025 £
Uganda mission for the Katwe families	2,400	2,400
OMF (for the support of Bee and Blaise)	1,000	1,000
Scripture Union Scotland	720	720
MAF (for the support of the Wunderli Family)	500	500
Glasgow City Mission	400	200

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	2026	2025
	£	£
Steadfast Global	400	200
Scripture Union Ukraine	200	300
OMF Japan	-	300
	<u>5,620</u>	<u>5,620</u>

15 Special offerings

	2026	2025
	£	£
Uganda mission for the Katwe families	736	725
OMF (for the support of Bee and Blaise)	420	-
McMillan Cancer Research	315	-
BMS Harvest Offering	305	420
Scottish Baptist College	300	-
Scripture Union	178	-
Steadfast Global	120	225
Tear Fund	-	621
Glasgow City Mission	-	342
	<u>2,374</u>	<u>2,333</u>

16 Cash flow

The following analysis reconciles the closing bank and cash balances to the opening bank and cash balances by showing the flow of cash funds for the year.

	£	£
Bank and cash balances at 1 April 2025		75,181
Deficit for the year	(5,970)	
Accounting transactions not involving the movement of funds:		
Depreciation charge	<u>7,436</u>	
	7,436	
Purchase of Fixed Assets	(3,521)	
Other Movements in Working Capital:		
Decrease in Creditors	<u>(970)</u>	
	(970)	
Bank and cash balances at 31 March 2026		<u>(3,025)</u>
		<u>72,156</u>

17 Pitter Patter

The cash balance for Pitter Patter was £357.11 (2025 £512.58) on 31 March 2026.

Income for the year was £1,000.75 and expenditure was £1,156.22. Pitter Patter also raised £595.25 for the Katwe Girls during the year.