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*Scottish Charity No. SC051158*

# Abbeyhill Baptist Church SCIO

Trustees' Report and Financial Statements
*Year ended 31August 2026*

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# Abbeyhill Baptist Church SCIO

**Contents of the Financial Statements** *for the year ended 31 August 2026*


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# Abbeyhill Baptist Church SCIO

**Report of the Trustees** *for the year ended 31 August 2026*

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 August 2026.

| **Principal office** | **Bankers** | **Solicitors** |
|---|---|---|
| 22 Elgin Terrace | Bank of Scotland | Diakoneo Legal Services Limited |
| Edinburgh | 153 Portobello High Street | 48 Speirs Wharf |
| EH7 5PB | Edinburgh | Glasgow |
| | EH15 1AG | G4 9TH |

**Status of Charity and governing document**
Abbeyhill Baptist Church SCIO (SC051158) is a Scottish Charitable Incorporated Organisation (SCIO).

**Aims and affiliation**
The church is self-governing and congregational in organisation. The Church is a member of the Baptist Union of Scotland. A contribution is paid to the Scottish Baptist Fund which provides resources which are available to all member churches of the BUS.

The aims of the church are the advancement of the Christian faith, primarily in the immediate neighbourhood of the Church's premises, and also in the city of Edinburgh as a whole, as well as throughout Scotland and the rest of the World, by all means consistent with the teachings of the Christian Bible and the declaration of principle, including (without prejudice to the foregoing generality) worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

**Office Bearers and Trustees**
The Trustees who served during the year and to the date of this report are listed below.

| | | |
|---|---|---|
| F Allmond | | (Co-opted 10th May 2026) |
| A Arowolo-Ladega | | (Co-opted 10th May 2026) |
| Rev A Harding | Minister | |
| O Harding | Minister | |
| L Lewis | | |
| S Lewis | Treasurer | |
| K Robertson | | (resigned 10th May 2026) |
| R Simpson | Secretary | |

The property held by the Church is in the name of the Charity.

**Appointment of the Leadership team**
The Ministers and the Deacons form the Leadership of the church and they are all Trustees. They are responsible for the day-to-day control and direction of the church. The Ministers are appointed and employed by the church on an open-ended basis and are the only members of staff. Deacons are elected or co-opted from the church membership by the church members to serve for periods of 3 years. All volunteers working with children and new Deacons are required to undergo the relevant Disclosure check.

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**Induction and training of the Leadership team**
There is no formal induction and training required for new members. Given that all new members of the group will have been members of the Church for a number of years, it is expected that they will be familiar with those activities which form part of the life of the Church. Further competence is developed through 'on the job' experience and guidance. The main purposes of the group are to assist the Ministers in the pastoral care of the congregation, to consider future directions for the congregational life and to oversee the practical administration of the Church, including finance, fabric and the arrangements for meetings and services.

The Deacons usually meet bi-weekly and at other times when required to consider the day-to-day management of the church, its activities and the pastoral care of those within the fellowship. Business meetings for church members are held at least half yearly but additional business and informal meetings are arranged as and when required.

None of the members of the group receive any honorarium for their work. Any volunteers who help in organising events do not receive any remuneration other than reimbursed expenses.

**Achievements and performance**
The church continues to meet weekly in a hybrid fashion, with the majority of members attending in-person, and the rest joining virtually online. Activities carried out in the church were as follows:

On Sundays:

- Morning services when we, as God's people, met to worship together.
- During the morning services, Youth Group for secondary school age children, the Jesus and Me Club for primary school aged children and the Crèche for pre-school children.
- Our 130th Anniversary Service was held in November 2025.

Weekday activities**:**

- Bible and Biscuits Friday morning group.
- Harbour Groups (bible study groups) on various weeknights spread across the city.
- A summer holiday 'film festival' working in partnership with https://www.christianyouthfilmfestival.org
- Termly 'Create' nights to learn and practice different creative skills

The Sunday morning service 'attendances' (physical or virtual) have grown over this period. Our current membership is 48 (up from 27 last year).

The Church building is in use by a number of local organisations, in particular the Greenside Afterschool Club, and a community choir. This year we have invested over £30,000 in a refresh of the sanctuary, including full painting, new carpets, new projector and AV equipment. This has made the space more modern, welcoming, and fit for purpose. This was partly funded by a one-off legacy from a past member and other giving by church members.

The church directly supports church-linked missionaries working in Edinburgh supporting missionaries worldwide.

The activities of the Church would not be possible without the enormous input of our volunteers. We are very grateful for all the work they carry out whether visible or in the background.

**Donations of goods and services**
There were no donated goods or professional services in the year.

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## Financial review

***Principal sources of funding***
The Church receives its funding from those in the fellowship by way of weekly offerings, standing orders & bank transfers, many of which are augmented via Gift Aid, and from general donations. Additional income is received from rental of a flat owned by the Church, and from rental of the Church's sanctuary and halls.

***Results for the year***
The financial statements for the year are set out in pages 5 to 9. The Receipts and Payments Account on page 5 reflects a deficit of £19,302 (2025: surplus of £11,353) and total funds carried forward of £77,218 (2025: £96,520). This is made up of General funds of £56,838 (2025: £65,419), Designated Funds of £14,319 (2025: £27,301) and Restricted Funds of £6,061 (2025: £3,800).

***Reserves***
It is the general policy of the church to hold unrestricted funds at a level equating to approximately three months of usual expenditure which would enable the ongoing work of the Church to be maintained. Based on the final three months of 2026 expenditure this would amount to £59,089. At 31 August 2026, the cash in hand and the money held at the bank in Unrestricted Funds was £71,157 (£92,720 in 2025). The reserves policy was, therefore, more than satisfied. (Note: £59,089 is significantly higher than normal because we undertook a renovation of the church sanctuary during this period, which accounted for approximately £30,000).

One designated reserve is held, the special fund. The Special fund is used for more expensive projects such as outreach or maintenance work which would not be covered by income in the fabric fund.

***Grants and donations***
The church makes grants from its donated income to beneficiaries and organisations involved in activities or ministries compatible with the church's objectives. During the year donations made by the church amounted to £17,905 (2025: £8,758). Major donations were made to our member missionaries and to the Baptist Union of Scotland & related organisations.

**On behalf of the Trustees**

Signed by:
Stuart Lewis
C05142793D0744C...

Stuart Lewis
*Trustee*

Date: 2 November 2026

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# Abbeyhill Baptist Church SCIO

**Report of the Independent Examiner** *for the year ended 31 August 2026*

I report on the accounts of the church for the year ended 31 August 2026 which are set out on pages 5 to 9.

## 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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 (as amended). 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 such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

## Independent Examiner's Statement

In the course of my examination, no matter has come to my attention other than that disclosed below:

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 (as amended), and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

   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.

DocuSigned by:
Jonathan Innes
2C9861F6B32C4E1...

**Jonathan N Innes FCCA**
*Partner*

EQ Accountants Limited
Chartered Accountants

9 Ardross Street
Inverness
IV3 5NN

Date: 2 November 2026

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# Abbeyhill Baptist Church SCIO

**Receipts and Payments Account** *for the year ended 31 August 2026*

| | Notes | General fund | Designated fund | Restricted funds | 2026 Total | 2025 Total |
|---|---|---|---|---|---|---|
| **Receipts** | | £ | £ | £ | £ | £ |
| Offerings | | 16,655 | 629 | - | **17,284** | 10,387 |
| Gift Aid offerings | | 52,569 | - | 2,004 | **54,573** | 29,519 |
| Gift Aid tax refund | | 11,707 | - | 251 | **11,958** | 7,045 |
| Donations received | | 950 | - | - | **950** | 11,664 |
| Common repair income | | - | - | - | **-** | 450 |
| Special offerings | | - | 4,400 | 6,004 | **10,404** | - |
| Event income | | 2,070 | - | - | **2,070** | 961 |
| Property & admin contributions | | - | - | - | **-** | 1,851 |
| Contributions to catering | | 55 | - | - | **55** | - |
| Rents | | 29,361 | - | - | **29,361** | 26,585 |
| Interest Income | | 1,102 | - | - | **1,102** | 790 |
| Legacies | | - | 10,000 | - | **10,000** | - |
| **Total receipts** | | **114,469** | **15,029** | **8,259** | **137,757** | 89,252 |
| **Payments** | | | | | | |
| Staff salaries | **3** | 60,498 | - | - | **60,498** | 12,786 |
| Pulpit supply | | 450 | - | - | **450** | 1,240 |
| Maintenance and cleaning | | 7,005 | - | - | **7,005** | 5,485 |
| Book Allowance | | 35 | - | - | **35** | 53 |
| Mileage Expenses | | 421 | - | - | **421** | 212 |
| Manse Council tax and insurance | | 6,433 | - | - | **6,433** | 6,041 |
| Church/manse/flat repairs & renewals | | 3,601 | 25,395 | 963 | **29,959** | 26,496 |
| Church equipment | | 268 | 149 | - | **417** | 1,214 |
| Heat and light | | 5,191 | - | - | **5,191** | 5,899 |
| Administration costs | | 1,741 | - | - | **1,741** | 844 |
| Stationery & photocopying | | 505 | - | - | **505** | 109 |
| Telephone | | 1,413 | - | - | **1,413** | 798 |
| Catering and cleaning costs | | 1,643 | - | - | **1,643** | 344 |
| Outreach & publicity | | 812 | - | 1,350 | **2,162** | 177 |
| Children's & Youth work | | 416 | - | - | **416** | 470 |
| AV & worship | | 6,905 | 2,167 | - | **9,072** | 2,100 |
| Training | | 1,742 | - | - | **1,742** | 255 |
| Church activity costs | | 4,531 | - | 389 | **4,920** | 1,965 |
| Practical needs payment | | - | 250 | - | **250** | - |
| Donations | **4** | 2,349 | 500 | 15,056 | **17,905** | 8,758 |
| Independent Examiner's fee | | 978 | - | - | **978** | 762 |
| General expenses | | 3,903 | - | - | **3,903** | 1,891 |
| **Total payments** | | **110,840** | **28,461** | **17,758** | **157,059** | 77,899 |
| **(Deficit)/Surplus before transfers** | | **3,629** | **(13,432)** | **(9,499)** | **(19,302)** | 11,353 |
| **Transfer between funds** | | **(12,210)** | **450** | **11,760** | - | **-** |
| **(Deficit)/Surplus after transfers** | | **(8,581)** | **(12,982)** | **2,261** | **(19,302)** | 11,353 |
| **Total funds brought forward** | | **65,419** | **27,301** | **3,800** | **96,520** | 85,167 |
| **Closing funds balance** | | **56,838** | **14,319** | **6,061** | **77,218** | 96,520 |

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# Abbeyhill Baptist Church SCIO

## Statement of Balances *as at 31 August 2026*

| | | 2026 | | | 2025 | | |
|---|---|---|---|---|---|---|---|
| | | Opening balance £ | (Deficit) for year £ | Closing balance £ | Opening balance £ | Surplus for year £ | Closing balance £ |
| **Bank and cash in hand** | | 96,520 | (19,302) | **77,218** | 85,167 | 11,353 | 96,520 |
| **Total assets held** | | **96,520** | **(19,302)** | **77,218** | 85,167 | 11,353 | 96,520 |
| **Represented by:** | | | | | | | |
| General fund | **5** | | | 56,838 | | | 65,419 |
| Designated fund | **5** | | | 14,319 | | | 27,301 |
| Restricted funds | **6** | | | 6,061 | | | 3,800 |
| | | | | **77,218** | | | 96,520 |
| **Statement of assets at 31 August 2026** | | | | | | | |
| Church property | | | | 670,000 | | | 670,000 |
| Gift Aid tax reclaim | | | | 8,480 | | | 4,055 |
| **Statement of liabilities at 31 August 2026** | | | | | | | |
| Invoices due for payment | | | | 876 | | | 978 |
| Amount owed to HMRC | | | | 1,158 | | | 1,259 |

The financial statements on pages 5 to 9 were approved by the Trustees on 2 November 2026 and signed on their behalf by the undernoted:

Signed by:
Stuart Lewis
C05142793D0744C...

Stuart Lewis
*Trustee*

The notes on page 7 to 9 form part of these financial statements.

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## Notes to the financial statements *for the year ended 31 August 2026*

### 1. Accounting policies

***Accounting convention***

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

***Basis of financial statements***

The financial statements have been prepared on a receipts and payments basis.

***Pension***

The church does not operate a pension scheme for staff members, but allows the Minister to participae in the scheme operated by the Baptist Union of Scotland, as part of the Baptist Union of Great Britain and Ireland. Pension costs are included when paid.

***Receipts and Payments Account***

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

*Unrestricted* funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds or are placed with designated funds which can be used for purposes in agreement with the charity's objects.

*Designated* funds comprise those funds which the Trustees have designated for specific purposes.

*Restricted* funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

### 2. Transactions with Trustees and related parties

Remuneration was paid to the Pastor, Rev A Harding , who was also a trustee amounting to £33,019 (2025: £8,778), pension payments of £3,058 (2025: £nil) and employment benefits of £2,039 (2025: £nil). Remuneration was paid to the Pastor, O Harding, who was also a trustee amounting to £19,811 (2025: £5,267), pension payments of £1,483 (2025: £nil) and employment benefits of £987 (2025: £nil). No other expenses were paid to the Trustees during the year (2025: £nil) in their capacity as Trustees.

### 3. Staff costs and numbers

| | 2026 | 2025 |
|---|---|---|
| | £ | £ |
| Gross salaries | 46,878 | 12,786 |
| Pension contributions | 10,595 | - |
| Employment benefits | 3,026 | - |
| | **60,498** | 12,786 |

The average number of employees during the year was 2 (2025: 2).

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**Notes to the financial statements** *for the year ended 31 August 2026*

| 4. Gifts and Donations | General fund | Designated fund | Restricted funds | Total 2026 | Total 2025 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Baptist Union of Scotland | 1,848 | - | - | **1,848** | 1,428 |
| AIM | - | - | 3,802 | **3,802** | 2,697 |
| OMF | 93 | 500 | 6,109 | **6,702** | 4,070 |
| BMS | - | - | 100 | **100** | 200 |
| Try Praying | 130 | - | - | **130** | 300 |
| Safer Families | 78 | - | - | **78** | - |
| Lead | - | - | 5,000 | **5,000** | - |
| Strathendrick Baptist Church | 200 | - | - | **200** | - |
| Gifts < £100 | - | - | 45 | **45** | 63 |
| | **2,349** | **500** | **15,056** | **17,905** | **8,758** |

| 5. Unrestricted fund | Balance at 01.09.2025 | Receipts | Payments | Transfers | Balance at 31.08.26 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| **General fund** | 65,419 | 114,469 | (110,840) | (12,210) | **56,838** |
| **Designated fund** | | | | | |
| Special fund | 27,301 | 15,029 | (28,461) | 450 | **14,319** |
| **Total unrestricted funds** | 92,720 | 129,498 | (139,301) | (11,760) | **71,157** |

***Explanation of funds***

*The General fund* encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is designated or restricted.

*The Special fund is* used for more expensive projects such as outreach or maintenance work etc.

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**6. Restricted funds**

| | Balance at 01.09.2025 £ | Receipts £ | Payments £ | Transfers £ | Balance at 31.08.26 £ |
|---|---|---|---|---|---|
| Mission fund | 1,069 | 2,417 | (9,604) | 11,760 | **5,642** |
| Other Restricted funds | 2,731 | 5,842 | (8,154) | - | **419** |
| **Total restricted funds** | 3,800 | 8,259 | (17,758) | 11,760 | **6,061** |

***Explanation of funds***

*The Mission fund* is for the support of Abbeyhill Missionaries and for missionary partners working in the

Baptist Missionary Society. Monies in the Missionary Fund are normally distributed every six months.

*Other retricted funds* includes Thank Offerings (internal and external), the Harvest Offering, Love gifts etc. and income restricted to particular uses by the donors.