

Thurso Baptist Church SCIO
Trustees' Report and Financial Statements
For the year ended 31 December 2025

Thurso Baptist Church SCIO

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For the Year Ended 31 December 2025**

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Thurso Baptist Church SCIO

Report of the Trustees **For the Year Ended 31 December 2025**

The trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number

Thurso Baptist Church SCIO is established by constitution. The church is a Scottish Charity (No. SC049327) and is recognised by HM Revenue & Customs under reference CR45799.

Principal address

Thurso Baptist Church
Thurso Business Park
Thurso
Caithness
KW14 7XW

Aims & affiliation

The aims of the church are in line with its constitution and include the worship of God and the advancement of the Christian faith, by ministry and service in the local community and worldwide. The church is affiliated to the Baptist Union of Scotland.

Trustees and Office Bearers

The church is congregational in its form of church government, and its day-to-day running is undertaken by the office bearers and deacons (the trustees).

The Office Bearers who served during the year and to the date of this report were as follows:

Mr J Smith	Pastor	(resigned 31 August 2025)
Mr P Picking	Treasurer	
Mr S Andrew	Secretary	
Mr G Gordon	Deacon	
Mr R Mackay	Deacon	
Mr N Mathers	Deacon	
Mr W Thomson	Deacon	
Rev M Smith	Pastor Emeritus	

STRUCTURE, GOVERNANCE AND MANAGEMENT

Appointment of trustees

New trustees are nominated for appointment by members of the church and are subject to re-election every three years. Prior to their appointment, new trustees would have served the church for some time in various roles and would be familiar with the church's values, aims and objectives as well as its day-to-day operations. As part of their induction programme, new trustees are required to understand their statutory responsibilities.

Thurso Baptist Church SCIO

Report of the Trustees (cont'd)

For the Year Ended 31 December 2025

Achievements and Performance

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

In relation to activities:

Sunday Services throughout the year conducted mostly by Pastor James Smith until his resignation in August and for the remainder of the year by Pastor Emeritus Mark Smith. The deacons also occasionally took the services. Livestreaming and recording of the weekly services via the church YouTube channel has enabled, primarily, the housebound members of the congregation to participate in Sunday worship. Kids Club was provided during the Sunday morning services when a sufficient number of children attended. In addition to the weekly Sunday service, the church has been engaged in the following activities:

1. Weekly discipleship courses, known as 'Christian College', were run earlier in the year.
2. Conducted church members meetings on the church premises in March, June, September and an AGM was held in September.
3. Conducted baptismal services in April and June.
4. Joined with national/global online prayer meetings.
5. Held weekly Sunday night prayer meetings in the church and during the summer months the church participated in regular prayer walks.
6. The church supported and collaborated with the Thurso Free Church, Highland Christian Church and Wick Baptist Church in a number of services, events, conferences and meetings.
7. Supported Sunday services in the local care home.
8. Provided for the care and housing of 3 Sri Lankan Christians who are seeking asylum in the UK.
9. The church building was also used by the church for:
 - Keep-fit sessions for the congregation
 - 'Fit 2 Box' which has been attended by people from outside the church members/adherents.
10. Other than activities directly related to the life of the church, the church building was also utilised by local community and Christian groups including:
 - the Scripture Union Connect group
 - the Caithness Big Band

In relation to funding:

1. Members participate in the Gift Aid Scheme.
2. Special offerings were made to Good News Ministries India and India Village Ministries
3. Several external Christian organisations were supported through donations from general offerings.

Financial Review

1. Principal sources of funding:

The church receives most of its funding from church members and attendees by way of weekly/monthly offerings and Gift Aid donations plus other gifts from visitors and local organisations.

Thurso Baptist Church SCIO

Report of the Trustees (cont'd)
Achievements and Performance (cont'd)

For the Year Ended 31 December 2025

2. Results of the year:
- The financial statements for the year are set out in pages 6 to 10. For the first time in recent years both the current and Building (Reserves) account show a net deficit for the financial year. In 2024 TBC received a large donation of £11,811 which was allocated towards replacement of the church car and also for a significant project in the Church building these funds were used in 2025, £5,911 used on the car purchase and £5,900 put towards upgrading the sound system in our building. This is the reason for large deficit on the building account below.
- Current account net deficit £977 after transfers (2024 net surplus of £10,097)
 - Building account net deficit of £10,280 after transfers (2024 net surplus of £12,589)
3. Reserves
- Total reserves, including the net book value of fixed assets (Manse/Church building) and balances on unrestricted funds amounted to £371,687 (2024 £382,804).

Brief statement of the charity's policy on reserves

Surpluses continue to be maintained to facilitate the ongoing upkeep of our current buildings and the ministry of Thurso Baptist Church.

Donated facilities and services

The trustees donate their time to attend monthly deacons' meetings and carry out administrative duties for the church and do not make a charge for these services.

Grant Making Policy

The church makes grants from its tithed gift 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.

Statement on risk

The trustees assess the major risks to which the charity is exposed on an on-going basis and have established procedures to mitigate those that are identified from these reviews.

Statement of Trustee's Responsibilities

The trustees are required to prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year. The trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the church at the time. This must be done to ensure that the financial statements comply with the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

ON BEHALF OF THE TRUSTEES

Trustee

Signed by:



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Date 12 August 2026

P C Picking – Treasurer

Thurso Baptist Church SCIO**Report of the Independent Examiners to the Trustees****For the Year Ended 31 December 2025**

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 6 to 10.

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 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 Examiners' 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 (as amended), 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.

DocuSigned by:

Jonathan Innes

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Jonathan N Innes FCCA
Director

Innes & Partners Limited
Chartered Certified Accountants

9 Ardross Street
Inverness
IV3 5NN

Date: 17 August 2026

THURSO BAPTIST CHURCH SCIO**Statement of Receipts & Payments****For the year ended 31 December 2025**

		Current account General (£)	Current account Restricted (£)	Building account Restricted (£)	2025 Total funds (£)	2024 Total funds (£)
Receipts	note					
Open Offerings		13,382	-	-	13,382	11,576
Gift aid Offerings		31,144	-	1,380	32,524	31,993
Non-Gift Aid Offerings		6,245	-	360	6,605	11,865
Tax Reclaimed		10,012	-	-	10,012	9,416
Benevolence Fund		-	3,009	-	3,009	-
Donations Special Appeals	1	-	2,977	-	2,977	2,674
Donations		639	-	-	639	500
Miscellaneous		1,031	-	173	1,204	13,521
Juinar Church Donations		-	-	-	-	125
Total receipts		62,453	5,986	1,913	70,352	81,670
Payments						
Gross Salary - Pastor	7	15,396	-	-	15,396	15,000
Gross Salary - Pastor Emeritus	7	5,175	-	-	5,175	6,773
Car benefit in kind	8	372	-	-	372	372
Pension Fund	9	2,239	-	-	2,239	2,014
Donations special appeals	1	-	2,745	-	2,745	2,674
Donations	2	7,306	-	-	7,306	7,200
Church maintenance	3	11,783	-	29	11,812	10,208
Manse maintenance	4	3,588	-	-	3,588	2,873
Council Tax		1,349	-	-	1,349	1,496
Junior Church		-	-	-	-	296
Messy church		-	-	-	-	192
Benevolence Fund		-	10,871	-	10,871	
Miscellaneous	5	4,449	-	353	4,802	3,230
Meetings, courses & expenses		420	-	-	420	867
Scottish Baptist Fund		1,858	-	-	1,858	1,764
Church car costs		13,231	-	-	13,231	1,357
Sunday School Noor Ministries		300	-	-	300	240
BUS Accreditation		145	-	-	145	2,429
Total payments		67,611	13,616	382	81,609	58,985
Surplus/(Deficit) for year		(5,158)	(7,630)	1,531	(11,257)	22,685
Reserves	At 1 January	81,725	500	30,575	112,800	90,115
	Transfer	4,449	7,362	(11,811)	-	-
	At 31 December	81,016	232	20,295	101,543	112,800

THURSO BAPTIST CHURCH SCIO

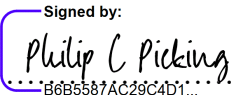
Statement of Balances

As at 31 December 2025	2025	2024
Bank accounts	£	£
Royal Bank of Scotland - Current account	81,248	82,225
Royal Bank of Scotland - Building account	20,295	30,575
	<u>101,543</u>	<u>112,800</u>
Reserves		
Current Account - as at 1 January	82,225	72,129
Surplus/(Deficit) for year	(12,788)	10,096
Transfer	11,811	-
Current account - as at 31 December	<u>81,248</u>	<u>82,225</u>
Building Fund account - as at 1 January	30,575	17,986
Surplus/(Deficit) for year	1,531	12,589
Transfer	(11,811)	-
Building Fund account - as at 31 December	<u>20,295</u>	<u>30,575</u>
	<u>101,543</u>	<u>112,800</u>
Closing bank balances		
Other Assets		
Church & Manse Buildings	265,000	265,000
HMRC - Gift Aid debtor	<u>6,273</u>	<u>5,664</u>
Liabilities		
HMRC PAYE liability	427	-
Independent Examiner's fee	<u>702</u>	<u>660</u>

On behalf of the trustees

Trustee

Signed by:



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P C Picking

Date 12-Aug-26

THURSO BAPTIST CHURCH SCIO**Notes to the accounts****For the year ended 31 December 2025****Accounting policies****Basis of Accounting**

The accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

Note

	2025		2024	
	£		£	
1 Special Appeals	Receipts	Payments	Receipts	Payments
Open Doors - Christmas card	232	-	-	-
Easter Praise	593	593	-	-
Good News Ministries India Appeal	620	620	1,211	1,211
India Village Ministries	1,532	1,532	1,463	1,463
	<u>2,977</u>	<u>2,745</u>	<u>2,674</u>	<u>2,674</u>

The Christmas card appeal was donated after the end of the financial year.

2 Donations	2025	2024
	£	£
Noor Ministries	1,250	1,000
Scottish Baptist College	350	350
Open Doors	250	250
Christian Solidarity Worldwide	250	250
India Village Ministries	1,250	750
Toilet Twinning	120	-
Stepping Stones	-	250
Wick Baptist Church	200	-
Good News Ministries India	3,136	1,500
Refuel	500	250
Caithness Foodbank	-	250
Scottish Bible Society	-	100
Forres Baptist Church Building Fund	-	2,000
SBMF (Scottish Baptist Ministers Fellowship)	-	250
	<u>7,306</u>	<u>7,200</u>

THURSO BAPTIST CHURCH SCIO**Notes to the accounts****For the year ended 31 December 2025**

	Current Account	Building Account	2025 Total £	2024 Total £
3 Church building				
Insurance	1,472	-	1,472	1,435
Electricity & oil	2,133	-	2,133	2,505
Maintenance & supplies	1,305	29	1,334	2,119
Broadband	209	-	209	180
Ground Rent	412	-	412	530
Live Streaming upgrade	6,252	-	6,252	2,834
ProTraining defibrillator	-	-	-	605
	<u>11,783</u>	<u>29</u>	<u>11,812</u>	<u>10,208</u>
4 Manse				
Insurance	540	-	540	527
Heat and lighting	1,839	-	1,839	1,644
Repairs & maintenance	874	-	874	371
Phone and Broadband	335	-	335	331
	<u>3,588</u>	<u>-</u>	<u>3,588</u>	<u>2,873</u>
5 Miscellaneous				
Independent Examiner's fee	660	-	660	600
Music/video licence	866	-	866	840
Payroll fees	606	-	606	582
Website & Computer costs	634	-	634	288
Ministry equipment & supplies	155	-	155	320
Safeguarding & GDPR	159	-	159	185
Special events costs	1,337	-	1,337	337
Weights for Keep Fit class	32	-	32	78
Maintenance & supplies	-	353	353	-
	<u>4,449</u>	<u>353</u>	<u>4,802</u>	<u>3,230</u>

6 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 restricted.

The *Special Appeals Fund* encompasses all income and expenditure relating to special offerings for Christian relief agencies.

The *Welfare Fund* encompasses all income and expenditure relating to the support of those in the church who are facing times of financial hardship.

The *Benevolence Fund* was created to support a refugee from Sri Lanka seeking asylum in the UK

The *Building Fund* encompasses income and expenditure specifically allocated for the upkeep of the buildings.

Thurso Baptist Church SCIO

Notes to the accounts

For the year ended 31 December 2025

7 Trustee remuneration

Rev. M Smith received a gross salary of £5,175 for his role as Pastor Emeritus (2024 £6,773) and received expenses of £nil (2024: £nil) for his role as a trustee.

Pastor J Smith received a gross salary of £15,396 for his role as a part-time Pastor (2024: £15,000 for his role as Associate Pastor) and received expenses of £nil (2024: £nil) for his role as a trustee.

All manse costs, including heating and lighting were covered by the Church. He was also provided with a car (owned by the Church) for which running costs were also covered.

No expenses were paid to other trustees during the year for their role as trustees.

8 Benefit in Kind

The church paid a benefit in kind on the provision of a car for the Pastor. This totalled £372 (2024: £372).

9 Pension Obligations

Pension contributions are paid to a defined contribution pension. The total pension cost, including expenses, for the employer was £2,239 (2024: £2,014) and no contributions were outstanding at the Balance Sheet date.

10 Transfer of funds

In the accounts to 31 December 2024, a donation was received and paid into the building fund account. As this donation was unrestricted, it has been transferred into the general funds and used to fund the vehicle for the Pastor and upgrade the audio equipment.