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Scottish Charity No. SC052663

Wishaw Baptist Church SCIO

Trustees' Report and Financial Statements
For the year ended 31 March 2026

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Wishaw Baptist Church SCIO

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Wishaw Baptist Church SCIO

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

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

Principal address	**Banker's**
55 Belhaven Terrace	Royal Bank of Scotland
Wishaw	62 Hamilton Road
Lanarkshire	Motherwell
ML2 7AY	ML1 3DA

Status of Charity and Governing Document
Wishaw Baptist Church SCIO ("the Church") is a member church of the Baptist Union of Scotland and, as such, subscribes to the Declaration of Principle of that body. At the same time, however, Wishaw Baptist Church SCIO is an independent congregation governed by its own constitution. Wishaw Baptist Church SCIO is a Scottish Charitable Incorporated Organisation (SCIO) (SC052663) and is established by Constitution. It was registered in its current legal form on 4 July 2023. The Charity was previously an Unincorporated Association (SC020585). The assets of the Unincorporated Association were transferred to the SCIO and was wound up on 30 October 2025.

Aims and affiliation
The objects of the Church are as follows:
To show Christian care and concern for the whole person seeking to provide for the spiritual and emotional needs as well as the physical and practical needs of all with whom we have contact.
To achieve those objects, the main activities of the church are as follows:

1. Providing opportunities for public worship and prayer
2. Ministry, mission and education
3. Community service
4. Support for individuals and organisations involved in the relief of suffering, poverty and other social needs, both at home and abroad.

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

Mr Gordon Ross	(Bi-vocational Minister; Finance Trustee)
Miss Catherine Fleming	(Secretary, Trustee)
Mrs Agnes Muir	(Trustee) (resigned 17 August 2025)
Mrs Lynn Cole	(Trustee)
Miss Pauline Russell	(Trustee)
Mr Tom Denholm	(Trustee)
Mr Emmanuel Odusina	(Trustee) (appointed 24 May 2026)

The Office Bearers who served during the year are detailed below.

Mrs Laura MacLellan	(Finance Administrator)
Mr Robert McCormick	(Finance Lead)

Title deeds to the properties owned by the Church are held in the name of the Church.

Appointment of Trustees
The constitution of the church states that the Minister and the members of the Church Leadership Team are the Charity Trustees of the church. They are elected by the members of the church who are familiar with church policy and procedure.

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Activities and achievements
During the year under review, the church has fulfilled one of its primary functions, being the provision of services for public worship on Sunday mornings and Wednesday evenings. Those members and friends unable to attend have been contacted regularly by telephone and sent DVDs / CDs of the Sunday morning services. Additionally, informal visits to the elderly have been made.

At present, informal Ladies Fellowship meetings are held once a month and these generated donations, included below.

The ages of the children attending Sunday School range from 3 to 10 years.

Both an Al Anon Group and an MS Support Group meet weekly in the premises.

Reaching out/giving to others was done in a number of ways:

- £1,286 was given to welfare and medical projects in the UK and in developing countries.
- £4,925 was given towards mission in the UK and abroad.
- 34 filled shoe boxes were given to Samaritan's Purse Operation Christmas Child for children abroad living in material poverty.
- Coats and jackets (second-hand) were donated to Motherwell and Wishaw Rotary Club for distribution to homeless or needy men, women, teenagers and children in the UK.

Financial review
Results for the year
As a result of the surplus for the year of £35,865 (2025: surplus of £19,895), the church held total reserves at 31 March 2026 of £216,000 (2025: £180,135) which was made up of unrestricted funds amounting to £214,359 (2025: £178,768) and restricted funds amounting to £1,641 (2025: £1,367).

Reserves policy
The Trustees aim to have a minimum level of reserves equal to three months' unrestricted expenditure. The level of reserves at 31 March 2026 was well in excess of this and the Trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Signed by:
Catherine Fleming
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Miss Catherine S. Fleming
Secretary

12-10-2026 | 20:53 BST
Dated: …… ……

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Wishaw Baptist Church SCIO

Report of the Independent Examiner to the Trustees *for the year ended 31 March 2026*

I report on the accounts of the church for the year ended 31 March 2026 which are set out on pages 4 to 7.

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 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 (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
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Jonathan N Innes FCCA
Partner

EQ Accountants Limited

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

13-10-2026 | 09:22 CEST
Date: ……

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Wishaw Baptist Church SCIO

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

	Notes	Unrestricted fund	Restricted funds	2026 Total	2025 Total
Receipts		£	£	£	£
Offerings		19,895	861	**20,756**	19,304
Gift Aid offerings		32,706	-	**32,706**	34,477
Donations received		2,000	1,984	**3,984**	13,137
Special collections		3,151	-	**3,151**	1,430
Events		-	-	**-**	440
Bank interest		-	13	**13**	311
HMRC Gift Aid		17,763	-	**17,763**	-
Grants		-	-	**-**	8,000
Total receipts		**75,515**	**2,858**	**78,373**	77,099
Payments					
Staff salaries		3,343	-	**3,343**	3,243
Pulpit supply		1,570	-	**1,570**	3,120
Outreach		413	-	**413**	-
Property costs		11,775	63	**11,838**	25,314
Heat and light		5,850	-	**5,850**	8,199
Insurance		3,883	-	**3,883**	3,667
Office and administration		2,069	-	**2,069**	2,170
Catering and cleaning costs		521	488	**1,009**	323
Events		165	-	**165**	948
Professional fees		2,498	-	**2,498**	2,608
Donations	**3**	4,499	2,096	**6,595**	4,289
Baptist Union		1,983	-	**1,983**	1,997
Pastoral Care		1,292	-	**1,292**	1,326
Total payments		**39,861**	**2,647**	**42,508**	57,204
Surplus before transfers		**35,654**	**211**	**35,865**	19,895
Transfer between funds		-	-	**-**	**-**
Net Increase in cash for the year		**35,654**	**211**	**35,865**	19,895
Cash balance brought forward		178,768	1,367	180,135	160,240
Cash balance carried forward		**214,422**	**1,578**	**216,000**	180,135

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Wishaw Baptist Church SCIO

Statement of Balances *as at 31 March 2026*

		2026			2025		
		Opening balance £	Surplus for year £	Closing balance £	Opening balance £	Surplus for year £	Closing balance £
Bank and cash in hand		180,135	35,865	**216,000**	160,240	19,895	180,135
Total assets held		**180,135**	**35,865**	**216,000**	160,240	19,895	180,135
Represented by:							
Unrestricted funds	**4**			**214,422**			178,768
Restricted funds	**5**			**1,578**			1,367
				216,000			180,135
Statement of assets at 31 March 2026							
Gift Aid tax reclaim				**8,149**			2,988
Statement of liabilities at 31 March 2026							
Donations outstanding				145			145
Invoices due for payment				66			66
Independent examination fee				990			942
				1,201			1,153

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The financial statements on pages 4 to 7 were approved by the Trustees on ..... and signed on their behalf by the undernoted:

Signed by:
Catherine Fleming
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Catherine S. Fleming
Secretary

The notes on page 6 to 7 form part of these financial statements.

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Notes to the financial statements *for the year ended 31 March 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

Pension costs represent the costs paid to the pension scheme in the prior accounting period towards the deficit. This has now been fully paid and no more contributions are required.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 4, 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

In the year ended 31 March 2026 no expenses were paid to Trustees other than 'out-of-pocket' expenses (2025: £nil). Mr Gordon Ross, a Trustee, received a gift of £1,074 (2025: £1,000) during the year.

3. Gifts and donations

	Unrestricted funds £	Restricted funds £	2026 Total £	2025 Total £
Alzheimer Scotland	-	-	**-**	100
Bethany Christian Trust	-	136	**136**	99
BMS Birthday Scheme	-	240	**240**	190
BMS Box Opening	-	80	**80**	45
BMS World Mission	-	-	**-**	200
Chris's House Wishaw	-	100	**100**	100
Dennistoun Baptist Church	100	-	**100**	-
Glasgow City Mission	-	100	**100**	100
International Mission of Jewish People	200	140	**340**	670
Les Hoey MBE Dream Maker Foundation	192	-	**192**	-
Mission Africa	200	-	**200**	140
Mission Aviation Fellowship	-	-	**-**	120
Motherwell Women's Aid	-	100	**100**	-
Open Doors	1,475	260	**1,735**	-
Platform 67	-	-	**-**	100
Release International	-	-	**-**	145
Samaritan's Purse	290	-	**290**	480
SASRA	-	150	**150**	-
SAT-7 UK	-	130	**130**	-
Scottish Bible Society	-	-	**-**	150
Sightsavers	192	-	**192**	-
Slavic Gospel Association	-	-	**-**	950
Smile Train UK	-	100	**100**	100
St Andrew's Hospice	-	100	**100**	100
The Christian Institute	-	100	**100**	100
The Leprosy Mission	-	120	**120**	120
UFM Worldwide	-	120	**120**	130
United Christian Broadcasters	150	-	**150**	150
Zambesi Mission	1,700	120	**1,820**	-
	4,499	**2,096**	**6,595**	4,289

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

4. Unrestricted fund

	Balance at 01.04.25 £	Receipts £	Payments £	Transfers £	Balance at 31.03.26 £
General fund	178,768	75,515	(39,861)	-	**214,422**
Total unrestricted funds	**178,768**	**75,515**	**(39,861)**	-	**214,422**

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.

5. Restricted funds

	Balance at 01.04.25 £	Receipts £	Payments £	Transfers £	Balance at 31.03.26 £
Workshop Construction fund	63	-	(63)	-	**-**
Ladies Fellowship fund	890	1,498	(1,224)	-	**1,164**
World Mission fund	414	1,360	(1,360)	-	**414**
Total restricted funds	**1,367**	**2,858**	**(2,647)**	**-**	**1,578**

Explanation of funds

The Workshop Construction fund relates to the grant received from the North Lanarkshire Council Town Centre Fund, which was spent on the construction of the Workshop.

The Ladies Fellowship fund encompasses the activities of the ladies fellowship group.

The World Mission fund encompasses income and expenditure relating to world mission evenings and the support of world mission projects.