



Bearsden Baptist Church SCIO

Accounts and Report
for the Year ended 31 March 2026

Scottish Charity Number SC052915

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2026
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Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2026
Reference and Administrative Details

Principal Address

Bearsden Baptist Church
14 Roman Road
Bearsden
G61 2SL

Bankers

Clydesdale Bank plc
32 Sylvania Way South
Clydebank
G81 1RP

Solicitors

Alan Holloway
Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow
G4 9TH

Independent Examiners

William Vernal CA
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 2026
Trustees' Report

The Deacons are pleased to present their report and accounts for the year ended 31 March 2026.

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:

Minister	Roland Cohen
Secretary	Alex Carduff
Treasurer	Alan Christie
Clerk to the Deacons	John Perkins
Trustees	Alex Carduff
	Peter Candlish
	Allison Ferguson
	Alan Christie
	Gordon Henry
	John Perkins
	Jenny Walley
Designated Chair	Philip Ewart
	Roland Cohen

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2026
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 Kids Church 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 parents/carers 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 2026
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 taken time over the past year to reflect upon, consolidate and strengthen the current work. We have also identified the requirement to invest in the next generation. We have employed a Children and Families Worker and set in motion a plan to recruit a youth pastor. We are delighted to welcome new people on a regular basis and we continue to be indebted to our loyal staff and the hardworking volunteers who enable us to continue to play our part in God's plan for our community.

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2026
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 £45,233 [2025 - £132,223 surplus] before transfers. The Statement of Financial Activities on page 8 indicates net income from all funds of £36,437 [2025 - £125,079 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 2026 amounted to £123,256 [2025 - £111,613].

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:

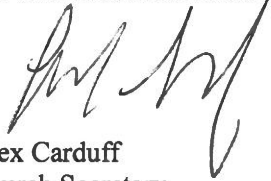
- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Church will continue its activities.

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2026
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


Alex Carduff
Church Secretary

Date: 24/5/26


Alan Christie
Treasurer

Bearsden Baptist Church SCIO
Accounts and Report for the Year ended 31 March 2026
Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year ended 31 March 2026 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.

William Vernal

William Vernal CA
The Institute of Chartered Accountants of Scotland

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

Date: 29/6/26

Bearsden Baptist Church SCIO
Statement of Financial Activities
For the year ended 31 March 2026

		Unrestricted Funds			2026	2025
	Note	General	Designated	Restricted	Total	Total
		£	Funds	Funds	£	£
Income and endowments from:						
Donations and legacies	2	227,371	-	-	227,371	315,835
Charitable activities	3	21,698	-	-	21,698	18,643
Total income and endowments		<u>249,069</u>	<u>-</u>	<u>-</u>	<u>249,069</u>	<u>334,478</u>
Expenditure on:						
Charitable activities	4	201,236	-	-	201,236	199,419
Other	7	2,600	8,796	-	11,396	9,980
Total expenditure		<u>203,836</u>	<u>8,796</u>	<u>-</u>	<u>212,632</u>	<u>209,399</u>
Net income/(expenditure)		45,233	(8,796)	-	36,437	125,079
Transfers between funds	15	<u>(33,590)</u>	<u>33,590</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net movement in funds		11,643	24,794	-	36,437	125,079
Balance b/fwd at 1 April 2025		111,613	1,242,529	-	1,354,142	1,229,063
Balance c/fwd at 31 March 2026		<u>123,256</u>	<u>1,267,323</u>	<u>-</u>	<u>1,390,579</u>	<u>1,354,142</u>
Comprising funds as follows -						
General	16	123,256			123,256	111,613
Designated Assets	16		1,267,323		1,267,323	1,242,529
		<u>123,256</u>	<u>1,267,323</u>	<u>-</u>	<u>1,390,579</u>	<u>1,354,142</u>

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

Bearsden Baptist Church SCIO
Balance Sheet as at 31 March 2026

		2026	2025
	Note	£	£
Fixed Assets			
Tangible fixed assets	9	1,591,975	1,581,266
Current Assets			
Debtors	10	7,026	7,414
Cash at bank and in hand		<u>133,944</u>	<u>112,621</u>
		140,970	120,035
Creditors: Falling due within one year	11	<u>31,799</u>	<u>23,440</u>
Net Current Assets		<u>109,171</u>	<u>96,595</u>
Total Assets less Current Liabilities		1,701,146	1,677,861
Creditors: Falling due later than one year	12	(310,567)	(323,719)
Total Net Assets		<u><u>1,390,579</u></u>	<u><u>1,354,142</u></u>
The funds of the charity:			
Unrestricted Funds			
General	16	123,256	111,613
Designated Assets	16	1,267,323	1,242,529
		<u><u>1,390,579</u></u>	<u><u>1,354,142</u></u>

These accounts on pages 8 to 19 were approved by the deacons on 24/6/26 and signed on their behalf by:-

Alex Carduff
Church Secretary

Alan Christie
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 2026

General Fund	2026	2025
	£	£
Income and endowments from:		
<u>Donations and legacies:</u>		
Open offerings	184,149	259,052
Tax reclaimed	43,222	56,783
<u>Charitable activities:</u>		
Church activities	11,965	10,643
Rents receivable	9,733	8,000
	<u>249,069</u>	<u>334,478</u>
Expenditure on:		
<u>Charitable activities:</u>		
Pastoral costs	69,247	44,340
Other staff	25,404	25,275
Church affiliations	6,623	6,360
Property costs	41,232	37,250
Administration	24,596	56,242
Giving to others	23,414	20,744
Church life	10,719	9,207
<u>Other:</u>		
Governance costs	2,600	2,836
	<u>203,836</u>	<u>202,255</u>
Net income/(expenditure)	45,233	132,223
Transfers to Other Funds:		
Designated Assets Fund	(33,590)	(147,052)
Opening balance brought forward	111,613	126,442
Closing balance carried forward	<u>123,256</u>	<u>111,613</u>

The purposes of all funds are described at note 19.

Bearsden Baptist Church SCIO
Capital Funds
For the year ended 31 March 2026

Designated Assets Fund

	2026	2025
	£	£
Opening Balance	1,242,529	1,102,621
Additions		
Additions to fixed assets	<u>19,505</u>	<u>485,789</u>
	1,262,034	1,588,410
Bank loans repaid/(received)	14,085	(338,737)
Depreciation	(8,796)	(7,144)
Closing Balance	<u><u>1,267,323</u></u>	<u><u>1,242,529</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 2026
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 2026
Notes to the Accounts [continued]

2 Income from donations and legacies

	Unrestricted			2026	2025
	General	Designated	Restricted	Total	Total
	£	£	£		£
Voluntary income					
Open offerings	184,149	-	-	184,149	259,052
Tax reclaimed	43,222	-	-	43,222	56,783
	<u>227,371</u>	<u>-</u>	<u>-</u>	<u>227,371</u>	<u>315,835</u>

	Unrestricted			2026	2025
	General	Designated	Restricted	Total	Total
	£	£	£	£	£
3 Income from charitable activities					
Church activities	11,965	-	-	11,965	10,643
Rents receivable	9,733	-	-	9,733	8,000
	<u>21,698</u>	<u>-</u>	<u>-</u>	<u>21,698</u>	<u>18,643</u>

4 Charitable activities

	Staff costs	Direct Costs	2026	2025
	£	£	Total	Total
			£	£
Activity				
Local church ministries	94,651	90,941	185,592	183,326
National & overseas ministries	-	15,644	15,644	16,093
	<u>94,651</u>	<u>106,585</u>	<u>201,236</u>	<u>199,419</u>
	(Note 5)	(Note 6)		
Of which:				
Relating to unrestricted funds	94,651	106,585	201,236	199,419
Relating to restricted funds	-	-	-	-
	<u>94,651</u>	<u>106,585</u>	<u>201,236</u>	<u>199,419</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2026
Notes to the Accounts [continued]

5 Staff costs	2026	2025
	£	£
Pastoral costs		
Gross salaries	63,729	42,313
Employer's NIC	-	13
Pension costs	5,518	2,014
	69,247	44,340
Other staff		
Administrator wages	13,625	13,372
Janitor and cleaner wages	11,779	11,903
Total staff costs	94,651	69,615
Allocated as follows:		
General Ministry	94,651	69,615

The average number of employees in the year, on a full time equivalent basis, was 3 (2025 - 3).

No trustees received remuneration for their services or expenses in the year to 31st March 2026

Donations received by the Church from trustees totalled £28,377 (2025 - £23,050) in the year to 31st March 2026.

6 Other direct costs	Unrestricted			2026	2025
	General	Specified	Restricted	Total	Total
	£	£	£	£	£
Church life					
Affiliations	6,623	-	-	6,623	6,360
Events and catering	6,499	-	-	6,499	5,830
Outreach	1,764	-	-	1,764	1,180
Conferences	1,396	-	-	1,396	327
External speakers	1,060	-	-	1,060	1,870
General	-	-	-	-	-
Property costs					
Maintenance	15,177	-	-	15,177	9,986
Heat and light	15,245	-	-	15,245	17,579
Cleaning materials	1,167	-	-	1,167	1,274
Other property costs	9,643	-	-	9,643	8,411
Administration					
Restructuring	-	-	-	-	96
Calling New Pastor	-	-	-	-	32,340
Professional fees	2,258	-	-	2,258	4,252
Office costs	5,582	-	-	5,582	5,674
Bank interest and charges	16,757	-	-	16,757	13,881
Giving to others - see Note 8					
Local	7,770	-	-	7,770	4,652
National	9,262	-	-	9,262	8,686
Overseas	6,382	-	-	6,382	7,406
	106,585	-	-	106,585	129,804

7 Other costs	Unrestricted		2026	2025
	General	Designated	Total	Total
	£	£	£	£
Depreciation	-	8,796	8,796	7,144
Independent examiner's fee	2,600	-	2,600	2,836
	2,600	8,796	11,396	9,980

Bearsden Baptist Church SCIO
For the year ended 31 March 2026
Notes to the Accounts [continued]

8 Gifts to others

Expenditure within the Specified Fund is analysed as follows:

	Unrestricted General £	Specified £	2026 Total £	2025 Total £
Local				
CAP Whiteinch	3,000	-	3,000	3,000
Fresh Start Charity	500	-	500	-
GCM	1,000	-	1,000	752
Fellowship fund	2,110	-	2,110	900
Guide Dogs for the Blind	1,160	-	1,160	-
	<u>7,770</u>	<u>-</u>	<u>7,770</u>	<u>4,652</u>
National				
BMS National	6,412	-	6,412	5,712
Faith Mission	500	-	500	-
Bethany Christian Trust	300	-	300	-
Wycliffe Bible Translators	1,000	-	1,000	250
Scripture Union Scotland	950	-	950	2,000
Prison Fellowship	-	-	-	250
The gathering	-	-	-	474
Others individually less than £500	100	-	100	-
	<u>9,262</u>	<u>-</u>	<u>9,262</u>	<u>8,686</u>
Overseas				
Tearfund	432	-	432	432
M.A.F.	950	-	950	474
Toby & Pippa Vokhul	3,000	-	3,000	-
Jake Tainsh (Cambodia and Vietnam)	-	-	-	1,500
Interserve gift Vokuhl	-	-	-	3,000
Harare Church Project, Khayelitsha, South Africa	2,000	-	2,000	2,000
	<u>6,382</u>	<u>-</u>	<u>6,382</u>	<u>7,406</u>
Total Giving to Others	<u>23,414</u>	<u>-</u>	<u>23,414</u>	<u>20,744</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2026
Notes to the Accounts [continued]

9 Tangible Fixed Assets

	Heritable Property £	Land & Buildings £	Fixtures and Fittings £	Total £
Cost				
At 1 April 2025	1,096,734	468,205	134,497	1,699,436
Additions in year	-	-	19,505	19,505
Disposals in year	-	-	-	-
At 31 March 2026	<u>1,096,734</u>	<u>468,205</u>	<u>154,002</u>	<u>1,718,941</u>
Depreciation				
At 1 April 2025	-	-	118,170	118,170
Charge for year	-	-	8,796	8,796
At 31 March 2026	<u>-</u>	<u>-</u>	<u>126,966</u>	<u>126,966</u>
Net Book Value				
At 31 March 2026	<u>1,096,734</u>	<u>468,205</u>	<u>27,036</u>	<u>1,591,975</u>
At 31 March 2025	<u>1,096,734</u>	<u>468,205</u>	<u>16,327</u>	<u>1,581,266</u>

During the year to 31 March 2025 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 of the manse is not considered appropriate.

10 Debtors: Amounts falling due within one year

	2026 £	2025 £
Tax recoverable	3,679	4,173
Other debtors	3,347	3,242
	<u>7,026</u>	<u>7,415</u>

11 Creditors: Amounts falling due within one year

	2026 £	2025 £
Accruals	14,374	7,892
Payroll control	3,235	468
Pension control	105	62
The Baptist Union of Scotland Loan	10,000	11,112
CAF Loan	4,085	3,906
	<u>31,799</u>	<u>23,440</u>

12 Creditors: Amounts falling due after more than one year

	2026 £	2025 £
The Baptist Union of Scotland Loan	71,666	80,555
CAF Loan	238,901	243,164
	<u>310,567</u>	<u>323,719</u>

An analysis of the maturity of loans is given below:

Amounts falling due between:

	2026 £	2025 £
1 year	14,085	15,018
1 - 2 years	14,085	15,018
2 - 5 years	42,254	45,052
5 yr by instal	254,228	263,649
	<u>324,652</u>	<u>338,737</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2026
Notes to the Accounts [continued]

13 Secured Debts

The following are secured debts are included within creditors	2026	2025
	£	£
The Baptist Union of Scotland Loan	81,666	91,667
CAF Bank Loan	242,986	247,070
	<u>324,652</u>	<u>338,737</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	2026 Total	2025 Total
	£	£	£	£	£
Tangible fixed assets	-	1,591,975	-	1,591,975	1,581,266
Cash at bank and in hand	133,944	-	-	133,944	112,621
Debtors	7,026	-	-	7,026	7,414
Creditors	(17,714)	(14,085)	-	(31,799)	(23,440)
Long Term Creditors	-	(310,567)	-	(310,567)	(323,719)
	<u>123,256</u>	<u>1,267,323</u>	<u>-</u>	<u>1,390,579</u>	<u>1,354,141</u>

15 Fund Transfers

	General	Designated Funds	Restricted Funds
	£	£	£
Additions to fixed assets	(19,505)	19,505	-
Bank loans	(14,085)	14,085	-
	<u>(33,590)</u>	<u>33,590</u>	<u>-</u>

16 Movements in Funds

	Balance at 1 April 2025	Incoming resources	Resources expended	Transfers	Balance at 31 March 2026
	£	£	£	£	£
General Fund	111,613	249,069	(203,836)	(33,590)	123,256
Designated Funds:					
Designated Assets Fund	1,242,529	-	(8,796)	33,590	1,267,323
Total Unrestricted Funds	<u>1,354,142</u>	<u>249,069</u>	<u>(212,632)</u>	<u>-</u>	<u>1,390,579</u>
Total Restricted Funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total of All Funds	<u>1,354,142</u>	<u>249,069</u>	<u>(212,632)</u>	<u>-</u>	<u>1,390,579</u>

Bearsden Baptist Church SCIO
For the year ended 31 March 2026
Notes to the Accounts [continued]

17 Comparative Statement of Financial Activities

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

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 2026 this was £5,518 (2025 - £2,014).

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.