Scottish Charity No. **SC052932**

Bristo Baptist Church SCIO

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

Bristo Baptist Church SCIO

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Bristo 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.

Status of Charity and Governing Document

The church is established by constitution. It is a registered Scottish Charity. The church changed legal entity with effect from 31 December 2023 from being an Unincorporated Voluntary Association ('Bristo Baptist Church', Scottish Charity SC008175) to becoming a Scottish Charitable Incorporated Organisation (SCIO), ('Bristo Baptist Church SCIO' - Scottish Charity SC052932). This exercise involved a transfer of assets and liabilities between the organisations as of the date above but had no bearing on the day-to-day operation or functions of any of the ministries within the church. On 9 July 2025 the Office of the Scottish Charity Regulator accepted the application to wind up Bristo Baptist Church (Scottish Charity SC008175) and now only the SCIO (Scottish Charity SC052932) is in operation. The financial statements show the merged finances of the two organisations covering the period from 1 April 2025 to 9 July 2025, and then only the finances of the SCIO from 10 July 2025 to 31 March 2026.

Aims and affiliation

The aims of the Church are congregational worship as a fellowship of believers, building up the faith of those in the fellowship through regular small groups, reaching out into the neighbourhood around the church through organised evangelistic events and other activities, and working with the wider church, both in the Baptist community and inter-denominationally.

The church is affiliated to the Baptist Union of Scotland and the Evangelical Alliance.

Trustees and Office Bearers

The church is congregational in nature and its day-to-day running is undertaken by the leadership team. The Office Bearers who served during the year and to the date of this report were as follows:

Trustees:	Mr R Allison, Mrs E Campbell, Mr D Polland, Mr C Smith, Mrs A Smith, Mr K Brooker, Rev C Anderson
Treasurer:	Mr K Brooker
Secretary:	This post has been shared by Mr R Allison, Mr C Smith, Mrs A Smith
Pastoral team:	Rev. C Anderson, Senior Pastor

Appointment of Trustees

Trustees currently consist of the Diaconate of the church, the Senior Pastor, and the Treasurer. On election a Deacon automatically becomes a Trustee. Prior to election to the Diaconate (by a majority of voting church members) a member will have served the church for some time in a variety of roles and would be familiar with the church's values, aims, objectives and its day-to-day operation. As part of their induction new Trustees are required to understand their statutory responsibilities.

Activities

During the year the church met regularly for worship and carried out various activities in pursuit of the above stated aims.

The church met as a congregation on Sundays for morning worship, predominantly in person at the church premises with an option to attend via Zoom, including youth and children's ministry. We also held a monthly evening service. We held joint services on occasion with other Christian fellowships in the area, particularly with Granton Baptist, and with a local Telugu Fellowship group which holds monthly meetings in our building.

Two small groups met weekly for Bible study and fellowship amongst the congregation and to deepen friendships. Ministries for men and women met regularly and enjoyed activities together including walks around Edinburgh. We held a church conference in 2025 for the congregation.

The church has continued to facilitate several community-based activities throughout the year, such as a once-weekly toddlers' group. We have maintained a defibrillator for the benefit of the community around us.

There were also weekly, monthly and special prayer meetings held throughout the year.

The church has additionally supported ministries outside the church such as Teen Challenge, Street Pastors, Compassion, Allasso, Everyone Edinburgh, Operation Christmas Child and the foodbank at Granton Baptist.

Finances

Results for the year

The Receipts and Payments Account reflects a deficit of £4,983 after transfers and investments for the year. Excluding the £50,000 of investments made in the year gives a cash surplus after transfers of £45,017.

Reserves

It is the policy of the church to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure that allows sufficient funds to enable the ongoing work of the church to be maintained; this amounts to £24,263. The unrestricted funds on page 5 at 31 March 2026 amounted to £195,198 which is above the required level.

Donations of services and facilities received

No material donations of services and facilities have been received in the year other than people volunteering their time to assist with church activities.

Administration details

Address

1 Queensferry Road
Edinburgh
EH4 3DJ

Bankers

Bank of Scotland
Virgin Money
CAF

On behalf of the Trustees

Alice Smith

Alice Smith Trustee / Joint Secretary

Dated: 8 November 2026

Bristo 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 8.

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.

Swetha Velpula

Swetha Velpula

Address: 5 Colliery Gardens, Edinburgh, EH22 1HS,

Date: 8 November 2026

Bristo Baptist Church SCIO

Receipts and Payments Account

For the year ended 31 March 2026

	Notes	Unrestricted General fund	Designated fund	Restricted funds	2026 Total	2025 Total
Receipts		£	£	£	£	£
Offering (Standing orders & Envelopes)		30,816	-	-	30,816	35,646
Offering (Open)		10,240	-	-	10,240	10,480
CAFGAYE and similar		3,865	-	-	3,865	-
Offering (Card machine)		5,309	-	-	5,309	3,086
Gift Aid reclaimed		9,895	-	-	9,895	14,742
Special Offerings - Allasso offerings		-	-	436	436	159
Special Offerings - Other		-	-	-	-	-
Arneil Drive rental		8,939	-	4,470	13,409	14,100
Church flat rental		14,438	-	-	14,438	12,085
East Craigs property rental		22,605	-	-	22,605	21,950
Church halls rentals		32,729	-	-	32,729	38,251
Legacy and large donation		-	-	-	-	23,238
Other income		-	-	-	-	1,035
Interest		3,234	1,215	406	4,855	4,805
Total receipts		142,069	1,215	5,312	148,596	179,576
Payments						
Staff costs						
Gross salaries and Employer's NICs		38,473	-	3,835	42,308	40,292
Pension contributions (Employer)	6	4,184	-	-	4,184	4,237
Staff related expenses		540	-	-	540	240
Property costs						
Large Capital Projects	7	3,329	-	-	3,329	32,980
Church insurance		3,789	-	-	3,789	3,772
Electricity		2,476	-	-	2,476	4,856
Gas		6,921	-	-	6,921	5,074
Equipment		169	-	-	169	991
Telephone and internet		497	-	-	497	759
Church repairs and maintenance		3,903	-	-	3,903	4,787
Church flat repairs, property mgmt & other costs		1,654	-	-	1,654	2,301
East Craigs repairs, property mgmt, insurance & other costs		2,880	-	-	2,880	3,326
Arneil Drive repairs, property mgmt, insurance & other costs		4,469	-	-	4,469	5,339
Church cleaner		5,415	-	-	5,415	5,219
Cleaning supplies		1,357	-	-	1,357	1,357
Pest control		565	-	-	565	428
Gardening services		90	-	-	90	161
Mission and Ministries						
BUS fees and BUS assembly fees		1,638	-	-	1,638	2,056
Fees and subscriptions		1,972	-	-	1,972	1,786
Mission and ministries		1,580	-	-	1,580	1,327
Pulpit supply		-	-	-	-	-
Childrens work (funded by the Fair Trust)		-	-	635	635	807
Fellowship fund (for hardship purposes)		130	-	-	130	-
Bristo Anniversary		140	-	-	140	-
Donations out - Allasso		5,000	-	288	5,288	743
Donations out - other		2,500	-	-	2,500	1,000
Administration and other costs						
Independent examiner's fee		-	-	-	-	-
Accountancy, legal and payroll fees		678	-	-	678	462
Sundry expenses		2,703	-	-	2,703	1,510
		97,052	-	4,758	101,810	125,808
Payments relating to investment movements						
Investments in managed funds		50,000	-	-	50,000	-
		50,000	-	-	50,000	125,808
Total payments		147,052	-	4,758	151,810	125,808
Net Receipts/(Payments)		(4,983)	1,215	554	(3,214)	53,768
Transfer between funds		-	-	-	-	-
Cash surplus/(deficit) after transfers and investments		(4,983)	1,215	554	(3,214)	53,768
Total funds brought forward		141,959	57,007	9,017	207,983	154,215
Closing fund balance		136,976	58,223	9,571	204,769	207,983

Bristo Baptist Church SCIO

Statement of Balances

As at 31 March 2026

	Notes	2026			2025		
		£	£	£	£	£	£
		Opening balance	Deficit for year	Closing balance	Opening balance	Surplus for year	Closing balance
Total bank and term deposit balances		207,983	(3,214)	204,769	154,215	53,768	207,983
Total bank balances and term deposits				**204,769**			207,983
Represented by:							
Unrestricted fund	4						
General				**136,976**			141,959
Designated - Salaries				**30,000**			30,000
Designated - Fabric fund				**28,223**			27,007
				195,198			198,966
Restricted funds	5						
Allasso				**148**			-
Hamilton				**3,045**			2,914
Cromer				**969**			928
Fair Trust				**5,408**			5,176
				9,571			9,017
				204,769			207,983

Statement of assets at 31 March 2026

Fixed assets (at cost)		
Church, including church flat (2013 valuation)	**750,000**	750,000
Manse, 46 Bughtlin Market (cost)	**280,000**	280,000
Flat, 12/9 Arneil Drive (cost)	**158,000**	158,000
	1,188,000	1,188,000

In the event of the sale of the flat at 12/9 Arneil Drive, one third of the proceeeds will be transferred back into the Fair Trust restricted fund.

Other assets		
Managed investments (at cost October 2025)	**50,000**	-
Gas overpayment	**-**	-
Tax reclaim due (estimate)	**8,975**	9,751
	58,975	9,751

Statement of liabilities at 31 March 2026

Invoices due for payment	**1,377**	1,840
Rental income received in advance	**3,129**	3,917
	4,506	5,757

The financial statements on pages 4 to 8 were approved by the Trustees on 8 November 2026 and signed on their behalf by the undernoted:

Alice Smith

Alice Smith
Trustee/Joint Secretary
The notes on pages 6 to 8 form part of these financial statements.

1. Accounting policies

Accounting convention
The financial statements have been prepared 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.

All income and expenses are accounted for when received or paid. Expenditure includes any VAT and is reported as part of the expenditure to which it relates.

Receipts and Payments Account
For the purpose of the Receipts and Payments account, 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.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular 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.

Pensions
The Church does not operate a pension scheme for staff members, but allows the staff to participate in the pension scheme operated by the Baptist Union of Great Britain and Ireland. Pension costs are included in the year in which they are paid.

Notes to the financial statements

For the year ended 31 March 2026

2. Transactions with Trustees	2026	2025
Remuneration paid to Trustees or persons connected with Trustees		
- Remuneration paid to C Anderson	42,307	40,292
- Remuneration paid for cleaning to G Polland, who is brother of a Trustee	5,415	5,219
-Remuneration paid to K Brooker, Trustee, for church residential property mgmt and mtce	3,901	4,286
-Remuneration paid to D Carlin, brother in law of a Trustee, for church & residential property repairs	3,151	2,410

Remuneration is in accordance with the Charities and Trustee Investment (Scotland) Act 2005. Authority to remunerate these individuals is within the church's constitution, and written agreements are in place for this work.
No balances relating to the above transactions were outstanding at year end (2025: None)
No charity trustee received payment of expenses (2025: None).
C Anderson, a Trustee of Bristo Baptist Church SCIO, is chair and a trustee of the charity Allasso, a charity based in Scotland set up to support Bethesda Khanko Foundation, a children's home and school in Manipur, North East India. The church sometimes gives donations to Allasso. In the year the church gifted £5000 to Allasso of which all had been paid on by 31 March 2026. Although there is a conflict of interest in this case, this conflict is mitigated through the Treasurer or Diaconate being the person / group who suggests making any donations, so that C Anderson cannot influence decisions about donations to Allasso.

3. Staff numbers

The average number of employees during the year was 1 (2025: 1).
No employee received remuneration of more than £60,000 during the year.

4. Donations

	01.04.25 £	Receipts £	Payments £	Transfers £	31.03.26 £
General fund	141,959	142,069	(147,052)	-	**136,976**
Designated funds					
Salaries fund	30,000	-	-	-	**30,000**
Fabric fund	27,007	1,215	-	-	**28,223**
Total unrestricted funds	198,966	143,284	(147,052)	-	**195,198**

Explanation of funds

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

The *Fabric fund* represents all income and expenditure designated by the trustees for the repairs or maintenance of property held by the church.

The *Salaries fund* represents an amount agreed by the church congregation to be set aside to cover salary costs.

5. Restricted funds

	Balance at 01.04.25 £	Receipts £	Payments £	Transfers £	Balance at 31.03.26 £
Allasso	-	436	(288)	-	**148**
Hamilton	2,914	131	-	-	**3,045**
Cromer	928	42	-	-	**969**
Fair Trust	5,176	4,703	(4,470)	-	**5,408**
Total restricted funds	**9,017**	**5,312**	**(4,758)**	-	**9,571**

Explanation of funds

Allasso fund - represents funds received by church members for passing on to the Allasso charity, mainly from donations gathered at church events

Hamilton fund - represents funds to maintain and support missionaries in Scotland.
Cromer fund - represents funds for the support of local mission work, including the support of volunteers at the Bethany Care van and Cafe Church.
Fair Trust fund - represents funds available for the support of Christian Education. A significant amount from this fund was used to purchase the flat at 12/9 Arneil Drive. The associated share of the rental income from this flat is to be credited back to the restricted fund.

6. Pension obligations

The Church is an employer participating in a pension scheme known as the Baptist Pension Scheme ("the Scheme"). The Scheme is a separate legal entity which is administered by the Pension Trustee (Baptist Pension Trust Limited). The church staff are eligible to join the Scheme.

Pension provision is being made through a Defined Contribution (DC) Plan within the Scheme. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members in the event that they are unable to work due to long-term incapacity.

7. Major Projects

During the year the following major capital projects were carried out:
- Installation of new LED lights in sanctuary
- Disabled toilet upgrade