

The Trustees are pleased to report a further year of good progress and service in the life of the church. We continue to be grateful for the work of Pastor Graham Forbes who is ably supported by his wife Melinda. It has been encouraging to see more Spanish locals joining the fellowship.

The services and meetings are well supported by the locals as well as holiday visitors and we are pleased that South Tenerife Christian Fellowship fulfils a most helpful and significant function in Los Cristianos. The introduction of "Breeze" technology means that visitors from different countries as well as Spanish people can enjoy the services in their own languages.

Considerable improvements have been carried out to the church premises during the year including repairs and decoration which have enhanced the internal appearance of the building.

The enclosed annual accounts to 30th September 2025 continue to show a solvent position for which the Trustees and members of the church are appreciative. We are thankful for the faithful giving of the members and friends of the church. We continue to look forward with confidence to the ongoing ministry of STCF.

B J Every
Trustee

SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

A CHARITABLE UN-INCORPORATED ASSOCIATION
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 SEPTEMBER 2025

SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

LEGAL AND ADMINISTRATIVE INFORMATION

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Trustees

Michael Healy
Bernard Every
Hamish Wishart

Charity Number

1068957

Registered Office

Layton House
3-5 Westcliffe Drive
Blackpool
FY3 7BJ

SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

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FOR THE YEAR ENDED 30 SEPTEMBER 2025

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SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

TRUSTEES' REPORT

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The trustees present their annual report and financial statements for the year ended 30 September 2025.

Trustee's report and financial statements

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 30 September 2025. The trustees have adopted the provisions of 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).

Trustees

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Michael Healy
Bernard Every
Hamish Wishart

Trustee's responsibilities statement

The trustees, who are also the directors of Charity For South Tenerife Christian Fellowship Trust for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report was approved by the trustees and signed on its behalf by:

Michael Healy
Chair of Trustees

Date : **04 March 2026**

SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Income and endowments from:				
Donations and legacies	2	79,000.00	79,000.00	-
Total		79,000.00	79,000.00	-
Expenditure on:				
Raising funds	3	25,959.50	25,959.50	-
Charitable activities	4	76,744.50	76,744.50	-
Other	6	645.00	645.00	-
Total		103,349.00	103,349.00	-
Net income/(expenditure)		(24,349.00)	(24,349.00)	-
Net movement in funds		(24,349.00)	(24,349.00)	-
Reconciliation of funds:				
Total funds brought forward		900,718.00	900,718.00	900,718.00
Total funds carried forward		876,369.00	876,369.00	900,718.00

SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

BALANCE SHEET

FOR THE YEAR ENDED 30 SEPTEMBER 2025

Recommended categories by activity	Notes	Unrestricted funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets				
Tangible assets	7	852,134.00	852,134.00	-
Total fixed assets		852,134.00	852,134.00	-
Current assets				
Cash at bank and in hand	8	24,685.00	24,685.00	-
Total current assets		24,685.00	24,685.00	-
Creditors: amounts falling due within one year	9	450.00	450.00	-
Net current assets/(liabilities)		24,235.00	24,235.00	-
Total net assets		876,369.00	876,369.00	-
Funds of the Charity				
Unrestricted funds	10	876,369.00	876,369.00	900,718.00
Restricted funds	10		-	-
Endowment funds	10		-	-
Total funds		876,369.00	876,369.00	900,718.00

For the year ended 30 September 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 04 March 2026 and signed on its behalf by:

Michael Healy
Chair of Trustees

Date : **04 March 2026**

SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. Accounting Policies

The principal accounting policies adopted by the Charity, which is a public benefit entity, in the preparation of the accounts are as follows.

1.1 Basis of preparation

These accounts have been prepared under the historical cost convention, as modified by the inclusion of charitable properties and fixed asset investments and investment properties at valuation.

These accounts have been prepared in accordance with "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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

These accounts are presented in pounds sterling and rounded to the nearest pound.

1.2 Going concern

The Trustees have prepared financial projections, taking into consideration the current economic conditions and have, at the time of approving these accounts, a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus they continue to adopt the going concern basis of accounting in preparing the accounts.

2. Income from Donations and Legacies

Analysis	Unrestricted funds	Total funds 2025
	£	£
Church Gift Day	2,550.00	2,550.00
Donation and gifts	19,567.00	19,567.00
Missions income	2,791.00	2,791.00
Offering AM	49,370.00	49,370.00
Other	754.00	754.00
Renovation Fund	440.00	440.00
Tax Reclaimed	3,528.00	3,528.00
Total	79,000.00	79,000.00

3. Expenditure on Raising Funds

Analysis	Unrestricted funds	Total funds 2025
	£	£
Funds	979.00	979.00
Total	979.00	979.00
Support Costs	24,980.50	24,980.50
	25,959.50	25,959.50

4. Expenditure on Charitable Activities

Analysis	Unrestricted funds	Total funds 2025
	£	£
Church	51,764.00	51,764.00
Total	51,764.00	51,764.00
Support Costs	24,980.50	24,980.50
	76,744.50	76,744.50

5. Support Costs

	Total funds 2025
Analysis	£
Support Costs	
Rates & water	3,834.00
Insurance	1,770.00
Advertising	405.00
Telephone	1,195.00
Heat & light	1,495.00
Repairs and renewals	27,096.00
PPS	311.00
Legal & professional fees	235.00
Accountancy	650.00
Bank charges	92.00
Cleaning	2,647.00
Sundries	1,412.00
Community fees	8,819.00
	49,961.00

6. Other Expenditure

	Unrestricted funds	Total funds 2025
Analysis	£	£
Exchange Gain or Loss	(564.00)	(564.00)
Depreciation	1,209.00	1,209.00
Total	645.00	645.00

7. Tangible Fixed Assets

	Freehold Land & Buildings	Fixtures & Fittings
	£	£
7.1 Cost or valuation		
At 01 October 2024	841,251.00	13,253.00
Additions	-	-
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 30 September 2025	841,251.00	13,253.00
7.2 Depreciation and impairments		
At 01 October 2024	-	1,161.00
Charge for the year	-	1,209.00
Disposals	-	-
Revaluations	-	-
Transfers	-	-
At 30 September 2025	-	2,370.00
7.3 Net book value		
At 01 October 2024	841,251.00	12,092.00
At 30 September 2025	841,251.00	10,883.00

8. Cash at bank and in hand

	Total funds 2025
	£
Cash at bank and in hand	25.00
CAF	92.00
CAF savings account	17,207.00
Santander	7,361.00
Total	24,685.00

9. Creditors: Amounts falling due within one year

	Total funds 2025
	£
Accruals and deferred income	450.00
Total	450.00

10. Charity funds

10.1 Details of material funds held and movements during the CURRENT reporting period

Fund names	Fund balances brought forward	Income	Expenditure	Transfers	Gains and losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds	900,718.00	79,000.00	103,349.00	-	-	876,369.00

11. Exchange Rate

Note Income/Expenditure in Euros have been converted at £0.909/1.00€

SOUTH TENERIFE CHRISTIAN FELLOWSHIP TRUST

A CHARITABLE UN-INCORPORATED ASSOCIATION
FINANCIAL STATEMENTS
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