

**Report of the Trustees and  
Unaudited Financial Statements for the year ended 31 March 2025  
for  
Dunblane Christian Fellowship**

## **Dunblane Christian Fellowship**

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## **Dunblane Christian Fellowship**

### **Report of the Trustees for the year ended 31 March 2025**

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The Trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31st March 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 01 January 2015).

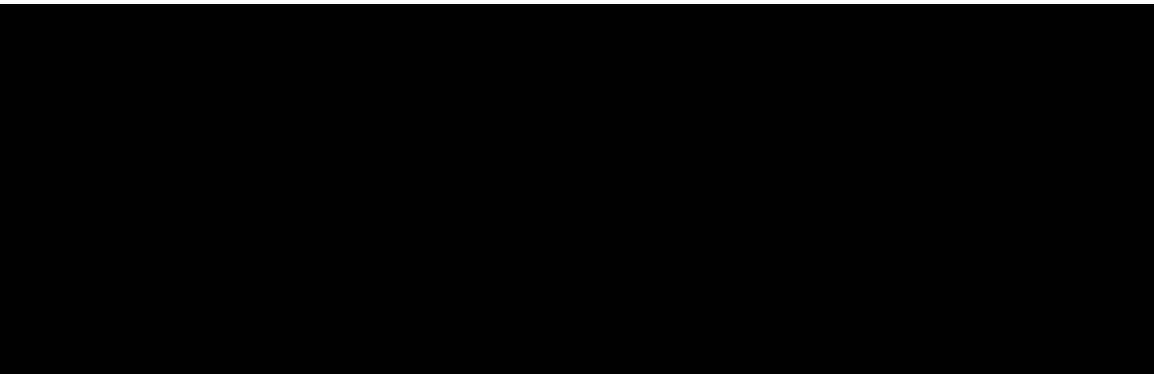
#### **REFERENCE AND ADMINISTRATION INFORMATION**

**Charity Name**

Dunblane Christian Fellowship

**Charity number**

SC000967



The Elders of the Church are the Trustees. Additional Trustees can be co-opted at any time by the Elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The Pastor is also an Elder of the Church.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Organisational Structure**

The Elders bear the overall responsibility for the affairs of the Fellowship and have special concern for its spiritual health and welfare.

**Constitution**

The Charity is an unincorporated association. It is governed by its constitution which was adopted on 24 April 1987 and last amended in August 2008. The Church was granted charitable status on 20 May 1987.

**Appointment of Trustees**

The Pastor and Elders are Trustees; additional Trustees are co-opted from time to time, based on their skills and abilities. The Trustees meet several times a year.

**Appointment of Deacons**

The role of Deacons is to oversee the practical aspects of running the Fellowship. They are accountable to the DCF Leadership, releasing the DCF Leadership to concentrate on the spiritual growth of the Church. There is currently one Deacon.

**Volunteers**

DCF uses volunteers in most of their activities. They are chosen for their gifts and abilities and have been through the disclosure procedure with Disclosure Scotland. The Trustees appreciate the time and effort given by these volunteers.

## **Dunblane Christian Fellowship**

### **Report of the Trustees - continued for the year ended 31 March 2025**

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#### **OBJECTIVES AND ACTIVITIES**

The Objective of Dunblane Christian Fellowship (DCF) shall be to glorify God through:

- \* Worship.
- \* Building up of the Members in spiritual understanding and Christian maturity, and training them toward this end according to their gifts and abilities.
- \* Spreading the Gospel in the immediate area of the Fellowship and assisting in the spreading of the Gospel elsewhere in this country and abroad.
- \* Showing the love of Christ by serving others, particularly in the immediate community.
- \* Doing all things that may be deemed incidental or conducive to the attainment of the Fellowship's objectives.

#### **SERVICES**

DCF holds a weekly celebration service every Sunday at 10.30 am followed by tea and coffee. Communion is celebrated every Sunday. These services are open to all. There are also weekly mid-week Flame and Connect Groups.

#### **FLAME**

These informal sessions, give women the opportunity to spend time getting to know each other and grow in their faith.

#### **CONNECT GROUP**

The weekly Connect Group focuses on growing men in their faith and takes different forms, from sharing a meal together, to informal sessions, giving men the opportunity to spend time getting to know each other and studying.

#### **CRÈCHE & YOUNG CHURCH**

Crèche facilities are available for children up to the age of 5 while the Sunday Celebration is going on. Young Church takes place at the same time and is for children from the age of 5 to 12. The programme provided for the children utilises various age-appropriate resources. There is also a programme for teenagers.

These groups are open to all children, and visitors' children are encouraged to attend.

Young Church and the teenagers' programmes are run by volunteers from DCF, all of whom have been vetted by Disclosure Scotland.

#### **OTHER ACTIVITIES**

**Weddings, Funerals & Infant Dedications** – As an integral part of the faith community in Dunblane, DCF is often called upon to officiate at these services, held for both members and non-members alike.

**School Assemblies** – DCF's Pastor(Retired) is part of the Chaplaincy Team in the Primary and High Schools in Dunblane, supporting pupils at various school events, including leading religious school assemblies.

**Stirling Albion FC** – As part of supporting the wider community, DCF's Pastor (Retired) is Chaplain for Stirling Albion FC and sits on the Child Wellbeing and Protection Committee. This involves attending training and matches, supporting players and their families as well as the Club officials and fans. He has also officiated the wedding of players as well as supporting fans in times of bereavement.

**MUNCHKINS** – This group has been running for 4 years, providing a place for families to bring 0–4-year-olds to play in a safe environment. The main hall is equipped with bouncy castles and ball pit, as well as softplay and toys. This activity has become very popular and helps support families from across the Stirling and Clackmannanshire area. The Munchkins Café provides coffee, tea and snacks for those attending. Munchkins runs every Tuesday morning and every 2nd Saturday morning.

## **Dunblane Christian Fellowship**

### **Report of the Trustees - continued for the year ended 31 March 2025**

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#### **OTHER ACTIVITIES - continued**

**CHRISTMAS HAMPERS** – These are distributed to low-income families in Dunblane and the surrounding area. They consist of food, toys and money, depending on the needs. We also distribute hampers donated by the Stirling Albion FC Foundation.

#### **USE OF HALLS BY THOSE WITHIN AND OUTWITH THE CHURCH**

Local groups use the facilities for a variety of events. The Rubber Chicken Theatre Group holds weekly classes for children and young people and puts on shows several times a year.

#### **FUNDRAISING**

Funding comes from Tithes and Offerings of those attending services. Other funding comes from Munchkins and birthday parties in the main hall.

#### **PART-TIME STAFF**

DCF provides part-time employment for individuals who require supported employment. We currently employ 3 members of staff, working 4 hours per week.

#### **ACHIEVEMENTS AND PERFORMANCE**

Attendance – The number attending continues to fluctuate and is currently around 50, including children. Young Church numbers have been between 2 and 6 children attending.

#### **DUNBLANE EXTRAVAGANZA**

Every year DCF supports the Dunblane Extravaganza, a local community event held in November, which allows shops and businesses to showcase their activities. This event sees around 1000 people come in to see DCF decorated with a Christmas theme and buy hotdogs, burgers and waffles. This is a very popular event in the DCF calendar.

## Dunblane Christian Fellowship

### Report of the Trustees - continued for the year ended 31 March 2025

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#### FINANCIAL REVIEW

The principal source of income is the weekly tithes and offerings plus the amount we receive from those offerings where the donor has signed a Gift Aid declaration. Additional funding comes from Munchkins, the Café and parties.

#### RESERVES POLICY

It is the Trustees' policy to hold reserves of £20,000 unrestricted funds, and the Trustees will continue to review this with current expenditure.

#### STATEMENT OF TRUSTEES RESPONSIBILITIES

Charity law requires the Trustees to prepare financial statements for each financial year that show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that
- The charity will continue in operational existence

The Trustees are responsible for keeping proper 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 Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:



\_\_\_\_\_  
Trustee

19 December 2025

\_\_\_\_\_  
Date

**Independent Examiner's Report to the Trustees of  
Dunblane Christian Fellowship**

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We report on the accounts for the year ended 31 March 2025 set out on pages six to eleven.

**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's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is our responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to our attention.

**Basis of the independent examiner's report**

Our examination was 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 seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of our examination, no matter has come to our attention:


(1) which gives us 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 to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

(2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Cathedral Accounting Services Ltd  
Chartered Management Accountants  
35 Montgomery Crescent  
Dunblane  
FK15 9FB

Date: 19 December 2025

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# Dunblane Christian Fellowship

## Statement of Financial Activities for the year ended 31 March 2025

			2025	2024
		Unrestricted funds	Restricted funds	Total funds
Notes	£	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>				
Donations		54,255	2,090	56,345
Other trading activities	2	9,676	0	9,676
Grants received		0	0	0
		<b>63,931</b>	<b>2,090</b>	<b>66,021</b>
<b>EXPENDITURE ON</b>				
<b>Charitable Activities</b>	3			
Salaries		30,000	0	30,000
Fabric costs		25,180	5,934	31,114
Donations given		0	0	0
Worship costs		16,274	0	16,274
Other resources expended		816	0	816
<b>Total</b>		<b>72,270</b>	<b>5,934</b>	<b>78,204</b>
<b>Net gains / (losses) on investments</b>		<b>0</b>	<b>0</b>	<b>0</b>
<b>NET INCOME / (EXPENDITURE) before transfers</b>		<b>(8,339)</b>	<b>(3,844)</b>	<b>(12,183)</b>
Transfer between funds		0	0	0
<b>Net incoming/(outgoing resources)</b>		<b>(8,339)</b>	<b>(3,844)</b>	<b>(12,183)</b>
<b>RECONCILIATION OF FUNDS:</b>				
Total funds brought forward		19,078	13,611	32,689
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>10,739</b>	<b>9,767</b>	<b>20,506</b>

These notes form part of the financial statements



Dunblane Christian Fellowship

Balance sheet  
As at 31 March 2025

			2025	2024
	Notes	Unrestricted funds £	Restricted funds £	Total funds £
<b>FIXED ASSETS</b>				
Fixed Assets	6	4,270	0	4,270
<b>CURRENT ASSETS</b>				
Debtors	7	0	0	0
Cash at bank		5,174	13,611	18,785
		<b>5,174</b>	<b>13,611</b>	<b>18,785</b>
<b>CREDITORS</b>				
Amounts falling due within one year	8	(2,549)	0	(2,549)
<b>NET CURRENT ASSETS</b>		<b>2,625</b>	<b>13,611</b>	<b>16,236</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>6,895</b>	<b>13,611</b>	<b>20,506</b>
<b>NET ASSETS</b>		<b>6,895</b>	<b>13,611</b>	<b>20,506</b>
<b>FUNDS</b>	9			
Unrestricted funds:				
General fund			6,895	19,078
<u>Restricted funds:</u>				
Building fund			8,220	8,220
Community Youth Worker			5,391	5,391
			<b>13,611</b>	<b>13,611</b>
<b>TOTAL FUNDS</b>			<b>20,506</b>	<b>32,689</b>

The financial statements were approved by the Board of Trustees on

19 December 2025

and were signed on its behalf by:



These notes form part of the financial statements

**Notes to the Financial Statements  
for the year ended 31 March 2025**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

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 01 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value, and on the going concern basis. They are presented in Sterling.

The charity has applied Update Bulletin 1 as published on 02 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

The preparation of financial statements in compliance with FRS 102 requires the trustees to exercise their judgement in the application of the charity's accounting policies. They do not consider that there are any matters arising in this regard that are so significant to the financial statements as to require separate disclosure.

The principal accounting policies applied in the preparation of these financial statements are set out below. They have been applied consistently to all years presented, unless otherwise stated.

**Income**

Income, including government and other grants, whether capital or revenue, is recognised in the Statement of Financial Activities when the charity has entitlement to the funds, it is probable that the income will be received, the amount can be measured reliably, it is not deferred and any performance conditions attached have been met. Legacies are recognised when received.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Governance costs**

Governance costs relate to those costs necessary to provide governance infrastructure which allow Dunblane Christian Fellowship to operate and to generate the information required for public accountability.

**Apportionment of support costs**

Resources expended are shown in the Statement of Financial Activities categorized by charitable activity and governance costs in accordance with the requirements of the Statement of Recommended Practice. Certain costs are capable of direct attribution to the categories; however some costs are attributable to more than one category. These costs have been apportioned to the specified categories.

**Taxation**

The charity is exempt from tax on its charitable activities. Irrecoverable VAT is included within the relevant cost for which it was incurred.

## Dunblane Christian Fellowship

### Notes to the Financial Statements - continued for the year ended 31 March 2025

#### 1. ACCOUNTING POLICIES - continued

##### Fund accounting

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or where funds are raised for particular restricted purposes.

##### Operating leases

Rentals applicable to operating leases are charged to the Statement of Financial Activities over the period they are incurred. Charges incurred as a consequence of the termination or reversal of operating leases are recognised as an expense in the year in which the relevant event occurs. Incentives provided to enter into operating leases are treated as a reduction of the rental expense, and are allocated on a straight line basis over the lease term, or matched against termination payments if applicable.

##### Debtors and creditors due within one year

Debtors, prepayments, creditors and provisions are recognised at the transaction value, after taking account of any discounts or impairments.

##### Cash at bank and in hand

Cash at bank and in hand includes cash, bank current accounts, and SumUp net deposits with a maturity date of 12 months or less from the date of opening.

#### 2. OTHER TRADING ACTIVITIES

	2025 £	2024 £
Hall lets	8,598	5,690
Café proceeds & activities income	1,078	948
	<u>9,676</u>	<u>6,638</u>

#### 3. CHARITABLE ACTIVITIES COSTS

	Direct costs £	Support costs £	Totals £
Salary costs	30,000	0	30,000
Fabric costs	0	31,114	31,114
Worship costs	0	10,704	10,704
Depreciation of fixed assets	0	5,570	5,570
Other resources expended	0	816	816
	<u>30,000</u>	<u>48,204</u>	<u>78,204</u>

Support costs totalled £48,204 including governance costs of £816. Support costs have been attributed to the charitable activities as follows: costs of heat and light, cleaning & gardening have been applied to fabric costs; office costs have been applied to worship; governance costs are included in other resources expended; other costs are divided between salary, fabric and worship costs in proportion to their direct costs.

Dunblane Christian Fellowship

Notes to the Financial Statements - continued  
for the year ended 31 March 2025

**4. TRUSTEES REMUNERATION AND BENEFITS**

Trustees remuneration is disclosed in note 6. Except for the Pastor, no other member of the Trustees received remuneration during the year. The remuneration of the Pastor is agreed by the Trustees.

**Trustees' expenses**

Travel, fabric, office and incidental expenses amounting to £Nil (2023: £Nil) were reimbursed to the Trustees (2023: 0).

**5. STAFF COSTS**

	2025	2024
	£	£
Gross salaries and national insurance	30,000	30,000
	<u>30,000</u>	<u>30,000</u>

No employee had employee benefits in excess of £60,000 (2024: none). The average number of full time employees during the year was 1 (2024: 1 full-time employee).

**6. FIXED ASSETS**

	Fixed assets
	£
<b>Cost</b>	
At 01 April 2024	21,437
Additions	845
Disposals	0
At 31 March 2025	<u>22,282</u>
<b>Aggregate depr</b>	
At 01 April 2024	12,442
Aggregate depr on disposals	0
Charge for year	5,570
At 31 March 2025	<u>18,012</u>
<b>NET BOOK VALUE</b>	
At 31 March 2025	<u>4,270</u>
At 31 March 2024	<u>8,995</u>

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Gift Aid	0	802

# Dunblane Christian Fellowship

## Notes to the Financial Statements - continued for the year ended 31 March 2025

### 8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	2,549	2,256

### 9. MOVEMENT IN FUNDS - 2025

	At 01 April 2024 £	Net movement in funds £	At 31 March 2025 £
<b>Unrestricted funds</b>			
General fund	19,078	(12,183)	6,895
<b>Restricted funds</b>			
Rural Scotland Grant	0	0	0
Building fund	8,220	0	8,220
Community Youth Worker	5,391	0	5,391
	13,611	0	13,611
	32,689	(12,183)	20,506

### 9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Net income before Transfers £	Transfers £	Movement in funds £
<b>Unrestricted funds</b>					
General fund	63,931	(72,270)	(8,339)	0	(8,339)
<b>Restricted funds</b>					
Rural Scotland Grant	0	0	0	0	0
Building fund	2,090	(5,934)	(3,844)	0	(3,844)
Community Youth Worker	0	0	0	0	0
	2,090	(5,934)	(3,844)	0	(3,844)
	66,021	(78,204)	(12,183)	0	(12,183)

**Dunblane Christian Fellowship**

**Detailed Statement of Financial Activities  
for the year ended 31 March 2025**

	2025 £	2024 £
<b>INCOME &amp; ENDOWMENTS</b>		
<b>Donations and legacies</b>		
General donations	48,202	49,018
Gift aid	8,143	0
	<u>56,345</u>	<u>49,018</u>
<b>Other trading activities</b>		
Hall lets	8,598	5,690
Café proceeds & activities income	1,078	948
	<u>9,676</u>	<u>6,638</u>
 Total incoming resources	 66,021	 55,656
<b>EXPENDITURE</b>		
Salaries	30,000	30,000
Premises & equipment upkeep	30,180	5,591
Consumables	934	576
Donations given	0	505
Worship	300	500
	<u>61,414</u>	<u>37,172</u>
<b>Other</b>		
Insurance	1,813	1,697
Affiliations	128	128
Photocopy costs	0	0
Equipment	5,934	8,975
Car Expenses	391	211
Activities	1,549	4,171
Credit card & other charges	326	423
Miscellaneous	263	267
Depreciation of fixed assets	5,570	5,359
	<u>15,974</u>	<u>21,231</u>
<b>Governance costs</b>		
Independent Examiner's fees	816	780
	<u>816</u>	<u>780</u>
 Total resources expended	 78,204	 59,183
 Net income / (expenditure)	 <u>(12,183)</u>	 <u>(3,527)</u>

This page does not form part of the statutory financial statements