

# **Tayside Christian Fellowship**

Paradise Place, Perth, PH2 8JH

Financial Report

Closing Balance  
and presentation of the accounts

for the Financial Year

01 April 2024 to 31 March 2025

Tayside Christian Fellowship is a charity registered in Scotland.  
Registered Charity Number SC 003944

## **Trustees**

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## **Trustees Annual Report**

**For the Year Ended 31<sup>st</sup> March 2025**

### **Reference and Administrative Information**

#### **Charity Name**

Tayside Christian Fellowship

#### **Charity Number**

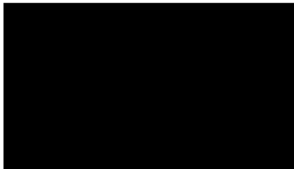
SC 003944

**Website:** [tcfperth.org.uk](http://tcfperth.org.uk)

#### **Address**



#### **Current Trustees**



### **Structural Governance and Management**

#### **Constitution**

The Church is a Registered Charity governed in accordance with a Trust Deed issued in Edinburgh on the 16<sup>th</sup> February 1995. This deed sets out nine Biblical guiding principles of the church in the use of the building at Paradise Place as a place of public worship. A list of these guiding principles is published on the Church Website under the heading “What We Believe”.

#### **Appointment of Trustees**

Trustees who fulfil the requirements of baptism by immersion on a personal profession of faith in the Lord Jesus Christ are appointed by members of the Fellowship under a 75% of listed members attendance rule with the Elders acting in governance

#### **Objectives and Activities - Charitable Purposes**

The church has the following objectives which are published on the church website

1. To care and share through working together
2. To keep Jesus at the centre of all we do
3. To effectively communicate the Gospel
4. To help everyone in the church follow Christ as a disciple
5. To proclaim biblical truth in our teaching and preaching, both privately and publicly

## Ongoing Activities

The church seeks to fulfil the above objectives at congregational church Sunday services and by arranging Home Group meetings and social activities at other times and through pastoral contacts by the elders and the Church Pastor.

## **2024-25 Financial Review**

Looking at income and expenditure there was a surplus of £3,149.04 with income increasing by 15% whereas expenditure fell by 1.2%.

### Partner Support

The church continues to support our partner church in Bangalore India -

Remittances to India were £1,080 for the Good Shepherd School, Lingarjapuram, Bangalore where we continue to support the education of students.

A monthly amount of £45 is provided from church funds. In addition, individual donations totalling £690 have been given during the year and these will be sent to India in the next financial year. The net balance in the India Fund stands at £1,101.83 and this will be carried forward to the next financial year.

The church also continues to support the work of Mwana Ministries both directly to Mwana (£2,400) and indirectly through personal gifts to [REDACTED] (£2,112) making a total of £4,512.

Monthly support is also provided for [REDACTED] for their work with Mission Aviation Fellowship (MAF) totalling £2,400 and for Veterans Chaplaincy Scotland [REDACTED] totalling £2,400.

[REDACTED] (Colombia) received support amounting to £4,100 during 2024-25. The church received donations of £1,220 from the congregation in support of this

Further details of support for mission partners is shown in the Expenditure Details attached to the accounts.

## **Other Income**

The Sunday School collections for Mwana and India amounted to £63.35 for this year. This will be added to last year's collection of £27.84 and passed on to these charities in the next financial year.

The nominated Christmas Appeal charity this year was Tear Fund. The church received £1,445 in donations and this was doubled by the church to donate £2,890 to this charity.

The "Footwise" charitable activity providing community podiatry services jointly with Perth Baptist Church has provided an income of £1,762 through the charging of a nominal fee for this service. The activity is operated on referral from Tayside Health Board.

The Gift Aid tax reclaim for the year 2023-24 processed during this year resulted in additional income of £15,162.84 from HMRC. This is valuable income for the church and thanks is due to all those taxpayers who continue to support the church by signing up for Gift Aid. If you have any questions about Gift Aid please speak to the treasurer.

The church receives rental income from the following sources

Gaelic Playgroup who use the church twice weekly during the school terms.

The Romanian Church who use the church on a weekly basis.

#### **Other Expenditure:**

A church weekend away at Faskally House was held in February. The income for this event was £2,302 and the total cost of accommodation was £6,036 with the difference being met from church funds. An invoice for the cost of food prepared by our chef, [REDACTED] is currently awaited. The estimated cost is between £600 and £700 based on previous figures.

A concert by Jonathan Veira was held in May. Income collected for this event was £710 with the cost of the event being £1,239.20 with the difference being made up from church funds.

#### **Reserves Policy**

The Trustees policy is to maintain sufficient reserves to meet the cost of 3 months expenditure. Reserves at the end of 2024-25 were £98,117 which is within the target range.

#### **Looking forward to 2025-26**

Church funds currently stand at £100,534.54.

Future expenditure plans are as follows:

- As has been communicated in the Elders Report, we are seeking wisdom to add to our staff team.
- Replacement of the main building heating system with a new wet central heating system including a new boiler. The cost of the work will be £16,000. The work will be undertaken in July.
- We require additional storage to create more space for the Sunday School.
- A new piano is required as the existing piano, now 15 years old, is beginning to be temperamental

Plans to change the status of the church to a SCIO will be presented to the church in the next few months.

**Independent Examiners Report for the year ended 31st March 2025**

I report on the accounts of the charity for the year ended 31st March 2025 which are set out on the following pages.

**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 2006 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 2006 Accounts Regulations. 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 other than that disclosed below.

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 9 of the 2006 Accounts Regulations

have not been met, or

attention should be drawn in order to enable a proper understanding of the accounts to be reached .

MMG Chartered Accountants

Date : 11/09/25

## Financial Report for the Year Ended 31<sup>st</sup> March 2025

	2024/25		2023/24
<b>Current Account</b>			
Income	£112,177.74	Income	£97,533.93
Expenditure	£109,028.70	Expenditure	£110,445.52
Net Surplus/Deficit	£3,149.04	Net Surplus	-£12,911.59

	2024/25	2023/24
<b>Statement of Balances</b>		
<b>Bank and Cash in hand</b>		
Opening balances	£97,385.50	£110,297.09
Surplus / (deficit) for year	£3,149.04	-£12,911.59
Closing Balance	£100,534.54	£97,385.50
<b>Which includes restricted funds:</b>		
India Fund - opening balance plus rec'd in year less spent in year	£1,101.83	£1,491.83
Sunday School - to be paid out to India & Mwana in next financial year	£91.19	£27.84
Collection for Watoto Choir to be forwarded	£405.00	
East of Scotland Leaders Forum net balance.	£64.06	£64.06
General Hardship Fund	£755.00	£755.00
<b>Remaining balance unrestricted</b>	<b>£98,117.46</b>	<b>£95,046.77</b>

The Fellowship owns the church building which is insured for £1,433,982 (25/26)

The Fellowship owns the contents within the building which are insured for £159,009

The sums insured on Buildings are increased annually under index-linking by our insurers.

Approved by the Trustees and signed on their behalf by

Date 7/9/25

		2024/25	2023/24
<b><u>INCOME</u></b>			
Offerings	100	£4,902.60	£3,493.25
Gift Aid standing orders	110	£65,416.00	£56,588.00
Gift Aid cash & cheques	115	£2,320.00	£3,385.00
Gift Aid Tax recovered	120	£15,162.84	£13,729.08
Other general incomes	125	£9,758.70	£9,425.52
Romanian Church (Rent)	135	£6,424.50	£5,720.75
Office	150		
Special events (1)	171	£710.00	
Church Weekend	172	£2,302.00	
Rebate under Gas Account	225		£913.49
Sunday School	250	£63.35	£27.84
Little Angels	260		
	300		
For India	305	£690.00	£300.00
Christmas Appeal	315	£1,445.00	£860.00
Footwise	320	£1,762.75	£1,911.00
	325		
	330	£1,220.00	£1,180.00
Hardship Fund	340	£0.00	£0.00
<b>TOTAL GENERAL INCOME</b>		£112,177.74	£97,533.93
<b>TOTAL GENERAL EXPENDITURE from page 6</b>		£109,028.70	£110,445.52
<b>Net surplus/(deficit) of income less expenditure</b>		£3,149.04	-£12,911.59
(1) Jonathan Veira Concert			



		2024/25	2023/24
<b><u>EXPENDITURE</u></b>			
Wages & Salaries	500	£33,744.98	£30,943.83
HM Revenue & Customs	505	£8,927.56	£9,865.45
Pastor Expenses	510	£894.43	£300.74
Pulpit Supply	515	£500.00	£100.00
Pension Contributions	520	£3,042.45	£2,980.35
Other General Expenses	525	£6,821.34	£3,093.61
Audio video equipment	545	£1,674.78	£1,325.60
Office	550	£606.84	£664.08
General catering: food	560	£1,318.96	£1,710.51
Special events: food	561	£112.35	£40.00
Church Weekend: food	562	£505.47	£673.48
General catering: non food	570	£366.51	£913.91
Jonathan Veira Concert	571	£1,239.20	£0.00
Church Weekend: non food	572	£6,036.71	£0.00
Buildings: Maintenance	600	£5,160.84	£3,656.52
Buildings: Inspections	605	£846.80	£438.80
Buildings: Infrastructure	610	£1,377.78	£2,127.94
Banners & Décor	620		£181.05
Cleaning (Materials)	615	£165.70	£217.20
Utilities -see detail sheet	625	£10,287.41	£10,134.75
Insurance	635	£2,863.85	£2,820.61
Sunday School	650	£922.89	£709.99
Youth Fellowship	655	£0.00	£0.00
Little Angels	660	£250.16	£165.55
Missionary support	700	£4,812.00	£24,122.76
India	705	£2,920.00	£1,620.00
Donations - see detail sheet	715	£9,110.00	£6,960.00
Footwise	720	£419.69	£320.23
Study Guides	725	£0.00	£43.56
	730	£4,100.00	£3,900.00
Hardship Fund	735	£0.00	£415.00
<b>TOTAL GENERAL EXPENDITURE</b>		<b>£109,028.70</b>	<b>£110,445.52</b>



## Notes to the Accounts

### Expenditure - Analysis

	2024/25	2023/24
<b>Donations</b>		
Christmas Appeal from collections (1)	£2,890.00	£860.00
Teen Ranch Show	£100.00	£100.00
CAP Debt Centre (monthly giving)	£600.00	£600.00
Perth High School (Teenage Cancer)		£200.00
Evangelical Alliance	£120.00	£120.00
	<hr/> £3,710.00	<hr/> £1,880.00
<b>Missionary Support - India</b>		
Bangalore School	£1,080.00	£1,080.00
OM India monthly giving	£540.00	£540.00
Gifts to Rajenderen (incl member donation)	£1,300.00	
	<hr/> £2,920.00	<hr/> £1,620.00
<b>Missionary Support - (Other)</b>		
██████████	£2,112.00	£2,112.00
Mwana Ministries	£2,400.00	£2,400.00
Operation Mobilisation	£0.00	£200.00
██████████ (MAF)	£2,400.00	£2,400.00
Veterans Chaplaincy (██████████)	£2,400.00	£2,400.00
██████████ (single donation)	£300.00	
	<hr/> £9,612.00	<hr/> £9,512.00
██████████ monthly giving (3)	<hr/> £3,600.00	<hr/> £3,900.00
	£3,600.00	£3,900.00
<b>Office Expenses -</b>		
<b>Items over £50</b>		
Photocopier (rent, finance & usage costs)	£594.53	£656.10

## Expenditure - Analysis

	2024/25	2023/24
<b>Office Expenses - Items over £50</b>		
Photocopier (rent, finance & usage costs)	£594.53	£656.10
 Audio & Video Equipmeent Major Items >£100		
Audio Eqpt. A.V. System	£1,275.78	£521.74
 <b>Other General Expenditure - Items over £200</b>		
C.C.L.I. (Copyright Licence)	£959.48	£910.10
Software Licence	£259.00	£312.00
Fire Risk Assessment	£292.80	£292.80
Furniture & Equipment	£300.00	
Prayer Room Refurbishment	£1,428.58	
Legal Services (SCIO Investigation)	£1,870.80	
Outside Sign	£552.00	
PAT Testing	£354.00	
 <b>Gas, Electicity, Telephone</b>		
 Gas	£6,780.00	£7,431.00
Electric	£2,905.67	£2,278.87
Telephone/Broadband	£601.74	£424.88
	<hr/> £10,287.41	<hr/> £10,134.75

### Notes

(1) Christmas Appeal  
Includes £1,445 from church funds

Tear Fund

International  
Nepal Fellowship