

Scottish Charity No. SC054287

Harper Church

Trustees' Report and Financial Statements
For the year ended 30 September 2025

Harper Church

Contents of the Financial Statements *for the year ended 30 September 2025*

	Page
Report of the Trustees	1 – 3
Report of the Independent Examiner	4
Statement of Financial Activities	5
Statement of Financial Position	6
Notes to the Financial Statements	7 – 15

Harper Church

Report of the Trustees for the year ended 30 September 2025

The Trustees are pleased to present their report together with the financial statements of the Charity for the year ended 30 September 2025.

Reference and administrative details

Principal and registered address

Harper Church
Craigiehall Street
Glasgow
G51 1EU

Trustees

Alan McKnight	Pastor	(Appointed 4 th June 2025)
Peter Fullerton	Associate Pastor	(Appointed 4 th June 2025)
Jonathan Williams	Deacon/Treasurer	(Appointed 4 th June 2025)
Janette Blakeway	Deacon/Secretary	(Appointed 4 th June 2025)
Will Bell	Elder	(Appointed 4 th June 2025)
David Childs	Elder	(Appointed 4 th June 2025)
David Meiklejohn	Elder	(Appointed 4 th June 2025)
John Wadsworth	Elder	(Appointed 4 th June 2025)

Under the constitution of Harper Memorial Baptist Church the following individuals were classed as Trustees. With the introduction of the new constitution for Harper Church, Deacons (who are not office bearers) are not considered Trustees.

Carla Hunter	Deacon	
Michael Hunter	Deacon	
Agnes Henderson	Deacon	
Hamish Marshall	Deacon	
Sonita Masih	Deacon	
Norman Yardley	Deacon	
Donald Phillips	Deacon	(Resigned 2 nd May 2025)

Structure, governance and management

Governing document

Harper Church (SC054287) is a Scottish Charitable Incorporated Organisation (SCIO) and is established by Constitution. It was registered in it's current legal form on 4 June 2025. The Charity was previously an Unincorporated Association Harper Memorial Baptist Church (SC007188). The previous charity will be wound up after the year end. Merged accounts for the two organisations have been prepared for the year to 30 September 2025.

Recruitment and appointment of Trustees

The Elders as well as the Deacon for Finance and the Deacon for Administration are the charity Trustees of the Church. Elders and Deacons are appointed without term with the approval of the Church members.

The title deeds to the property and land owned by the church are held by the Church.

Aims and affiliations

The object of the Church is to know the Lord Jesus Christ through His Word and to make Him better known through the preaching and teaching of His Word. Our mission statement is "Together on a mission to make and grow disciples of Jesus Christ, seeing lives changed around our doors, in our city, across our nation and over God's world."

The Church is affiliated to the West of Scotland Gospel Partnership, a cooperative of local churches and we are members of the UK-wide Fellowship of Independent Evangelical Churches (FIEC) which numbers over 600 congregations throughout the United Kingdom.

Harper Church

Report of the Trustees for the year ended 30 September 2025

Achievements and performance

In addition to our two Sunday services, a mid-week prayer meeting and a number of small groups meeting in homes around the city, we have midweek clubs and meetings on the premises for children and young people.

King's Club, for primary school children and Rooted for those at High School both meet weekly during school term time. A week long holiday club for primary school age was held during the summer break.

On an average Sunday, attendance at Morning Worship is around 240 adults plus children with 35+ countries represented.

Our Cross Cultural Workers continued to develop contacts with internationals from a range of different nations and we provided both practical and spiritual support to asylum seekers and refugees, as well as welcoming international students.

We continue to build bridges and engage with the local community.

A regular weekly afterschool club was held in Lorne Street Primary School throughout the year, our Associate Pastor spoke at school assemblies, and school staff and pupils visited our church premises for their Harvest and Easter assemblies.

The weekly free community meal has continued throughout the year with 50+ attending each week. We have a core of regular attendees who are joined week by week by others who have accepted an invitation and may come on a one-off basis.

Harper Tots, our group for preschool children accompanied by a parent or carer, continued to meet weekly during school term time, and provides support for the adults as well as the children.

The English Language Class meets weekly and caters for both complete beginners and those who have some knowledge of the English language.

Our contact with a local care home continued, with a monthly service, in addition to weekly visits to individual residents by one of our ministry trainees.

Alongside '20schemes', a church planting and revitalisation ministry, work continued to plant a new church in the heart of Govan. Relationships continue to be built with the establishment of a weekly Board Games Café and a weekly Bible study group.

We continued to support mission partners in Ethiopia, India, Nigeria and Serbia.

Key Management Personnel Remuneration

The Trustees consider all elders and deacons as the key management personnel with regard to directing, controlling and running the day-to-day operations of the charity. These are listed on page 1. Elders and deacons do not receive remuneration for this role with the exception of those who are also pastors who are remunerated for their role as pastor. Salaries are set at market levels seen within the charity sector for similar roles. In October 2020 it was agreed that the average of CPI and RPI over the year be used to calculate salary increases for the following 5 years.

Financial review

Principal sources of funding

Our main source of funding continues to be from regular donations from members and friends of the church.

Results for the year

The financial statements for the year are set out in pages 5 to 15. The Statement of Financial Activities on page 5 reflects an decrease in funds of £36,883 (2024: increase of £10,409). This, when added to the funds brought forward of £908,073 gives general funds carried forward of £103,756 (2024: £151,753), designated funds of £714,949 (2024: £692,862) and restricted funds carried forward of £52,485 (2024: £63,458).

Harper Church

Report of the Trustees for the year ended 30 September 2025

Results for the year (cont'd)

Designated funds relate to assets totalling £467,252 (2024: £476,757) and funds set aside for a property in Govan totalling £207,569 (2024: £207,416), funds set aside for Govan church plant costs totalling £5,128 (2024: £8,689) and funds set aside as reserves totalling £35,000 (2024: £nil). The total funds carried forward are £871,190 (2024: £908,073). Free reserves (i.e. General funds) amounts to £103,756 (2024: £151,753).

Reserves

The church’s reserves policy was adopted by the trustees in September 2024. It is the policy of the church to maintain unrestricted funds at a level which equates to three months of committed unrestricted expenditure. For the year 2025/26 this will equate to £48,000. As shown on page 13, the level of unrestricted reserves at 30 September 2025 amounted to £103,756 (2024: £151,753) which is well above the required level.

Plans for future periods

The Church plans to continue to serve the Plantation community, to build relationships and to invite people to a personal relationship with Christ.

We will continue to work towards planting a new church in Govan. A lead church planter has been identified and we anticipate that he and his wife and family will join us in summer 2026.

Trustees’ responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees’ annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:


- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements 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 and
- 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 which disclose with reasonable accuracy at any time the financial position of the charity and to 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 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation’s website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

20.03.2026

Approved by the Trustees on and signed on their behalf by:

Signed by:

F763A92BF181485...
Janette Blakeway
Deacon/Secretary

Harper Church

Report of the Independent Examiner to the Trustees *for the year ended 30 September 2025*

I report on the accounts of the Charity for the year ended 30 September 2025 which are set out on pages 5 to 15.

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 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

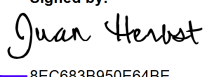
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 in 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 8 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.

Signed by:



8EC683B950E64BE...

Juan Herbst CA

Director

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

24.03.2026

Date:

Harper Church

Statement of Financial Activities for the year ended 30 September 2025

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2024 £
Income									
Donations and Legacies	3	207,529	-	53,686	261,215	220,498	-	85,900	306,398
Charitable Activities	4	4,332	-	11,565	15,897	8,146	6,269	-	14,415
Investments	5	401	1,943	-	2,344	-	1,147	505	1,652
Total Income		212,262	1,943	65,251	279,456	228,644	7,416	86,405	322,465
Expenditure									
Charitable Activities	6	187,435	17,265	111,639	316,339	192,498	14,886	104,672	312,056
Total Expenditure		187,435	17,265	111,639	316,339	192,498	14,886	104,672	312,056
Net income/(expenditure)		24,827	(15,322)	(46,388)	(36,883)	36,146	(7,470)	(18,267)	10,409
Transfers between funds	12	(72,824)	37,409	35,415	-	(24,076)	(7,831)	31,907	-
Net Movement in Funds		(47,997)	22,087	(10,973)	(36,883)	12,070	(15,301)	13,640	10,409
Reconciliation of Funds									
Total Funds Brought Forward		151,753	692,862	63,458	908,073	139,683	708,163	49,818	897,664
Total Funds Carried Forward	12	103,756	714,949	52,485	871,190	151,753	692,862	63,458	908,073
Represented by:									
Restricted Income Funds		-	-	52,485	52,485	-	-	63,458	63,458
Unrestricted Funds		103,756	714,949	-	818,705	151,753	692,862	-	844,615
Total Charity Funds	12	103,756	714,949	52,485	871,190	151,753	692,862	63,458	908,073

The notes on pages 7 to 15 form part of these accounts.

Harper Church

Statement of Financial Position as at 30 September 2025

	Note	Unrestricted General Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets						
Tangible assets	8	-	467,252	-	467,252	476,757
Total Fixed Assets		-	467,252	-	467,252	476,757
Current Assets						
Debtors	9	4,260	-	305	4,565	24,238
Cash at Bank and in Hand		103,883	247,697	52,300	403,880	409,203
Total Current Assets		108,143	247,697	52,605	408,445	433,441
Liabilities						
Creditors falling due within one year	10	4,387	-	120	4,507	2,125
Net Current Assets/(Liabilities)		103,756	247,697	52,485	403,938	431,316
Total Assets less Current Liabilities		103,756	714,949	52,485	871,190	908,073
Net Assets	11	103,756	714,949	52,485	871,190	908,073
The Funds of the Charity						
Restricted Income Funds		-	-	52,485	52,485	63,458
Unrestricted Funds		103,756	714,949	-	818,705	844,615
Total Charity Funds	12	103,756	714,949	52,485	871,190	908,073

20.03.2026

The accounts were approved by the trustees on and signed on their behalf by:

Signed by:



F763A92BF181485...

Janette Blakeway
Deacon/Secretary

The notes on pages 7 to 15 form part of these accounts.

Harper Church

Notes to the Financial Statements for the year ended 30 September 2025

1. Accounting policies

Basis of Preparation and Assessment of Going Concern

Harper Church is a registered charity in Scotland. The principal address is given in the charity information on 1 of these financial statements. The nature of the charity's operations and principal activities are in the trustee's report.

The financial statements are prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice 2019 applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note to these accounts. The accounts are prepared on a going concern basis as the Trustees consider that there are no material uncertainties about the Church's ability to continue as a going concern. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS102 Update Bulletin 1 as published on 2 February 2016 and does not prepare a Statement of Cash Flows.

The Charity meets the definition of a public benefit entity under FRS 102.

Funds Structure

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income Recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received. For donations this is normally the date of receipt.

If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Income from trading activities includes income earned from fundraising events and trading activities to raise funds for the charity. Income is received in exchange for supplying goods and services in order to raise funds and is recognised when entitlement has occurred.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Harper Church

Notes to the Financial Statements for the year ended 30 September 2025

Expenditure Recognition

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 settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis.

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Charitable Activities

The expenditure on charitable activities includes grants made, governance costs and support costs as shown in the notes.

Tangible Fixed Assets and Deprecation

All tangible fixed assets costing in excess of £500 having a value to the charity greater than one year, other than those acquired for a specific purpose, are capitalised. Depreciation is provided on a straight-line basis to write-off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives as follows:

Property	2% straight line
Fixtures, fittings and office equipment	20% straight line

Property is measured at fair value.

Donated services and facilities

Donated professional services and donated facilities are recognized as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of the economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Assets with a value totalling £nil (2024: £nil) were donated to the church.

2. Related Party Transactions and Trustees' Expenses and Remuneration

During the year no Trustees received reimbursement of expenses incurred for their position as Trustee (2024: nil). No Trustees received remuneration for their position as Trustees during the year (2024: nil) apart from Alan McKnight who received a salary of £40,165 (2024: £38,620) and employer pension contributions of £1,096 (2024: £1,159) in his capacity as Church Pastor. Alan McKnight received a gift during the year to the value of £618 (2024: nil). Peter Fullerton received a salary of £39,520 (2024: £32,058) and employer pension contributions of £1,076 (2024: £962) in his capacity as Associate Pastor.

During the year a total of £31,090 (2024: £82,659) was donated without restriction to the congregation by the trustees.

There were no transactions with related parties during the year (2024: nil).

Harper Church

Notes to the Financial Statements *for the year ended 30 September 2025*

3. Donations and Legacies

	Unrestricted			Total	Unrestricted			Total
	General	Designated	Restricted	Funds	General	Designated	Restricted	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Open Offerings	8,630	-	-	8,630	10,396	-	-	10,396
Gift Aid Giving	111,223	-	13,383	124,606	119,814	-	-	119,814
Donations	55,184	-	4,287	59,471	56,094	-	35,525	91,619
Missionary offerings	-	-	-	-	2,270	-	-	2,270
Gift Aid Tax Reclaimed	31,476	-	1,251	32,727	30,924	-	6,565	37,489
Grants	-	-	34,765	34,765	-	-	43,810	43,810
Legacy	-	-	-	-	1,000	-	-	1,000
Other income	1,016	-	-	1,016	-	-	-	-
	207,529	-	53,686	261,215	220,498	-	85,900	306,398

4. Charitable Activities

	Unrestricted			Total	Unrestricted			Total
	General	Designated	Restricted	Funds	General	Designated	Restricted	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Project and event income	4,332	-	11,565	15,897	8,146	6,269	-	14,415
	4,332	-	11,565	15,897	8,146	6,269	-	14,415

5. Investments

	Unrestricted			Total	Unrestricted			Total
	General	Designated	Restricted	Funds	General	Designated	Restricted	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Bank interest	401	1,943	-	2,344	-	1,147	505	1,652
	401	1,943	-	2,344	-	1,147	505	1,652

Harper Church

Notes to the Financial Statements for the year ended 30 September 2025

6. Analysis of Expenditure

	Unrestricted			Total	Unrestricted			Total
	General	Designated	Restricted	Funds	General	Designated	Restricted	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Charitable Expenditure								
Staff costs (Note 7)	107,376	-	17,085	124,461	107,232	-	1,172	108,404
Pulpit supply	625	-	-	625	650	-	-	650
Insurance	3,941	-	-	3,941	5,425	-	-	5,425
Heat and light	8,769	-	-	8,769	9,397	-	-	9,397
Telephone	630	-	-	630	2,662	-	-	2,662
Print, books, stationery & adverts	3,978	92	-	4,070	2,898	-	-	2,898
Catering	7,113	-	3,250	10,363	8,569	-	-	8,569
Gifts	1,118	-	-	1,118	260	-	-	260
Manse maintenance	4,741	-	-	4,741	5,805	-	-	5,805
Travel & conference expenses	-	-	-	-	5,869	821	-	6,690
FIEC	5,267	-	-	5,267	4,740	-	-	4,740
Church organisations	7,559	1,476	667	9,702	6,343	178	-	6,521
Relief/Support	-	-	-	-	113	-	1,628	1,741
Local organisations and individuals (Note 13)	10,800	-	7,420	18,220	1,245	80	26,470	27,795
Foreign Mission support (Note 13)	-	-	8,300	8,300	1,350	-	14,545	15,895
Mission trip expenses	-	-	7,293	7,293	-	-	-	-
Annual licences and subscriptions	2,996	-	-	2,996	-	-	-	-
Training fees	-	-	30,453	30,453	672	-	13,624	14,296
Repairs and maintenance	8,197	1,790	37,081	47,068	6,952	-	47,233	54,185
Sound equipment	154	-	-	154	277	-	-	277
Payroll fees	1,680	-	-	1,680	1,392	-	-	1,392
Professional fees	3,883	-	-	3,883	10,430	600	-	11,030
Independent examination	2,400	-	-	2,400	1,200	-	-	1,200
Sundry	6,208	1,993	90	8,291	9,017	547	-	9,564
Depreciation charge	-	11,914	-	11,914	-	12,660	-	12,660
Total	187,435	17,265	111,639	316,339	192,498	14,886	104,672	312,056

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Harper Church

Notes to the Financial Statements for the year ended 30 September 2025

7. Analysis of Staff Costs

	Total 2025 £	Total 2024 £
Salaries and wages	117,316	104,451
Employer's NIC	4,076	3,953
Pension costs	3,069	3,042
	124,461	111,446
	Total 2025 Number	Total 2024 Number
Pastoral / Ministry	5	4
	5	4

No employee had employee benefits in excess of £60,000 (2024: nil).

The Trustees consider all elders and deacons as the key management personnel. Total remuneration to key management personnel for the year was £79,685 (2024: £75,645).

8. Tangible Fixed Assets

	Manse £	Church Building £	Equipment £	Total £
Cost / Valuation				
As at 1 October 2024	210,000	295,000	30,559	535,559
Additions	-	-	2,409	2,409
As at 30 September 2025	210,000	295,000	32,968	537,968
Depreciation				
As at 1 October 2024	25,200	5,900	27,702	58,802
Charge for the year	4,200	5,900	1,814	11,914
As at 30 September 2025	29,400	11,800	29,516	70,716
Net Book Value				
As at 30 September 2024	184,800	289,100	2,857	476,757
As at 30 September 2025	180,600	283,200	3,452	467,252

The church building was revalued on 14 September 2023 by DM Hall LLP. Had the building not been revalued the carrying amount (cost less accumulated depreciation) would have been £10,320 (2024: £10,560)

Tangible Fixed Assets (comparative)

	Manse £	Church Building £	Equipment £	Total £
Cost / Valuation				
As at 1 October 2023	210,000	515,000	29,305	754,305
Additions	-	-	1,254	1,254
Disposals	-	(220,000)	-	(220,000)
As at 30 September 2024	210,000	295,000	30,559	535,559
Depreciation				
As at 1 October 2023	21,000	-	25,142	46,142
Charge for the year	4,200	5,900	2,560	12,660
As at 30 September 2024	25,200	5,900	27,702	58,802
Net Book Value				
As at 30 September 2023	189,000	515,000	4,163	708,163
As at 30 September 2024	184,800	289,100	2,857	476,757

Harper Church

Notes to the Financial Statements for the year ended 30 September 2025

9. Analysis of Debtors

	Unrestricted			Total	Unrestricted			Total
	General	Designated	Restricted	Funds	General	Designated	Restricted	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Prepayments and accrued income	3,729	-	-	3,729	2,640	-	-	2,640
Other debtors	531	-	305	836	21,598	-	-	21,598
	4,260	-	305	4,565	24,238	-	-	24,238

10. Analysis of Current Liabilities

	Unrestricted			Total	Unrestricted			Total
	General	Designated	Restricted	Funds	General	Designated	Restricted	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Due within 1 year								
Accruals and deferred income	2,460	-	-	2,460	1,200	-	-	1,200
Taxation and Social Security	1,425	-	66	1,491	-	-	-	-
Other Creditors	502	-	54	556	925	-	-	925
	4,387	-	120	4,507	2,125	-	-	2,125

Deferred Income	Balance at 01.10.2024	Received in year	Released in year	Balance at 30.09.2025	For release: within 1 Year
	£	£	£	£	£
Event income	-	60	-	60	60
Total	-	60	-	60	60

Harper Church

Notes to the Financial Statements for the year ended 30 September 2025

11. Analysis of Net Assets Among Funds

	Unrestricted		Restricted	Total	Unrestricted		Restricted	Total
	General	Designated	Funds	Funds	General	Designated	Funds	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Fixed Assets	-	467,252	-	467,252	-	476,757	-	476,757
Current Assets	108,143	247,697	52,605	408,445	383,623	-	49,818	433,441
Current Liabilities	(4,387)	-	(120)	(4,507)	(2,125)	-	-	(2,125)
	103,756	714,949	52,485	871,190	381,498	476,757	49,818	908,073

12. Movement in Funds

	Balance as at 01.10.2024	Incoming Resources	Outgoing Resources	Transfers Gains/Losses	As at 30.09.2025
	£	£	£	£	£
Restricted Funds					
Rooted fund	816	-	(220)	-	596
Missionary fund	14,263	29,099	(22,183)	-	21,179
Stewardship fund	3,204	-	(820)	-	2,384
Sychar Gospel fund	17,955	15,000	(21,840)	-	11,115
FIEC Centenary mission fund	9,805	-	(10,220)	415	-
Community meal fund	-	3,250	(3,250)	-	-
Harper training fund	16,915	-	(15,478)	15,000	16,437
Faithful Welcome fund	500	87	(547)	-	40
Property fund	-	17,815	(37,081)	20,000	734
	63,458	65,251	(111,639)	35,415	52,485

Unrestricted Funds

General fund	151,753	212,262	(187,435)	(72,824)	103,756
Designated Govan property fund	207,416	1,943	(1,790)	-	207,569
Designated Govan church plant fund	8,689	-	(3,561)	-	5,128
Designated Fixed Assets fund	476,757	-	(11,914)	2,409	467,252
Reserves fund	-	-	-	35,000	35,000
	844,615	214,205	(204,700)	(35,415)	818,705

Total Funds

	908,073	279,456	(316,339)	-	871,190
--	----------------	----------------	------------------	----------	----------------

	Balance as at 01.10.2023	Incoming Resources	Outgoing Resources	Transfers Gains/Losses	As at 30.09.2024
	£	£	£	£	£
Restricted Funds					
Rooted fund	816	-	-	-	816
Missionary fund	9,248	375	(14,545)	19,185	14,263
Pastor in training	11,797	-	-	(11,797)	-
Cross-Cultural worker	-	2,500	(2,500)	-	-
Stewardship fund	4,832	-	(1,628)	-	3,204
Sychar Gospel fund	-	40,810	(17,496)	(5,359)	17,955
FIEC Centenary mission fund	23,125	-	(13,320)	-	9,805
Lawrence's mission fund	-	505	(7,950)	24,360	16,915
Roof fund	-	41,715	(47,233)	5,518	-
Faithful Welcome fund	-	500	-	-	500
	49,818	86,405	(104,672)	31,907	63,458

Unrestricted Funds

General fund	139,683	228,644	(192,498)	(24,076)	151,753
Designated Govan property fund	-	7,416	-	200,000	207,416
Designated Govan church plant fund	-	-	(2,226)	10,915	8,689
Designated Fixed Assets fund	708,163	-	(12,660)	(218,746)	476,757
	847,846	236,060	(207,384)	(31,907)	844,615

Total Funds

	897,664	322,465	(312,056)	-	908,073
--	----------------	----------------	------------------	----------	----------------

Harper Church

Notes to the Financial Statements *for the year ended 30 September 2025*

12. Movement in Funds (*Continued*)

Fund purposes:

Restricted Funds:

The Rooted fund represents income specifically for the young peoples group for teenagers, Rooted.

The Missionary fund represents income specifically for mission organisations which is passed on to them.

The Pastor in training fund represents income specifically to cover the salary costs of the pastor in training.

The Cross-Cultural worker fund represents income specifically to cover the salary costs of the Cross-Cultural worker.

The Stewardship fund represents income specifically for the support of people in the community who need additional support due to Covid-19. £12,000 for food, clothing, data and digital tablets. £8,000 for similar projects.

The Sychar Gospel fund represents funds received for the training costs of the ministry trainee role for Irfan Shahid.

The FIEC centenary mission fund represents income received specifically for the appointment of two workers mission project at Harper Church.

The Community meal fund represents income received towards providing meals to the community throughout the year.

The Lawrence's mission fund represents income received specifically for Lawrence's mission work.

The Harper training fund represents income received for the training of ministry leaders.

The Roof fund represents income specifically given for roof repairs.

The Faithful welcome fund represents a grant received for welcoming asylum seekers and refugees within our community.

The Property fund represents income received specifically for the refurbishment of the Church kitchen project.

Unrestricted Funds:

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

The Designated Govan property fund represents funds ringfenced for the purchase and maintenance of a new church property within Govan.

The Designated Govan church plant fund represents funds ringfenced for the church plant in Govan.

The Fixed Assets Fund represents the net book value of the church's fixed assets.

The Reserves Fund represents designated funds held in line with the Trustees' reserves policy.

Transfer between funds

Transfers to the FIEC Centenary mission fund from the General fund relate to clearing the deficit on this fund.

Transfers to the Property fund from the General fund relate to clearing the deficit on this fund.

Transfers to the Designated Asset fund from the General fund relate to fixed assets purchased in the year.

Transfers to the Designated Reserves fund from the General fund relates to funds ringfenced by the Trustees in line with the reserves policy.

Transfers to the Restricted Training fund from the General fund relates to ensuring funds are available to cover future training costs.

Harper Church

Notes to the Financial Statements for the year ended 30 September 2025

13. Donations and gifts

	Unrestricted			Total	Unrestricted			Total
	General	Designated	Restricted	Funds	General	Designated	Restricted	Funds
	Funds	Funds	Funds	2025	Funds	Funds	Funds	2024
	£	£	£	£	£	£	£	£
Individuals 3 (2024: 8)	-	-	3,200	3,200	1,350	-	28,900	30,250
<i>Sub-total</i>	-	-	3,200	3,200	1,350	-	28,900	30,250
Institutions								
20 Schemes	10,000	-	-	10,000	-	-	-	-
Blythwood Care	-	-	3,000	3,000	-	-	2,250	2,250
Mission Africa	-	-	2,600	2,600	-	-	1,000	1,000
Serving in Mission	-	-	2,500	2,500	-	-	-	-
Friends of Mandrit (Christmas Project)	-	-	1,600	1,600	-	-	-	-
SIM	-	-	1,600	1,600	-	-	3,250	3,250
Christianity Explored	-	-	1,000	1,000	-	-	1,000	1,000
Child Evangelism Fellowship	250	-	-	250	-	-	-	-
Glasgow City Mission	250	-	-	250	250	-	-	250
Scripture Union of Scotland - Camp	-	-	220	220	-	-	-	-
New Growth Counselling	200	-	-	200	400	-	-	400
Glasgow University	100	-	-	100	100	-	-	100
Tigray	-	-	-	-	-	-	2,925	2,925
BMS: Birthday scheme	-	-	-	-	-	-	1,500	1,500
Release International	-	-	-	-	-	-	190	190
Ayr Baptist Church	-	-	-	-	100	-	-	100
Christian Institute	-	-	-	-	100	-	-	100
Latin Link	-	-	-	-	100	-	-	100
West of Scotland Gospel Partnership	-	-	-	-	100	-	-	100
Origin Scotland	-	-	-	-	95	-	-	95
The Glasgow Barons	-	-	-	-	-	80	-	80
<i>Sub-total</i>	10,800	-	12,520	23,320	1,245	80	12,115	13,440
Total donations and gifts	10,800	-	15,720	26,520	2,595	80	41,015	43,690