

APPENDIX 1

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Office of the Scottish Charity Regulator

Trustees' Annual Report for the period

Period start date				Period end date			
Day	Month	Year		Day	Month	Year	
From	01	April	2024	To	31	March	2025

Reference and administration details

Charity name	Cornerstone Church, Dalgety Bay
Other names charity is known by	Cornerstone Full Gospel Church
Registered charity number	SC 010633
Charity's principal address	Logos House, 74 East Way
	Dalgety Bay
	Fife
	Postcode KY11 9JF

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1		Chairman (Senior Pastor/Elder Secretary)		The Presbytery
2		Treasurer/Elder	-	
3		Elder	1 April to 2 July 2024	
4				
5				
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10				
11				
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13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
	1 April to 2 July 2024

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

By Presbytery

Objectives and activities

Charitable purposes

- To advance the Christian religion by holding meetings.
- To propagate the full Gospel of the Lord Jesus Christ.
- To give teaching and preparation for spiritual ministry.
- To promote unity and love amongst all true believers.
- To relieve poverty at home and abroad.
- To advance the aims and objectives of any organisation having charitable or similar status at home or abroad.

Summary of the main activities
in relation to these objects

During the year offerings and donations were received both with and without Gift Aid to a total of £126,902.06 which was dispersed to support foreign mission activity and education, as well as the local church activities and Christian education.

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Achievements and performance

Summary of the main achievements of the charity during the financial period

- The church provided morning worship church services each Sunday for its congregants and the local community.
- Home Bible Study groups for the church and community were well attended, as were the prayer meetings.
- The outreach ladies' craft and friendship group continued to be active and well supported.
- In the summer, a praise and prayer walk took place, as did subsequent prayer walks where we prayed for the Church, local community, the nation and the nations.
- Ladies' day conferences took place twice during this year, delivering ministry, Christian education and fellowship.
- We ran an Alpha Group as an outreach and introduction to the Gospel of Jesus Christ to the community.
- The church presented a Christmas outreach event.
- The church participated in the Try Praying campaign and supported it financially.
- The church participated in the BGEA evangelistic outreach "God Loves You" tour and made the church available for training meetings in preparation for ministry at the event in June 2024.
- Monthly breakfasts and meals took place in local venues which included members of the church as well as members of other local churches.
- The church participated in Samaritans Purse Shoebox Appeal, with the church being a collection point for drop-offs from other churches.

Financial review

Brief statement of the charity's policy on reserves

The Constitution of the Charity makes provision for any surplus funds not required for any day to day expenditure to be invested in stocks, shares, security bonds and other investments or property (heritable or moveable) of whatsoever nature and wherever situated.

Details of any deficit

Donated facilities and services (if any)

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Other optional information

In addition to the workings of the Charity in UK, regular support is also made to overseas missions work, where required.

The church roof required a full replacement of slates due to "nail sickness" which was exacerbated by stormy weather and the exposed location of the building. In March 2025, a donation of £100,000 was received to meet these and other costs. Going forward, there are further plans to improve the church building facilities, e.g. the toilet area.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

Secretary

Treasurer

Date 16th December 2025

16th December 2025

Cornerstone Full Gospel Church

Income & Expenditure Account

for year ended March 2025

Charity Number SC 010633

INCOME

	2024-2025	2023-2024
Tithes & Offerings	14,937.72	22,678.01
Missionary Appeals	0.00	0.00
Charity Tax Repayment	2,978.61	1,815.55
Gift Days	0.00	0.00
Donations	108,016.00	10,210.00
Insurance Claims	0.00	0.00
Social Activities	0.00	0.00
Fundraising	189.55	0.00
Bank Interest	60.03	50.57
IR Repayments	0.00	0.00
Miscellaneous	100.00	753.58
Conferences/Seminars	620.15	0.00
Total Income	126,902.06	35,507.71

EXPENDITURE

Tithes	2,300.00	2,925.00
Foreign Missions Support	0.00	0.00
Ministry Gifts	250.00	0.00
Other Gifts	0.00	0.00
Honorarium	630.00	0.00
Building Expenses	0.00	0.00
Equipment Purchase	758.00	214.11
Equipment Maintenance	500.00	0.00
Heating/Lighting	2,849.88	2,279.55
Rates	0.00	0.00
Insurance	1,575.00	1,517.30
Postages	0.00	0.00
Stationery	19.97	125.00
Telephone	0.00	0.00
Youth Work	0.00	340.67
Fundraising Expenses	0.00	0.00
Social Activities	146.00	190.15
Pastor's Salary	5,866.29	4,486.02
Other Allowances	4,002.12	4,275.00
Tax to IR	1,975.89	1,160.09
Membership Fees	395.72	179.99
Music	0.00	377.30
Housekeeping	125.33	0.00
Conferences/Seminars	58.74	0.00
Advertising	0.00	0.00
Administration	10,400.00	9,590.00
Sunday School	0.00	0.00
Miscellaneous	877.36	1,672.60
Training	784.90	0.00
Donations	800.00	6,000.00

Total Expenditure

34,315.20

35,332.78

Surplus/Deficit for the Year

92,586.86

174.93

General Reserve Brought Forward

10,335.59

10,160.66

General Account
Covenants Account
Projects
Cash

10,319.90
3.28
5.03
7.38

10,044.48
103.84
4.96
7.38

General Reserve Carried Forward

102,922.45

10,335.59

General Account
Covenants Account
Projects
Cash

2,247.65
475.18
100,192.24
7.38

10,319.90
3.28
5.03
7.38

APPENDIX 3



Independent examiner's report on the accounts

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Report to the trustees/members of

Charity name
Cornerstone Full Gospel Church

Registered charity number

SC010633

On the accounts of the charity for the period

Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
01	04	2024		31	03	2025

Set out on pages

(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. 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. 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention ~~[other than that disclosed on the attached page*]~~

- 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

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Fife Voluntary Action
Caledonia House, Pentland Park
Glenrothes
KY6 2AL