

Calvary Christian Fellowship

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For The Year Ended 31 March 2025

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Calvary Christian Fellowship

Report of the Trustees For The Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 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 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objects of the Charity

The charity is governed by a Constitution which lays down the purpose and government.

The purpose of the Calvary Christian Fellowship is to:

- worship God the Father, Son and Holy Spirit
- build up the Church of Jesus Christ through the teaching of the word and the ministry of the Spirit
- persuade men and women to repent, believe and confess Jesus Christ as Lord

There have been no changes to the charity's objects.

The strategy for achieving these objects is accomplished through the congregational meetings of the Church when they meet for the main services on Sundays and Thursdays and as appropriate other times throughout the week.

ACHIEVEMENTS AND PERFORMANCE

The 2024/2025 ministry year has been a season of steady growth, strengthened fellowship, and meaningful outreach within our church and the wider community. We give thanks to God for His faithfulness in every area of our life together.

Throughout the year, we invested in deepening discipleship and nurturing spiritual maturity. Our Sunday services remained well attended. Our Sunday and midweek activities helped members strengthen their faith and engage more fully in ministry.

The youth and children's ministries expanded their programmes. Improvements to our church facilities supported better ministry delivery. We also welcomed new members into the church family and celebrated significant milestones together.

Outreach remained a core focus during the year. We continued our regular engagement with the local community through food support initiatives and seasonal outreach events. Partnerships with local organisations helped extend our impact, particularly in supporting families, elderly residents, and those in need.

As we reflect on the past year, we recognise God's guiding hand in every achievement. We look forward to 2025/2026 with faith and anticipation, trusting that God will continue to lead us as we build His church, serve our community, and proclaim the hope of Christ.

FINANCIAL REVIEW

Reserves policy

The trustees aim for a minimum of 3 months unrestricted undesignated reserves and the aforementioned are currently sufficient to meet 12 months expenditure. The unrestricted funds as at 31 March 2025 were £104,452. (2024 £99,798).

FUTURE PLANS

We have also an ongoing commitment to the maintenance of the church buildings and continue to repair, replace and renew our facilities to ensure the safety and functionality of the buildings while exploring ways of improving our facilities which will enable us to extend our impact within the congregation and also the community.

We continue to seek every opportunity to work with and in the wider community throughout both North and South Lanarkshire to make a real difference in the lives of all.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisation of the Charity

The charity is governed by a Board of Trustees who perform an overview function. The day to day administration is the responsibility of the Church Board.

Calvary Christian Fellowship

Report of the Trustees For The Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and Training of New Trustees

The Church Board in consultation with the Pastor and Congregation will be responsible for the appointment of Trustees and will have appropriate training to ensure that they are fully compliant with appropriate and current legislation.

Investment Powers

In accordance with its Constitution the charity has the power to make any investment which the Trustees see fit.

Legal and Administration Information

The charity is an unincorporated association governed by a Constitution.

Charitable Status

The charity is recognised as a charity by HMRC for tax purposes under ICTA 1998, Section 505.
The Charity reference number is SC011439.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SC011439



Independent Examiner

Atkinson Donnelly LLP
1 Cambuslang Court
Cambuslang
Glasgow
Strathclyde
G32 8FH

Solicitors

Wright Solicitors
Brandon Street South
Motherwell
ML1 1LY

Bankers

Bank of Scotland
32 Brandon Parade South
Motherwell
ML1 1UW

Pastor



Calvary Christian Fellowship

Report of the Trustees
For The Year Ended 31 March 2025

Approved by order of the board of trustees on 14/12/2025 and signed on its behalf by:



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

I report on the accounts for the year ended 31 March 2025 set out on pages five 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 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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; 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Atkinson Donnelly LLP
1 Cambuslang Court
Cambuslang
Glasgow
Strathclyde
G32 8FH

Date: 12/12/25

Calvary Christian Fellowship

Statement of Financial Activities
For The Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		96,197	-	96,197	95,231
EXPENDITURE ON					
Charitable activities					
Charitable		106,352	-	106,352	102,014
NET INCOME/(EXPENDITURE)		(10,155)	-	(10,155)	(6,783)
RECONCILIATION OF FUNDS					
Total funds brought forward		427,806	-	427,806	434,589
TOTAL FUNDS CARRIED FORWARD		417,651	-	417,651	427,806

The notes form part of these financial statements

Calvary Christian Fellowship

Balance Sheet 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	5	319,345	-	319,345	328,008
CURRENT ASSETS					
Debtors	6	3,325	-	3,325	5,252
Cash at bank and in hand		98,643	-	98,643	96,744
		<u>101,968</u>	<u>-</u>	<u>101,968</u>	<u>101,996</u>
CREDITORS					
Amounts falling due within one year	7	(3,662)	-	(3,662)	(2,198)
NET CURRENT ASSETS		<u>98,306</u>	<u>-</u>	<u>98,306</u>	<u>99,798</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>417,651</u>	<u>-</u>	<u>417,651</u>	<u>427,806</u>
NET ASSETS		<u>417,651</u>	<u>-</u>	<u>417,651</u>	<u>427,806</u>
FUNDS	8				
Unrestricted funds				417,651	427,806
TOTAL FUNDS				<u>417,651</u>	<u>427,806</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 14/12/2025 and were signed on its behalf by:

[Redacted Signature]

[Redacted Signature]

Calvary Christian Fellowship

Notes to the Financial Statements For The Year Ended 31 March 2025

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 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- 2% on cost
Improvements to property	- 25% on cost
Library books	- 15% on reducing balance
Computer equipment	- 20% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Calvary Christian Fellowship

Notes to the Financial Statements - continued
For The Year Ended 31 March 2025

2. TRUSTEES' REMUNERATION AND BENEFITS

	31.3.25	31.3.24
	£	£
Trustees' salaries	12,672	12,672
Trustees' pensions paid	5,205	5,172
	<u>17,877</u>	<u>17,844</u>

3. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
	2	2
Wages	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	95,231	-	95,231
EXPENDITURE ON			
Charitable activities			
Charitable	102,014	-	102,014
NET INCOME/(EXPENDITURE)	(6,783)	-	(6,783)
RECONCILIATION OF FUNDS			
Total funds brought forward	434,589	-	434,589
TOTAL FUNDS CARRIED FORWARD	<u>427,806</u>	<u>-</u>	<u>427,806</u>

Calvary Christian Fellowship

Notes to the Financial Statements - continued
For The Year Ended 31 March 2025

5. TANGIBLE FIXED ASSETS

	Freehold property £	Improvements to property £	Library books £	Computer equipment £	Totals £
COST					
At 1 April 2024	450,000	115,418	15,000	7,000	587,418
Additions	-	6,147	-	-	6,147
At 31 March 2025	450,000	121,565	15,000	7,000	593,565
DEPRECIATION					
At 1 April 2024	135,900	108,093	14,017	1,400	259,410
Charge for year	9,000	4,262	148	1,400	14,810
At 31 March 2025	144,900	112,355	14,165	2,800	274,220
NET BOOK VALUE					
At 31 March 2025	305,100	9,210	835	4,200	319,345
At 31 March 2024	314,100	7,325	983	5,600	328,008

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Gift aid receivable	5,917	6,472
Loan to trustee	(3,370)	(1,220)
Prepayments	778	-
	3,325	5,252

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Social security and other taxes	951	-
Other creditors	119	-
Accruals and deferred income	2,592	2,198
	3,662	2,198

8. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	99,798	4,654	104,452
Fixed asset reserve.	328,008	(14,809)	313,199
	427,806	(10,155)	417,651
TOTAL FUNDS	427,806	(10,155)	417,651

Calvary Christian Fellowship

Notes to the Financial Statements - continued
For The Year Ended 31 March 2025

8. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	96,197	(91,543)	4,654
Fixed asset reserve.	-	(14,809)	(14,809)
	<u>96,197</u>	<u>(106,352)</u>	<u>(10,155)</u>
TOTAL FUNDS	<u>96,197</u>	<u>(106,352)</u>	<u>(10,155)</u>

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	109,483	(9,685)	99,798
Fixed asset reserve.	325,106	2,902	328,008
	<u>434,589</u>	<u>(6,783)</u>	<u>427,806</u>
TOTAL FUNDS	<u>434,589</u>	<u>(6,783)</u>	<u>427,806</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	95,231	(104,916)	(9,685)
Fixed asset reserve.	-	2,902	2,902
	<u>95,231</u>	<u>(102,014)</u>	<u>(6,783)</u>
TOTAL FUNDS	<u>95,231</u>	<u>(102,014)</u>	<u>(6,783)</u>

Calvary Christian Fellowship

Notes to the Financial Statements - continued
For The Year Ended 31 March 2025

8. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	109,483	(5,031)	104,452
Fixed asset reserve.	325,106	(11,907)	313,199
	<u>434,589</u>	<u>(16,938)</u>	<u>417,651</u>
TOTAL FUNDS	<u>434,589</u>	<u>(16,938)</u>	<u>417,651</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	191,428	(196,459)	(5,031)
Fixed asset reserve.	-	(11,907)	(11,907)
	<u>191,428</u>	<u>(208,366)</u>	<u>(16,938)</u>
TOTAL FUNDS	<u>191,428</u>	<u>(208,366)</u>	<u>(16,938)</u>

9. RELATED PARTY DISCLOSURES

Related party transactions have been disclosed at note 2.

10. TRUSTEE LOAN

At the year end, the charity owed ■■■■■ £3,370 (2024 - £1,220).

Calvary Christian Fellowship

Detailed Statement of Financial Activities
For The Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	6,614	6,131
Offerings	75,693	74,332
Gift aid	13,890	14,768
	<hr/>	<hr/>
	96,197	95,231
	<hr/>	<hr/>
Total incoming resources	96,197	95,231
 EXPENDITURE		
Support costs		
Management		
Trustees' salaries	12,672	12,672
Trustees' pensions paid	5,205	5,172
Wages	17,846	16,255
Pensions	903	736
Insurance	6,788	6,218
Heat, light and water	13,267	9,857
Telephone	1,473	1,637
Repairs and renewals	6,020	6,126
Admin costs	10,140	10,514
Ministry - outreach	2,051	1,753
Council tax	1,847	1,803
Stationery, advertising & post	6,799	7,158
Ministry children	497	2,187
Conferences	655	125
Subscriptions and donations	2,788	3,622
Ministry - media	-	68
Hospitality	-	221
Freehold property	9,000	9,000
Improvements to property	4,262	2,725
Depreciation of library books	147	173
Computer equipment	1,400	1,400
	<hr/>	<hr/>
	103,760	99,422
 Governance costs		
Accountancy and legal fees	2,592	2,592
	<hr/>	<hr/>
Total resources expended	106,352	102,014
	<hr/>	<hr/>
Net expenditure	(10,155)	(6,783)
	<hr/>	<hr/>

This page does not form part of the statutory financial statements