

HEADWELL GOSPEL HALL ASSEMBLY OF CHRISTIANS

Annual Report & Financial Statements

For the year ended

31 January 2026

Scottish Charity No SC012679

ANNUAL REPORT & FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JANUARY 2026

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 JANUARY 2026

The Trustees have pleasure in presenting their annual report, financial statements and the Independent Examiner's report for the year ended 31 January 2026

REFERENCE & ADMINISTRATIVE DETAILS

Charity Name	Headwell Gospel Hall Assembly of Christians
Charity No.	SC012679
Principal Address	Headwell Gospel Hall, 26 Headwell Avenue, Dunfermline KY12 0JY
Website Address	www.headwellgospelhall.org.uk
Trustees	Michael Powlesland Treasurer, Elder & Trustee David Brown Elder & Trustee
Bankers	Bank of Scotland, 11/13 East Port, Dunfermline KY12 7JY (NB: The Bank of Scotland closed its Bothwell Street branch in 2025 and transferred all the accounts to their other branch in Dunfermline)
Independent Examiner	Philip Tilbrook, 14 Myrtle Wynd, Dunfermline KY12 0NJ

STRUCTURE, GOVERNANCE & MANAGEMENT

Constitution Abbot Hall Assembly of Christians was established as an independent local church in Dunfermline in 1914. During early November 2019, the church relocated to new premises and the name has been changed to Headwell Gospel Hall Assembly of Christians. Their current charity legal status is that of an Unincorporated Association (UA). With their relocation, the church and hence the charity, has not changed its Constitution: this resides within the church's property Title Deeds.

Appointment of Trustees Under the Trust Deed, all current Elders are, *ex officio*, Trustees of the church. Trustees are appointed in accordance with the Trust Deed at a Business Meeting, notice of which has been properly intimated to members of the church.

Organisational Structure The Trustees are directly responsible for the day-to-day management of the church building – its maintenance, security, safety and compliance. Church Elders are responsible for overseeing the church activities, pastoral care of the members, church order and discipline, making arrangements for Bible teaching and preaching, disbursement of funds to beneficiaries etc.

Risk Assessment The Trustees have considered the risks to which the charity is exposed. Headwell Gospel Hall has a "Child Protection Policy" and it requires all workers involved with children and young people to be vetted via the Disclosure Scotland (PVG) Protection of Vulnerable Groups procedure.

OBJECTIVES AND ACTIVITIES

Since 1914, Abbot Hall had been the meeting place of local men and women who came together as a Christian church to worship and to serve God and to have fellowship with one another. Since early November 2019 we relocated to Headwell Avenue, Dunfermline, and our Objectives and Activities remain as before.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 JANUARY 2026

ACHIEVEMENTS & PERFORMANCE

Our website states that Headwell Gospel Hall is here for three purposes - **Worship, Christian Fellowship** (including Bible Teaching, Prayer and Pastoral Care) and **Outreach**. These goals continue to be met. Our Sunday programme is the **Sunday Worship Service** (10.15am to 11.30am) and in the afternoon a **Bible Teaching Service** (2.45pm to 3.30pm) followed by a short interval and then a **Gospel Service** (4.00pm to 4.30pm). We are able to use our own lay-preaching members and also invite visiting speakers from across Fife and Central Scotland. The Sunday afternoon services are recorded and the audio files are posted on our website each week. The weekday activities continue – the Tuesday mid-day “**Soup and Sandwich**” event continues and is now well used : homemade soup is prepared, rolls are filled, the hall is opened and everyone is invited to drop-in and collect, free of charge, a carton of soup and a filled roll. On a Thursday afternoon we have a **Prayer Meeting** (2.00pm to 3.00pm). There is much to pray for – locally, nationally and globally. Also, in our prayer time, we have much for which to thank and praise God. The Friday morning “**Toddlers Group**” is enjoyed by the youngsters with their parents, grandparents or guardians: they have a play session, crafts, singing and refreshments. The monthly Monday “**Ladies Hour**” was organised over the past winter, with a variety of speakers and topics and has been enjoyed by our own ladies and others who join them from other churches. The attendance has kept up this past session with 24 to 30 ladies attending each month.

On Christmas Eve, we had our regular **Christmas Eve Carol Service** with a good attendance of members, their families and other friends, On Easter Sunday we had an **Easter Service and Afternoon Tea**. We had hoped to attract more visitors – invitations were posted through the doors around the locality of the church – however our own members enjoyed the occasion and the refreshments afterwards.

Our **Church Membership** roll has been stable over the last 12 months – the members are of an older age group. Some members are housebound, some live alone - these folks are not able to attend the church – we do our best to visit and keep in touch with each one updating them with the church news, events and activities.

Throughout the year, the church members faithfully continued their weekly/monthly offerings. The financial figures show the remarkable help and support that the church was able to give to Christian workers, Missions and Charities – both at home and abroad. We maintain our “**Missionary of the Month**” programme whereby each month we support financially a Missionary, or Missionary couple, working in another country by sending to them one of our Sunday Morning collections. We also continue to pray particularly for the missionaries and their activities during that month.

The Gospel Hall website www.headwellgospelhall.org.uk is available for anyone to download and listen to our Sunday afternoon services. The last random check, in the first week of April 2026, showed the weekly number of listeners to be 600. So there continues to be good use made of this facility.

FINANCIAL REVIEW

Summary We have a Fund entitled "Building Fund" which comprises of funds set aside for major property repairs/improvements requiring to be done at any time.

Reserves Policy We aim to meet our expenses, support our own church activities and then give away all our surplus funds to other Christian work and workers locally, in the UK or worldwide.

Approved by the Trustees on 22 April 2026 and signed (typed signature) on their behalf by:-

MICHAEL POWLES LAND
Treasurer, Elder & Trustee

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 JANUARY 2026

Independent Examiner's Report to the Trustees/Members of Headwell Gospel Hall Assembly of Christians, Dunfermline. Scottish Charity No. SC012679

I report on the accounts of the charity for the year ended 31 January 2026 which are set out on pages 6 to 9.

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 (as amended). 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 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:-

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

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

PHILIP TILBROOK (Typed Signature)
ACMA, CGMA (The Chartered Institute of Management Accountants)

**14 Myrtle Wynd
Dunfermline
KY12 0NJ**

22 April 2026

**STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR ENDED 31 JANUARY 2026**

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025/2026	Total 2024/2025
Receipts		£	£	£	£	£
Voluntary Income						
Offerings		24,147.76	1,300.00	10,390.00	35,837.76	36,616.02
Gift Aid (Tax Recovered)		4,019.12			4,019.12	3,688.61
Donations						
Interest Income			34.42		34.42	46.51
Total Receipts		28,166.88	1,334.42	10,390.00	39,891.30	40,351.14
Payments		£	£	£	£	£
Charitable Activities						
Gifts to Missions & Workers	3	20,700.00		10,900.00	31,600.00	35,100.00
Services & Activities	4	3,936.19			3,936.19	4,514.51
Hall & Meeting Rooms	5	8,175.25			8,175.25	4,162.37
Equipment	6	750.98			750.98	1,409.18
Advertising	7	716.24			716.24	1,066.29
Stationery & Literature	7	368.77			368.77	504.86
Bank Charges	7	7.37			7.37	
Sundries	7					160.00
Total Payments		34,654.80	0.00	10,900.00	45,554.80	46,917.21
Net Receipts/(Payments)		£	£	£	£	£
		(6,487.92)	1,334.42	(510.00)	(5,663.50)	(6,566.07)
Transfers Between Funds	8	3,544.00	(3,544.00)	-		
Surplus/(Deficit) for Year		(2,943.92)	(2,209.58)	(510.00)	(5,663.50)	(6,566.07)

The notes on pages 8 to 9 form an integral part of these accounts.

**STATEMENT OF BALANCES
FOR THE YEAR ENDED 31 JANUARY 2026**

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025/2026	Total 2024/2025
Funds Reconciliation		£	£	£	£	£
Balance as at 31/01/2025		6,267.66	4,557.18	970.00	11,794.84	18,360.91
Surplus/(Deficit) for Year		(2,943.92)	(2,209.58)	(510.00)	(5,663.50)	(6,566.07)
Balance as at 31/01/2026		3,323.74	2,347.60	460.00	6,131.34	11,794.84
Bank and Cash Balances		£	£	£	£	£
Cash at Bank		3,237.15	2,347.60	460.00	6,044.75	11,768.25
Cash in Hand		86.59			86.59	26.59
		3,323.74	2,347.60	460.00	6,131.34	11,794.84
Other Assets		£	£	£	£	£
Fixed Assets :	9				139,000.00	137,500.00
(Headwell Gospel Hall (HGH))						
Debtors : Gift Aid					3,000.00	3,000.00
					142,000.00	140,500.00

Liabilities

The charity has no material liabilities, contingent liabilities or other obligations.

The notes on pages 8 to 10 form an integral part of these accounts.

Approved by the Trustees on 22 April 2026 and signed (typed signature) on their behalf by:

MICHAEL POWLES LAND
Treasurer, Elder & Trustee

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JANUARY 2026**

1. Funds

During the year the Charity maintained three funds for accounting purposes:

- | | |
|--------------------|--|
| 1. General Fund | An Unrestricted Fund used for the day-to-day running of the Charity. |
| 2. Building Fund | A Designated Fund used for funds set aside for major property repairs/improvements and/or a future move to a new building. |
| 3. Missionary Fund | A Restricted Fund used for Income given to support Missionaries working throughout the world. |

2. Related Party Transactions

The Trustees did not receive any remuneration during the year (2024/25: Nil).

The Trustees did not receive any expenses during the year (2024/25: Nil).

3. Gifts To Missions and Workers

	No.		Amount £	
	2025/2026	2024/2025	2025/2026	2024/2025
To Organisations	19	18	9,500.00	11,400.00
To Individuals	31	38	11,200.00	14,700.00
	50	56	20,700.00	26,100.00

Organisations: Gifts to organisations : some working abroad eg Lebanon war relief, building new churches. Others in the UK and abroad preaching and teaching the Word of God.

Individuals: Gifts to workers based overseas as well as those travelling in the UK and abroad preaching and teaching the Word of God.

3. Gifts To Missionaries

	No.		Amount £	
	2025/2026	2024/2025	2025/2026	2024/2025
To Missionaries	12	12	10,900.00	9,000.00

Gifts to Missionaries working abroad

4. Services and Activities

	2025/2026	2024/2025
	£	£
Catering : General	1,802.79	2,616.32
Echoes International / Lord's Work Trust	1,050.00	950.00
Speakers' Travel Expenses	630.00	605.00
Music Copyright Licence (CCLI)	153.00	148.00
Wine	117.50	114.24
Disposable Communion Items	109.97	80.95
Sample - New Believers Hymnbooks	72.93	
Total	3,936.19	4,514.51

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 JANUARY 2026**

5. Hall and Meeting Rooms	2025/2026	2024/2025
	£	£
Mtce/Replacement: (Funded by "Transfer of Funds" from the Building Fund : Totalling £3544) July: Replacement Water Pump £444 July: Storm Damage Roof Repairs / Gutters Cleaned £450 Sept: Roof Repairs £250 Dec : Replacement of Inner Flat Roof Area Membrane £2400		
	3,544.00	
Heating & Lighting	2,804.55	2,746.46
Insurance	1,176.27	1,081.97
Gas Boiler Mtce Contract	239.88	239.88
Replacment Gtech Vacuum CleanerMisc	142.49	
Repair to Kitchen Shutter	96.00	
Fire Equipment Annual Service	92.43	62.47
Mailsafe Standard Fire Extinguisher	60.63	
Replacement Carbon Monoxide Alarm	19.00	
Misc		31.59
Total	8,175.25	4,162.37

6. Equipment	2025/2026	2024/2025
	£	£
Audio & IT	750.98	451.88
Folding Stackable Chairs (32)		839.40
Loft Flooring for Stackable Chairs		27.95
Mini Oak Bookcase		89.95
Total	750.98	1,409.18

7. Advertising, Stationery & Literature, Bank Charges, Sundries	2025/2026	2024/2025
	£	£
Advertising	716.24	1,066.29
Stationery & Literature	368.77	504.86
Bank Charges (mid Nov to mid Dec)	7.37	
Misc (24/25 : 4 Items (Floral Tributes))		160.00

8. Movements Between Funds	31/01/2025	Receipts	Payments	Transfers	31/01/2026
	£	£	£	£	£
Unrestricted Funds					
General Fund	6,267.66	28,166.88	34,654.80	3,544.00	3,323.74
Designated Funds					
Building Fund	4,557.18	1,334.42		(3,544.00)	2,347.60
Restricted Funds					
Missionary Fund	970.00	10,390.00	10,900.00	-	460.00
Total Funds	11,794.84	39,891.30	45,554.80	-	6,131.34

NB: The Building Fund (Designated Funds) is a "Treasurers Account" which attracts a higher rate of interest but does not have an associated cheque book. When payments are required to be made from it , it is necessary to transfer the funds to our Current Account : General Fund (Unrestricted Funds). Transfers of £3544 were made as detailed above in Note 5.

9. Fixed Assets - Headwell Gospel Hall (HGH)

On relocation in November 2019 the market valuation was £120,000. Considerable upgrading was subsequently carried out to meet current standards. Maintenance of the property (both internally and externally) is also a high priority, and it has therefore been assumed that the current market valuation would be of the order of £139,000. The premises is currently insured for the reinstatement value of £549,000.