

# Craighalbert Christian Fellowship

Scotland · Charity number SC018603

## Details

|            |                                           |
|------------|-------------------------------------------|
| Known as   | Craighalbert Church                       |
| Status     | Active                                    |
| Legal form | Unincorporated association                |
| Registered | 1991-06-20                                |
| Register   | <a href="#">View on the OSCR register</a> |

## Contact

|         |                                                                |
|---------|----------------------------------------------------------------|
| Address | 3 Craighalbert Way<br>Cumbernauld<br>Glasgow<br>G68 0LS        |
| Website | <a href="http://www.craighalbert.com">www.craighalbert.com</a> |

## Activities

**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

**Purposes:** 'the prevention or relief of poverty', 'the advancement of religion', 'the advancement of human rights, conflict resolution or reconciliation', 'the promotion of religious or racial harmony', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** Craighalbert Church exists to help individuals explore and discover genuine faith, forgiveness, and transformation. Our mission is rooted in fostering spiritual growth, sharing the message of Jesus, and demonstrating love both within our church and in the broader community.

**Beneficiaries:** 'Children or young people', 'Older People', 'No specific group, or for the benefit of the community'

**Objectives:** The aim of the fellowship is to establish Christian Witness in the Eastfield/Balloch area. Our intention would be to commence Worship and Gospel Family Services, Childrens' and Youths' work and senior Citizens meetings, ie. services to embrace the whole community.

## Geography

- **Main operating location:** North Lanarkshire
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £159,185 | £119,236    | -      | 2         |
| 2024-03-31 | £144,150 | £128,067    | -      | 4         |
| 2023-03-31 | £154,706 | £131,313    | -      | 4         |
| 2022-03-31 | £119,834 | £108,215    | -      | 4         |
| 2021-03-31 | £103,247 | £103,565    | -      | 4         |

---

# Accounts

---

*Scottish Charity No. SC018603*

# **Craighalbert Christian Fellowship**

Trustees' Report and Financial Statements  
*For the year ended 31 March 2025*

Craighalbert Christian Fellowship

Contents of the Financial Statements for the year ended 31 March 2025

---

|                                    | Page   |
|------------------------------------|--------|
| Report of the Trustees             | 1 - 4  |
| Report of the Independent Examiner | 5      |
| Statement of Financial Activities  | 6      |
| Balance sheet                      | 7      |
| Notes to the Financial Statements  | 8 - 13 |

# Craighalbert Christian Fellowship

## Report of the Trustees for the year ended 31 March 2025

---

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 March 2025.

### Principal address

3 Craighalbert Way  
Cumbernauld  
Glasgow  
G68 0LS

### Bankers

Bank of Scotland  
Unit 17 Tryst Road  
Antonine Shopping Centre  
Cumbernauld  
G67 1JW

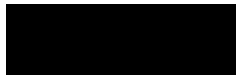
### Status of Charity and Governing Document

Craighalbert Christian Fellowship is established by constitution. The Church is a registered Scottish Charity (Number SC018603). The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

### Trustees and Elders



*New Trustees and Elders (from 30 March 2025)*



### Recruitment and appointment of Trustees

The Trustees are nominated for appointment by the Church Elders. There is no fixed term for Trusteeship. Prior to appointment, Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day to day operations. As part of their induction programme, Trustees will be required to understand their statutory responsibilities as Trustees of the Charity.

Two new Elders were appointed on 30 March 2025, increasing leadership capacity to support the Church's aims and objectives. *Ex Officio*, the new Elders become Trustees and they will be registered with the Scottish Charities Regulator in due course, in line with OSCR requirements.

### Objectives and activities

Craighalbert Church exists to help individuals explore and discover genuine faith, forgiveness, and transformation. Our mission is rooted in fostering spiritual growth, sharing the message of Jesus, and demonstrating love both within our church and in the broader community.

For many years the Church objectives were summarised by the strapline, "Glorifying God by serving others". The leadership team developed a new, contemporary branding of, "Grow, Go, Show", and this features extensively across the church building and across media communications. Our aim & vision is to **grow** in faith, **go** tell others and **show** real love:

- To encourage each other to grow in our faith.
- To impact our community both spiritually and practically by sharing our faith and showing the love of Christ to others.
- To commit to practical financial assistance and gifts to those in needs.

### Achievements and Performance

#### *Church growth and development*

Over the past year, Craighalbert Church has experienced significant growth and continues to welcome new members into fellowship. During 2024/25, church membership increased by 22 people with more anticipated in 2025/26. Growth in the previous year necessitated a relocation from our upper floor meeting room to a larger multipurpose hall to accommodate the increased attendance. We now welcome over 250 people each Sunday. This growth has been accompanied by multiple baptisms and numerous individuals committing their lives to Jesus.

# Craighalbert Christian Fellowship

## Report of the Trustees for the year ended 31 March 2025

---

### **Achievements and Performance (cont'd)**

As noted above, the leadership team has been expanded with two new Elders appointed in March 2025 to support this continued growth. Leadership capacity, including departmental leadership, will be further reviewed during 2025/26, along with options to accommodate the growing church attendance.

### ***Ministries and community engagement***

#### ***Alpha Courses***

The consistent success of our Alpha Course program has contributed to church expansion. By running these courses frequently, we have consistently attracted over 20 participants to each course, many of whom have transitioned to regular attendance and active participation in our church community. This program has been instrumental in linking new attendees to the broader church community, contributing significantly to our growth. Over the next year, we aim to expand the Alpha program by running Junior Alpha courses for our younger church attendees.

#### ***Toddler Ministry***

For over 27 years, our toddler ministry has served as a vital community resource for parents, grandparents, and caregivers. This ministry has undergone recent changes following the retirement of Yvonne Freckleton in September 2024 and this much valued community outreach is now led by our paid staff member, Elaine Locke, ably supported by our enthusiastic volunteer team. The 2024/25 year closed with very successful, well received daffodil tea parties.

#### ***Youth Ministry (CY)***

Our youth ministry has seen substantial growth over the past 12 months, with other local churches joining our Sunday night activities and ministries. During 2024/25, this was further developed, splitting activity into two separate age groupings. Young people have participated in weekly meetings, special events like the 12-hour Lock-In, worship and games nights, social outings, and camp ministries across Scotland. The groups have teaching and discussion times equipping the young people to live a life of faith daily and provide a positive influence and example.

#### ***Outreach Missionary Work***

We continue to provide support for Maria Mwape who serves with OM Africa, with financial and prayer assistance. During 2024/25, the church also supported a number of other activities both home and abroad including:

- Robert Locke / Hope Hub missionary work in Romania;
- Peter Mclean Old Testament bible teaching in Uganda;
- Emma Weir / Navigators support;
- support for Street Connect, based in West Central Scotland.

#### ***LEGO events***

Our LEGO events have been a successful initiative, bringing local families together for creative activities while enjoying breakfast rolls. These events are provided free of charge, providing families with a safe, warm environment to connect and interact with church members who serve them.

#### ***Football Ministry***

Our Wednesday night football outreach has continued to engage with all ages and provided an environment for people of all abilities to come and connect. The purpose is to provide an activity to promote physical & mental health but encourage those attending to build friendships, encouragement and potentially explore faith too.

#### ***Charitable community support***

We have continued to support two local charities by maintaining a weekly donation and collection point for food and clothing. These contributions directly benefit local families in need. We also partnered with the Cumbernauld Rotary Club to provide warm jackets through donations from church members and local community.

# Craighalbert Christian Fellowship

## Report of the Trustees *for the year ended 31 March 2025*

---

### ***Ministries and community engagement(cont'd)***

#### ***Pastoral care***

With many needs both practically & spiritually we are committed to the pastoral care of every person who attends our church and those living in our community. This has been carried out when families have suffered bereavement, require counselling in relationships or marriage. Methods include signposting and supporting those with mental health needs as well as the ongoing care for those in our church who have had significant health concerns. Pastoral care has also been carried out when individuals have spiritual needs and concerns in their journey of discipleship.

#### **Plans for the future**

We have already touched on some of the planned developments above, including review of leadership structures & capacity and plans to run Youth Alpha. The church AGM for the 2023/24 Financial Accounts took place on 8 June 2025 and provided an opportunity for the leadership to host a planned vision casting session, including building development options to accommodate the growing church attendance.

We will continue to assess and monitor the practical & spiritual needs in our community and look to provide help, activities & assistance when we can and are made aware.

This report highlights the significant progress and achievements of Craighalbert Church over the past year, as well as our plans for continued growth and ministry expansion. We look forward to another year of serving our community and fulfilling our mission.

#### **Financial review**

The financial statements for the year are set out in pages 6 to 13. The Statement of Financial Activities on page 6 reflects an increase in funds of £39,949 (2024: net increase of £16,083). The Church held total reserves at 31 March 2025 amounting to £864,961 (2024: £825,012), this is made up of general funds of £129,964 (2024: £90,225) and designated assets fund of £734,997 (2024: £734,787).

#### **Reserves policy**

It is the policy of the Charity to maintain unrestricted funds at a level sufficient to cover the day to day management, administration and support costs while achieving our main objectives. This was achieved during the year.

# Craighalbert Christian Fellowship

## Report of the Trustees *for the year ended 31 March 2025*

---

### **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).

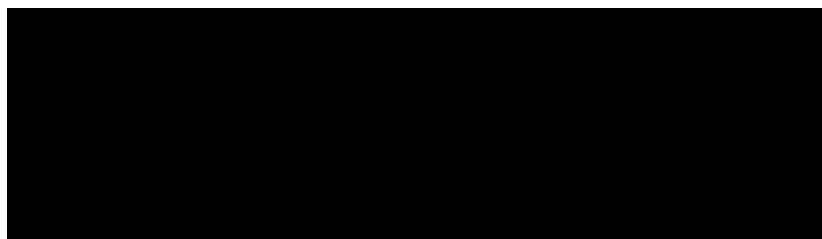
The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial 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 2019 (FRS 102);
- 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;
- 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 charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

*Approved by order of the board of Trustees on 7 July 2025 and signed on its behalf by:*



# Craighalbert Christian Fellowship

## Report of the Independent Examiner to the Trustees *for the year ended 31 March 2025*

I report on the accounts of the church for the year ended 31 March 2025 which are set out on pages 6 to 13.

### 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.

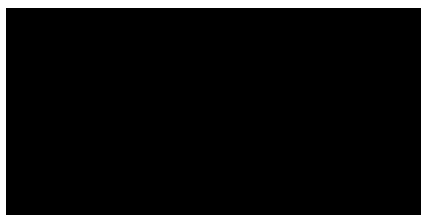
### Basis of independent examiner's statement

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.



Innes & Partners Limited  
Chartered Certified Accountants

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

Date: 7 July 2025

# Craighalbert Christian Fellowship

## Statement of Financial Activities for the year ended 31 March 2025

|                                    | Notes     | Unrestricted<br>funds<br>£ | Total<br>2025<br>£ | Unrestricted<br>funds<br>£ | Total<br>2024<br>£ |
|------------------------------------|-----------|----------------------------|--------------------|----------------------------|--------------------|
| <b>Income</b>                      |           |                            |                    |                            |                    |
| Donations and legacies             | 2         | 142,510                    | 142,510            | 130,326                    | 130,326            |
| Charitable activities              | 3         | 16,675                     | 16,675             | 13,824                     | 13,824             |
| <b>Total income</b>                |           | <b>159,185</b>             | <b>159,185</b>     | 144,150                    | 144,150            |
| <b>Expenditure</b>                 |           |                            |                    |                            |                    |
| Charitable activities              | 4         | 99,569                     | 99,569             | 107,037                    | 107,037            |
| Other expenditure                  | 5         | 17,489                     | 17,489             | 19,050                     | 19,050             |
| Governance costs                   | 6         | 2,178                      | 2,178              | 1,980                      | 1,980              |
| <b>Total expenditure</b>           |           | <b>119,236</b>             | <b>119,236</b>     | 128,067                    | 128,067            |
| <b>Net income / (expenditure)</b>  |           | 39,949                     | 39,949             | 16,083                     | 16,083             |
| <b>Net movement in funds</b>       |           | <b>39,949</b>              | <b>39,949</b>      | 16,083                     | 16,083             |
| <b>Reconciliation of funds</b>     |           |                            |                    |                            |                    |
| Total funds brought forward        | 14        | 825,012                    | 825,012            | 808,929                    | 808,929            |
| <b>Total funds carried forward</b> | <b>14</b> | <b>864,961</b>             | <b>864,961</b>     | 825,012                    | 825,012            |
| <b>Represented by:</b>             |           |                            |                    |                            |                    |
| Unrestricted general fund          |           | 129,964                    | 129,964            | 90,225                     | 90,225             |
| Designated assets fund             |           | 734,997                    | 734,997            | 734,787                    | 734,787            |
| <b>Total funds</b>                 | <b>14</b> | <b>864,961</b>             | <b>864,961</b>     | 825,012                    | 825,012            |

The notes on pages 8 to 13 form part of these financial statements.

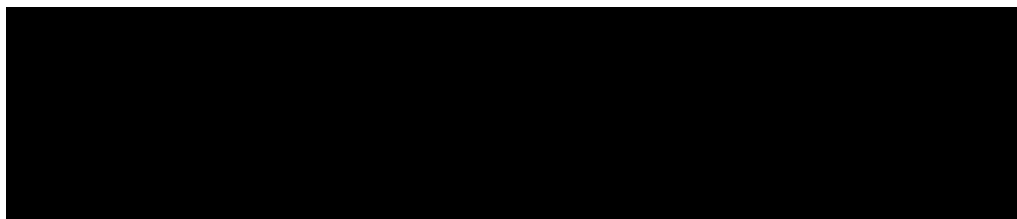
All income and expenditure derive from continuing activities.

# Craighalbert Christian Fellowship

Balance sheet as at 31 March 2025

|                                                         | Notes | Unretricted<br>funds<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|---------------------------------------------------------|-------|---------------------------|--------------------|--------------------|
| <b>Fixed assets</b>                                     |       |                           |                    |                    |
| Tangible assets                                         | 9     | 735,839                   | 735,839            | 752,486            |
| <b>Total fixed assets</b>                               |       | <b>735,839</b>            | <b>735,839</b>     | 752,486            |
| <b>Current assets</b>                                   |       |                           |                    |                    |
| Debtors                                                 | 10    | 4,829                     | 4,829              | 4,206              |
| Cash at bank and in hand                                |       | 127,908                   | 127,908            | 88,317             |
| <b>Total current assets</b>                             |       | <b>132,737</b>            | <b>132,737</b>     | 92,523             |
| <b>Liabilities</b>                                      |       |                           |                    |                    |
| Creditors falling due within one year                   | 11    | 3,615                     | 3,615              | 18,274             |
| <b>Net current assets</b>                               |       | <b>129,122</b>            | <b>129,122</b>     | 74,249             |
| <b>Total assets less current liabilities</b>            |       | <b>864,961</b>            | <b>864,961</b>     | 826,735            |
| Creditors: amounts falling due after more than one year | 12    | -                         | -                  | 1,723              |
| <b>Total net assets</b>                                 | 13    | <b>864,961</b>            | <b>864,961</b>     | 825,012            |
| <b>The funds of the charity</b>                         |       |                           |                    |                    |
| Unrestricted general fund                               |       | 129,964                   | 129,964            | 90,225             |
| Designated assets fund                                  |       | 734,997                   | 734,997            | 734,787            |
| <b>Total charity funds</b>                              | 14    | <b>864,961</b>            | <b>864,961</b>     | <b>825,012</b>     |

The financial statements on pages 6 to 13 were approved by the Trustees on 7 July 2025 and signed on their behalf by the undernoted:



The notes on pages 8 to 13 form part of these financial statements.

# Craighalbert Christian Fellowship

## Notes to the financial statements for the year ended 31 March 2025

### 1. Accounting policies

The principal accounting policies, which have been applied consistently in the current and previous year in dealing with items which are considered material to the accounts, are set out below:

#### ***Basis of preparation and assessment of going concern***

The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK Generally Accepted Accounting Practice.

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 £1.

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.

#### ***Basis of financial statements***

The financial statements have been prepared on an accruals basis.

#### ***Fund accounting***

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

*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 to be recognised the charity will have been notified of the amounts and the settlement date in writing. 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.

In common with many churches the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

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.

# Craighalbert Christian Fellowship

## Notes to the financial statements for the year ended 31 March 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.

### **Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of 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.

### **Fixed assets**

Fixed assets are included in the general fund at cost. Items are capitalised if their useful life is estimated at more than one year and their cost exceeds £500. Depreciation is provided on all tangible fixed assets, at rates calculated to write off the costs, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

|                    |                                |
|--------------------|--------------------------------|
| Heritable Property | 2% per annum straight line     |
| Equipment          | 25% per annum reducing balance |

### **Taxation**

Craighalbert Christian Fellowship is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

### **Financial instruments**

Financial instruments are recognised in the charity's balance sheet when it becomes party to the contractual provisions of the instrument.

*Basic financial assets*, which include debtors and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market value rate of interest. Financial assets classified as receivable within one year are not amortised.

Cash at bank and in hand includes short term highly liquid bank accounts with a short maturity of three months or less.

*Basic financial liabilities*, which include creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

### **Pensions**

The charity operates a defined contribution scheme. The amount charged to the Statement of Financial Activities in respect of pension costs is the contributions payable in the year.

# Craighalbert Christian Fellowship

Notes to the financial statements for the year ended 31 March 2025

|                                               |                           |                   |                           |                   |
|-----------------------------------------------|---------------------------|-------------------|---------------------------|-------------------|
| <b>2. Donations and legacies</b>              | <b>Unrestricted funds</b> | <b>Total 2025</b> | <b>Unrestricted funds</b> | <b>Total 2024</b> |
|                                               | <b>£</b>                  | <b>£</b>          | <b>£</b>                  | <b>£</b>          |
| Donations and collections                     | 116,133                   | 116,133           | 99,499                    | 99,499            |
| Gifts                                         | -                         | -                 | 7,500                     | 7,500             |
| Gift aid recovered                            | 26,377                    | 26,377            | 23,327                    | 23,327            |
|                                               | <b>142,510</b>            | <b>142,510</b>    | <b>130,326</b>            | <b>130,326</b>    |
| <b>3. Charitable activities - income</b>      | <b>Unrestricted funds</b> | <b>Total 2025</b> | <b>Unrestricted funds</b> | <b>Total 2024</b> |
|                                               | <b>£</b>                  | <b>£</b>          | <b>£</b>                  | <b>£</b>          |
| Parent and toddler group                      | 15,780                    | 15,780            | 13,724                    | 13,724            |
| Event income                                  | 895                       | 895               | 100                       | 100               |
|                                               | <b>16,675</b>             | <b>16,675</b>     | <b>13,824</b>             | <b>13,824</b>     |
| <b>4. Charitable activities - expenditure</b> | <b>Unrestricted funds</b> | <b>Total 2025</b> | <b>Unrestricted funds</b> | <b>Total 2024</b> |
|                                               | <b>£</b>                  | <b>£</b>          | <b>£</b>                  | <b>£</b>          |
| Staff costs (note 7)                          | 51,876                    | 51,876            | 58,128                    | 58,128            |
| Catering                                      | 3,900                     | 3,900             | 4,245                     | 4,245             |
| Repairs and maintenance                       | 1,678                     | 1,678             | 9,093                     | 9,093             |
| Office and property costs                     | 360                       | 360               | 1,845                     | 1,845             |
| Alpha - Food                                  | 380                       | 380               | -                         | -                 |
| Bank charges                                  | 6                         | 6                 | 50                        | 50                |
| Events                                        | -                         | -                 | 763                       | 763               |
| Gifts and donations (note 15)                 | 10,036                    | 10,036            | 5,903                     | 5,903             |
| Professional fees                             | 720                       | 720               | 2,909                     | 2,909             |
| Other costs                                   | 1,968                     | 1,968             | 683                       | 683               |
| Toddlers costs                                | 3,932                     | 3,932             | 1,818                     | 1,818             |
| Cleaning costs                                | 5,848                     | 5,848             | 5,574                     | 5,574             |
| Heat and light                                | 11,495                    | 11,495            | 9,718                     | 9,718             |
| Insurance                                     | 2,924                     | 2,924             | 2,582                     | 2,582             |
| Stationery costs                              | 1,439                     | 1,439             | 1,040                     | 1,040             |
| Equipment                                     | 3,007                     | 3,007             | 2,686                     | 2,686             |
|                                               | <b>99,569</b>             | <b>99,569</b>     | <b>107,037</b>            | <b>107,037</b>    |
| <b>5. Other expenditure</b>                   | <b>Unrestricted funds</b> | <b>Total 2025</b> | <b>Unrestricted funds</b> | <b>Total 2024</b> |
|                                               | <b>£</b>                  | <b>£</b>          | <b>£</b>                  | <b>£</b>          |
| Loan interest payments                        | 842                       | 842               | 2,049                     | 2,049             |
| Depreciation                                  | 16,647                    | 16,647            | 17,001                    | 17,001            |
|                                               | <b>17,489</b>             | <b>17,489</b>     | <b>19,050</b>             | <b>19,050</b>     |

# Craighalbert Christian Fellowship

Notes to the financial statements for the year ended 31 March 2025

| 6. Governance costs     | Unrestricted funds<br>£ | Total<br>2025<br>£ | Unrestricted funds<br>£ | Total<br>2024<br>£ |
|-------------------------|-------------------------|--------------------|-------------------------|--------------------|
| Independent examination | 2,178                   | 2,178              | 1,980                   | 1,980              |
|                         | <b>2,178</b>            | <b>2,178</b>       | <b>1,980</b>            | <b>1,980</b>       |

| 7. Staff costs and numbers       | Total<br>2025<br>£ | Total<br>2024<br>£ |
|----------------------------------|--------------------|--------------------|
| Gross salaries                   | 50,518             | 56,495             |
| Employer's pension contributions | 1,358              | 1,633              |
|                                  | <b>51,876</b>      | <b>58,128</b>      |

The average number of employees during the year was as follows 3 (2024: 4).

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

## 8. Trustee remuneration and related party transactions

### Trustees

No Trustees received payment or reimbursement of personal expenses for their role as Trustees during the year (2024: nil).

No transactions with related parties during the year (2024: nil).

During the year a total of £6,540 (2024: £5,680) was donated by Trustees to the funds of the Church.

| 9. Tangible fixed assets | Heritable property<br>£ | Equipment<br>£ | 2025<br>Total<br>£ |
|--------------------------|-------------------------|----------------|--------------------|
| <b>Cost</b>              |                         |                |                    |
| At 1 April 2024          | 779,433                 | 40,992         | 820,425            |
| At 31 March 2025         | 779,433                 | 40,992         | 820,425            |
| <b>Depreciation</b>      |                         |                |                    |
| At 1 April 2024          | 31,178                  | 36,761         | 67,939             |
| Charge for year          | 15,589                  | 1,058          | 16,647             |
| At 31 March 2025         | 46,767                  | 37,819         | 84,586             |
| <b>Net book value</b>    |                         |                |                    |
| At 31 March 2025         | 732,666                 | 3,173          | 735,839            |
| At 31 March 2024         | 748,255                 | 4,231          | 752,486            |

| Tangible fixed assets | Heritable property<br>£ | Equipment<br>£ | 2024<br>Total<br>£ |
|-----------------------|-------------------------|----------------|--------------------|
| <b>Cost</b>           |                         |                |                    |
| At 1 April 2023       | 779,433                 | 40,992         | 820,425            |
| At 31 March 2024      | 779,433                 | 40,992         | 820,425            |
| <b>Depreciation</b>   |                         |                |                    |
| At 1 April 2023       | 15,589                  | 35,349         | 50,938             |
| Charge for year       | 15,589                  | 1,412          | 17,001             |
| At 31 March 2024      | 31,178                  | 36,761         | 67,939             |
| <b>Net book value</b> |                         |                |                    |
| At 31 March 2024      | 748,255                 | 4,231          | 752,486            |
| At 31 March 2023      | 763,844                 | 5,643          | 769,487            |

# Craighalbert Christian Fellowship

Notes to the financial statements for the year ended 31 March 2025

| <b>10. Debtors</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|--------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|
| Gift Aid debtor    | 4,829                               | 4,829                       | 3,404                               | 3,404                       |
| Other debtors      | -                                   | -                           | 802                                 | 802                         |
|                    | <b>4,829</b>                        | <b>4,829</b>                | <b>4,206</b>                        | <b>4,206</b>                |

| <b>11. Creditors falling due within one year</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|--------------------------------------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|
| Loans                                            | -                                   | -                           | 15,976                              | 15,976                      |
| Other creditors                                  | 272                                 | 272                         | 318                                 | 318                         |
| Social security                                  | 1,165                               | 1,165                       | -                                   | -                           |
| Accrued expenses                                 | 2,178                               | 2,178                       | 1,980                               | 1,980                       |
|                                                  | <b>3,615</b>                        | <b>3,615</b>                | <b>18,274</b>                       | <b>18,274</b>               |

| <b>12. Creditors falling due after one year</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2025<br/>£</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|-------------------------------------------------|-------------------------------------|-----------------------------|-------------------------------------|-----------------------------|
| Loans due in 2 to 5 years                       | -                                   | -                           | 1,723                               | 1,723                       |
|                                                 | <b>-</b>                            | <b>-</b>                    | <b>1,723</b>                        | <b>1,723</b>                |

| <b>Commitments</b>                              | <b>2025<br/>£</b> | <b>2024<br/>£</b> |
|-------------------------------------------------|-------------------|-------------------|
| Security has been given by the church for loans | -                 | 17,699            |

| <b>13. Analysis of Net Assets Among Funds</b> | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2025<br/>£</b> |
|-----------------------------------------------|-------------------------------------|-----------------------------|
| Fixed Assets                                  | 735,839                             | 735,839                     |
| Current Assets                                | 132,737                             | 132,737                     |
| Current Liabilities                           | (3,615)                             | (3,615)                     |
| Net assets at 31 March 2025                   | <b>864,961</b>                      | <b>864,961</b>              |

|                             | <b>Unrestricted<br/>funds<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|-----------------------------|-------------------------------------|-----------------------------|
| Fixed Assets                | 752,486                             | 752,486                     |
| Current Assets              | 92,523                              | 92,523                      |
| Current Liabilities         | (18,274)                            | (18,274)                    |
| Net assets at 31 March 2024 | <b>826,735</b>                      | <b>826,735</b>              |

# Craighalbert Christian Fellowship

Notes to the financial statements for the year ended 31 March 2025

| <b>14. Unrestricted funds</b>   | <b>Balance at<br/>01.04.24<br/>£</b> | <b>Income<br/>£</b> | <b>Expenditure<br/>£</b> | <b>Transfers<br/>£</b> | <b>Balance at<br/>31.03.25<br/>£</b> |
|---------------------------------|--------------------------------------|---------------------|--------------------------|------------------------|--------------------------------------|
| <i>General fund</i>             | 90,225                               | 159,185             | (101,747)                | (17,699)               | <b>129,964</b>                       |
| <i>Designated funds:</i>        |                                      |                     |                          |                        |                                      |
| Designated assets fund          | 734,787                              | -                   | (17,489)                 | 17,699                 | <b>734,997</b>                       |
| <b>Total designated funds</b>   | <b>734,787</b>                       | <b>-</b>            | <b>(17,489)</b>          | <b>17,699</b>          | <b>734,997</b>                       |
| <b>Total unrestricted funds</b> | <b>825,012</b>                       | <b>159,185</b>      | <b>(119,236)</b>         | <b>-</b>               | <b>864,961</b>                       |

|                                 | <b>Balance at<br/>01.04.23<br/>£</b> | <b>Income<br/>£</b> | <b>Expenditure<br/>£</b> | <b>Transfers<br/>£</b> | <b>Balance at<br/>31.03.24<br/>£</b> |
|---------------------------------|--------------------------------------|---------------------|--------------------------|------------------------|--------------------------------------|
| <i>General fund</i>             | 70,724                               | 144,150             | (109,017)                | (15,632)               | 90,225                               |
| <i>Designated funds:</i>        |                                      |                     |                          |                        |                                      |
| Designated assets fund          | 738,205                              | -                   | (19,050)                 | 15,632                 | 734,787                              |
| <b>Total designated funds</b>   | <b>738,205</b>                       | <b>-</b>            | <b>(19,050)</b>          | <b>15,632</b>          | <b>734,787</b>                       |
| <b>Total unrestricted funds</b> | <b>808,929</b>                       | <b>144,150</b>      | <b>(128,067)</b>         | <b>-</b>               | <b>825,012</b>                       |

## Explanation of funds

The *General fund* is for all income and expenditure relating to the primary focus activities of the charity.

The *Designated assets fund* represents the carrying value of the church owned fixtures and fittings.

| <b>15. Donations and gifts</b>    | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|-----------------------------------|-----------------------------|-----------------------------|
| <b>Individuals x 9 (2024 x 9)</b> | 9,121                       | 5,403                       |
| <i>Sub-total</i>                  | <b>9,121</b>                | 5,403                       |
| <b>Institutions</b>               |                             |                             |
| CMCT                              | -                           | 500                         |
| Street Connect                    | 915                         | -                           |
| <i>Sub-total</i>                  | <b>915</b>                  | 500                         |
| <b>Total donations and gifts</b>  | <b>10,036</b>               | <b>5,903</b>                |