

Full Gospel Church, Dalkeith

Scottish Charity SC029068

Trustees Annual Report & Accounts

for the year ended 31st March 2025

Contents

Pages

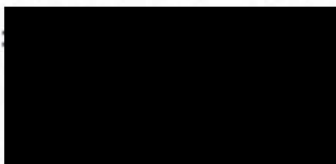
2	Reference & Administrative Information
3	Structure, Management & Governance
3	Objectives & Activities
4	Achievements & Performance
5	Financial Review & Reserve Policy
6	Statement of Financial Activities
7-10	Notes to the Accounts
11	Independent Examiner's Report

Reference & Administrative Information

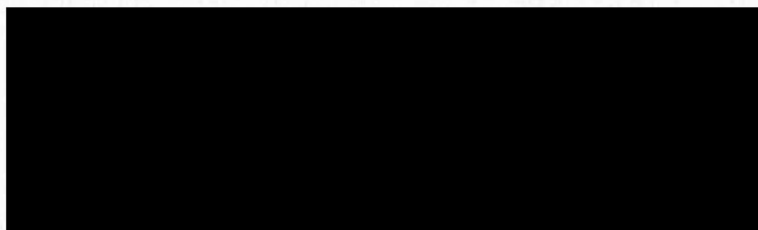
Charity Name: Full Gospel Church, Dalkeith

Scottish Charity No: SC029068

The Charity's Principal Address:



Charities Trustees on date of approval including office held:



Names of other trustees during the period:



Independent Examiner:



Bankers:

Bank of Scotland plc
47 High Street
DALKEITH
EH22 1JA

Kingdom Bank
Ruddington Fields Business Park
Mere Way
Ruddington
NOTTINGHAM
NG11 6JS

Structure, Management & Governance

Type of governing document

The church is an unincorporated association. It is governed by its governing document which was adopted on 19 May 1999, amended on 24 March 2010 and recently updated on 29 May 2025. The church was granted charitable status by OSCR on 1 April 2010.

Appointment & Training of Trustees

Trustees are appointed by the Assembly Council of the church as it sees fit, in line with the governing document. There must be a minimum of three trustees.

Newly appointed Trustees are given an induction pack outlining the role and responsibilities of a Trustee.

The trustees are responsible for the financial management of the church.

Objectives & Activities

Charitable Purposes

Our purposes, as recorded in Full Gospel Church's governing document are:-

- 2.1.1 To advance the Christian Faith in accordance with the statement of Faith of the Assemblies of God, as approved by the General Council of the Assemblies of God, from time to time and in such parts of the United Kingdom, or the world as the Assembly Council may, from time to time, think fit.
- 2.1.2 To relieve sickness and financial hardship, and to promote and preserve good health, by the provision of funds, goods or services of any kind, through the provision of counselling and support in such parts of the United Kingdom or the world, as the Assembly Council, from time to time thinks fit, and to advance education in such ways and in such parts of the United Kingdom or the world as the Church Council from time to time, thinks fit.
- 2.1.3 Such other charitable purposes as shall further the attainment of the above objects of the Assembly or any of them.

Summary of the main activities in relation to these objects

Our activities, both in the community and in other countries, involve advancing the Christian gospel and helping people who are experiencing various kinds of hardship.

Achievements & Performance

Projects Overseas

We continued to support projects in other countries.

Financial support went to Open Doors and Barnabas Aid, organisations which endeavour to support Christians who are suffering hardship or are persecuted for their faith. Also to Smile International who work with poor and vulnerable people in various countries.

We also provided support to two organisations working in India --- "Empart" and Pastor Stephen's ministry, "Open Door Gospel & Social Ministries."

On an on-going monthly basis, we supported the Scottish Bible Society's project to make the Bible available to people in other countries who have little or no access to it.

In addition to our regular giving, we had one special appeal at Christmas time. Money donated was sent to Open Doors to help provide a three-day Christmas celebration for Christian children in Bangladesh who are rejected or bullied because of their faith.

Serving people in need in the local area

With support from other churches, groups and individuals in the community, Full Gospel Church runs the Storehouse, which is a project aimed at helping needy people (and in particular children) in the area.

Throughout the year, around 300 parcels (food and non-food items) were distributed to families.

Storehouse also provided school clothes, furniture and bedding for families in need.

Likewise, funding was provided to allow a child to attend school camp.

Church Life

Attendance at the regular prayer and worship meetings has been encouraging. Sunday services have also been very busy. As a result, we are in the process of acquiring and moving to larger premises which will allow us to grow in number and to have space available for community use.

In addition, a group from the church has been going regularly into Archview nursing home to offer a Sunday service to the residents there.

Financial Review & Reserves Policy

The reserves policy for Full Gospel Church is to aim to hold at least three months' general income as cash reserves. This is in addition to any fixed assets held and used for the church's aims and purposes.

The building is owned by the church and in April 2025 was valued at £110,000. The building is currently insured for £546,000 (estimated re-instatement cost, not value). The value of furnishings, equipment and other contents is estimated at around £40,314. The church holds two savings accounts with Kingdom Bank. One account exists to meet needs which may arise in the future and to ensure that there are funds available for repair work to the fabric of the building, or indeed to provide a basis for the acquisition of any new building in the future. The second accrues interest for the 'Storehouse' account.

Details of any deficit

There is no deficit this financial year on the Storehouse, there was a surplus on the Main Church account; the trustees continue to monitor all the finances.

Voluntary Help & Gifts in Kind

Throughout the year, the work of the 'Storehouse' was funded in part by cash gifts donated by different churches, individuals and groups in the town. However, there were also donations of food and other household items made by local churches, individuals and groups. Likewise, people from the churches volunteered their time through the 'Storehouse' to help people in need in the community.

Statement of Trustees Responsibilities

The members of the Charity must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Charity during the financial year. The members of the Charity are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Charity at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006.

They are also responsible for safeguarding the assets of the Charity and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Trustee Remuneration and Related Party Transactions

At the end of year 2025 the Charity had 5 trustees, 1 of whom was the minister who is the only person in receipt of a salary from the Charity and 1 of whom is related to the minister. This same related trustee has been working with the treasurer on the financial record-keeping of the Charity.

Only the minister received any remuneration or payment with regard to expenses concerning the Charity.

This report was approved by the trustees and signed on their behalf by [REDACTED]
Chair of Trustees & Secretary.

Signed: [REDACTED]

Date:

26 August 2025

Receipts & Payments Accounts for the year ended 31st March 2025

		Notes	General Funds	Restricted Funds	2025	2024
INCOMING RESOURCES						
From Generated Funds						
	Church Account	1	16,367.08	3,445.39	19,812.47	(284.36)
	Storehouse	2	0.00	702.50	702.50	546.25
From Charitable Activities						
	Church Account	1	56,725.24	31,613.50	88,338.74	49,339.34
	Storehouse	2	0.00	10,936.50	10,936.50	10,990.00
			<u>73,092.32</u>	<u>46,697.89</u>	<u>119,790.21</u>	<u>60,591.23</u>
EXPENDED RESOURCES						
From Charitable Activities						
	Church Account	1	43,267.65	6,248.01	49,515.66	44,712.28
	Storehouse	2	0.00	3,454.84	3,454.84	7,615.65
Fixed Assets Purchased		3	0.00	0.00	0.00	0.00
Independent Examination			175.00	0.00	175.00	175.00
			<u>43,442.65</u>	<u>9,702.85</u>	<u>53,145.50</u>	<u>52,502.93</u>
Net Income/(Outgoings)						
			29,649.67	36,995.04	66,644.71	8,088.30
Transfer between funds			0.00	0.00		0.00
			<u>29,649.67</u>	<u>36,995.04</u>	<u>66,644.71</u>	<u>8,088.30</u>

Statement of Balances As at 31st March 2025

	General Funds	Restricted Funds	2025	2024
Opening Balance as at 1st April 2024	123,777.34	13,425.52	137,202.86	129,114.56
Net Income/(Outgoings)	29,649.67	36,995.04	66,644.71	8,088.30
Balance as at 31st March 2025	153,427.01	50,420.56	203,847.57	137,202.86

Other Assets

See Note 3

586,314 586,314

Liabilities

No Outstanding Liabilities

Signed on behalf of the trustees by [REDACTED] Treasurer

Signed: [REDACTED]

Dated: 26/8/25.

Notes to the Accounts

Note 1 Church Account

INCOME	General Funds	Restricted Funds	2025	2024
Generated Funds				
Gift Aid	15,369.27	0.00	15,369.27	(546.25)
Gift Aid Restricted	0.00	1,914.25	1,914.25	0.00
Bank Interest	997.81	1,531.14	2,528.95	261.89
	<u>16,367.08</u>	<u>3,445.39</u>	<u>19,812.47</u>	<u>(284.36)</u>

Income from Charitable Activities

Appeals GA	0.00	0.00	0.00	395.00
Appeals Not GA	0.00	0.00	0.00	285.00
Main Offerings GA	32,600.02	180.00	32,780.02	2,135.00
Main Offerings Not GA	24,125.22	90.00	24,215.22	5,565.29
Overseas GA	0.00	875.00	875.00	1,085.00
Overseas Not GA	0.00	635.00	635.00	607.20
Bank Transfers GA	0.00	0.00	0.00	26,837.10
Bank Transfers Not GA	0.00	0.00	0.00	11,235.00
Scottish Bible Society GA	0.00	625.00	625.00	730.00
Scottish Bible Society	0.00	445.00	445.00	464.75
Other Churches	0.00	100.00	100.00	0.00
Building Fund GA	0.00	6,460.00	6,460.00	0.00
Building Fund Not GA	0.00	21,278.00	21,278.00	0.00
Christmas Project	0.00	985.50	985.50	0.00
	<u>56,725.24</u>	<u>31,613.50</u>	<u>88,338.74</u>	<u>49,339.34</u>

Notes to the Accounts cnt'd

Note 1 Church Account

EXPENSES	General Funds	Restricted Funds	2025	2024
Expenses From Charitable Activities				
Salaries & Church Dues				
Salary Costs	31,251.12	0.00	31,251.12	27,810.00
Employers Pension Costs	2,106.21	0.00	2,106.21	647.16
Salary Admin Costs	201.08	0.00	201.08	148.61
AOG Dues	1,379.40	0.00	1,379.40	1,312.41
Charitable Activities				
Donations & Appeals				
Open Doors	0.00	528.00	528.00	1,325.00
India - [REDACTED]	0.00	1,056.00	1,056.00	1,000.00
Indian [REDACTED]	0.00	603.22	603.22	910.00
Barnabas Fund	0.00	660.00	660.00	633.40
Smile International	0.00	660.00	660.00	625.00
Scottish Bible Society	0.00	1,581.26	1,581.26	1,493.44
Other Appeals	0.00	1,156.88	1,156.88	716.25
Youth/Children	360.06	2.65	362.71	155.62
Administration & Running Costs				
Bank Charges	30.00	0.00	30.00	15.00
Events	200.00	0.00	200.00	0.00
Gift	60.00	0.00	60.00	305.00
Insurance & License	2,052.15	0.00	2,052.15	1,503.72
Ministry	300.00	0.00	300.00	383.91
Repair & Maintenance	3,048.24	0.00	3,048.24	2,320.59
UCB	50.00	0.00	50.00	50.00
Utilities	1,637.88	0.00	1,637.88	2,193.80
Safe Guarding/Child Protection	150.00	0.00	150.00	145.00
Accommodations	276.00	0.00	276.00	0.00
General Running Costs	165.51	0.00	165.51	1,018.37
	43,267.65	6,248.01	49,515.66	44,712.28

Notes to the Accounts cnt'd

Note 2 Storehouse

	General Funds	Restricted Funds	Total 2025	Total 2024
INCOME				
Generated Funds				
Gift Aid	0.00	702.50	702.50	546.25
	<u>0.00</u>	<u>702.50</u>	<u>702.50</u>	<u>546.25</u>
Income from Charitable Activities				
Transfers Gift Aided	0.00	0.00	0.00	1,200.00
Transfers	0.00	0.00	0.00	5,755.00
Donations	0.00	9,736.50	9,736.50	1,910.00
Donations Gift Aided	0.00	1,200.00	1,200.00	0.00
Other Church Donations	0.00	0.00	0.00	2,125.00
	<u>0.00</u>	<u>10,936.50</u>	<u>10,936.50</u>	<u>10,990.00</u>
EXPENSES				
Bags	0.00	17.50	17.50	0.00
Camps	0.00	275.00	275.00	521.00
Christmas	0.00	44.19	44.19	834.00
Clothes Expenses	0.00	277.63	277.63	49.398
Food Expenses	0.00	1,424.72	1,424.72	559.87
Household Expenses	0.00	1,029.05	1,029.05	5,650.80
School Expenses	0.00	386.75	386.75	0.00
	<u>0.00</u>	<u>3,454.84</u>	<u>3,454.84</u>	<u>7,615.65</u>

Notes to the Accounts cnt'd

Note 3 Fixed Assets

	2025	2024
Buildings	546,000	546,000
Furnishings & Equipment	40,314	40,314
Total	586,314	586,314

Note 4 Other General Notes to the Accounts

The Full Gospel Church, Dalkeith split their financial figures into two categories this financial year General Income and Restricted Income.

Restricted income is the income which has been donated to the church for a specific use or purpose as a condition of giving. In this case to calculate income to pay AOG dues towards the activity and administration costs of the denomination.

General Income is defined as all gross income accounted for by the Church in its financial records, excluding Restricted Income but including Designated Income.

Note 5 Closing Balances

The closing balances of the Full Gospel Church, Dalkeith is made up of the following accounts:

Bank of Scotland	Church Account	86,448.93
	Storehouse Account	13,035.35
Kingdom Bank		32,690.98
Kingdom Bank		71,531.14
Petty Cash		141.17
Total Funds		£203,847.57

Independent Examiner's Report on the Accounts

Full Gospel Church, Dalkeith Scottish Charity SC029068

For the Period 1st April 2023 to 31st March 2025
Set out on pages 6 - 10

Respective Responsibilities of Trustee & 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

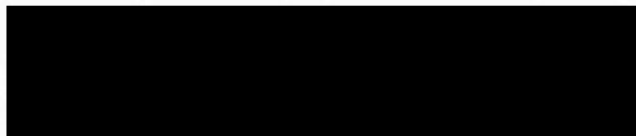
In the course of my examination, no matter has come to my attention

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.

Name of Examiner



Signed

Dated

28 Apr 25