

Scottish Registered Charity Number SC033901

GRACE MINISTRIES (INVERBERVIE)

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

GRACE MINISTRIES (INVERBERVIE)

REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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GRACE MINISTRIES (INVERBERVIE)
REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

INFORMATION

Trustees

Ken Dickson
William Harrison
John Merson
Veronica Dickson
Carole Yorke
Maureen Simpson

**Executive Trustee
& Treasurer**

Ken Dickson
1 Woodlands Place
INVERBERVIE
Montrose
DD10 0SL

**Independent
Examiner**

James Cornick (CPFA Retired Status)
1 Mossburn Place
Letham
Forfar
Angus
DD8 2RH

Bankers

HBOS
Brothock Bridge
ARBROATH
Angus
DD11 1NH

Lawyers

Burness Paull
1 Union Wynd
Aberdeen
AB10 1SL

Summary Objectives

The promotion of the Christian faith in Inverbervie primarily, and throughout Scotland and the World.

**TRUSTEE REPORT ON THE WORK AND ACCOUNTS OF GRACE MINISTRIES
(INVERBERVIE)
FOR THE YEAR ENDED 31ST DECEMBER 2025**

CONSTITUTION AND ORGANISATIONAL STRUCTURE

The Trust was constituted by a Trust Deed registered in December 2002.

In 2009 Ken Dickson was appointed by the Members of the Trust to conduct and manage the Trust's financial and general business affairs, in addition to his pastoral role in Grace Ministries.

OBJECTIVES AND ACTIVITIES

The principal objectives and activities of the Trust are:

1. The promotion of the Christian faith in Inverbervie by the provision of trained volunteers, and a multipurpose building offering
 - ❖ A range of practical services to the community
 - ❖ Outreach with the Christian gospel to people of all ages
 - ❖ Fellowship to encourage Christians
 - ❖ Bible teaching and discipleship courses
 - ❖ A place for Christians to worship, pray, praise, and serve
 - ❖ A place where all people can find friendship, love, and acceptance
 - ❖ Have oversight of The Living Rooms Christian Fellowship Church
2. The promotion of the Christian faith throughout Scotland and the World.

OVERVIEW

Grace Ministries (Inverbervie) is a Christian charity – SC033901 – based in the small coastal town of Inverbervie, 25 miles south of Aberdeen. The primary objective of the charity is to minister the love and life changing message of Jesus Christ through serving the community of Inverbervie and surrounding villages.

TRUSTEES

Grace Ministries is currently managed by a group of six trustees. Sadly, we lost four of our trustees during the year for differing reasons depleting the number of local trustees. We will endeavour to strengthen the local team as opportunities arise. Our Trust Deed allows for a minimum of three and a maximum of ten trustees, dependent upon the size and scope of the trust. New trustees will be appointed by existing trustees based on their experience, business, and vocational skills, as well as a proven Christian commitment.

STATEMENT OF TRUSTEE RESPONSIBILITIES

Scottish law as it applies to charities requires that Trustees prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year, and of its financial position at the year end. Our trustees have endeavoured to follow best practice and:

- ❖ Select suitable accounting policies and apply them consistently
- ❖ Make judgements and estimates that are reasonable and prudent
- ❖ Follow applicable accounting standards, subject to any departures disclosed and explained in the financial statements
- ❖ Prepare financial statements on the 'going concern' basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees also recognise their responsibility for keeping accounting records which disclose with reasonable accuracy the financial position of the charity, and to comply with the applicable law and regulations. We also recognise our responsibility for safeguarding the assets of the charity and to take reasonable steps for the prevention and detection of fraud and other irregularities.

FINANCIAL INFORMATION

Total income for 2025 was £26,624 (£29,329 in 2024). Our payments were £25,166 (£30,160 in 2024). Our total bank balance at year end was £22,231.

There are no outstanding loans to Grace Ministries.

Key financial highlights

- Total income fell by £2,615 to £26,624 due primarily to falling member income.
- Maintenance costs dropped by 2/3 to £1,386
- Utility bills reduced by 40% to £3,574 after renegotiating our energy contract.
- Gifts paid to charities and individuals was maintained at £9405 and still represents 35% of total income. Key beneficiaries were Mission Aviation Fellowship, Westminster Theological College Prison Ministry, Wycliffe Bible Translators, Eagles Wings ministry in Dundee, Scottish Bible Society, Bervie Holiday Club, Aberdeen Street Pastors, and Open Doors ministry to the persecuted church worldwide. We also supported Theootsiders who provide warm, waterproof sleeping bags to the homeless in Glasgow.

TAXATION

The Trust is recognised as a charity by the Inland Revenue. This allows us to benefit from rates relief and to reclaim Gift Aid on gifts made by taxpayers. There is no liability to taxation on any of its income.

RESERVES POLICY

The Trust carries financial reserves at a level that is considered suitable and necessary for our future work.

RISK MANAGEMENT AND REVIEW

The trustees have assessed the main areas of risk to which the trust and its trustees are exposed, in particular those relating to the operations and finances of the Trust. These have been identified as child protection; financial control and propriety; public liability; fire and electrical safety; GDPR and public hygiene. External companies make regular visits to carry out key safety service work. Training courses have been developed 'in house' to facilitate training of volunteer staff when required.

AFFILIATIONS

Some of our trustees also serve as trustees in other organisations. We also support other Christian Charities at home and abroad from time to time which provide specific relief ministries.

VOLUNTEERS

We greatly value the volunteers who serve the Trust and associated Church Fellowship at The Living Rooms. When necessary, we ensure that references and child protection audits are taken for new volunteers, and training provided.

KEY ACTIVITIES & HIGHLIGHTS of 2025

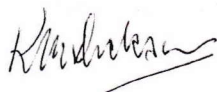
Key actions and events during the year:

- PRAYER is of utmost importance at The Living Rooms (TLR). We have a weekly prayer group for intercessory prayer. We encourage members of the fellowship to take advantage of opportunities to pray with others when they arise.
- BIBLE STUDY group meets every Thursday evening for instructive, practical and challenging application of God's word today.
- HOT CHOCOLATE ON THE STREET serves hot drinks on the main street of Inverbervie on a Friday evening all year round. The team of ladies enthusiastically bring God's love and joy to many regulars, young and old, often with significant conversations and opportunities for prayer. A special evening was singing carols at Christmas when a large crowd celebrated the birth of Jesus in the open air.
- SALT group is a for men to meet for fellowship and Bible study on a Saturday morning.
- HOLIDAY CLUB is a joint venture with TLR, the Parish Church and SU Scotland. It has been growing year on year since covid and this year we welcomed 70 children each day over 4 days to 'A Tale of Two Kings' to discover how King Jesus is able to rescue and restore us to God.
- MAINLY MUSIC for mums and toddlers goes from strength to strength and has gained a reputation for being the best group in the area. Megyn now leads three large groups each week.
- DROP-IN GROUPS – 'Coffee and Chat' meets on a Monday afternoon and 'Connect Group' on a Tuesday afternoon and provides a venue for those who are lonely, vulnerable and elderly in particular to be welcomed into a loving, caring environment.
- SERVICES – our Sunday morning service was discontinued during 2025 with the main focus on a Sunday now being the evening service which brings Christians and non - Christians together from a variety of Church backgrounds and none to worship and grow together. This has proved to be a very positive step, and we are encouraged by the response to the changes!

I would like to pay tribute to the ongoing loving, faithful support of the many members and friends of TLR who make everything we do a delight. And finally, and above all I want to thank Almighty God for his grace and guidance and provision once again in 2025!

WEBSITE

Up to date information about Grace Ministries and all events at The Living Rooms can be found on our website www.thelivingrooms.org. and on Facebook.



Ken Dickson
On behalf of the Trustees of Grace Ministries (Inverbervie)
March 2026

**GRACE MINISTRIES (INVERBERVIE)
INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES
FOR THE YEAR TO 31 DECEMBER 2025**

I report on the accounts of the charity for the year ended 31 December 2025 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) Act 2005 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 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 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.



James Cornick (CPFA retired status)

1 Mossburn Place
Letham
Forfar, Angus
DD8 2RH

Date: 2026

**GRACE MINISTRIES (INVERBERVIE)
REPORT and ACCOUNTS
FOR THE YEAR TO 31 DECEMBER 2025**

STATEMENT OF FINANCIAL ACTIVITIES

		Total 2025 £'s	Total 2024 £'s
	Note		
Receipts:			
Donations and legacies	2	22,448	24,971
Receipts from charitable activities	3	4,059	4,238
Other	4	117	30
Total receipts		26,624	29,239
Payments:			
Charitable activities	5	11,622	11,234
Other	6	13,544	17,703
Total payments		25,166	28,937
Net Receipts/(Payments) and net movement in funds for the year		1,458	302
Reconciliation of funds			
Total funds brought forward		20,773	20,471
Total funds carried forward		22,231	20,773

GRACE MINISTRIES (INVERBERVIE)
REPORT and ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

STATEMENT of BALANCES

	Notes	2025 £'s	2024 £'s
Property	8	320,806	320,806
Bank Balances		22,231	20,773
NET ASSETS		343,037	341,579
Represented by			
Accumulated Funds			
General Account			
Balance at 1 January		291,579	291,277
Movement for year		1,458	302
Balance at 31 December		293,037	291,579
Building Fund			
		50,000	50,000
		343,037	341,579

Approved by the Trustees and signed on their behalf on

2025

Trustee

GRACE MINISTRIES (INVERBERVIE)
REPORT and ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

NOTES to the ACCOUNTS

1. Accounting Policies

1.1 Basis of Preparation and assessment of going concern

The Financial Statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS102) issued on 16 July 2014, the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

1.2 Funds structure

Unrestricted funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose.

1.4 Irrecoverable VAT

Irrecoverable Value Added Tax is charged against the expenditure heading for which it was incurred.

2. Donations and legacies

	2025	2024
	£'s	£'s
Donations & gifts	17,185	19,465
Gift Aid tax refunds	5,263	5,506
	22,448	24,971

3. Receipts from charitable activities

	2025	2024
	£'s	£'s
Food Ministry	430	385
Mainly Music	3,526	3,684
Holiday Club	103	169
	4,059	4,238

4. Other receipts

	2025	2024
	£'s	£'s
Room hire	-	30
Other	82	-
Interest	35	-
	117	30

GRACE MINISTRIES (INVERBERVIE)
REPORT and ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

NOTES to the ACCOUNTS (CONTINUED)

5. Charitable payments

	2025	2024
	£'s	£'s
Payroll	-	525
Gifts	9,405	8,944
Food Ministry/ Food Bank	2,217	1,765
	11,622	11,234

6. Other payments

	2025	2024
	£'s	£'s
Equipment	1,864	1,318
Repairs & Maintenance	1,386	4,263
Utility bills	3,574	5,947
Insurance	1,392	1,485
Office costs and sundries	1,643	1,407
Outreach resources and promotional costs	2,185	2,438
Training	1,500	795
Governance Costs	-	50
	13,544	17,703

7. Trustees remuneration

No remuneration or expense was paid to any trustee during the year (2024 £Nil) in respect of their duties as a trustee.

8. Property

The property from which Living Rooms operates is the former Inverbervie Gospel Hall which was gifted to Grace Ministries in the year to 31 December 2004. Its then current value of £50,000 comprises the Building Fund. Subsequent extension and refurbishment works have been added at cost and form part of the General Fund.

9. Reserves

There are no designated funds other than the Building Fund which represents the value of the property gifted to the Trust as described at Note 8 above.