

# **Covenant Fellowship Scotland (SCIO)**

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**Previously known as Forward Together (SCIO)**

**A Charity registered with the Office of the Scottish Charity Regulator**

**Registered Charity Number: SC043628**

## **Annual Accounts 2024**

# Covenant Fellowship Scotland

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Director: Position Vacant

Report for the 2024 Accounts

We do not know what to do, but our eyes are on you.”  
2 Chronicles 20 v 12

This is the ninth Annual Report and Accounts produced since incorporation as a SCIO on 6<sup>th</sup> December 2012 and relates to the period from 1st January 2024 to 31st December 2024.

The trustees have over the year discussed and agreed the need to explore how fruitful and helpful it might be to form effective partnerships with evangelical groups in other Churches and Denominations, as well as to seek common ground with the Church of Scotland Evangelical Network (COSEN).

Structural reorganisation in the Church of Scotland has created anxiety for a number of ministers and Church members. Covenant Fellowship Scotland has been aware of this and the trustees have been involved in supportive conversations with ministers of the Church, in particular, offering encouragement and support at a time when some ministers are clearly wondering what the future might hold, and where the Holy Spirit might be leading them in time to come.

The trustees were concerned about the number of vacant charges in the Church of Scotland and wanted to explore ways in that could be rectified.

It is still hard for the trustees to gain real traction and make an impact on the denomination with limited resources and time. We remain, active, supportive and prayerful.

Covenant Fellowship Scotland remains concerned at the stance of the Church of Scotland in the aftermath of many recent decisions of the General Assembly. In all our work, we continue to seek the reformation of the Church of Scotland in accordance with the Word of God, the growth of His Kingdom, and the proclamation of Jesus Christ as our Saviour and Lord to a world in desperate need of His Good News. We pray for a return to biblical Christian faith and practice, in the mercy of God and in the renewing power of the risen Lord Jesus Christ, the King and Head of the Church.

The Trustees met by Zoom and in person during the year. No new Trustees appointed.

APPENDIX 1



Office of the Scottish Charity Regulator

| Trustees' Annual Report for the period |     |       |      |                 |     |       |      |
|--|-----|-------|------|-----------------|-----|-------|------|
| Period start date                      |     |       |      | Period end date |     |       |      |
|  | Day | Month | Year |                 | Day | Month | Year |
| From                                   | 01  | Jan   | 2024 | To              | 31  | Dec   | 2024 |

Reference and administration details

|                                 |                              |
|---------------------------------|------------------------------|
| Charity name                    | Covenant Fellowship Scotland |
| Other names charity is known by | Forward Together             |
| Registered charity number       | SC043628                     |
| Charity's principal address     | 109 Main Street              |
|                                 | Chryston                     |
|                                 | Glasgow                      |
|                                 | Postcode G69 9LA             |

Names of the charity trustees on date of approval of Trustees' Annual Report

| Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|--------------|-----------------|-----------------------------------|---|
| 1            |                 |                                   | Trustees  |
| 2            | Chair           |                                   | Trustees  |
| 3            |                 |                                   | Trustees  |
| 4            |                 |                                   | Trustees  |
| 5            |                 |                                   | Trustees  |
| 6            |                 |                                   | Trustees  |
| 7            |                 |                                   | Trustees  |
| 8            |                 |                                   | Trustees  |
| 9            |                 |                                   |   |
| 10           |                 |                                   |   |
| 11           |                 |                                   |   |
| 12           |                 |                                   |   |
| 13           |                 |                                   |   |
| 14           |                 |                                   |   |
| 15           |                 |                                   |   |
| 16           |                 |                                   |   |
| 17           |                 |                                   |   |
| 18           |                 |                                   |   |
| 19           |                 |                                   |   |
| 20           |                 |                                   |   |

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      | Resigned Jan 2024                 |
|      | Resigned Feb 2024                 |
|      |                                   |

## Structure, governance and management

### Type of governing document

The organisation is registered as a Scottish Charitable Incorporated Organisation (SCIO), registration number SCO43628.

It has a constitution which establishes the organisation structure through a self-appointed group of Trustees, maximum fifteen and minimum four in number.

### Trustee recruitment and appointment

Trustees are appointed by resolution of the existing charity trustees. They must be in agreement with the aims and objectives of the Charitable Organisation, and must be a member of the Church of Scotland.

## Objectives and activities

### Charitable purposes

The organisation's purpose is the promotion of religion in Scotland through:

1. Obeying the commission of the Lord Jesus Christ to reach the people of Scotland and the whole world with the good news that Jesus Christ is Lord and Saviour;
2. Supporting and encouraging all those of evangelical persuasion in the Church of Scotland in their witness to Jesus Christ as Lord and Saviour in an effective unity of thought and action;

Presenting a Biblical perspective on the life and work of the Church of Scotland in order to maintain the Church's evangelical heritage, especially on issues of contemporary debate.

### Summary of the main activities in relation to these objects

The trustees sought to build links with a broad spectrum of Ministers, Elders and Deacons in the Church of Scotland. They have maintained their website and are active on social media.

## APPENDIX 1

### Achievements and performance

#### Summary of the main achievements of the charity during the financial period

The trustees have over the year discussed and agreed the need to explore how fruitful and helpful it might be to form effective partnerships with evangelical groups in other Churches and Denominations, as well as to seek common ground with the Church of Scotland Evangelical Network (COSEN).

Structural reorganisation in the Church of Scotland has created anxiety for a number of ministers and Church members. Covenant Fellowship Scotland has been aware of this and the trustees have been involved in supportive conversations with ministers of the Church, in particular, offering encouragement and support at a time when some ministers are clearly wondering what the future might hold, and where the Holy Spirit might be leading them in time to come.

The trustees were concerned about the number of vacant charges in the Church of Scotland and wanted to explore ways in that could be rectified.

### Financial review

#### Brief statement of the charity's policy on reserves

There continues to be no formal policy of reserves at this time, although the legacy funds from the voluntary organisation of Forward Together prior to its incorporation as a SCIO remained a working reserve during the past year.

The charity Trustees have reviewed the financial situation regularly and have adjusted spending to fit with income whenever required.

#### Details of any deficit

A surplus arose as the charity did not undertake any new activities during the year.

#### Donated facilities and services (if any)

Meetings have been hosted in some private homes without charge. Some Trustees have not submitted claims for travelling or other expenses.

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                       |                            |  |
|-----------------------|----------------------------|--|
| Signature(s)          |                            |  |
| Full name(s)          |                            |  |
| Position (e.g. Chair) | Chair                      |  |
| Date                  | 10 <sup>th</sup> Sept 2025 |  |



Enter charity name below

Enter SC No. below

SC043628



| Receipts and payments accounts |                   |       |      |    |                 |       |      |
|--------------------------------|-------------------|-------|------|----|-----------------|-------|------|
| For the period from            | Period start date |       |      | to | Period end date |       |      |
|                                | Day               | Month | Year |    | Day             | Month | Year |
|                                | 01                | Jan   | 2024 |    | 31              | Dec   | 2024 |

## Section A Statement of receipts and payments

|   | Unrestricted funds | Restricted funds | Expendable endowment funds | Permanent endowment funds | Total funds current period | Total funds last period |
|---|--------------------|------------------|----------------------------|---------------------------|----------------------------|-------------------------|
|   | to nearest £       | to nearest £     | to nearest £               | to nearest £              | to nearest £               | to nearest £            |
| <b>A1 Receipts</b>  |                    |                  |                            |                           |                            |                         |
| Donations   | 844                |                  |                            |                           | 844                        | 1,224                   |
| Legacies  |                    |                  |                            |                           | -                          | -                       |
| Grants  |                    |                  |                            |                           | -                          | -                       |
| Receipts from fundraising activities                          |                    |                  |                            |                           | -                          | -                       |
| Gross trading receipts  |                    |                  |                            |                           | -                          | -                       |
| Income from investments other than land and buildings         | 34                 |                  |                            |                           | 34                         | 23                      |
| Rents from land & buildings                                   |                    |                  |                            |                           | -                          | -                       |
| Gross receipts from other charitable activities               |                    |                  |                            |                           | -                          | -                       |
|   |                    |                  |                            |                           | -                          | -                       |
| <b>A1 Sub total</b>   | <b>878</b>         | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>878</b>                 | <b>1,247</b>            |
| <b>A2 Receipts from asset &amp; investment sales</b>          |                    |                  |                            |                           |                            |                         |
| Proceeds from sale of fixed assets                            |                    |                  |                            |                           | -                          |                         |
| Proceeds from sale of investments                             |                    |                  |                            |                           | -                          |                         |
| <b>A2 Sub total</b>   | <b>-</b>           | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>-</b>                   | <b>-</b>                |
| <b>Total receipts</b>   | <b>878</b>         | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>878</b>                 | <b>1,247</b>            |
| <b>A3 Payments</b>  |                    |                  |                            |                           |                            |                         |
| Expenses for fundraising activities                           |                    |                  |                            |                           | -                          |                         |
| Gross trading payments  |                    |                  |                            |                           | -                          |                         |
| Investment management costs                                   |                    |                  |                            |                           | -                          |                         |
| Payments relating directly to charitable activities           | -                  |                  |                            |                           | -                          | -                       |
| Grants and donations  |                    |                  |                            |                           | -                          |                         |
| Governance costs:   |                    |                  |                            |                           | -                          |                         |
| Audit / independent examination                               |                    |                  |                            |                           | -                          |                         |
| Preparation of annual accounts                                |                    |                  |                            |                           | -                          |                         |
| Legal costs   |                    |                  |                            |                           | -                          |                         |
| Other   |                    |                  |                            |                           | -                          |                         |
|   |                    |                  |                            |                           | -                          |                         |
| <b>A3 Sub total</b>   | <b>-</b>           | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>-</b>                   | <b>-</b>                |
| <b>A4 Payments relating to asset and investment movements</b> |                    |                  |                            |                           |                            |                         |
| Purchases of fixed assets                                     |                    |                  |                            |                           | -                          |                         |
| Purchase of investments                                       |                    |                  |                            |                           | -                          |                         |
| <b>A4 Sub total</b>   | <b>-</b>           | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>-</b>                   | <b>-</b>                |
| <b>Total payments</b>   | <b>-</b>           | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>-</b>                   | <b>-</b>                |
| <b>Net receipts / (payments)</b>                              | <b>878</b>         | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>878</b>                 | <b>1,247</b>            |
| <b>A5 Transfers to / (from) funds</b>                         |                    |                  |                            |                           |                            |                         |
|   |                    |                  |                            |                           | -                          |                         |
| <b>Surplus / (deficit) for year</b>                           | <b>878</b>         | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>878</b>                 | <b>1,247</b>            |

## Section B Statement of balances

| Categories    | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|---------------|--|------------------------------------|----------------------------------|--|---|--------------------------------------|-----------------------------------|
| B1 Cash funds | Cash and bank balances at start of year                    | 8,203                              |                                  |  |   | 8,203                                | 6,956                             |
|               | Surplus / (deficit) shown on receipts and payments account | 878                                |                                  |  |   | 878                                  | 1,247                             |
|               |  |                                    |                                  |  |   | -                                    |                                   |
|               |  |                                    |                                  |  |   | -                                    |                                   |
|               | Cash and bank balances at end of year                      | 9,081                              | -                                | -  | -   | 9,081                                | 8,203                             |
|               | (Agree balances with receipts and payments account(s))     | -                                  | -                                | -  | -   | -                                    | -                                 |

|                | Details | Fund to which asset belongs | Market valuation<br>to nearest £ | Last year<br>to nearest £ |
|----------------|---------|-----------------------------|----------------------------------|---------------------------|
| B2 Investments |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                | Total   |                             | -                                | -                         |

|                 | Details | Fund to which asset belongs | Cost (if available)<br>to nearest £ | Current value (if available)<br>to nearest £ | Last year<br>to nearest £ |
|-----------------|---------|-----------------------------|-------------------------------------|--|---------------------------|
| B3 Other assets |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 |         |                             |                                     |  |                           |
|                 | Total   |                             | -                                   | -  | -                         |

|                | Details | Fund to which liability relates | Amount due<br>to nearest £ | Last year<br>to nearest £ |
|----------------|---------|---------------------------------|----------------------------|---------------------------|
| B4 Liabilities |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                | Total   |                                 | -                          | -                         |

|                           | Details | Fund to which liability relates | Amount due (estimate)<br>to nearest £ | Last year<br>to nearest £ |
|---------------------------|---------|---------------------------------|---------------------------------------|---------------------------|
| B5 Contingent liabilities |         |                                 |                                       |                           |
|                           |         |                                 |                                       |                           |
|                           |         |                                 |                                       |                           |
|                           | Total   |                                 | -                                     | -                         |

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

10/09/2025



## Section C Notes to the Accounts

**C1 Nature and purpose of funds**  
(may be stated on analysis of funds worksheets)

|  |
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|  |
|--|

## C2 Grants

[illegible]

### C3a Trustee remuneration

|   |  |
|---|--|
| <p>If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)</p> |  |
|---|--|

### C3b Trustee remuneration - details

| Authority under which paid | £ |
|----------------------------|---|
|                            |   |
|                            |   |
|                            |   |
|                            |   |
|                            |   |

### C4a Trustee expenses

|   |  |
|---|--|
| If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b) |  |
|---|--|

#### C4b Trustee expenses - details

|  | Number of trustees | £ |
|--|--------------------|---|
|  |                    |   |
|  |                    |   |
|  |                    |   |
|  |                    |   |
|  |                    |   |

### C5 Transactions with trustees and connected persons

| Nature of relationship | Nature of transaction | Transaction amount (£) | Balance outstanding at period end (£) |
|------------------------|-----------------------|------------------------|---------------------------------------|
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |

## C6 Other information

|  |
|--|
|  |
|--|

### Analysis of receipts and payments

|                          | Unrestricted funds | Restricted funds | Expendable endowment funds | Permanent endowment funds | Total current period | Total last period |
|--------------------------|--------------------|------------------|----------------------------|---------------------------|----------------------|-------------------|
|                          | to nearest £       | to nearest £     | to nearest £               | to nearest £              | to nearest £         | to nearest £      |
| Donations non-Gift Aided | 724                |                  |                            |                           | 724                  | 701               |
| Donations Gift Aided     | 500                |                  |                            |                           | 500                  | 950               |
| Tax Recovered            |                    |                  |                            |                           | -                    | -                 |
|                          |                    |                  |                            |                           | -                    |                   |
| <b>Total</b>             | <b>1,224</b>       | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>1,224</b>         | <b>1,651</b>      |
|                          | reference          | -                | -                          | -                         | reference            | reference         |

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|---|-----------------------------------|
|              |                                    |                                  | -                                       |                                   |
|              |                                    |                                  | -                                       |                                   |
|              |                                    |                                  | -                                       |                                   |
|              |                                    |                                  | -                                       |                                   |
| <b>Total</b> | -                                  | -                                | -                                       | -                                 |

[illegible]

|                      | Unrestricted funds | Restricted funds | Expendable endowment funds | Permanent endowment funds | Total current period | Total last period |
|----------------------|--------------------|------------------|----------------------------|---------------------------|----------------------|-------------------|
|                      | to nearest £       | to nearest £     | to nearest £               | to nearest £              | to nearest £         | to nearest £      |
| Salaries             |                    |                  |                            |                           | -                    |                   |
| Tax & NI             |                    |                  |                            |                           | -                    |                   |
| Staff Expenses       |                    |                  |                            |                           | -                    |                   |
| Postage & Stationery |                    |                  |                            |                           | -                    | -                 |
| Events               |                    |                  |                            |                           | -                    | -                 |
| Trustees Expenses    | -                  |                  |                            |                           | -                    | -                 |
| Sundries             | -                  |                  |                            |                           | -                    | -                 |
| Consultancy Fees     | -                  |                  |                            |                           | -                    | -                 |
| Consultancy Expenses | -                  |                  |                            |                           | -                    | -                 |
|                      |                    |                  |                            |                           | -                    |                   |
|                      |                    |                  |                            |                           | -                    |                   |
| <b>Total</b>         | -                  | -                | -                          | -                         | -                    | -                 |

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## Additional analysis (2)

## 5 Breakdown of unrestricted funds

|  | Unrestricted fund<br>1 - enter name of<br>fund below | Unrestricted fund<br>2 - enter name of<br>fund below | Unrestricted fund<br>3 - enter name of<br>fund below | Unrestricted fund<br>4 - enter name of<br>fund below | Total unrestricted<br>funds | Total unrestricted<br>funds last period |
|--|--|--|--|--|-----------------------------|---|
| <b>Receipts</b>  |  |  |  |  |                             |   |
| Donations  | 844  |  |  |  | 844                         | 1,224                                   |
| Legacies   |  |  |  |  | -                           | -                                       |
| Grants   |  |  |  |  | -                           | -                                       |
| Receipts from fundraising activities                       |  |  |  |  | -                           | -                                       |
| Gross trading receipts                                     |  |  |  |  | -                           | -                                       |
| Income from investments other than land and buildings      | 34   |  |  |  | 34                          | 23                                      |
| Rents from land & buildings                                |  |  |  |  | -                           | -                                       |
| Gross receipts from other charitable activities            |  |  |  |  | -                           | -                                       |
| <b>Sub total</b>   | <b>878</b>   | -  | -  | -  | <b>878</b>                  | <b>1,247</b>                            |
| <b>Receipts from asset &amp; investment sales</b>          |  |  |  |  |                             |   |
| Proceeds from sale of fixed assets                         |  |  |  |  | -                           | -                                       |
| Proceeds from sale of investments                          |  |  |  |  | -                           | -                                       |
| <b>Sub total</b>   | <b>-</b>   | -  | -  | -  | <b>-</b>                    | <b>-</b>                                |
| <b>Total receipts</b>                                      | <b>878</b>   | -  | -  | -  | <b>878</b>                  | <b>1,247</b>                            |
| <b>Payments</b>  |  |  |  |  |                             |   |
| Expenses for fundraising activities                        |  |  |  |  | -                           | -                                       |
| Gross trading payments                                     |  |  |  |  | -                           | -                                       |
| Investment management costs                                |  |  |  |  | -                           | -                                       |
| Payments relating directly to charitable activities        | -  |  |  |  | -                           | -                                       |
| Grants and donations                                       |  |  |  |  | -                           | -                                       |
| Governance costs:  |  |  |  |  | -                           | -                                       |
| Audit / independent examination                            |  |  |  |  | -                           | -                                       |
| Preparation of annual accounts                             |  |  |  |  | -                           | -                                       |
| Legal costs  |  |  |  |  | -                           | -                                       |
|  |  |  |  |  | -                           | -                                       |
| <b>Sub total</b>   | <b>-</b>   | -  | -  | -  | <b>-</b>                    | <b>-</b>                                |
| <b>Payments relating to asset and investment movements</b> |  |  |  |  |                             |   |
| Purchases of fixed assets                                  |  |  |  |  | -                           | -                                       |
| Purchase of investments                                    |  |  |  |  | -                           | -                                       |
| <b>Sub total</b>   | <b>-</b>   | -  | -  | -  | <b>-</b>                    | <b>-</b>                                |
| <b>Total payments</b>                                      | <b>-</b>   | -  | -  | -  | <b>-</b>                    | <b>-</b>                                |
| <b>Net receipts / (payments)</b>                           | <b>878</b>   | -  | -  | -  | <b>878</b>                  | <b>1,247</b>                            |
| Transfers to / (from) funds                                |  |  |  |  | -                           | -                                       |
| <b>Surplus / (deficit) for year</b>                        | <b>878</b>   | -  | -  | -  | <b>878</b>                  | <b>1,247</b>                            |

## Nature and purpose of funds

|  |
|--|
|  |
|--|

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**Additional analysis (3)****6 Breakdown of restricted funds**

|  | Restricted fund 1<br>- enter name of<br>fund below | Restricted fund 2<br>- enter name of<br>fund below | Restricted fund 3<br>- enter name of<br>fund below | Restricted fund 4<br>- enter name of<br>fund below | Total restricted<br>funds | Total restricted<br>funds last period |
|--|--|--|--|--|---------------------------|---------------------------------------|
| <b>Receipts</b>  |  |  |  |  |                           |                                       |
| Donations  |  |  |  |  | -                         |                                       |
| Legacies   |  |  |  |  | -                         |                                       |
| Grants   |  |  |  |  | -                         |                                       |
| Receipts from fundraising activities                       |  |  |  |  | -                         |                                       |
| Gross trading receipts                                     |  |  |  |  | -                         |                                       |
| Income from investments other than land and buildings      |  |  |  |  | -                         |                                       |
| Rents from land & buildings                                |  |  |  |  | -                         |                                       |
| Gross receipts from other charitable activities            |  |  |  |  | -                         |                                       |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -                                     |
| <b>Receipts from asset &amp; investment sales</b>          |  |  |  |  |                           |                                       |
| Proceeds from sale of fixed assets                         |  |  |  |  | -                         |                                       |
| Proceeds from sale of investments                          |  |  |  |  | -                         |                                       |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -                                     |
| <b>Total receipts</b>                                      | -  | -  | -  | -  | -                         | -                                     |
| <b>Payments</b>  |  |  |  |  |                           |                                       |
| Expenses for fundraising activities                        |  |  |  |  | -                         |                                       |
| Gross trading payments                                     |  |  |  |  | -                         |                                       |
| Investment management costs                                |  |  |  |  | -                         |                                       |
| Payments relating directly to charitable activities        |  |  |  |  | -                         |                                       |
| Grants and donations                                       |  |  |  |  | -                         |                                       |
| Governance costs:  |  |  |  |  | -                         |                                       |
| Audit / independent examination                            |  |  |  |  | -                         |                                       |
| Preparation of annual accounts                             |  |  |  |  | -                         |                                       |
| Legal costs  |  |  |  |  | -                         |                                       |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -                                     |
| <b>Payments relating to asset and investment movements</b> |  |  |  |  |                           |                                       |
| Purchases of fixed assets                                  |  |  |  |  | -                         |                                       |
| Purchase of investments                                    |  |  |  |  | -                         |                                       |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -                                     |
| <b>Total payments</b>                                      | -  | -  | -  | -  | -                         | -                                     |
| <b>Net receipts / (payments)</b>                           | -  | -  | -  | -  | -                         | -                                     |
| <b>Transfers to / (from) funds</b>                         |  |  |  |  | -                         |                                       |
| <b>Surplus / (deficit) for year</b>                        | -  | -  | -  | -  | -                         | -                                     |
| <b>Nature and purpose of funds</b>                         |  |  |  |  |                           |                                       |
|  |  |  |  |  |                           |                                       |

**Independent examiner's report on the accounts** v2

**Report to the trustees/members of**

Charity name  
Covenant Fellowship Scotland

**Registered charity number**  
**On the accounts of the charity for the period**

SC 043628

| Period start date |         |      |    | Period end date |          |      |
|-------------------|---------|------|----|-----------------|----------|------|
| Day               | Month   | Year |    | Day             | Month    | Year |
| 01                | January | 2024 | to | 31              | December | 2024 |

**Set out on pages**

(remember to include the page numbers of additional sheets)

**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 [other than that disclosed on the attached page\*]

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

**Relevant professional qualification(s) of**

\*Please delete the words in the following page.

## APPENDIX 3

### Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of  
any items that the  
examiner wishes to  
disclose

