

International Grace Ministries (IGM)

Receipts and Payments Accounts

For the Year Ended 30th June 2025

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Administrative Information

Charity Name

International Grace Ministries (IGM)

Charity Number

SC044917

Church Address

St Ninians Church Hall, 1 Albert Drive, Glasgow, G41 2PE.

Correspondence Address

[REDACTED]

Current Trustees

[REDACTED]

Spiritual Leader

Reverend Trevor Ngcobo

Bankers

HSBC

76 Hanover Street, Edinburgh, EH2 1EL.

Accountant & Independent Examiner

OYOL Consulting Limited

Francis Annor, FCCA (Senor Accountant)

36/13 Dalhousie Road, Edinburgh, EH22 2NX

Trustees' Annual Report for the Year Ended 30th June 2025

The Trustees are pleased to present their report, along with the Financial Statements and the Independent Examiner's Report for the year ending 30th June 2025. International Grace Ministries (IGM) generated an income of £38,290 during this period and qualifies for independent examination.

Structure, Governance & Management

Constitution

The Charity is an unincorporated association. It is governed by its constitution which was adopted on 9th April 2014. The church was granted charitable status by Office of the Scottish Charity Regulator (OSCR) on 10th June 2014.

Objectives

The ministries objects are: for the benefit of the public of Edinburgh and surrounding areas: - a) to advance the Christian faith (in accordance with the statements of belief and mission statement appearing in the schedule) through having a place for worship and gathering for worship and the holding of prayer meetings, lectures, public celebration of Christian festivals, producing and/or distributing literature to enlighten others about God and the church of Jesus Christ and b) to relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of prayer, counselling and support.

Appointment of Trustees

The church Trustees are elected at the Annual General Meeting, typically held in June. According to the constitution, there must be a minimum of three and a maximum of nine elected Trustees. If deemed beneficial for the church, the Trustees may co-opt up to three additional members. The Trustees meet on regular basis and are responsible for supervising the activities of the church and monitoring the financial position.

Management

The Trustees are entrusted with the strategic direction and governance of the church. The day-to-day operations are delegated to a team led by the Spiritual Head/Pastor. This team comprises five departments: Administration, Technical & Maintenance, Hospitality, Logistics, and Events Management. At present, all church workers offer their services on a voluntary, unpaid basis. The Spiritual Head is responsible for reporting to the Trustees on the progress and development of assigned tasks.

Activities

The ministry continues to carry out its objects as set out in the constitution for the benefit of the public of Edinburgh and surrounding areas in the advancement of the Christian faith through having a place of worship, gathering for worship, prayer meetings, public celebration of Christian festivals, distributing Christian literature, the enlightenment of the community about Jesus Christ, encouragement, and care for one another.

Membership of the church is voluntarily open to all within the community, and it continues to spread the Christian faith through social media platforms, prayer seminars, celebration of Christian festivals (Easter and Christmas), Musical Concerts and Fellowships where members of the community are encouraged to participate.

In alignment with its objectives, the church provides multiple opportunities for both members and the community to deepen their understanding of Jesus Christ and foster mutual care. The church organises weekly Sunday Services, Bible Studies, and Prayer Services. It also offers services and programmes for children and teens, as well as youth seminars and fellowship groups for both women and men.

The church supports` members of the community (especially the aged, vulnerable and persons in need) with pastoral care, counselling, and social support.

The trustees believe that the activities of the church benefit the public by bringing meaning to people's lives, providing various opportunities to strengthen their relationship with God and understand the Christian doctrines, by providing moral and ethical framework for members to conduct their lives and by promoting unity within the community through the various pastoral work carried out.

Achievements and Performance

Worship and Prayer

The church offers a range of services throughout the week which are beneficial for the community. Sunday services provide an atmosphere for families and everyone to come together, pray and worship as well as services for young teenagers and toddlers. Other activities include small group meetings such as Women's Ministry, Youth Ministry and Men's Ministry which are not just spiritually fulfilling but provide avenues for diversity, inclusion and respect for each other and an opportunity to learn from each other to bring out the maximum potentials in becoming better persons in the community. Members are continually encouraged to help and support each other through various challenges in life and to respect and tolerate individual differences as this is a core Christian value.

Our Evening Services, Bible studies, Prayer Services and Small Groups provide an intimate atmosphere for people to engage with each other and assist each other in understanding the Christian faith, share ideas about life and support each other through prayer, encouragement, and exemplary life experiences.

The Sunday School Service (Little Angels & Teens Ministry) allows toddlers and teenagers to enjoy the Christian faith in a fun and meaningful way. The church continues to organise

Children's Day Celebrations where the children perform plays, musicals and poems including celebrating Christian festivals such as Christmas and Easter. We will continue to review our activities to ensure they are providing the maximum benefit to the church members and the community.

Community Outreach

The church's events and programmes for the 2025 financial year focused on nurturing the faith and love of our congregation, with particular emphasis on Women's Empowerment, Youth Development, and the Children's Ministry.

The Women's Ministry (Royal Ladies) continue to empower women from various social classes to succeed in their endeavours through learning and improvement of their skills and capabilities, education, and helping one another. The Women hold regular meetings to pray, discuss relevant issues/topics, family life, education, finances, career development, sharing success stories, valuable life experiences and identifying ways of improving themselves and their community in a positive manner.

The Youth Ministry (World Movers & Shakers Generation) remains actively engaged in meetings, where members gather to pray and learn about exemplary role models through biblical teachings, mentorships and career coaching. These programs have been both educational and inspiring, resulting in ongoing positive transformations in their lives.

The Teens Ministry (Eagle Generation) has continued to thrive as the church delivers programmes that are both engaging and enjoyable for this age group. We have seen enthusiastic participation from the teens, who consistently share positive feedback and look forward to their weekly activities. Attendance has remained strong, and both parents and children have expressed appreciation for the quality and impact of these activities.

Mission and Evangelism

In addition to our routine Sunday Services and Mid-week services such as Bible Studies, Prayer Services and Small Group Fellowships, we have crafted special services to commemorate significant dates in the church and relational calendar, such as Christmas, Easter, Remembrance Sunday, and Mother's & Father's Day celebrations. These events serve as opportunities for members to fellowship, network, and build strong relationships within the church family.

Training programs were organised for church volunteers, including leaders, to equip them with the necessary skills.

The church provides social support for members through guidance and assistance during personal events such as marriages, child naming ceremonies, and funeral arrangements.

Financial Review

The Church's primary source of income continues to be Service Offerings, supplemented by Gift Aid receipts from the previous financial year. These income streams have enabled the Church to advance its mission of spreading the Gospel of Jesus Christ.

Compared with the 2024 financial year, income from church services decreased by 34%, largely due to a significant reduction in major programmes and conventions resulting from limited access to suitable venues. For the 2025 financial year, the Church reports a deficit of £9,479. This deficit is primarily driven by a £23,636 write-off of capital expenses. No additional donations were received during the year, and there are no restricted funds to report.

Reserves Policy

International Grace Ministries (IGM) maintains a policy of holding an unrestricted fund balance equivalent to at least two months of operating costs, ensuring the Church can respond effectively to emergencies and meet essential administrative obligations. However, sustaining this level of reserves has been challenging due to the high ongoing costs of rent and administrative operations.

Plan for the Future

The Trustees will continue to operate the church in accordance with the objectives established in the constitution. There have been no changes to these objectives.

Statement of Trustees' Responsibilities

The Trustees of International Grace Ministries (IGM) must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees of International Grace Ministries (IGM) are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church 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. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:



Mabel Osei

Treasurer

Date: 30th January 2026

Independent Examiner's Report for International Grace Ministries (IGM) for the Year Ended 30th June 2025.

I report on the financial statements of the charity for the year ended 30th June 2025, which are set out on pages 9 to 11.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44) (1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is conducted in accordance with Regulation 11 of the 2006 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.

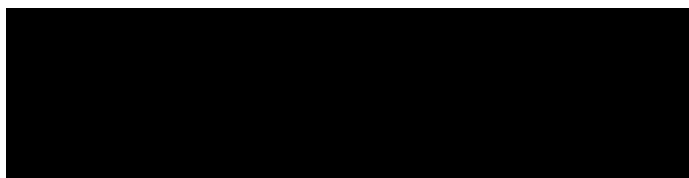
Independent Examiner's Statement In connection with my examination, no matter has come to my attention: -

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 Regulations, and

- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.



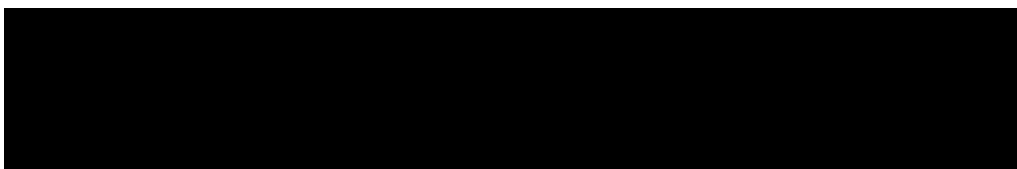
International Grace Ministries (IGM)				
Receipts and Payments Accounts for the year ended 30 June 2025				
Receipts	Notes	2025	2024	
		£		£
Income from church services		26,700		47,448
Income from Gift Aid		11,590		7,740
Income from other sources		-		-
Income from events & conventions		-		-
Income from hall rental		-		4,487
Total receipts	1	38,290		59,675
Payments				
Administrative expenses		10,210		14,776
Events & conventions		2,917		5,236
Miscellaneous equipment expensed		-		-
Professional fees		-		1,536
Rent & rates		6,776		31,026
Repairs & maintenance		287		127
Capital expenses - asset write off		23,636		311
Travel & Transport		3,943		8,976
Total payments	2	47,769		61,988
Surplus/Deficit for the year		- 9,479		(2,313)

International Grace Ministries (IGM)
Notes to Financial Statement as at 30 June 2025

DISCLOSURE		
Statement of Balances & reconciliation of Cash		
	2025	2024
	£	£
Opening cash at bank and in hand	1,800	783
Surplus/deficit for the reporting year	(9,479)	(2,313)
Accumulated depreciation - non cashflow	3,330	3,330
Assets written off per policy - non cashflow	6,196	-
Closing cash at bank and in hand	1,847	1,800
Bank and Cash Balances		
	2025	2024
	£	£
Bank deposit accounts	1,847	1,800
Closing cash at bank and in hand	1,847	1,800
Assets		
	2025	2024
	£	£
Equipment	8,291	10,138
Fittings & Fixtures	-	-
Furniture & Furnishing	-	-
	8,291	10,138
Liabilities		
	2025	2024
	£	£
Loan	8,291	10,138

International Grace Ministries (IGM)			
Balance sheet as at 30 June 2025			
Assets	2025		2024
	£		£
Long Term			
Equipment	612		10,138
Fittings & Fixtures	7,679		-
Furniture & Furnishing	-		-
	8,291	-	10,138
Current Term			
Bank	1,847		1,800
	1,847	-	1,800
Liabilities			
Loan	7,679		-
Total Liabilities	7,679	-	-
Net Asset	2,459		11,938
Capital			
Opening capital	11,938		14,251
Change in Capital	- 9,479		- 2,313
Changes in Founders Equity	-		-
Net Worth	2,459		11,938

Approved by the trustees on 30th January 2026 and signed on their behalf by: -



Notes to the Accounts – For the Year Ended 30th June 2025

Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

1. Nature and Purpose of Funds

The church operates with only unrestricted funds which are those that may be used at the discretion of the Trustees in the furtherance of the objects of the charity. The Trustees maintain a single unrestricted fund for the day-to-day running of the church. The Charity did not receive any restricted funds and have nothing to report on that.

2. Depreciation

Depreciation on Equipment and Fixtures is calculated using the straight-line method to allocate their depreciable amounts over their estimated useful lives. The estimated useful lives are as follows:

- Equipment - 5 Years
- Fixtures and Fittings - 10 Years

3. Related Party Transactions

No remuneration was paid to the trustees or to any connected persons during the year. All workers of the church have offered their services voluntarily without pay.

4. Miscellaneous Equipment

The trustees currently have an agreement to expense purchases of fixed assets which are below the value of £200.

5. Loan

This represents advances made by the charity's spiritual leader and two members to support activities, events and the purchase of equipment.