



Face to Face

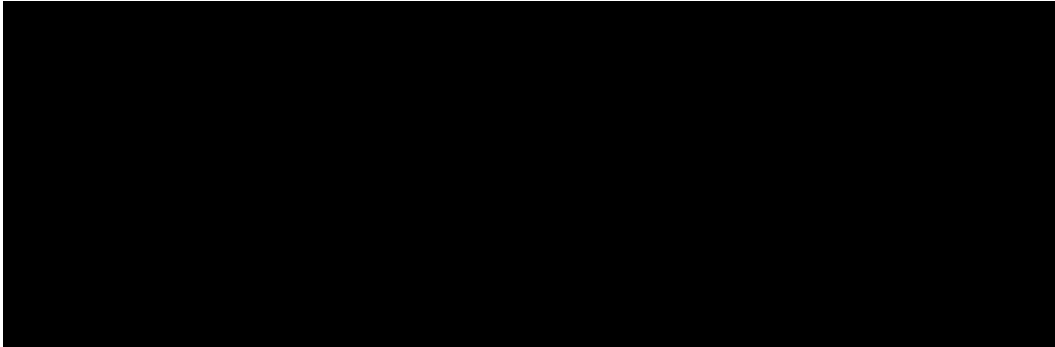
Face to Face Ministries SCIO

**TRUSTEES REPORT AND ACCOUNTS
PERIOD ENDED 31 MARCH 2025**

**Face to Face Ministries SCIO
Period ended 31 March 2025
Legal and Administrative Details**

Registered Charity Number: SC051358

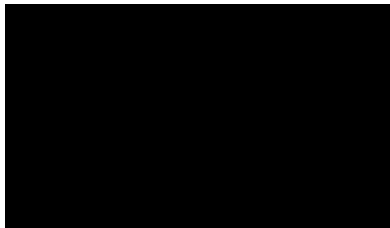
Office Bearers:



Bankers:

Bank of Scotland Plc
The Mound
Edinburgh
EH1 1YZ

Independent Examiner:



Trustees Report

Objectives and activities

Face to Face Ministries SCIO ("Face to Face") (<https://www.facetofacescotland.org/>) was founded upon the conviction that young pastors need to be supported through mentoring and coaching in order to facilitate their long-term growth, development, encouragement and fruitfulness. There is ample academic literature on the risks of burnout, depression and other factors negatively affecting clergy and other Christian workers and we believe that these risks can be significantly ameliorated by the provision of the type of support that we offer.

The church in the United Kingdom is changing. Whilst many parts of it are in decline, growth is often being seen in new and smaller churches which are often being led by younger pastors. Thus, our goal is to focus on pastors in the first ten years of their ministry, to support them through those early years when they are growing and learning in real time as they minister to their congregations. Often this position of leadership can be a lonely place and having support through this time can be critical in the success of their ministry. Our employee ██████████ commenced this ministry as a facet of his ministry at Carrubbers Christian Centre, a church in central Edinburgh where ██████████ was a pastor. He has some thirty years of pastoring experience. Knowing first-hand the pressures of being a young pastor, he found that his ministry was increasingly focussed upon the support of young pastors to pass on and share his own experience and he ultimately felt the calling to devote his ministry to this on a full-time basis.

Churches are beginning to recognise these risks and offering support. However, this is normally provided by other serving ministers and can often be subordinated to the demands of an urgent and pressing workload. As far as we know, we are the first organisation in Scotland to be dedicated to offering this type of support as its principal focus. Face to Face thus offers a service entailing focussed support rather than support which is dissipated by other demands. We believe that this is a unique service to the Christian church and moreover we believe that the Christian church makes a positive contribution to wider society in the provision of spiritual and practical support which extends beyond the walls of the church itself.

Type of governing document

Face to Face is constituted as a Scottish Charitable Incorporated Organisation ("SCIO"). Our Constitution can be found on the OSCR website. We are a "single tier" SCIO in that the trustees of the organisation are also the members. They vote as trustees at the trustees meetings and as members at the members' meetings.

Trustee recruitment and appointment

The current trustees were those who were originally appointed at the setting up of Face to Face. No additional trustees have been appointed although we continue to actively search for additional trustees and hope to make at least one appointment in the next 12 months from the date of these accounts. Under our constitution, one third of the trustees must retire at each AGM but may offer

themselves for re-election. During the accounting period to which these accounts relate, the trustees have met on three occasions (May, October and March), the AGM was also held on 30 October 2024.

Achievements and performance

As at March 2025 the charity has 31 individuals receiving mentoring services. The majority of mentees continue to be pastors in Scotland in their first ten years of ministry. In addition, the charity supports individuals in other roles such as working with parachurch organisations, full time jobs in the commercial marketplace and those with leadership roles in local church. [REDACTED] provides pastoral support to Carrubbers FC, a football team run by Carrubbers Christian Centre for young men both inside and outside the church.

On 31 August 2024 an afternoon event was held Redeemer church Edinburgh to celebrate the ongoing work with supporters and mentees in attendance. The event provided the opportunity to update supporters on the work of Face to Face and for mentees to share what the work of face to face means to them. The mentees in attendance rotated around the tables to ensure that all supported had an opportunity to hear from them, ask questions and pray for the work.

The key challenges mentees faced included personal wellbeing related to mental and physical health (including illness to close family members) along with both personal and professional relationship difficulties which impact on the pastors role.

A recent quote from a new mentee following the first meeting with [REDACTED] was particularly encouraging "Thank you very much for this. This sort of ministry is a dream which I didn't know was available. I loved that chat and find the summary helpful."

The support that Face to Face provides bridges the gap between the support pastors receive from wider networks (formal and informal) and the need for tailored and dedicated one-to-one mentorship. Mentees continue to highlight that one of the main advantages of the mentoring sessions is the provision of a safe environment for the mentees to (1) express concerns, (2) formulate ideas for their ministry and (3) equip them with the skills needed to navigate difficult and challenging circumstances in their ministry and personal lives. It helps them to thrive not just survive.

New pastors are often left to develop their own support networks and obtain mentoring from other church leaders who are also in full time leadership roles and lack the time (and mentoring expertise) to dedicate to the task. By filling in or bridging this gap, the charity aids these pastors to spread the word and better serve their communities.

[REDACTED] seeks to encourage other experienced pastors to take up the cause of mentoring, he has ongoing meetings with 7 individuals to further this aim (described as "mentoring to mentor").

The charity also devoted time to spreading awareness of the need that pastors have for access to a mentor from outside their own church/denomination who has the time and experience to support them. These activities included attendance at two conferences and multiple discussions with key stakeholders within relevant denominations in parachurch organisations.

ongoing work includes the following writing projects:

- “With Jesus You’ll never walk alone” – to offer a convincing reason to follow Jesus. It is written for people who are not yet followers of Jesus.
- “Relational mentoring” – to inspire those who are considering taking on a mentoring role, including training material for mentoring.
- “Meeting God on Monday” – to help followers of Jesus on a Monday and wonder well as they navigate life in the week ahead.

Financial Review

On a receipts and payments basis the charity recorded a surplus of £9,752 in the period covered by these accounts. The charity wishes to highlight that PAYE liabilities are payable quarterly to HMRC with a payment of £1,641 made during April 2025 in respect of the pay periods from January to March 2025. In addition, employee expenses of £274 and employer pension contributions of £217 relating to March 2025 were paid in April 2025 and gift aid income of £99 related to donations made in March 2025 was paid by HMRC in June 2025.

Adjusting the closing bank balance of £28,291 for the above liabilities and assets results in a surplus of £26,258 as at 31 March 2025. The trustees consider £26,258 to be an appropriate statement of reserves at the period end.

Statement of the charity’s policy on reserves

The charity budgets to receive monthly donations from private individuals (plus gift aid) which funds approximately 45% of the budget. Regular (voluntary) donations are also provided from the mentees (in an individual capacity) and their churches (as organisation) which contributes approximately 10% of the budget. The leaves a final 45% to be raised (c.£20,000 per annum). Up to 30 November 2025 donations of £15,000 have been secured from partner organisations. Income from private individuals, mentees and their churches are forecast to exceed budget by approximately £7,500 and bank interest is forecast to be approximately £1,000. The trustees therefore forecast a surplus of approximately £3,500 for the year to 31 March 2026.

As noted above, the charity held reserves of £26,258 as at 31 March 2025 which would reduce to £29,758 after the forecast deficit was accounted for.

Expenses run at approximately £4,000 per month therefore forecast reserves as 31 March 2026 equate to 7 months of expenses.

As a charity operating with a relatively modest and predictable expense base relative to the services we offer – the Trustees consider the reserves to be at an acceptable level.

The expenses of the charity (being mainly salary costs) are straightforward to forecast and income is received monthly from a diversified range of supporters therefore it is unlikely that the charity will experience a sudden change in the forecast level of reserves.

Risk Assessment

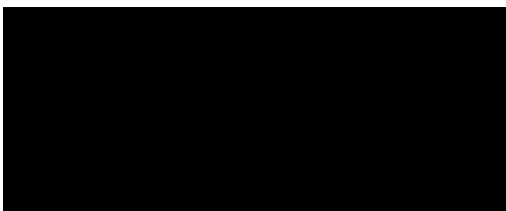
The trustees have reviewed the major risks to which the charity is exposed and has established systems to mitigate those risks.

Future plans

We plan to continue mentoring in the region of 30 mentees per year. We also plan to continue meeting with those in need of advice as they consider mentoring, in the region of 5-10 as a maximum. We plan to speak and communicate about the core principles of the charity at several conferences per year.

Declaration

Signed on behalf of the charity trustees:

A large black rectangular box redacting the signature of the charity trustee.

Designation: Trustee / Treasurer

Date: 3 December 2025

**INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES
OF
Face to Face Ministries SCIO
Registered charity number: SC051358**

On the accounts of the charity for the period 1 April 2024 to 31 March 2025 set out on pages 10 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) 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

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

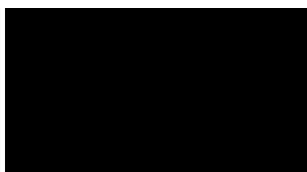
have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed 

Date 4 December 2025

Chartered Accountant



Section A**Statement of receipts and payments**

	Unrestricted funds	Total funds	Prior period
Receipts			
Donations [Note 4]	53,917	53,917	57,224
Bank interest	139	139	-
Total receipts	54,056	54,056	57,224
Payments			
Payments relating directly to charitable activities [Note 5]	44,304	44,304	42,107
Total payments	44,304	44,304	42,107
Net receipts / (payments)	9,752	9,752	15,117
Surplus / (deficit) for year	9,752	9,752	15,117

Section B Statement of balances**Cash and bank balances**

	Unrestricted funds £	Total current period £	Total prior period £
Cash and bank balances at start of period	18,539	18,539	3,422
Surplus / (deficit) shown on receipts and payments account	9,752	9,752	15,117
Cash and bank balances at period end	28,291	28,291	18,539

Other assets (unrestricted funds)

	Total current period £
Gift aid receivable from HMRC	99
Total other assets	99

Liabilities (unrestricted funds)

	Total current period £
PAYE	1,641
Employee expenses (for March 25)	274
Employers pension contribution (for March 25)	217
Total liabilities	2,132

Declaration

Signed on behalf of the charity trustees:

Designation: Trustee / Treasurer

Date: 3 December 2025

NOTES TO THE ACCOUNTS**1. Basis of accounting**

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

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the charity.

3. Related party transactions

The charity's insurance policy includes Trustee Indemnity Insurance for all its trustees. No other remuneration was paid to the trustees or any connected persons during the year.

No expenses were paid to any charity trustee during the period in respect of their duties as trustees. One of the trustees paid an invoice on behalf of the charity and was reimbursed for the expense with a payment £219 made during the period.

4. Donations

	Unrestricted funds 2025	Total funds 2025	Prior period
Regular donations	17,670	17,670	15,655
One off donations	6,183	6,183	493
Donations from (or on behalf of) those directly benefitting from charity services	4,370	4,370	6,114
Donations from organisations with a similar charitable purpose	22,000	22,000	27,000
Gift aid	3,694	3,694	7,962
Total	53,917	53,917	57,224

5. Payments relating directly to charitable activities

	Unrestricted funds 2025	Total funds 2025	Prior period
Wages, national insurance and pension contribution	39,878	39,878	37,935
Staff expenses	3,402	3,402	3,088
Insurance	219	219	402
Administrative expenses	805	805	682
Total	44,304	44,304	42,107

6. Staff remuneration

The charity had one employee during the period. No employee received employee benefits (excluding employer pension costs) of more than £60,000 during the period.