



**TRUSTEE'S ANNUAL REPORT
AND
FINANCIAL STATEMENTS**

Year ended 31 DECEMBER 2024

SC051718

REFERENCE AND ADMINISTRATIVE INFORMATION

TRUSTEES

[REDACTED]

PRINCIPAL ADDRESS

6 Pilgrim's Way, North Berwick, EH39 5QB

BANK

Bank of Scotland, 23 Westgate, North Berwick, EH39 4AG

INDEPENDENT EXAMINER

[REDACTED]

ANNUAL REPORT 2024

The Trustees have pleasure in presenting their report together with the financial statements for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's SCIO constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019.

OBJECTIVES AND ACTIVITIES

The Purposes of NBCF are the advancement of the Christian faith, primarily in East Lothian, and also throughout Scotland and the rest of the world, by all means consistent with the Christian Bible.

We seek to be a Jesus centred family both living out and giving out hope. Our various activities are designed to fulfil this purpose.

REVIEW OF ACHIEVEMENTS

2024 was a year of building. During 2024 we began to develop our approach to kids and young people, both internally and through reaching out into our communities. We trialled some public events and started some new initiatives. A number of new families joined us during 2024 confirming our vision and desire for growth in this area

We continued to meet on Sundays in the High School, developing our worship and teaching teams and our small groups continued to meet most weeks.

At the start of 2024 we began with giving thanks for the life of Sally Nisbet, who would be greatly missed. She had faithfully led the fellowship alongside Bill since its beginning.

In January we began the year with a Vision Sunday focusing on opening our homes to people outside the church and welcoming them for a meal. This expressed our heart to reach out and build relationships locally. A key component of our future growth.

In February we celebrated that [REDACTED] visa had been officially approved and she could now start employment with NBCF as our Children and Families Worker. We benefited greatly from this new role over this year. Whilst Sunday attendance for children and youth fluctuates we are certainly growing both in number and in the quality of what we can offer to our children and young people.

In March we again welcomed a visiting mission team from Bethel School of Supernatural Ministry in California. The team spent some time ministering to our leadership team, praying

and worshipping with us for our area and offering prophetic ministry after our Sunday service. A number of our congregation remarked at how accurate the words were and how blessed they felt.

In March, in response to a prophetic stirring, we also launched monthly worship nights - "Gather". Our heart behind these was to create a space where worshippers from across East Lothian, no matter their church, could come and sing praise. It was great to have our visiting team from the States with us to launch this. Gather continued monthly throughout the year, taking a break over the summer, reaching many different people and churches across the area.

Throughout the year we ran a number of public events with a view to raising our profile and building connections with local families. This included a Pancake Day event in February, an Easter family event in April and a Light Party in October. It was great to see families from the community engage in each of these.

During the summer period we changed the format of our Sunday gatherings as has now become tradition! We had some church brunches, prayer and worship times.

We covered a variety of teaching series over the year exploring our vision theme of opening our homes by looking at Jesus eating with people in Luke's gospel. We had a short series exploring what the gospel is and how we can share it and then we had an extended series exploring the theme of the Presence of God. This series really helped us develop our heart of worship and a desire to honour God in our midst during our gatherings. After summer Jo helped us explore the book of Nehemiah and the importance of building together and then we finished the year with a series looking at prayer, based on Pete Greig's book "How to Pray".

In December we organised a highly successful Family Carol Service with around 90-100 people in attendance. It was great to see a very high percentage of visitors with lots of young families from the community attending. It was a great opportunity to share the message of Christmas and to give people a taste of a very different church experience. This year after the service we also offered some fun activities for adults and kids, as well as opportunities for people to receive prayer. One lady came to faith through this service.

Over the course of the year we saw a number of visitors attending our services and events from locally and further afield and it has been great to see a few new faces join our community. Our online service continues to get a good number of views and we have a number of regulars who tune in on YouTube now.

Looking beyond ourselves we were able to raise funds for well deserving organisations such as Bethany Christian Trust and an initiative from a local charity called Christmas Cheer, providing food and presents for families struggling with poverty. We were so encouraged by the generosity of our community.

We continue to have a team which serves monthly on the Bethany Care Van and we also have a weekly prayer gathering focussed on praying for peace and the various conflicts happening globally.

In 2024 we welcomed a number of new people to the church and we continued to grow our volunteer teams but recognise there is still a need to spread the workload for our Sundays.

STRUCTURE AND GOVERNANCE

The Fellowship was established as a non-denominational church based in the town of North Berwick in October 1991.

North Berwick Christian Fellowship SCIO (SC051718) was formed on 29th April 2022 and adopted a new constitution with effect from that date.

Trustees

The Trustees are responsible for the finances and governance of the charity. Appointment of new Trustees is by a majority of the Trustees then in office. Trustees hold office for an agreed fixed term or until resignation or removal by a two-thirds majority of remaining Trustees.

The Fellowship considers the Trustees as the key management personnel of the charity and together they are in charge of directing and controlling the charity and running and operating the charity. All Trustees give of their time freely and no Trustee was paid except [REDACTED] who are part of our paid leadership but remain a minority within the Trustees.

Leadership Team

This team exists to support the Senior Leaders in the weekly and monthly, operational and pastoral decisions, as well as seeking the spiritual direction for the Fellowship. They have played a key part of the leadership transition in this season.

Staff

In 2024 [REDACTED] joined our staff team as our Children and Families worker. [REDACTED] are paid as our Senior Leaders and [REDACTED] is paid as our bookkeeper.

FINANCIAL REVIEW

Our overall income this year was £77,365. Our main source of income remains tithes and offerings from our members. Regular tithes by bank transfer increased by £8,536 (17.6%) over the year. We received restricted income of £1,371 towards the new Children and Families Worker role. Following the appointment in February 2024 of a Children and Families Worker this income is now being used towards their costs and the restricted fund at the end of 2024 amounted to £11,571.

Our expenditure came in slightly above budget.

We incurred a deficit of £14,352 in the year of which £5,827 was covered by the use of restricted funds.

We finished the year with net funds of £45,325 and a cash position of £37,173.

INVESTMENT POLICY

Under the Constitution, the Trustees have the power to make any investments they see fit. Cash reserves are currently placed in bank savings deposit accounts.

RISK MANAGEMENT

The Trustees have assessed the major risks to which the charity is exposed, in particular, those related to the operations and finances of the charity, and are satisfied that systems are in place to mitigate exposure to the major risks.

RESERVES POLICY

The Trustees have considered the level of reserves required and aim to maintain unrestricted reserves at a level which equates to approximately three months of unrestricted charitable expenditure. The level of reserves is monitored by the Trustees.

LOOKING AHEAD

We look ahead to 2025 with thankfulness. We plan to build upon the growth we have seen in 2024 and continue to reach out and be good news in our community. This year the new role focussed on Children and Families has been key to our development. This coming year we will build on our vision. A focus of 2025 will be on developing our leadership teams and inviting new voices in, as we build for the future.

Approved by the Trustees and signed on their behalf by



Trustee

4 September 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH BERWICK CHRISTIAN FELLOWSHIP

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 9 to 14.

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. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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.

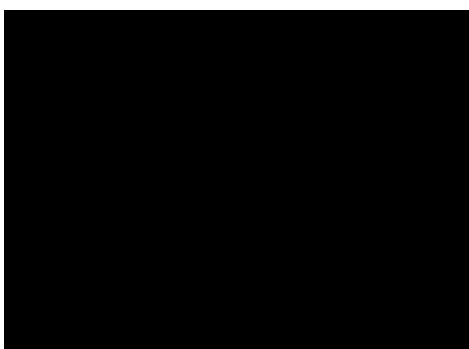
BASIS OF INDEPENDENT EXAMINER'S STATEMENT

My examination was carried out 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 the course of my examination, no matter has come to my attention 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 8 of the 2006 Regulations, have not been met, or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date 4 September 2025

NORTH BERWICK CHRISTIAN FELLOWSHIP
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2024

	Notes	2024			2023		
		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
		£	£	£	£	£	£
INCOME FROM:							
Donations:							
Tithes		56,946	0	56,946	48,410	0	48,410
Offerings		669	0	669	263	0	263
Special Gift	8	1,883	2,840	4,723	9,561	7,647	17,208
Gift Aid Reclaim	8	13,327	540	13,867	13,732	1,613	15,345
Investment Income:							
Interest Receivable		1,160	0	1,160	1,223	0	1,223
Total Income		73,985	3,380	77,365	73,189	9,260	82,449
EXPENDITURE ON CHARITABLE ACTIVITIES							
Aid and Honour							
UK Giving	8	2,619	983	3,602	2,934	1,350	4,284
Aid Abroad	8	2,075	175	2,250	2,400	1,130	3,530
Hospitality/Catering		1,708	0	1,708	1,444	0	1,444
Ministry Gifts & Expenses		1,054	0	1,054	700	0	700
Gifts to Members	8	2,549	851	3,400	6,500	4,388	10,888
		10,005	2,009	12,014	13,978	6,868	20,846
Releasing Ministry							
Salaries	3	59,436	6,875	66,311	51,030	0	51,030
Employer NI & Pension costs	3	2,222	275	2,497	1,890	0	1,890
Staff Travel Expenses		991	0	991	28	0	28
Training/Conferences		451	0	451	564	0	564
Online Ministry		98	0	98	0	0	0
		63,198	7,150	70,348	53,512	0	53,512
Resources							
Worship		487	0	487	337	0	337
Depreciation - Sound Equipment		1,041	0	1,041	962	0	962
Literature/Publications		63	0	63	51	0	51
Mission Outreach		545	0	545	8	0	8
Youth/Children		2,422	0	2,422	1,254	0	1,254
		4,558	0	4,558	2,612	0	2,612
Support and Governance Costs							
Premises		2,858	0	2,858	948	0	948
Sundry Equipment Purchases		650	0	650	1,228	0	1,228
Printing & Stationery		85	0	85	294	0	294
Software subscriptions		559	48	607	702	14	716
Insurance		449	0	449	399	0	399
Interest & Charges		28	0	28	0	0	0
Pension admin costs		120	0	120	565	0	565
		4,749	48	4,797	4,136	14	4,150
Total Expenditure		82,510	9,207	91,717	74,238	6,882	81,120
Net income/expenditure		-8,525	-5,827	-14,352	-1,049	2,378	1,329
Transfers between funds		0	0	0	0	0	0
Net movement in funds		-8,525	-5,827	-14,352	-1,049	2,378	1,329
Total Funds brought forward		36,566	23,111	59,677	37,615	20,733	58,348
Total Funds carried forward		28,041	17,284	45,325	36,566	23,111	59,677

All amounts relate to continuing operations.

The Fellowship has no recognised gains or losses other than the surplus for the year.

NORTH BERWICK CHRISTIAN FELLOWSHIP

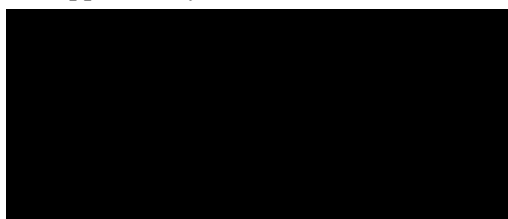
BALANCE SHEET

as at 31st December 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	5	4,842	3,176
		<hr/> 4,842	<hr/> 3,176
CURRENT ASSETS			
Debtors	6	3,310	1,927
Cash at bank and in hand		37,173	55,309
		<hr/> 40,483	<hr/> 57,236
LIABILITIES			
Creditors: Amounts falling due within one year	7	0	-735
		<hr/> 40,483	<hr/> 56,501
NET CURRENT ASSETS			
		<hr/> 45,325	<hr/> 59,677
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<hr/> 45,325	<hr/> 59,677
NET ASSETS			
		<hr/> 45,325	<hr/> 59,677
THE FUNDS OF THE CHARITY			
Unrestricted Funds		28,041	36,566
Restricted Funds	8	17,284	23,111
		<hr/> 45,325	<hr/> 59,677
Total Charity Funds			

The notes on pages 11 to 14 form part of these accounts.

Approved by the trustees on 04/09/2025 and signed on their behalf by:



NORTH BERWICK CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31st December 2024

1. ACCOUNTING POLICIES

a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value. 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 Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Fellowship constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Fellowship's ability to continue as a going concern. With respect to the next reporting period, the most significant areas of uncertainty that affect the carrying value of assets held by the Fellowship are the level of donations receivable as each member gives voluntarily as they are willing and able to.

b) Funds structure

Unrestricted income 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.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. Details of each fund are disclosed in note 8.

c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the Fellowship has been notified in writing of both the amount and settlement date.

Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

NORTH BERWICK CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31st December 2024

d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis and allocated to the applicable expenditure headings.

e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

f) Tangible fixed assets and depreciation

Assets costing more than £200 are capitalised and valued at historic cost. Depreciation is charged on each asset on a straight line basis over its expected useful life, as follows:

Equipment - over 5 years

g) Pensions

The Fellowship makes contributions to staff personal pension plans. Contributions are charged to the unrestricted funds of the charity as they become payable. The Fellowship has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

2. RELATED PARTY TRANSACTIONS AND TRUSTEES EXPENSES AND REMUNERATION

As permitted by the Fellowship's Constitution, [REDACTED], a Trustee of the Fellowship, received remuneration of £29,200 (2023:£28,350), pension contributions of £1,168 (2023:£1,134) and £565 reimbursement of expenses for pastoral services provided to the Fellowship.

[REDACTED], a Trustee of the Fellowship and [REDACTED], a Trustee of the Fellowship, received remuneration of £19,467 (2023:£18,900), pension contributions of £779 (2023:£756) and £6 reimbursement of expenses for pastoral services provided to the Fellowship.

No Trustees received or are due to receive any remuneration for their services, nor reimbursement of expenses, as Trustees during the year directly or indirectly from the Fellowship's funds.

No Trustee or related party had any personal interest in any contract or transaction entered into by the Fellowship during the year.

NORTH BERWICK CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31st December 2024

3. STAFF COSTS AND REMUNERATION OF KEY MANAGEMENT PERSONNEL

	2024	2023
	£	£
Staff costs comprised:		
Salaries	66,311	51,030
Pension costs	2,497	1,890
	<u>68,808</u>	<u>52,920</u>

The average number of employees during the year was as follows (full time equivalent):

Pastoral	1.50	1.00
Administration	0.25	0.25
	<u>1.75</u>	<u>1.25</u>

The Fellowship considers its key management personnel are the Trustees and fellowship leaders whose remuneration is set out in note 2.

4. INDEPENDENT EXAMINER'S REMUNERATION

No independent examination fee was charged for the year (2023: £nil).

5. TANGIBLE FIXED ASSETS - EQUIPMENT

	Total
	£
<i>Cost</i>	
At 1 January 2024	7,465
Additions	2,707
	<u>10,172</u>
At 31 December 2024	
<i>Depreciation</i>	
At 1 January 2024	4,289
Charge for the year	1,041
	<u>5,330</u>
At 31 December 2024	
At 31 December 2024	<u>4,842</u>
At 31 December 2023	<u>3,176</u>

NORTH BERWICK CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31st December 2024

6. DEBTORS: due within one year

	2024	2023
	£	£
Accrued income	3,310	1,927
	3,310	1,927

7. CREDITORS: amounts falling due within one year

	2024	2023
	£	£
Accruals	0	735
	0	735

8. ANALYSIS OF RESTRICTED FUNDS

2024	Balance b/fwd	Income	Expenditure	Transfers	Balance c/fwd
	£	£	£	£	£
Special Gifts for members	0	851	-851	0	0
Uganda Hospice	0	125	-125	0	0
Christmas Cheer	0	983	-983	0	0
YWAM	0	50	-50	0	0
Family Worker	17,350	1,371	-7,150	0	11,571
ESST	5,761	0	-48	0	5,713
Total	23,111	3,380	-9,207	0	17,284

2023	Balance b/fwd	Income	Expenditure	Transfers	Balance c/fwd
	£	£	£	£	£
Special Gifts for members	0	4,388	-4,388	0	0
Uganda Hospice	0	1,130	-1,130	0	0
Christmas Cheer	0	1,350	-1,350	0	0
Family Worker	14,958	2,392	0	0	17,350
ESST	5,775	0	-14	0	5,761
Total	20,733	9,260	-6,882	0	23,111

