

**ABERDEEN CHRISTIAN FELLOWSHIP SCIO**

**FINANCIAL STATEMENTS**

**FOR THE YEAR TO 31 MARCH 2025**

## REPORT OF THE TRUSTEES FOR THE YEAR TO 31 MARCH 2025

The Trustees are pleased to present their Annual Report together with the Financial Statements of the Charity for the year ended 31 March 2025.

### Objectives and Activities:

The charity's objectives are the advancement of religion, specifically the Christian faith, primarily in Aberdeen, and also throughout Scotland and the rest of the world, by all means consistent with the Christian Bible, the Baptist Union of Scotland Declaration of Principle and the church Statement of Faith, including worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

These objectives of the charity are fulfilled through the following activities:

- Sunday worship services, weekly prayer and bible study meetings, and monthly evening services in Aberdeen and Portlethen
- Delivery of Alpha courses and discipleship courses
- Delivery of regular weekly evangelical community outreach activities for toddlers, children, youth, young adults, adults and seniors
- Charitable appeals such as Christmas hampers, foodbanks and appeals in support of overseas disaster response
- Youth participation in mission and development trips and experiences
- Continued compliance with General Data Protection Regulations, Safeguarding Policy review and associated training
- Financial support for local, national and international charities engaged in the spread of the Christian gospel and support for people in communities at home and abroad.

### Achievements and Performance:

The church continued to worship the Lord Jesus in-person and online and new people continue to participate in our fellowship as they seek to discover Jesus and grow in their faith.

Significant highlights and developments in the year include:

- Ongoing weekly church services, prayer and bible study meetings and monthly evening services.
- Delivery of Alpha courses and discipleship courses
- Mainly Music for toddlers and other children's and youth activities
- Young Adults group & Seniors Friday outreach group
- Weekly Renew Wellbeing café
- Christmas hamper and foodbank appeal for local community
- Establishing a vision to grow the Portlethen church, including a decision to appoint a site pastor to increase visibility of the church and to meet the community's pastoral needs, who was appointed with financial support from the Baptist Union of Scotland.
- Ongoing in-person church services in Portlethen, online participation, and continued thriving of our Mainly Music and craft groups there.
- Outdoor Carol services in Aberdeen and Portlethen.
- Youth group participation in a mission trip to Romania in association with Exodus.
- Delivery of the summer Step Out children's outreach programme.
- Launch of a new Forgiveness course, exploring a Christian perspective on forgiveness.
- Baptism of 5 people in June 2024
- Establishment of two new Homegroups.
- Continued compliance with General Data Protection Regulations, Safeguarding Policy review and associated training.



## REPORT OF THE TRUSTEES (CONT) FOR THE YEAR TO 31 MARCH 2025

- Financial support for local, national and international charities engaged in the spread of the Christian gospel and support for people in communities at home and abroad. Specifically, we provided support to the following charities:
  - International:
    - Beata Wozna (Wycliffe Bible Translators, Papua New Guinea),
    - Daniel & Katie Patterson (Pioneers, Bulgaria) – Christian Teaching and Medical Aid.
    - Barnabas Fund – supporting Christians who face discrimination or persecution.
    - Tumaini Fund (Tanzania) – Restoring Hope to Orphans and Widows.
    - India Inland Mission – supporting the Christian faith in India.
    - Tearfund, in response to crises in Ethiopia and Middle East.
  - Local & National:
    - Choices – providing support for positive relationships in young people and vulnerable adults
    - The Lighthouse – seeking to positively transform the community in the Tillydrone area
    - Scripture Union – helping children and young people to discover Jesus
    - Hope Counselling – positive confidential counselling services
    - Friends International – building friendships and faith with international students
    - Street Pastors – providing Christian outreach in the night-time community in Aberdeen
    - Baptist Union of Scotland

### Financial information:

The charity's main source of funding is from donations received from members and other attendees of the church. The financial statements are set out on pages 4 to 10. The Statement of Financial Activities on page 4 reflects net income of £14,833 (2024 – £69,314).

It is the policy of the charity to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to at least six months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the charity to be maintained. The General Fund at 31 March 2025 amounted to £330,770 (2024 – £305,246) which is significantly above the required level. Total reserves including restricted funds amounted to £763,613 (2024 – £748,780). The Trustees are satisfied that it is appropriate to report on the financial affairs on a going concern basis.

### Risk management:

The Trustees assess the major risks to which the charity is exposed on an ongoing basis and, as a result of this process, establish procedures to mitigate those risks that are identified. Many of the risks are covered by insurance and in relation to financial risks the Treasurer ensures that good practice is followed to achieve financial prudence.

### Structure, Governance and Management:

The Church is incorporated as a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its Constitution which was approved by OSCR at the time of registration in October 2023.

The Church is congregational in policy and decision making although the day-to-day organisation and administration is undertaken by the Church Leadership (Trustees). The Church Leadership is comprised of the appointed Ministers and others appointed following election by the Members at a Church Meeting.

REPORT OF THE TRUSTEES (CONT)  
FOR THE YEAR TO 31 MARCH 2025

Reference and administrative information:

Charity name: Aberdeen Christian Fellowship SCIO

OSCR registration number: SC052904

Trustees:



Principal address:

168-174 Union Grove  
Aberdeen, AB10 6SR

Independent  
Examiner:



Principal Bankers:

Virgin Money  
1 Queens Cross  
Aberdeen, AB15 4XU

**Statement of Trustees' Responsibilities**

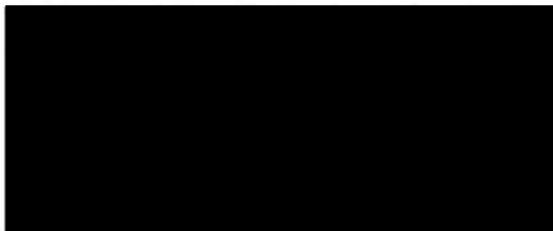
The Trustees are responsible for preparing their Annual Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (UK GAAP).

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements which give a true and fair view, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ensure that the financial statements comply with the applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved on behalf of the Trustees



Date: 24-09-25.



STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025

	General Fund £	Restricted Funds £	Total 2025 £	General Fund £	Restricted Funds £	Total 2024 £
<b>Income and endowments from:</b>						
Donations and legacies (note 2)	245,013	9,457	254,470	218,723	8,054	227,977
Grants awarded (note 3)			-	-	44,667	44,667
Charitable activities (note 4)	294	2,647	2,941	-	3,792	3,792
Other income	1,006		1,006	296	-	296
<b>Total income</b>	<b>246,313</b>	<b>12,104</b>	<b>258,417</b>	<b>220,219</b>	<b>56,513</b>	<b>276,732</b>
<b>Expenditure on:</b>						
Charitable activities (note 5)	186,841	24,330	211,171	160,177	10,762	170,939
Donations made (note 9)	24,147	1,321	25,468	22,320	2,655	24,975
Governance	2,052		2,052	5,973	-	5,973
Other (depreciation)	4,893		4,893	5,531	-	5,531
<b>Total expenditure</b>	<b>217,933</b>	<b>25,651</b>	<b>243,584</b>	<b>194,001</b>	<b>13,417</b>	<b>207,418</b>
<b>Net income/(expenditure)</b>	<b>28,380</b>	<b>(13,547)</b>	<b>14,833</b>	<b>26,218</b>	<b>43,096</b>	<b>69,314</b>
Transfers between funds	(2,856)	2,856	-	(3,217)	3,217	-
<b>Net movement in funds</b>	<b>25,524</b>	<b>(10,691)</b>	<b>14,833</b>	<b>23,001</b>	<b>46,313</b>	<b>69,314</b>
<b>Reconciliation of funds:</b>						
Total funds brought forward	305,246	443,534	748,780	282,245	397,221	679,466
<b>Total funds carried forward</b>	<b>330,770</b>	<b>432,843</b>	<b>763,613</b>	<b>305,246</b>	<b>443,534</b>	<b>748,780</b>

## BALANCE SHEET AS AT 31 MARCH 2025

	General Fund	Restricted Funds	2025	2024
	£	£	£	£
<b>ASSETS AND LIABILITIES</b>				
<b>Fixed assets</b>				
Tangible assets (note 10)	77,519	394,602	472,121	471,761
<b>Current assets</b>				
Debtors (note 11)	47,280	37,099	84,379	99,212
Cash at Bank and In hand	213,886	1,142	215,028	184,083
	261,166	38,241	299,407	283,295
<b>Current liabilities</b>				
Creditors due within one year (note 12)	7,915	-	7,915	6,276
<b>Net Current Assets</b>	253,251	38,241	291,492	277,019
<b>TOTAL NET ASSETS</b>	<u>330,770</u>	<u>432,843</u>	<u>763,613</u>	<u>748,780</u>
<b>REPRESENTED BY:</b>				
Restricted Funds (note 13)			432,843	443,534
Unrestricted Funds (note 13)			330,770	305,246
			<u>763,613</u>	<u>748,780</u>

Date: 24-09-25.



## NOTES TO THE ACCOUNTS FOR THE YEAR TO 31 MARCH 2025

### 1. BASIS OF PREPARATION AND ACCOUNTING POLICIES

#### 1.1 Basis of Preparation

The Financial Statements have been prepared on a going concern basis under the historical cost convention and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), Section 1A "Small Entities" of the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities SORP (FRS102) second edition issued October 2023.

Exemption is taken from the requirements of FRS 102 to prepare a Cash Flow Statement on the grounds that it is a small entity.

#### 1.2 Accounting Policies

The principal accounting policies, which have been applied consistently, are set out below.

##### Charity Income

Donations are accounted for when received. Income from tax recovery on Gift Aid donations is accounted for on an accruals basis. Grants and other income are credited to the SOFA when the charity is legally entitled to the income and the amount can be quantified with reasonable certainty.

##### Expenditure

All expenditure is included on an accruals basis and is recognised when there is a legal or constructive obligation to pay. Any costs directly attributable to specific categories have been included in those cost categories in the SOFA. Other costs, which are attributable to more than one activity, are apportioned across categories on the basis of a proportionate estimate. Irrecoverable VAT is charged as an expense against the activity to which the expense relates.

##### Tangible Fixed Assets and Depreciation

All tangible fixed assets are initially recorded at cost. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Land and buildings:	No depreciation
Fittings and fixtures	10% straight line
Equipment and computers	33% straight line

##### Debtors and Creditors

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Debtors arising due to notification of funding awards are recorded in line with the award amount, whether due within or after the end of one year.

##### Fund Accounting

For the purpose of the Statement of Financial Activities, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objectives of the Charity without further specified purpose and are available to be used at the discretion of the Trustees. Restricted funds comprise grants and other income which has been received for the objectives of the Charity for a purpose specified by the donor within these objectives and must only be applied for the purpose specified.

##### Taxation

Aberdeen Christian Fellowship SCIO is recognised as a charity for the purpose of applicable taxation legislation and is therefore not subject to tax on its charitable activities. The charity is not registered for VAT and expenditure therefore includes irrecoverable input VAT.

##### Donated Services and Facilities

Donated services and facilities are recognised as income when the charity has control over them and related conditions have been met. They are recognised on the basis of the value to the charity being the amount the charity would have been willing to pay for services or facilities of equivalent economic benefit. A corresponding amount is recognised as expenditure in the period of receipt. In accordance with Charities SORP (FRS102), general volunteer time of congregation members is not recognised.



NOTES TO THE ACCOUNTS  
FOR THE YEAR TO 31 MARCH 2025 (cont)

2. INCOME FROM DONATIONS AND LEGACIES

	General Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Donations receivable	210,759	9,457	220,216	196,227
Gift Aid recoverable	34,254	-	34,254	31,750
	245,013	9,457	254,470	227,977

Of the £226,777 of income from donations receivable in 2024, £218,723 was for the General Fund and £8,054 was restricted.

3. INCOME FROM GRANTS AWARDED

	General Fund	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Baptist Union of Scotland	-	-	-	44,667
	-	-	-	44,667

The grant of £44,667 awarded in 2024 was restricted. All of this income is to be received in future periods.

4. INCOME FROM CHARITABLE ACTIVITIES

	General fund	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Mainly Music	-	1,033	1,033	2,618
Portlethen crafts	-	1,614	1,614	1,174
Events income	294	-	294	-
	294	2,647	2,941	3,792

All £3,792 of income from charitable activities for 2024 was restricted.

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	General fund	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Salaries and staff costs	118,565	11,168	129,733	109,354
Youth and children's activities	5,901	7,853	13,754	11,394
Evangelism and local ministry	17,492	5,309	22,801	15,962
Administration and support costs	44,883	-	44,883	34,229
	186,841	24,330	211,171	170,939

Of the £170,939 of expenditure on charitable activities for 2024, £160,177 was from the General Fund and £10,762 was from Restricted Funds.

6. STAFF COSTS AND NUMBERS

	2025	2024
	£	£
Wages and salaries	119,225	100,893
Employer NI costs	5,864	3,930
Pension contributions	4,644	4,531
	129,733	109,354

Average number of employees during the year 5 3

No employee received emoluments of over £60,000 during the year (2024 - Nil)



**NOTES TO THE ACCOUNTS  
FOR THE YEAR TO 31 MARCH 2025 (cont)**

**7. TRUSTEES REMUNERATION AND BENEFITS**

In his capacity as Senior Pastor, remuneration including salary, pension contributions, expenses and housing allowance was paid to [REDACTED] during the year of £51,036.

In his capacity as Pastor, remuneration including salary, pension contributions, expenses and housing allowance was paid to [REDACTED] during the year of £39,924.

No remuneration or expenses was paid to any of the other trustees.

**8. PENSIONS**

The charity contributes to defined contribution pension plans for members of staff. The ongoing profit and loss charge for the period is the employer contributions payable under these arrangements. The total pension cost for the charity was £4,644 (2024 - £4,531).

**9. DONATIONS MADE**

Donations made to other organisations during the year were as follows:

	2025	2024
	£	£
Baptist Union of Scotland/BMS	2,510	2,400
Wycliffe Bible Translators	3,840	3,780
SU Scotland	3,120	3,000
Street Pastors	1,276	1,200
Lighthouse	2,520	2,400
Choices	1,800	1,800
Tumaini	1,329	1,260
Barnabus	1,290	1,380
Pioneers UK	1,280	1,260
Indian Inland Mission	1,280	1,260
Friends International	1,780	1,260
Hope Counselling	1,760	1,440
Tear Fund	823	2,535
Other	860	-
	<b>25,468</b>	<b>24,975</b>

**10. TANGIBLE FIXED ASSETS**

	Land and buildings £	Fixtures and fittings £	Equipment and computers £	Total £
<b>Cost</b>				
At 1 April 2024	454,791	12,849	68,684	536,324
Additions		525	4,728	5,253
Disposals				
At 31 March 2025	454,791	13,374	73,412	541,577
<b>Depreciation</b>				
At 1 April 2024	-	718	63,845	64,563
Disposals				
Charge for year		1,289	3,604	4,893
At 31 March 2025	-	2,007	67,449	69,456
<b>Net book value</b>				
At 31 March 2025	454,791	7,765	2,088	472,121
At 31 March 2024	454,791	11,129	2,784	471,761

**NOTES TO THE ACCOUNTS  
FOR THE YEAR TO 31 MARCH 2025 (cont)**

**11. DEBTORS**

	2025	2024
	£	£
Gift Aid debtors	43,682	48,027
Funding award debtors	37,099	48,267
Accrued income	212	-
Prepaid expenses	3,386	2,918
	<b>84,379</b>	<b>99,212</b>

**12. CREDITORS**

	2025	2024
	£	£
Accrued expenses	7,915	6,276
	<b>7,915</b>	<b>6,276</b>

**13. FUNDS**

	Balance at 01.04.24	Income	Expenditure	Transfers	Balance at 31.03.25
	£	£	£	£	£
General fund	305,246	247,900	(219,520)	(2,856)	330,770
<b>Restricted funds</b>					
Fabric Fund	394,602	-	-	-	394,602
BUS Grants Fund	48,303	-	(11,168)	-	37,135
Portlethen Crafts	260	1,614	(1,113)	-	761
Mainly Music	-	1,033	(1,953)	920	-
Step Out	-	460	(513)	53	-
Hampers	-	4,119	(4,016)	-	103
Release International	-	371	(371)	-	-
Pakistan Flood Appeal	242	-	-	-	242
Romanian Trip	-	3,504	(5,387)	1,883	-
Tearfund	-	823	(823)	-	-
Ukraine Support	127	-	(127)	-	-
YAGS mystery event	-	180	(180)	-	-
	<b>443,534</b>	<b>12,104</b>	<b>(25,651)</b>	<b>2,856</b>	<b>432,843</b>
	<b>748,780</b>	<b>260,004</b>	<b>(245,171)</b>	<b>-</b>	<b>763,613</b>

**Explanation of funds**

The General Fund comprises all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The restricted fabric fund is comprised of historic spend on land and buildings which is held in a restricted fund consistent with the decision of the trustees at the time of the expenditure.

Portlethen Crafts, Mainly Music, Step Out, Hampers, Romanian Trip and YAGS mystery event hold donations and contributions made towards specific activities until they are applied to these activities.

Release International, Pakistan Flood Appeal, Tearfund and Ukraine Support hold donations received for the work of other organisations until they are remitted to these organisations.



**NOTES TO THE ACCOUNTS  
FOR THE YEAR TO 31 MARCH 2025 (cont)**

**14. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	<b>General Fund 2025 £</b>	<b>Restricted Funds 2025 £</b>	<b>Total Funds 2025 £</b>
Tangible fixed assets	77,519	394,602	472,121
Current assets excl cash	47,280	37,099	84,379
Cash	213,886	1,142	215,028
Current liabilities	(7,915)	-	(7,915)
	<b>330,770</b>	<b>432,843</b>	<b>763,613</b>

	<b>General Fund 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total Funds 2024 £</b>
Tangible fixed assets	77,159	394,602	471,761
Current assets excl cash	50,945	48,267	99,212
Cash	183,418	665	184,083
Current liabilities	(6,276)	-	(6,276)
	<b>305,246</b>	<b>443,534</b>	<b>748,780</b>

**15. RECONCILIATION OF 2024 NET MOVEMENT IN FUNDS TO RECEIPTS AND PAYMENTS DEFICIT PREVIOUSLY REPORTED FOR THE YEAR**

	<b>2024 £</b>
Receipts and payments surplus reported	16,784
Add back: fixed asset purchase costs	14,562
Surplus relating to revenue activities	31,346
Add: funding awards for future receipt	44,667
Add: change in Gift Aid accrual	1,244
Less: change in income accruals	(1,621)
Less: change in expenditure prepayments	(1,424)
Add: change in expenditure accruals	633
Less: depreciation charge	(5,531)
Net movement in funds	<b>69,314</b>

**INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES  
FOR THE YEAR TO 31 MARCH 2025**

I report on the accounts of the charity for year ended 31 March 2025 which are set out on pages 4 to 10.

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

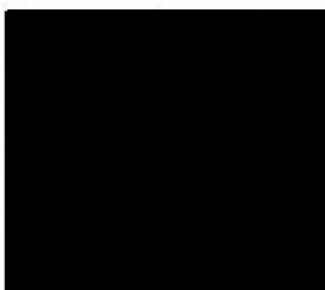
**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave 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.



Date: 24/09/25