



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

Year ended 31 DECEMBER 2025

SC051718

REFERENCE AND ADMINISTRATIVE INFORMATION

TRUSTEES

Jo Thompson, Peter Dornan, Norman Lazonby, Simon Rawson, Neil Thompson

PRINCIPAL ADDRESS

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

BANK

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

INDEPENDENT EXAMINER

Christian Owens BSc BFP FCA, 24 Newtongrange Place, Newtongrange, EH22 4DF

ANNUAL REPORT 2025

The Trustees have pleasure in presenting their report together with the financial statements for the year ended 31 December 2025. 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

2025 was a year of building and developing our team. We continued to build on our learning from 2024 and develop our children and families work with new structures internally alongside outreach events designed to be accessible to people outside the church. This included nerf battles for young people and more leadership involvement in the regular church holiday clubs that happen locally.

One of the new developments was to launch a lunchtime Scripture Union group within Law Primary. This has been a challenging process at times but we are glad to have persevered with building this link with the school and see this as an opportunity for other local churches to join us as this develops. A number of children now attend this on Mondays.

We continued to meet on Sundays in the High School, developing our worship and teaching teams. Our small groups in Dunbar, North Berwick and Gullane continued to meet most weeks. Our monthly worship nights, launched in 2024 continued throughout the year, attracting people from churches across East Lothian. We also have a dedicated group meeting each Monday to pray for peace in our world.

Some of our congregation got involved in a healing room starting in Haddington during this year. We have also been involved behind the scenes in the setting up process for Street Pastors East Lothian. We look forward to seeing this initiative up and running in 2026 being good news to people on the streets of East Lothian

We also continued to serve on the Bethany Care Van monthly, where a number of our congregation deliver food to homeless people in Edinburgh. This is a long standing commitment and we really value being able to serve the work of Bethany Christian Trust.

We also welcomed some new people to our community during this year which was exciting to see. The number of families and children is quite noticeable at our Sunday events, particularly compared to recent years. We are gradually integrating newer people into our small groups and other serving opportunities.

In January we began the year with a Vision Sunday with a focus on our personal transformation as followers of Jesus. As we are changed and transformed it has an impact on the world around us. This expresses our desire to be a church community that deeply forms people into the likeness of Jesus, whilst continuing to look outwards beyond ourselves.

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. It was a blessed time.

In April we enjoyed a church picnic in the Lodge grounds after our Easter Sunday celebration. We also spent some time teaching and thinking about our response to the Quiet Revival report and other anecdotal evidence showing an increased interest in faith within the UK.

We began planning towards running an Alpha course as part of our desire to reach out. We decided to delay our plans after discovering another local church was planning the same. We supported their course later in the year and plan to launch our own course in January 2026.

We participated in a local cross-church outreach at Law Primary school. Working within the P5 RME curriculum, we help pupils explore the Christmas and Easter stories in a fun and thought provoking way.

We played a significant role in the Scripture Union Summer Holiday Club, which saw over 60 children and young people attend. This was a great example of the churches working across denominational lines with a shared purpose. It was a fruitful time where we celebrated 5 first time decisions for Christ and many recommitments. It was a powerful display of unity and a shared vision for our local community.

In the summer one of our congregation relocated to South Africa to work with YWAM and also with a charity who support women who have been trafficked. We now support her financially and a number of our congregation also support her as individuals.

In the summer our teaching focussed on lives that had been transformed by God and after the summer Neil did a series exploring the potential impact of technology and AI on our lives of faith. We finished the year by a series exploring the importance of having an emphasis on both the Word and Spirit as a church. This is one of our core values.

In December we organised a highly successful Family Carol Service with around 75 in attendance. It was great to see a significant 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 again also offered some fun activities for adults and kids, as well as opportunities for people to receive prayer.

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.

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. Katie Reid from the council came and shared about this initiative with us. We were so encouraged by the generosity of our community once again as we donated thousands to these good causes.

Throughout 2025 we developed a wider group of people to help us share the load of our Sundays. This includes those who host our meetings, those who set up and those who teach. We hope to continue to develop this in 2026.

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 Neil and Jo Thompson 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.

Staff

Neil and Jo Thompson are paid as our Senior Leaders, Jodie Boardman is our Children and Families Worker and Charlene Crawford is paid as our bookkeeper.

FINANCIAL REVIEW

Our overall income this year was £102,776, a substantial increase from £77,365 in 2024. Our main source of income remains tithes and offerings from our members. Regular tithes by bank transfer increased by £9,673 (17%) over the year. We received restricted income of £1,475 towards the Children and Families Worker role. This income is used towards the role costs and the restricted fund at the end of 2025 amounted to £4,855.

Our expenditure came in slightly above budget, however we ended the year with a surplus of £4,482 despite budgeting for a deficit of £10,025. This was primarily due to unexpected gifts to the church during the year. In 2024 we had a deficit of £14,352, which makes this growth even more significant.

We finished the year with net funds of £49,807 and a cash position of £42,412.

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.

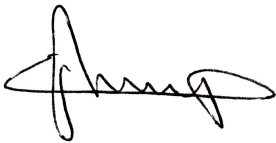
RESERVES POLICY

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 2026 with thankfulness. We plan to build upon the growth we have seen in 2025 and continue to reach out and be good news in our community. This year developing our teams has been a key focus and this emphasis will continue into 2026. We are excited about Alpha and the people joining our community and we want to continue to develop and grow our ability to reach and disciple people as a church.

Approved by the Trustees and signed on their behalf by

A handwritten signature in black ink, appearing to read 'Jo Thompson', with a stylized, flowing script.

Jo Thompson

Trustee

Date: 12 August 2026

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 2025, 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.



Christian Owens BSc BFP FCA
24 Newtongrange Place
Newtongrange
EH22 4DF

Date 12 August 2026

NORTH BERWICK CHRISTIAN FELLOWSHIP
STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31st December 2025

	Notes	2025			2024		
		Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
		Funds	Funds	Funds	Funds	Funds	Funds
		£	£	£	£	£	£
INCOME FROM:							
Donations:							
Tithes		66,619	0	66,619	56,946	0	56,946
Offerings		271	0	271	669	0	669
Special Gift	8	10,650	5,635	16,285	1,883	2,840	4,723
Gift Aid Reclaim	8	17,934	1,107	19,041	13,327	540	13,867
Investment Income:							
Interest Receivable		560	0	560	1,160	0	1,160
Total Income		96,034	6,742	102,776	73,985	3,380	77,365
EXPENDITURE ON CHARITABLE ACTIVITIES							
Aid and Honour							
UK Giving	8	3,015	2,183	5,198	2,619	983	3,602
Aid Abroad	8	1,650	2,460	4,110	2,075	175	2,250
Hospitality/Catering		1,736	0	1,736	1,708	0	1,708
Ministry Gifts & Expenses		375	0	375	1,054	0	1,054
Gifts to Members	8	1,527	625	2,152	2,549	851	3,400
		8,303	5,268	13,571	10,005	2,009	12,014
Releasing Ministry							
Salaries	3	62,013	7,875	69,888	59,436	6,875	66,311
Employer NI & Pension costs	3	2,417	315	2,732	2,222	275	2,497
Staff Travel Expenses		914	0	914	991	0	991
Training/Conferences		1,259	0	1,259	451	0	451
Online Ministry		207	0	207	98	0	98
		66,810	8,190	75,000	63,198	7,150	70,348
Resources							
Worship		523	0	523	487	0	487
Depreciation - Sound Equipment		1,395	0	1,395	1,041	0	1,041
Literature/Publications		61	0	61	63	0	63
Mission Outreach		1,473	0	1,473	545	0	545
Youth/Children		862	0	862	2,422	0	2,422
		4,314	0	4,314	4,558	0	4,558
Support and Governance Costs							
Premises		3,215	0	3,215	2,858	0	2,858
Sundry Equipment Purchases		646	0	646	650	0	650
Printing & Stationery		107	0	107	85	0	85
Software subscriptions		585	15	600	559	48	607
Insurance		473	0	473	449	0	449
Interest & Charges		248	0	248	28	0	28
Pension admin costs		120	0	120	120	0	120
		5,394	15	5,409	4,749	48	4,797
Total Expenditure		84,821	13,473	98,294	82,510	9,207	91,717
Net income/expenditure		11,213	-6,731	4,482	-8,525	-5,827	-14,352
Transfers between funds		0	0	0	0	0	0
Net movement in funds		11,213	-6,731	4,482	-8,525	-5,827	-14,352
Total Funds brought forward		28,041	17,284	45,325	36,566	23,111	59,677
Total Funds carried forward		39,254	10,553	49,807	28,041	17,284	45,325

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 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	5	3,447	4,842
		<u>3,447</u>	<u>4,842</u>
CURRENT ASSETS			
Debtors	6	3,948	3,310
Cash at bank and in hand		42,412	37,173
		<u>46,360</u>	<u>40,483</u>
LIABILITIES			
Creditors: Amounts falling due within one year	7	0	0
		<u>46,360</u>	<u>40,483</u>
NET CURRENT ASSETS		46,360	40,483
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>49,807</u>	<u>45,325</u>
NET ASSETS		<u>49,807</u>	<u>45,325</u>
 THE FUNDS OF THE CHARITY			
Unrestricted Funds		39,254	28,041
Restricted Funds	8	10,553	17,284
		<u>49,807</u>	<u>45,325</u>
Total Charity Funds		<u>49,807</u>	<u>45,325</u>

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

Approved by the trustees on 12 August 2026 and signed on their behalf by:

JThompson

JThompson (Aug 17, 2026 10:32:09 GMT+1)

Trustee

NORTH BERWICK CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31st December 2025

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 2025

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, Neil Thompson, a Trustee of the Fellowship, received remuneration of £30,077 (2024:£29,200), pension contributions of £1,201 (2024:£1,168) and £769 (2024: £565) reimbursement of expenses for pastoral services provided to the Fellowship.

Jo Thompson, a Trustee of the Fellowship and wife of Neil Thompson, a Trustee of the Fellowship, received remuneration of £20,051 (2024:£19,467), pension contributions of £802 (2024:£779) and no (2024: £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 2025

3. STAFF COSTS AND REMUNERATION OF KEY MANAGEMENT PERSONNEL

	2025	2024
	£	£
Staff costs comprised:		
Salaries	69,888	66,311
Social security costs	97	0
Pension costs	2,635	2,497
	<u>72,620</u>	<u>68,808</u>

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

Pastoral	1.50	1.50
Administration	0.25	0.25
	<u>1.75</u>	<u>1.75</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 (2024: £nil).

5. TANGIBLE FIXED ASSETS - EQUIPMENT

	Total
	£
<i>Cost</i>	
At 1 January 2025	10,172
Additions	0
At 31 December 2025	<u>10,172</u>
<i>Depreciation</i>	
At 1 January 2025	5,330
Charge for the year	1,395
At 31 December 2025	<u>6,725</u>
At 31 December 2025	<u>3,447</u>
At 31 December 2024	<u>4,842</u>

NORTH BERWICK CHRISTIAN FELLOWSHIP
NOTES TO THE FINANCIAL STATEMENTS
for the year ended 31st December 2025

6. DEBTORS: due within one year	2025	2024
	£	£
Accrued income	3,948	3,310
	<u>3,948</u>	<u>3,310</u>

7. CREDITORS: amounts falling due within one year	2025	2024
	£	£
Accruals	0	0
	<u>0</u>	<u>0</u>

8. ANALYSIS OF RESTRICTED FUNDS

2025	Balance b/fwd	Income	Expenditure	Transfers	Balance c/fwd
	£	£	£	£	£
Special Gifts for members	0	625	-625	0	0
Bethany Trust	0	1,312	-1,312	0	0
Christmas Cheer	0	770	-770	0	0
Forge & Equip	0	100	-100	0	0
YWAM	0	2,460	-2,460	0	0
Family Worker	11,571	1,475	-8,191	0	4,855
ESST	5,713	0	-15	0	5,698
Total	<u>17,284</u>	<u>6,742</u>	<u>-13,473</u>	<u>0</u>	<u>10,553</u>

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	<u>23,111</u>	<u>3,380</u>	<u>-9,207</u>	<u>0</u>	<u>17,284</u>