Charity number SC052904

ABERDEEN CHRISTIAN FELLOWSHIP SCIO

FINANCIAL STATEMENTS

FOR THE YEAR TO 31 MARCH 2026

REPORT OF THE TRUSTEES
FOR THE YEAR TO 31 MARCH 2026

The Trustees are pleased to present their Annual Report together with the Financial Statements of the Charity for the year ended 31 March 2026.

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 and regular meetings of home-groups.
- 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
- Christmas hamper and foodbank appeal for local community
- Continuing growth of the Portlethen church, with generous support from the Baptist Union of Scotland, including in-person church services in Portlethen, online participation, and continued thriving of Mainly Music, craft groups, home groups and Alpha courses.
- Outdoor Carol services in Aberdeen and Portlethen.
- Youth group participation in the annual SU Magnitude festival.
- Delivery of the summer Step Out children's outreach programme.
- Launch of a new Foundation course, exploring the basic principles of the Christian faith.
- Baptisms services in July and November
- Continued compliance with General Data Protection Regulations, Safeguarding Policy review and associated training.

REPORT OF THE TRUSTEES (CONT)
FOR THE YEAR TO 31 MARCH 2026

- 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),
        - Tumaini Fund (Tanzania) – Restoring Hope to Orphans and Widows.
        - Barnabas Fund – supporting Christians who face discrimination or persecution.
        - India Inland Mission – supporting the Christian faith in India.
        - Daniel & Katie Patterson (Pioneers, Bulgaria) – Christian Teaching and Medical Aid.
        - Tearfund, in response to crises in Myanmar, Pakistan and for general support.
        - Youth With a Mission – to know God and to make Him known.

    - 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 £2,342 (2025 – £14,833).

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 2026 amounted to £350,919 (2025 - £330,770) which is significantly above the required level. Total reserves including restricted funds amounted to £765,955 (2025 – £763,613). 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 2026

Reference and administrative information:

Charity name:	Aberdeen Christian Fellowship SCIO
OSCR registration number:	SC052904
Trustees:	Dr. Vijay Pillai (Senior Pastor) Graham Cuthill (Secretary) David Maclure (Treasurer) David Young (Pastor) Peter Henderson Isabel McHardy
Principal address:	168-174 Union Grove Aberdeen, AB10 6SR
Independent Examiner:	Brian Miller BA CA 94 Blenheim Place Aberdeen, AB25 2DY
Principal Bankers:	Nationwide 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

David Maclure, Treasurer

Date: 28-7-26.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	General Fund	Restricted Funds	Total 2026	General Fund	Restricted Funds	Total 2025
	£	£	£	£	£	£
Income and endowments from:						
Donations and legacies (note 2)	255,035	9,232	264,267	245,013	9,457	254,470
Grants awarded (note 3)	526		526			-
Charitable activities (note 4)	348	918	1,266	294	2,647	2,941
Interest receivable	3,952		3,952			-
Other income	1,200		1,200	1,006		1,006
Total income	**261,061**	**10,150**	**271,211**	**246,313**	**12,104**	**258,417**
Expenditure on:						
Charitable activities (note 5)	203,855	23,905	227,760	186,841	24,330	211,171
Donations made (note 9)	27,656	6,409	34,065	24,147	1,321	25,468
Governance	2,304		2,304	2,052		2,052
Other (depreciation)	4,740		4,740	4,893		4,893
Total expenditure	**238,555**	**30,314**	**268,869**	**217,933**	**25,651**	**243,584**
Net income/(expenditure)	22,506	(20,164)	2,342	28,380	(13,547)	14,833
Transfers between funds	(2,357)	2,357	-	(2,856)	2,856	-
Net movement in funds	**20,149**	**(17,807)**	**2,342**	**25,524**	**(10,691)**	**14,833**
Reconciliation of funds:						
Total funds brought forward	330,770	432,843	763,613	305,246	443,534	748,780
Total funds carried forward	**350,919**	**415,036**	**765,955**	**330,770**	**432,843**	**763,613**

BALANCE SHEET AS AT 31 MARCH 2026

	General Fund	Restricted Funds	2026	2025
	£	£	£	£
ASSETS AND LIABILITIES				
Fixed assets				
Tangible assets (note 10)	73,799	394,602	468,401	472,121
Current assets				
Debtors (note 11)	16,957	20,383	37,340	84,379
Cash at Bank and In hand	270,893	51	270,944	215,028
	287,850	**20,434**	**308,284**	**299,407**
Current liabilities				
Creditors due within one year (note 12)	10,730	-	10,730	7,915
Net Current Assets	**277,120**	**20,434**	**297,554**	**291,492**
TOTAL NET ASSETS	**350,919**	**415,036**	**765,955**	**763,613**
REPRESENTED BY:				
Restricted Funds (note 13)			**415,036**	**432,843**
Unrestricted Funds (note 13)			**350,919**	**330,770**
			765,955	**763,613**

Approved on behalf of the Trustees:

David Maclure

David Maclure, Treasurer

Date: 28-7-26.

NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2026

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 Chrisitan 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 2026 (cont)

2. INCOME FROM DONATIONS AND LEGACIES

	General Fund	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Donations receivable	212,650	8,142	220,792	196,227
Gift Aid recoverable	42,385	1,090	43,475	31,750
	255,035	**9,232**	**265,367**	**227,977**

Of the £254,470 of income from donations receivable in 2025, £245,013 was for the General Fund and £9,457 was restricted.

3. INCOME FROM GRANTS AWARDED

	General Fund	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Aberdeen City Council	526	-	526	-
	526	**-**	**526**	**-**

The grant of £526 was received in connection with replacement of windows/ energy-efficiency.

4. INCOME FROM CHARITABLE ACTIVITIES

	General fund	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Mainly Music	-	548	548	1,033
Portlethen crafts	-	370	370	1,614
Other	348	-	348	294
	348	**918**	**1,266**	**2,941**

Of the £2,941 of income from charitable activities receivable in 2025, £294 was for the General Fund and £2,647 was restricted.

5. EXPENDITURE ON CHARITABLE ACTIVITIES

	General fund	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Salaries and staff costs	137,188	16,752	153,940	129,733
Youth and children's activities	7,441	1,292	8,733	13,754
Evangelism and local ministry	18,116	5,861	23,977	22,801
Administration and support costs	41,110	-	41,110	44,883
	203,855	**23,905**	**277,760**	**211,171**

Of the £211,171 of expenditure on charitable activities for 2025, £186,841 was from the General Fund and £24,330 was from Restricted Funds.

6. STAFF COSTS AND NUMBERS

	2026	2025
	£	£
Wages and salaries	137,322	116,015
Employer NI costs	6,514	5,864
Pension contributions	6,578	4,644
Employment expenses	3,526	3,210
	153,940	**129,733**
Average number of employees during the year	5	5

No employee received emoluments of over £60,000 during the year (2025 – Nil)

NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2026 (cont)

7. TRUSTEES REMUNERATION AND BENEFITS

In his capacity as Senior Pastor, remuneration including salary, pension contributions, expenses and housing allowance was paid to Vijay Pillai during the year of £56,928.

In his capacity as Pastor, remuneration including salary, pension contributions and expenses was paid to David Young during the year of £43,342.

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 £6,578 (2024 - £4,644).

9. DONATIONS MADE

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

	2026	2025
	£	£
Baptist Union of Scotland/BMS	3,030	2,510
Wycliffe Bible Translators	3,960	3,840
SU Scotland	3,360	3,120
Street Pastors	1,308	1,276
Lighthouse	1,150	2,520
Choices	1,800	1,800
Tumaini	3,650	1,329
Barnabas	120	1,290
Pioneers UK	990	1,280
Indian Inland Mission	660	1,280
Friends International	550	1,780
Hope Counselling	2,400	1,760
Tear Fund	1,022	823
Deeside Christian Fellowship	1,610	-
YWAM	5,717	-
Other	2,738	860
	34,065	**25,468**

10. TANGIBLE FIXED ASSETS

	Land and buildings	Fixtures and fittings	Equipment and computers	Total
	£	£	£	£
Cost				
At 1 April 2025	454,791	13,374	73,412	541,577
Additions		668	352	1,020
Disposals				
At 31 March 2026	**454,791**	**14,042**	**73,764**	**542,597**
Depreciation				
At 1 April 2025	-	2,007	67,449	69,456
Disposals				
Charge for year		1,404	3,336	4,740
At 31 March 2026	-	**3,411**	**70,785**	**74,196**
Net book value				
At 31 March 2026	**454,791**	**10,631**	**2,979**	**468,401**
At 31 March 2025	454,791	11,367	5,963	472,121

NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2026 (cont)

11. DEBTORS

	2026	2025
	£	£
Gift Aid debtors	14,117	43,682
Funding award debtors	20,346	37,099
Accrued income	-	212
Prepaid expenses	2,877	3,386
	37,340	**84,379**

12. CREDITORS

	2026	2025
	£	£
Accrued expenses	10,730	7,915
	10,730	**7,915**

13. FUNDS

	Balance at 01.04.25	Income	Expenditure	Transfers	Balance at 31.03.26
	£	£	£	£	£
General fund	330,770	261,061	(238,555)	(2,357)	350,919
Restricted funds					
Fabric Fund	394,602	-	-	-	394,602
BUS Grants Fund	37,135	-	(16,752)	-	20,383
Portlethen Crafts	761	370	(1,080)	-	51
Mainly Music	-	548	(1,092)	544	-
Step Out	-	442	(450)	8	-
Hampers	103	2,643	(4,509)	1,763	-
YWAM	-	5,717	(5,717)	-	-
Christmas Fund	-	230	(272)	42	-
Spark cash receipts	-	200	(200)	-	-
Pakistan Flood Appeal	242	-	(242)	-	-
	432,843	**10,150**	**(30,314)**	**2,357**	**415,036**
	763,613	**271,211**	**(268,869)**	**-**	**765,955**

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, YWAM and Christmas Fund hold donations and contributions made towards specific activities until they are applied to these activities.

Pakistan Flood Appeal holds donations received for the work of another organisation until they are remitted to this organisation.

Spark cash receipts are external contributions received towards after school activities which are fully applied towards the cost of running these.

NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2026 (cont)

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	General Fund 2026	Restricted Funds 2026	Total Funds 2026
	£	£	£
Tangible fixed assets	73,799	394,602	468,401
Current assets excl cash	16,957	20,383	37,340
Cash	270,893	51	270,944
Current liabilities	(10,730)	-	(10,730)
	350,919	**415,036**	**765,955**

	General Fund 2025	Restricted Funds 2025	Total Funds 2025
	£	£	£
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)
	330,770	**432,843**	**763,613**

INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES FOR THE YEAR TO 31 MARCH 2026

I report on the accounts of the charity for year ended 31 March 2026 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 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.

Brian Miller

Brian Miller BA CA
94 Blenheim Place
ABERDEEN
AB25 2DY

Date: 28/07/26