Scottish Company Registration No. SC651757
Scottish Charity No. SC050483

Christ Church Queensferry

(A charitable company limited by guarantee)

Directors' Report and Financial Statements

Year ended 31 January 2026

Cornerstone ACCOUNTING

Christ Church Queensferry

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Christ Church Queensferry

Report of the Directors for the year ended 31 January 2026

The Directors (who are also Trustees for the purpose of Charity law) are pleased to present their report together with the financial statements of the charitable company for the year ended 31 January 2026.

Reference and administrative details

Principal and registered office
1F5 Quantum Business Centre
2 Stoneycroft Road
South Queensferry
EH30 9HX

Bankers
Virgin Money
154 – 158 Kensington High Street
London
W8 7RL

Constitution and governance
Christ Church Queensferry is a private company limited by guarantee (No. SC651757) which was incorporated in Scotland on 16 January 2020. It was registered as a charity with the Office of the Scottish Charity Regulator (OSCR) on 18 September 2020 (No. SC050483). The Articles of Association were updated on 17 February 2023.

Objectives and aims
The charitable purpose as defined in the Articles of Association is:
"The advancement of the Christian religion in Scotland and elsewhere through the establishment, for the public benefit, of a congregation or congregations of Christian believers who hold to the Statement of Faith."

Activities in place to further these objects
The main activities of the Company are:

- Regular public worship, prayer, Bible study, preaching and teaching
- Celebration of Christian baptism and the Lord's Supper
- Nurture and equipping of Christian disciples
- Giving and encouraging pastoral care
- Holding publicised activities in our community around key events in the Christian calendar

Directors/Trustees

David Armstrong	Secretary
David Hampton	
Adam McNinch	

As per the Articles of Association, the Trustees are responsible for the management of the Church's business. There must be a minimum of three Trustees in office at any time of the majority must be individuals not employed by the Church.

New Trustees are appointed and removed via an Appointment Resolution duly passed by a two-thirds majority of Trustees at a General Meeting or via a written resolution signed by not less than two-thirds of the Trustees. New Trustees are inducted and trained by the existing Trustees.

Achievements and performance
Our history
In 2016, a group of members from Charlotte Chapel in Edinburgh began meeting as a home group in South Queensferry and began to talk and pray about the possibility of Queensferry being the next place for the Chapel to plant a church. We could see that Queensferry was a growing town and that there was space for a new local church in our community that we could invite our friends and neighbours to.

Achievements and performance (continued)

Our history (continued)

With the support of Charlotte Chapel, Adam McNinch and David Armstrong who were elders there were tasked with making this idea become a reality. The launch team began planning meetings in the old Queensferry High School on Sunday afternoons back in 2019 and we planned to launch the new church on Easter Sunday 2020. Then COVID-19 came along.

We eventually had a sending service at Charlotte Chapel on Sunday 19 September 2021 and a launch service here in Queensferry on Sunday 26 September 2021. The main operations of the Church began on 24 May 2022.

This financial year

The church has continued to grow throughout 2025 and now consists of 34 members. There are more people looking to join our membership and, beyond them, others who are taking time to get to know our church before deciding whether they would like to apply for membership.

The church again ran successful community events around Easter and Christmas. Highlights were the Easter Egg-stravaganza event and a Christmas all-age carol service. We also hosted a church day out to St Madoes and provided opportunities for people in the community to gather to discuss faith and belief.

Future plans

In 2026, we will continue public worship each Sunday in Queensferry as well as giving members the opportunity to meet in smaller groups to pray and encourage each other. To help us grow we are investigating growing our staff team by adding a Children, Youth and Families worker. We also continue to develop our cross-cultural mission strategy and our training pipeline.

Financial review

We are very thankful for seed income provided by Charlotte Chapel and the Pillar Network. Regular income comes primarily from the monthly giving of individuals who attend our church.

Our principal costs are staff costs and rent.

Results for the year

The financial statements for the year are set out on pages 5 to 11. The Statement of Financial Activities on page 5 reflects net income of £30,774 (2025: 25,514). Net funds amounted to £213,387 (2025: 182,613).

Reserves

The Directors aim to hold 3 months of general expenditure in the General Fund at any time as a contingency to cover unforeseen costs which may arise. Total general expenditure for 2025/26 was £80,350. Three months expenditure would therefore equate to approximately £20,000. At 31 January 2026, the General Fund amounted to £212,291 and therefore meets the reserves policy.

Statement on risk

The Directors have considered the risks to which the Church may be subject and have implemented appropriate procedures to mitigate those risks.

Report of the Directors for the year ended 31 January 2026

Statement of Trustees' responsibilities

Charity law requires the Trustees (who are also the Directors) to prepare financial statements for each financial year which give a true and fair view of the state of the Company's affairs and of its income and expenditure, including its surplus or deficit for that year, and which have been properly prepared from, and are in agreement with, the accounting records of the Company and comply with relevant disclosure requirements.

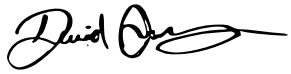
In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any 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 Company will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the Company's financial position and enable the Trustees to ensure that the financial statements comply with the Companies Act 2006 (as amended). The Trustees are also responsible for taking such steps as are reasonably open to them to safeguard the Company's assets and to prevent and detect fraud and other irregularities.

This report has been prepared having taken advantage of the small companies exemption in the Companies Act 2006.

On behalf of the Directors



David Armstrong
Director
16 September 2026

Report of the Independent Examiner to the Trustees for the year ended 31 January 2026

I report on the accounts of the church for the year ended 31 January 2026 which are set out on pages 5 to 11.

Respective responsibilities of Trustees and Examiner

The Charity's Trustees (who are also the Directors of the company for the purposes of company law) 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 (as amended). 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 is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations (as amended). An examination includes a review of the accounting records kept by the Company 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 Directors concerning 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)

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.

Alison Franks

Alison Franks CA
Director

Cornerstone Accounting Ltd
Chartered Accountants

11 Erngath Road
Bo'ness
EH51 9DP

Date: 7 October 2026

Christ Church Queensferry

Statement of Financial Activities (incorporating Income and Expenditure account)
For the year ended 31 January 2026

	Notes	General fund £	Restricted fund £	2026 Total £	General fund £	Restricted fund £	2025 Total £
Income and endowments							
Donations and legacies	**2**	**108,704**	**-**	**108,704**	99,881	950	100,831
Charitable activities	**3**	**465**	**-**	**465**	1,297	-	1,297
Other income	**4**	**1,955**	**-**	**1,955**	2,053	-	2,053
Total income and endowments		**111,124**	**-**	**111,124**	103,231	950	104,181
Expenditure							
Charitable activities	**5**	**80,350**	**-**	**80,350**	77,967	700	78,667
Total expenditure		**80,350**	**-**	**80,350**	77,967	700	78,667
Net income		**30,774**	**-**	**30,774**	25,264	250	25,514
Transfers between funds	**8**	**-**	**-**	**-**	-	-	-
Net movement in funds		**30,774**	**-**	**30,774**	25,264	250	25,514
Total funds brought forward		**181,517**	**1,096**	**182,613**	156,253	846	157,099
Total funds carried forward		**212,291**	**1,096**	**213,387**	181,517	1,096	182,613
Represented by:							
General fund	**8**	**212,291**	**-**	**212,291**	181,517	-	181,517
Restricted fund	**8**	**-**	**1,096**	**1,096**	-	1,096	1,096
Total funds		**212,291**	**1,096**	**213,387**	181,517	1,096	182,613

The notes on pages 7 to 11 form part of these financial statements.

Balance sheet
As at 31 January 2026

	Notes	General fund £	Restricted fund £	2026 Total £	General fund £	Restricted fund £	2025 Total £
Current assets							
Debtors	6	**11,978**	**-**	**11,978**	19,411	-	19,411
Cash at bank and in hand		**202,578**	**1,096**	**203,674**	164,172	1,096	165,268
Total current assets		**214,556**	**1,096**	**215,652**	183,583	1,096	184,679
Creditors: falling due within one year	7	**2,265**	**-**	**2,265**	2,066	-	2,066
Net current assets		**212,291**	**1,096**	**213,387**	181,517	1,096	182,613
Total assets less current liabilities		**212,291**	**1,096**	**213,387**	181,517	1,096	182,613
Net assets		**212,291**	**1,096**	**213,387**	181,517	1,096	182,613
Funds of the Charity							
General fund	8	**212,291**	**-**	**212,291**	181,517	-	181,517
Restricted fund	8	**-**	**1,096**	**1,096**	-	1,096	1,096
Total charity funds		**212,291**	**1,096**	**213,387**	181,517	1,096	182,613

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Directors' responsibilities:

For the year ending 31 January 2026, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and preparation of the accounts.

The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The financial statements on pages 5 to 11 were approved by the Directors on 16 September 2026 and signed on their behalf by:



David Armstrong
Director

The notes on pages 7 to 11 form part of these financial statements.

Notes to the financial statements
For the year ended 31 January 2026

1. Accounting policies

Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with FRS 102, the Statement of Recommended Practice - Accounting & Reporting by Charities (SORP 2019) (FRS 102), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006.
In compliance with FRS 102 1A, we have not prepared a statement of cash flows. The charity is a public benefit entity.
The principal accounting policies adopted in the preparation of the financial statements are set out below.
The financial statements contain no material uncertainties so have been prepared on the going concern basis.

Company status

The company is a private company limited by guarantee and registered in Scotland. The members of the company are the Directors named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

Basis of financial statements

The financial statements have been prepared on the accruals basis. As the Directors consider there are no material uncertainties, they have been prepared on the going concern basis.

Income and debtors

All income is included on the Statement of Financial Activities when the Company is legally entitled to the income and the amount can be quantified with reasonable accuracy.
Debtors are valued at cost at the year-end and adjusted for any amounts considered to be irrecoverable.

Expenditure and creditors

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.
Support costs are those costs incurred directly in support of expenditure on the objects of the company and include governance costs.

Donated services

As well as the services of the Trustees, the Charity benefits greatly from the service contribution by 34 volunteers in areas, such as:

- Preparing the building for public worship on a Sunday
- Providing music for Sunday gatherings
- Leading and participating in various roles during gatherings
- Producing and serving refreshments
- Hosting of smaller groups for Christian edification

Taxation

The Company is exempt from Corporation Tax on its charitable activities.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit account.

Statement of financial activities

For the purpose of the Statement of Financial Activities as shown on page 5, funds are defined as follows:
- *Unrestricted funds* comprise income received for the objects of the company without further specified purpose and are available as general funds or are placed with designated funds which can be used for purposes in agreement with its charitable objectives.
- *Restricted funds* comprise income which has been received for the objects of the company and specified for a restricted purpose within these objects by the donor.

2. Donations and legacies

	General fund	**Restricted fund**	**2026 Total**	General fund	Restricted fund	2025 Total
	£	**£**	**£**	£	£	£
Individual donations - gift aid	**37,965**	**-**	**37,965**	29,850	-	29,850
Individual donations - no gift aid	**13,750**	**-**	**13,750**	11,307	950	12,257
Church and organisation donations	**44,633**	**-**	**44,633**	49,222	-	49,222
Gift aid receivable	**12,356**	**-**	**12,356**	9,502	-	9,502
	108,704	**-**	**108,704**	99,881	950	100,831

3. Income from charitable activities

	General fund	**Restricted fund**	**2026 Total**	General fund	Restricted fund	2025 Total
	£	**£**	**£**	£	£	£
Event income	**465**	**-**	**465**	1,297	-	1,297
	465	**-**	**465**	1,297	-	1,297

4. Other income

	General fund	**Restricted fund**	**2026 Total**	General fund	Restricted fund	2025 Total
	£	**£**	**£**	£	£	£
Bank interest	**1,938**	**-**	**1,938**	2,031	-	2,031
Cashback income	**17**	**-**	**17**	22	-	22
	1,955	**-**	**1,955**	2,053	-	2,053

Notes to the financial statements
For the year ended 31 January 2026

5. Expenditure on charitable activities

	General fund	**Restricted fund**	**2026 Total**	General fund	Restricted fund	2025 Total
	£	**£**	**£**	£	£	£
Staff costs						
Gross salaries	**47,374**	**-**	**47,374**	45,883	-	45,883
Pension costs	**3,790**	**-**	**3,790**	3,671	-	3,671
Employer's national insurance costs	**124**	**-**	**124**	-	-	-
Preaching fees	**2,202**	**-**	**2,202**	2,200	-	2,200
Staff training and conferences	**3,216**	**-**	**3,216**	1,827	-	1,827
Lead pastor expenses	**709**	**-**	**709**	551	-	551
Mission costs						
Worship and resources costs	**96**	**-**	**96**	490	-	490
Outreach and mission	**1,099**	**-**	**1,099**	1,507	-	1,507
Children and youth ministry	**1,447**	**-**	**1,447**	1,234	-	1,234
Event costs	**1,971**	**-**	**1,971**	940	-	940
Community meals and refreshments	**246**	**-**	**246**	1,698	-	1,698
Community support	**-**	**-**	**-**	150	-	150
Trustees' expenses	**27**	**-**	**27**	190	-	190
Other charitable activities costs						
Rent and rates	**12,990**	**-**	**12,990**	12,467	-	12,467
Repairs and maintenance	**-**	**-**	**-**	40	-	40
Insurance	**519**	**-**	**519**	496	-	496
Subscriptions and software licenses	**1,741**	**-**	**1,741**	1,502	-	1,502
Small equipment purchases	**61**	**-**	**61**	38	-	38
Donations	**100**	**-**	**100**	-	700	700
Travel costs	**32**	**-**	**32**	102	-	102
Support costs						
A/V, IT, website and telephone costs	**428**	**-**	**428**	1,275	-	1,275
Postage, printing and stationery	**220**	**-**	**220**	241	-	241
Marketing costs	**181**	**-**	**181**	-	-	-
Cornerstone Accounting fees:						
Independent examination	**720**	**-**	**720**	720	-	720
Corporation tax returns	**336**	**-**	**336**	-	-	-
Payroll services	**300**	**-**	**300**	360	-	360
Bank charges	**421**	**-**	**421**	385	-	385
Sundry costs	**-**	**-**	**-**	-	-	-
Total expenditure	**80,350**	**-**	**80,350**	77,967	700	78,667

Staff costs:

The average number of employees employed by the company during the year was 1 (2025: 1). Director, Adam McNinch, was paid a gross salary of £47,373 (2025: £45,883) and £3,789 (2025: £3,671) of pension contributions in his role as Lead Pastor during the year.

There are no employees paid more than £60,000 (2025: nil).

No holiday pay was due at the year-end (2025: nil).

6. Debtors

	General fund	Restricted fund	2026 Total	General fund	Restricted fund	2025 Total
	£	£	£	£	£	£
Gift aid recoverable	**11,386**	**-**	**11,386**	19,411	-	19,411
Prepayments	**592**	**-**	**592**	-	-	-
	11,978	**-**	**11,978**	19,411	-	19,411

7. Creditors

	General fund	Restricted fund	2026 Total	General fund	Restricted fund	2025 Total
	£	£	£	£	£	£
Accruals and deferred income	**912**	**-**	**912**	720	-	720
Taxation and social security	**1,353**	**-**	**1,353**	1,346	-	1,346
	2,265	**-**	**2,265**	2,066	-	2,066

8. Funds analysis

Current year

	Balance at 01.02.25	Income	Expenditure	Transfers	Balance at 31.01.26
Unrestricted funds:	£	£	£	£	£
General fund	**181,517**	**111,124**	**(80,350)**	**-**	**212,291**
Total unrestricted funds	**181,517**	**111,124**	**(80,350)**	**-**	**212,291**
Restricted funds:					
Fellowship fund	**1,096**	**-**	**-**	**-**	**1,096**
Total restricted funds	**1,096**	**-**	**-**	**-**	**1,096**
Total funds	**182,613**	**111,124**	**(80,350)**	**-**	**213,387**

Funds analysis - prior year

	Balance at 01.02.24	*Income*	*Expenditure*	*Transfers*	*Balance at 31.01.25*
Unrestricted funds:	*£*	*£*	*£*	*£*	*£*
General fund	*156,253*	*103,231*	*(77,967)*	*-*	*181,517*
Total unrestricted funds	*156,253*	*103,231*	*(77,967)*	*-*	*181,517*
Restricted funds:					
Fellowship fund	*846*	*250*	*-*	*-*	*1,096*
Total restricted Funds	*846*	*950*	*(700)*	*-*	*1,096*
Total funds	*157,099*	*104,181*	*(78,667)*	*-*	*182,613*

Explanation of funds

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

The *Fellowship fund* represents funds donated to provide financial or practical help to the church community.

Notes to the financial statements
For the year ended 31 January 2026

9. Pension commitments

The Charity operates a pension for staff members with The People's Pension. All contributions made on behalf of staff are charged to the SOFA in the year they are incurred.

10 Liability of Members

The company is limited by guarantee, with the liability of each member limited to £1. There were 3 members (2025: 3 members) at the year-end.

11 Director and related party transactions

Adam McNinch, who is a Director, was employed by the Charity as Lead Pastor and his remuneration is disclosed in note 5. No other directors received any remuneration from the charity in the year (2025: nil).

Trustee expenses of £27 related to refreshments purchased for the Elder retreat. No other expenses were paid to trustees or related parties in the year.

The total unrestricted donations paid to the charity in the year by the Directors and related parties amounted to £16,720 (2025: £14,695).

There were no disclosable related party transactions in the year (2025: nil).

12 Operating lease commitments

The total of future minimum lease payments under the lease for the church office at the year-end is:

	2026
	£
Payments within one year	**5,850**
Payments within two to five years	**-**
Payments after more than five years	**-**
	5,850