# CAC – Skills Development Centre

Scottish Charity Number: SC051837

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 December 2025

## Reference and Administrative Information

| Item | Details |
|---|---|
| **Charity name** | CAC – Skills Development Centre |
| **Scottish charity number** | SC051837 |
| **Legal form** | Scottish Charitable Incorporated Organisation (SCIO) |
| **Principal address** | 53 Hareburn Road, Tillicoultry, FK13 6DA |
| **Trustees during the year** | Sindile Aruwaji; Susan Omoruyi Omoruyi; Morili Lasisi |
| **Chair / signing trustee** | Susan Omoruyi Omoruyi |
| **Bankers** | HSBC UK Bank plc, 1 Centenary Square, Birmingham, B1 1HQ (registered office) |
| **Independent examiner** | Babar Ali, Ford Rhodes Accountants, Chartered Certified Accountants (ACCA), Rowan House, Delamare Road, Cheshunt, EN8 9SP |
| **Reporting period** | 1 January 2025 to 31 December 2025 |

## Trustees' Annual Report

The trustees present their annual report and financial statements for the year ended 31 December 2025. The accompanying report contains fields requiring trustee confirmation before approval.

## Objectives and activities

CAC is a UK charity-based organisation positioned to transform and upskill individuals, businesses, corporate executives, job seekers, and people living with disabilities through various development programme. During the year, the Charity delivered skills-development training, community outreach, and welfare support, alongside faith-based activities consistent with its purposes.

## Achievements and performance

During 2025 the charity continued activities supporting skills development and community Programme included training cohorts, community support initiatives, and regular welfare interventions. The Charity also organised outreach and missionary activities and strengthened volunteer engagement.

## Financial review

The accounts are prepared on a Receipts & Payments basis.

**A summary for the financial year is set out below:**

Total income was £260,929.48 (2024: £212,694.80) and total expenditure was £248,598.82 (2024: £212,576.80). The resulting net income was £12,330.66 (2024: £118.00). Funds on 31 December 2025 totalled £13,691.66 (2024: £1,361.00).

Management has confirmed that all funds are unrestricted.

These figures are subject to the outstanding accounting and disclosure checks listed at the end of this draft.

## Reserves policy, risks and plans

The trustees aim to maintain free reserves sufficient to cover approximately 3 months of core expenditure, to ensure activities can continue in the event of unforeseen income shortfalls. The reserves policy will be reviewed annually.

## Structure, governance and management

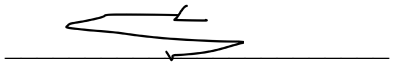
Christ Apostolic Church – Skills Development Centre (the "Charity") is a SCIO governed by its Constitution. The trustees are appointed in accordance with the Constitution. The trustees are responsible for the overall governance and strategic direction of the Charity and for ensuring the Charity complies with the Charities and Trustee Investment (Scotland) Act 2005 and OSCR's regulatory requirements.

**Trustees' responsibilities**

The charity's trustees are responsible for preparing financial statements that comply with applicable law and accounting requirements, maintaining adequate accounting records, safeguarding the charity's assets and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011.

Signed on behalf of the trustees CAC – Skills Development Centre



**Name:** Susan Omoruyi

**Date:** 15/09/2026

**CAC – Skills Development Centre | SC051837**

**INDEPENDENT EXAMINER'S REPORT**

To the Trustee of CAC – Skills Development Centre for the Year Ended 31 December 2025
I report to the trustees on my examination of the accounts of CAC – Skills Development Centre for the year ended 31 December 2025.

**Responsibilities and basis of report**
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**
Since the Trust's gross income exceeded £250,000, I confirm that I am qualified to undertake the examination because I am a member of the ACCA, which is one of the listed bodies.
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:
1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report to enable a proper understanding to the accounts to be reached.

Babar Ali Chartered Certified Accountants (ACCA)
Ford Rhodes Accountants
Rowan House
Delamare Road
Cheshunt
EN8 9SP

**Date 04 November 2026**

## Statement of financial activities
## (incorporating an income and expenditure account)

For the year ended 31 December 2025 – all funds unrestricted; £

| | Note | 2025 Unrestricted £ | 2025 Restricted £ | 2025 Total £ | 2024 Total £ |
|---|---|---|---|---|---|
| **Income from:** | | | | | |
| Donations and legacies | 3 | 203,599.48 | – | 203,599.48 | 188,558.80 |
| Charitable activities (internal organisation / training) | 3 | 57,330.00 | – | 57,330.00 | 24,136.00 |
| **Total income** | | **260,929.48** | **–** | **260,929.48** | **212,694.80** |
| **Expenditure on:** | | | | | |
| Charitable activities | 4 | 248,598.82 | – | 248,598.82 | 212,576.80 |
| **Total expenditure** | | **248,598.82** | **–** | **248,598.82** | **212,576.80** |
| **Net income / (expenditure) for the year** | | **12,330.66** | **–** | **12,330.66** | **118.00** |
| Transfers between funds | | – | – | – | – |
| **Net movement in funds** | | **12,330.66** | **–** | **12,330.66** | **118.00** |
| **Reconciliation of funds:** | | | | | |
| Total funds brought forward | **6** | **1,361.00** | **–** | **1,361.00** | **1,243.00** |
| **Total funds carried forward** | **6** | **13,691.66** | **–** | **13,691.66** | **1,361.00** |

All the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above.

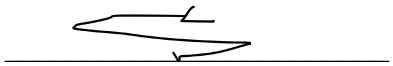
The charity has confirmed that its income is unrestricted. Any designated or endowment funds must be separately assessed by the trustees.

## Balance Sheet

As of 31 December 2025

| | 2025<br>£ | 2024<br>£ |
|---|---|---|
| **Fixed assets** | – | – |
| **Cash at bank** | 13,691.66 | 1,361.00 |
| **Debtors and prepayments** | – | – |
| **Total assets** | **13,691.66** | **1,361.00** |
| **Creditors and accruals** | – | – |
| **Net assets** | **13,691.66** | **1,361.00** |
| **Unrestricted funds** | **13,691.66** | **1,361.00** |
| **Total charity funds** | **13,691.66** | **1,361.00** |

Signed on behalf of the trustees CAC – Skills Development Centre



**Name:** Susan Omoruyi

**Date:** 15/09/2026

## Notes to the financial statements

### 1. Basis of preparation

These financial statements have been prepared on the accrual's basis under the charity accounting requirements applicable to the 2025 financial year, including FRS 102 and the Charities SORP (FRS 102) applicable to periods commencing before 1 January 2026, subject to confirmation of the charity's legal form and applicable framework. Figures are drawn from supplied cash-based summaries. The absence of outstanding debtors, creditors, fixed assets and Gift Aid claims has been confirmed by management, but other accruals adjustments and disclosures must still be considered.

The accounts are presented in pounds sterling. The trustees must confirm the going concern assessment, including any material uncertainties, before approving the accounts.

### 2. Accounting policies – proposed for trustee review

Income: recognised when entitlement exists, receipt is probable and the amount can be measured reliably. Donations, offerings and Gift Aid are recognised in accordance with those principles; Gift Aid receivables are included where eligible and recoverable.

Expenditure: recognised when an obligation arises and can be measured reliably. Costs are allocated to charitable activities and governance/support functions on a consistent, reasonable basis.

Funds: Management reports no restricted funds.

Fixed assets: No fixed asset.

### 3. Income analysis

| Income source | 2025<br>£ | 2024<br>£ |
|---|---|---|
| **Donations and tithes** | 10,701.67 | 120,525.27 |
| **Gift Aid** | 46,702.29 | 23,312.71 |
| **Offerings and special collections** | 124,813.97 | 19,939.31 |
| **Internal organisation income** | 57,330.00 | – |
| **Fundraising income** | 21,381.55 | 24,781.51 |
| **Training income** | – | 24,136.00 |
| **Total** | **260,929.48** | **212,694.80** |

## 4. Expenditure analysis

| Expense group | 2025<br>£ | 2024<br>£ |
|---|---|---|
| **Direct charitable activities (source category)** | 55,729.88 | 35,761.30 |
| **Support costs (source category)** | 182,227.80 | 153,977.10 |
| **Governance costs (source category)** | 10,641.14 | 22,838.40 |
| **Source category subtotal** | 248,598.82 | 212,576.80 |
| **Total expenditure in summaries** | **248,598.82** | **212,576.80** |

The source categories the total reported expenditure. The classification of expenditure by charitable activity, support and governance functions requires confirmation from the accounting records before statutory filing.

## 5. Staff and trustee disclosures

2025 staff costs per supplied summary: £146,984.21 (2024: £99,948.57). Stipend: £2,880.00 (2024: £2,877.61). 10 average employee numbers, remuneration disclosures, trustee remuneration/expenses, pensions, key management compensation and related-party transactions as applicable.

## 6. Funds reconciliation

| Unrestricted funds | 2025<br>£ | 2024<br>£ |
|---|---|---|
| **At start of year** | 1,361.00 | 1,243.00 |
| **Income** | 260,929.48 | 212,694.80 |
| **Expenditure** | (248,598.82) | (212,576.80) |
| **At end of year** | **13,691.66** | **1,361.00** |

## 7. Analysis of expenditure

| | 2025 | 2024 |
|---|---|---|
| **CHARITABLE ACTIVITIES** | **£** | **£** |
| Programme Costs | 31,848.67 | 11,630.00 |
| Equipment / Furniture & Fixtures | 6,828.51 | 1,602.97 |
| Venue & Facilities | 4,860.54 | 4,282.00 |
| Donation | 6,011.24 | 6,532.80 |
| Travel & Accommodation | 6,180.92 | 11,713.53 |
| **TOTAL CHARITABLE ACTIVITIES** | **55,729.88** | **35,761.30** |
| **SUPPORT COSTS** | | |
| IT & Communications | 2,234.55 | 7,954.57 |
| Entertainment | 1,746.92 | 3,852.00 |
| Recruitment | 14,307.88 | 12,043.35 |
| Bank Charges | 724.43 | 138.57 |
| Insurance | 2,250.67 | 2,463.92 |
| Rent | 7,430.00 | 17,842.50 |
| Utilities | 717.13 | 2,057.18 |
| Office & Admin | 2,952.01 | 4,798.83 |
| Staff Costs | 146,984.21 | 99,948.57 |
| Stipend | 2,880.00 | 2,877.61 |
| **TOTAL SUPPORT COSTS** | **182,227.80** | **153,576.80** |
| **GOVERNANCE COSTS** | | |
| Professional | 195.00 | |
| Parish Ministry Cost | 9,016.14 | 21,538.40 |
| Accountant | 1,430.00 | 1,300.00 |
| **TOTAL GOVERNANCE COSTS** | **10,641.14** | **22,838.80** |
| **TOTAL EXPENDITURE** | **248,598.82** | **212,576.80** |
| **SURPLUS / (DEFICIT)** | **12,330.66** | **118** |

## 8. Other required disclosures

There are no related party transactions to disclose for 2025.
There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.