

Callander Christian Fellowship

Report and Accounts

Year ended 31 December 2025

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

**CALLANDER CHRISTIAN FELLOWSHIP
LEGAL AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2025**

ADDRESS FOR CORRESPONDENCE	1 McLaren Terrace Callander FK17 8JD
GOVERNING DOCUMENT	Constitution dated 19 December 2022 as amended 13 March 2024.
CHARITY REGISTRATION NUMBER	SC052200
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Stephen Burch Lynne Murray Nathan Swisher Heather Westwood Rob Westwood Marilyn Willett (resigned 25 June 2025)
BANKERS	Bank of Scotland plc
INDEPENDENT EXAMINER	Nick Spear ACCA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal and Administrative Details
Pages 2-15	Trustees' Report
Page 16	Independent Examiner's Report
Page 17	Receipts and Payments Account
Page 18	Statement of Balances
Pages 19-20	Notes to the Accounts



Callander Christian Fellowship Trustees Annual Report
01/01/25 – 31/12/25

Charity Contact Information

Callander Christian Fellowship (CCF)

Scottish Charity Number: SC052200

Address: 1, McLaren Terrace, Callander, FK17 8JD

Telephone Number: 07851 529481

Email address: admin@callanderchristianfellowship.org.uk

Website: <https://www.callanderchristianfellowship.org.uk>

Facebook: <https://www.facebook.com/callanderchristianfellowship/>

YouTube: <https://www.youtube.com/@CallanderChristianFellowship>

Current Trustees



19/12/22: Lynne Murray



19/12/22: Rob Westwood



19/12/22: Heather Westwood



19/12/22: Steve Burch – Treasurer



31/5/23: Marilyn Willett
Resigned June 2025



10/12/23: Nathan Swisher (as Pastor)

The History of Callander Christian Fellowship

The first tentative steps towards a new church fellowship in Callander began at the end of 2013. A discussion took place between Duncan & Ruth Jack (at that time - Callander House Church leaders) and Alasdair Black, the Senior Pastor of Stirling Baptist Church (SBC), regarding the possibility of starting another church fellowship in Callander.

At the same time some members of SBC, from Callander and surrounding area, were considering starting a church in Callander to save travelling into Stirling every Sunday. A meeting to discuss this with the wider community was held in February 2014. After a time of prayer, the word we received from God was Unity.

Later that year, Stirling Baptist Church (SBC) provided a Pastor (David Gooding) to establish a regular service on a Sunday afternoon in the Dreadnought hotel, purposely timing this when it would not clash with other local church services. After about 6 months SBC applied to the Baptist Union Scotland for funding to recruit a part-time Pastor for Callander. Brian Gooding was appointed in early 2015. Sunday afternoon services were replaced with 'Sundays@Six' in October 2016 in St Andrew's Episcopal Church Hall. The time and style of service appealed to many people, with the word of God being preached boldly each week.

The Monday evening Prayer Meeting, which commenced in April 2014 to seek God's plan for the Callander area, continued during Covid via Zoom and continues to this day on a weekly basis. Things changed significantly during Covid. Brian and his wife Iris, switched to a weekly on-line YouTube service 'Sundays@Six', recorded on location. (often outdoors and through all seasons!). People from all over the world tuned in, hearing the Word of God preached in the beautiful Callander countryside. Although Brian retired later in 2020, he and Iris continued to deliver their weekly YouTube services until Easter 2021.

We have achieved the three priorities agreed by the fellowship in November 2021.

1. Regular in-person services have taken place at 4.00pm to accommodate children.
2. We became an independent fellowship after being registered as a charity with OSCR (Office of the Scottish Charity Regulator) with the new agreed name of Callander Christian Fellowship on 19/12/22.
3. Our own Pastor was recruited on 10th December 2023.

In 2022, Becky Kremer from YWAM and two of CCF trustees connected. She knew that as a church, we were looking for a pastor and told us about a family who had a clear long-term call to minister through a church in the Stirlingshire area of Scotland. Nathan and De'Sha along with their son, Noah Swisher, finally arrived in Scotland in November 2022 to wait on the Lord for direction. Nate and De'Sha were invited to our church to see it for themselves and meet everyone. After Nate visited and preached a few times, there was a unanimous sense that they should join us.

We then proceeded with all the formalities that such a situation requires (interview, references etc.) and then on the 10th December Nate became our pastor.

They have a strong desire to work as a team and a passion to serve the local community, working with other churches and a vision to raise up young leaders.

Nathan Swisher was formally inducted as our new Pastor on Sunday 4th February 2024 with representatives from America, Sri Lanka, Canada, Australia, New Zealand, England, and Scotland taking part in the very special service to which the community of Callander was invited. We had a wonderful celebration ceilidh in a local hotel to mark the occasion.

Objectives and Activities

Objectives:

The Purposes of Callander Christian Fellowship (CCF) are the advancement of religion, specifically the Christian faith, primarily in Callander, and also throughout Scotland and the rest of the world, by all means consistent with:

4.1 The Christian Bible; [and]

4.2 The Vision Statement; 'A worshipping community of Gods people, committed to growing in faith and demonstrating Gods love to others through sharing the gospel and acts of service' [and]

4.3 [The Statement of Foundation Values]; including, without prejudice to the foregoing generality, 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.

STATEMENT OF FOUNDATION VALUES OF THE CHURCH

1. The Lord Jesus Christ our God and Saviour is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and this fellowship, under the guidance of the Holy Spirit will administer His laws.
2. Christian baptism with water into the name of the Father, Son and the Holy Spirit, of those who have professed repentance towards God and faith in the Lord Jesus Christ, who died for our sins according to the Scriptures, was buried and rose again on the third day, is a core value of this fellowship.
3. It is the duty of every disciple of this fellowship to bear witness to the Gospel of Jesus Christ, and to take part in the evangelisation of the world.

Activities:

Callander Christian Fellowship (CCF) ministry has been very blessed to be able to use St. Andrews Episcopal Church for the regular Sunday afternoon services at 4pm.

The weekly prayer meeting (started on 14/4/14) continues on a Monday evening and underpins the work of CCF.

The weekly house group meets to study the bible in various formats and during 2025 has covered 'Total Forgiveness' by R.T Kendall, 'The Belonging Course' from Safe Families & 'Just 10' by J. John. These ministered, strengthened and encouraged our members to grow in their knowledge of the Bible and trust in the Lord.

Life Group: Using the SOAP (Scripture, Observation, Application, Prayer) methodology. The Thursday morning Bible study is open to all in the community and is held in the Atrium, a local Callander café. We have been very blessed to work together to build stronger foundations of our faith. During 2025 we studied the books of 'Revelation' and 'John'.

CCF Children's Work: We have continued this year with just a small number of children. Using Scripture Union 'XStream' material, both Old and New Testament stories have been explored and much joyful learning has taken place. Our prayer is that more young families will join us as we go forward as a Fellowship. Moving the children's work to the church hall brought much greater freedom for activities to take place.

The Food and Fellowship services continued as a quarterly Fellowship meal on a Thursday evening. The invitation widened to other churches and friends.



Over the course of the year some fellowship members attended the Hollybush Christian Camp, Yorkshire, others went to Refuel in Moray in July and some attended the Hebridean Revival Conference in Stornoway in June.

The 'Love your Neighbour' project became 'Love Callander' and provides local practical and financial support. We had t-shirts, sweatshirts, waterproof jackets etc. designed by De'Sha Swisher and available for all CCF members and friends to wear when helping in the community. An example of these projects was helping locals clear up after the destruction caused by Storm Amy brought trees down in Callander and Thornhill we also partnered with the Callander Woodland Group to create safe paths and remove unwanted plants in addition to carrying out various acts of random kindness.

Donations were given to the following community projects.

Callander Primary School Christmas vouchers £840 (targeted to assist families trying to meet increased living costs)

Regular monthly giving to Bushfire Ministries £600 (located in Uganda)

Bushfire Ministries £463.92 (Advent Conspiracy giving to cover the cost of new mattresses for the children)

Individuals have also helped provide groceries & toiletries to Callander Kirk Community larder to help those in our community struggling with increased food costs.

Informally, the church gives financially and practically to those identified in our church community as requiring assistance.

Christmas and Easter missions took place involving the other churches in Callander. These primarily blessed the local Callander businesses and identified areas of need in the community. Cards were provided, people were asked if they were managing and if they needed prayer or other forms of support.

On Saturday, 13/12/25, we held an outdoor service beside the Christmas tree in Ancaster Square, Callander. **'Shine Your Light'** was a national event held in communities across the UK on the same weekend. A Christmas message with carols was shared with passersby, who joined in.



CCF joined in an ecumenical carol service in St. Andrews church on 21/12/25. It was such a blessing to be part of community events in a packed church.

On Christmas Eve CCF held a wonderful service in St. Andrews Church Hall to which the community were invited to sing carols, listen to the message of Christmas and fellowship with one another.

Structure, Governance and Management

Governing Document:

The fellowship is a registered charity, number SC052200, and was established with a constitution dated 19/12/22.

Callander Christian Fellowship is governed by the Trustees, who will be elected by the Members, along with the Pastor (a member of the Trustees) in accordance with the CCF Constitution. The Pastor, with input and guidance from the Trustees, oversees the various Ministry Teams (Worship, Children's and Mission) that function within and under the covering of Callander Christian Fellowship with the goal of "equipping the saints for the work of the ministry" (Eph. 4:11-13).

The Trustees are responsible for preparing the Trustees Report and financial statements in accordance with applicable law and Scottish Accounting Standards.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the fellowship. They are also responsible for safeguarding the assets of the fellowship and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustee recruitment and appointment

No new Trustees were appointed during 2025.

Achievements and Performance

- We are thankful to have established a secure foundation, spiritually and financially to allow us to support our pastor, to minister to members of CCF as well as relate to and integrate with the wider population of Callander and the surrounding area.
- The theme for the year was "Rebuilding and Restoring," based on Isaiah 61:1-4. This theme captures the combination of Spirit-filled outreach and care for those in need, emphasizing our goal of rebuilding and restoring our sense of mission and purpose in Callander and beyond. We aim to achieve this through focused teaching,

including our series on the Old Testament book of Nehemiah titled “Rebuilding and Restoring,” our intentional efforts to address the needs of our community, and the establishment of a new Missions Team that is developing a strategic approach to reaching people, in our own small way, within our local area, larger region, nation, and even globally.

We also focused on this emphasis with our sermon series on the book of Ephesians called "New Creation Life." This series focused on how we as the church live out new creation life in our community

- We focused on discipleship opportunities. The goal is not just to provide programmes we attend and things we do but to think about formation. Discipleship will be not so much about what we do but who we are. Then, what we do will flow out of who we are (identity).
- We were able to focus on improving some of CCF's practical aspects. These included flow of the service and meeting in the church itself rather than the hall to better facilitate ministry.
- Indy Korff continued as an administrative and finance assistant to relieve the tremendous amount of work carried out by the trustees but who also helped develop a social media presence, which raised our profile significantly, better communication (with members and outside the church), sermon access by recording the weekly sermon on YouTube, and much of the behind the scenes work that most may not know goes on.
- 2025 saw the outdoor baptism of Andrew McCartney on 13/7/25 (along with a young woman from Kairos Church) and Eilidh Scurfield on 31/8/25, in the River Teith.



- The connection with the local Primary School during Jan – April 2025 continued as part of the School Assemblies held on the first Wednesday afternoon of each month. Two separate services took place for primaries 1 – 4 then 5 – 7. A Christian message was delivered with significant interaction with the children and songs were sung. This led to discussion about a Scripture Union Club restarting in the school at 3.15pm on a Thursday. However, due to legislation outwith our control this was unable to start during 2025.
- We continue to receive support through membership of SCVO (Scottish Council of Voluntary Organisations), SVE (Stirling Voluntary Enterprise).
- We aligned our practical needs to maximize ministry by helping people to serve in areas that are their unique giftings and strengths. Most members take part in the weekly rota, ensuring that equipment and resources are set out on time, communion preparations accomplished, teas and coffees etc are available, welcome, preaching, prayers, readings and prayer ministry at the end of the service are all covered in this rota.
- We provided funds through a Christmas initiative called 'Advent Conspiracy' to help cover the cost of 350 simple mattresses for the children attending a special Christmas outreach camp at Bushfire Ministries, Uganda.
- Mike Scurfield coordinates the weekly worship. He organised a team to ensure that each Sunday is covered. Nate and De'Sha have brought their previous worship experience with them. Worship was better achieved by shifting our service structure slightly to create space for the Holy Spirit to move and for people to engage in worship with less distraction. This will help create space for the prayer ministry at the end of the service. Other people contribute to worship from time to time including Callander locals Jenne & Alex McLure and Gillian McNaughton and some groups from other churches and personal contacts.
- We are registered with Volunteer Scotland Disclosure Services to enable CCF to apply for the PVG's required for working with children or other vulnerable groups.
- Communication continues through an informal fellowship WhatsApp group so everybody is kept up to date with events taking place and to ensure open conversation with all those who want to be part of this group.
- In October 2025, CCF hosted another outreach team from Gettysburg Foursquare Church. A group of fifteen individuals from Gettysburg Foursquare Church in Gettysburg, PA, spent several days with CCF members. They assisted with various home projects, helped with the Callander Woodland Group "Love Callander" event, participated in a prayer walk in Callander, and helped lead worship during our Sunday service. They also took part in an Alpha day at the Swishers' home on





Saturday 4th October along with members of CCF and people in the community who had been attending the Autumn Alpha course in Callander.

- Annual accounts and Trustees Annual Report submitted to OSCR.
- The Budgeting Team continues to meet to oversee the 2025 budget and set a budget for 2026.
- The Missions group will determine the strategy for giving from CCF. This group is responsible for the local Christmas & Easter missions, supporting our partners overseas, and linked to the Callander Mental Health Awareness week (MHAW), Safe Families and any other project that is deemed to fit the category of missions.
- Alpha courses ran in February/April and September/November 2025.



- Women Walking with God. An informal ecumenical group for the Callander & district area who try to meet on a Saturday morning every month for a walk and/or breakfast with a time for prayer.

Financial Review

CCF has been able to continue its mission thanks to:

- The monthly tithing by members
- The weekly giving by visitors.
- Creative Ministry donation - £728.86.
- For 2025 payments have roughly been level with our receipts, with the surplus being re-invested into fixed-term interest paying deposit accounts.

We give thanks and praise to God for our current position.

During the year total income was £22,456 (2024: £17,872) and expenditure was £23,757 (2024: £18,111). As a result, the cash held by the church decreased by £1,302 to £89,214, of which £88,485 is unrestricted.

Reserves policy

As we are a relatively new organisation with minimal operational expenses, no reserves policy has been required up to this point, although that situation will be monitored in the future.

Future Plans

In last year's Trustee's Annual Report (TAR), we identified four targets to aim for in 2025. Three of those four have been accomplished:

- Partnering with Scripture Union to relaunch an after-school (soon to be lunch time) club at Callander Primary School.
- Evaluating our space and Sunday service time at St. Andrews led us to find a new location for our services and to shift to morning services, although this change actually took place in March of 2026; preparations started in late 2025.
- We launched Love Callander (engaging the community in practical outreach and care), ran two Alpha programs to evangelize and disciple (not to mention our other small groups).

The fourth aim was to partner with YoungLife to reach high school students at lunchtime once a week. Though we have not launched this yet, the relationship with YoungLife is still growing, and our recent move to the Kirk Hall makes this future partnership more likely. As we look to 2026 and beyond, the focus will be to maintain, nurture, and grow the new ministries that we launched in 2025. We do not want to be stretched too thin and unable to

maintain what God has given us to steward. However, we feel there are a few key things to focus on, in addition to continuing to nurture and cultivate all our regular ministry functions, outreach (Alpha, etc.), discipleship, Scripture Union, and so on.

- Starting an evening home group/Bible study. Our current home group and Bible study take place during the workday and are therefore not conducive to everyone's schedule. Having an evening option offers opportunities for fellowship and discipleship for people who are more available in the evenings. This is already in place and will start mid-March.
- Increase discipleship and equipping (Eph. 4:11-13) members and attendees of CCF for ministry. In addition to the groups, Alpha, and Sunday services, I have started a small group that meets fortnightly for deeper training in Biblical studies. We also aim to start a monthly "Question and Response" time for anyone to attend. This will function in both a discipleship and outreach capacity. In addition, there will be greater intentionality in releasing others to lead, minister, and reach Callander and the surrounding communities.
- The Reverse Catchment – an aim to see house groups established in surrounding villages (many that do not have a church at all). Matthew 9:35 describes Jesus "going through all towns and villages, teaching in their synagogues, proclaiming the good news of the kingdom and healing every disease and sickness." Jesus loves the small towns and villages, not just the cities. In that sense, we see a "reverse catchment": as the waters, education centres, resources, etc., tend to flow into Callander, we see a call to "flow" out to these smaller communities with the Good News of Jesus. This aim would be to look at starting small groups in communities where we already have a presence (like Doune and Thornhill), and to explore ways to build connections and support and care for needs in other communities.

Theme of the Year (2026):

The theme that we feel the Lord is leading us in for this year is "The Way of the Wilderness." Isaiah 40:3-5 (NIV) says:

A voice of one calling:

"In the wilderness prepare

the way for the Lord;

make straight in the desert

a highway for our God.

⁴ Every valley shall be raised up,

every mountain and hill made low;

the rough ground shall become level,

the rugged places a plain.

⁵ And the glory of the Lord will be revealed,

and all people will see it together.
For the mouth of the Lord has spoken.”

In Isaiah, the wording here is vital. It is not “the voice of one in the wilderness” but the voice calling out, saying, “In the wilderness prepare a way for the Lord...” We will be examining the theme of the “Way of the Wilderness” in Scripture and how God calls us to be people who meet Him and make Him known in the “wilderness of life.” Life is often like the wilderness, barren, dry, difficult, lonely – yet there is a consistent promise in Scripture, “See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the desert” (Isaiah 43:19). We want to be people of His presence in the wilderness, people who grow their roots deep in His love and faithfulness, and people who are like streams of living water to those around us (John 4:13-14).

Discipleship:

Discipleship and spiritual formation lie at the heart of the theme of “The Way of the Wilderness,” as they are fundamental to the mission of the church (Matthew 28:18-20). We practice discipleship through our weekly prayer meetings, small groups, Alpha, and weekly worship and teaching, among other activities. We will also encourage other formational practices and tools, such as Lectio 365, the Daily Office, and our new resource available through RightNow Media.

Evangelism:

We believe evangelism and outreach are not limited to “experts” but are part of the mandate for all believers, although they have distinct expressions in individuals. Evangelism encompasses loving our neighbour, serving those in need, preaching and proclaiming the Gospel, showing hospitality, and more. We aspire for CCF to be a congregation that lives “on mission,” whether that mission involves our next-door neighbour or those we support in their ministry in Uganda – we are all called to be “salt and light.” Events like Alpha, Shine Your Light, Love Callander, and so on are other ways we will continue on in the “Great Commission” (Matt. 28:18-20).

Ecumenicalism (and distinction):

We will continue to collaborate with churches in Callander and beyond. The unity of the Church is a crucial goal, and we aim to build and strengthen relationships accordingly. This includes a focus on ecumenical outreach, community service opportunities, and Christian holidays (such as Christmas and Easter) whenever possible.

However, we also want to focus on shaping our rhythms as CCF. As a church, we aim to be united with the entire Body of Christ and faithful to the Lord's unique calling for us. This commitment will be reflected in the previously mentioned outreach and discipleship focus points.

Pastoral:

Scripture clearly states that we should care for one another. This responsibility lies not only with the minister but also with every follower of Jesus. The Apostle Paul, in his letters to the Ephesians and the Colossians, encourages us, as followers of Christ, to support one

another in love. Similarly, in his letter to the Galatians (6:2), he instructs us to carry one another's burdens.

Pastoral care is a ministry that grows through pastoral and ministerial visits, as well as through the "equipping of the saints for the work of ministry" that Paul mentions in Ephesians. We aspire to see the body equipped, not just the pastor, to actively minister to one another as the Body of Christ. This will also be seen in continuing to have fun, enjoying God's wonder and creation, and enjoying fellowship and food.

Practical:

We also want to focus on enhancing some of CCF's practical aspects. We plan to update and streamline our website to more accurately reflect our current status, ministry, and structure. We are also exploring improvements to our audio-visual system to better serve our needs for services and events. Additionally, we have transitioned our trustees to Microsoft 365 to improve communication and administration and are using Teams (and/or Zoom) for online meetings and prayer.

Aligning our practical needs aims to maximize ministry by enabling people to serve in their unique strengths and gifts.

Worship and Prayer:

We believe that the Word, Worship, and Prayer are essential to our lives as followers of Jesus, and we want our services to reflect this. This will involve redeveloping a prayer ministry team and continuing to emphasize the significance of prayer during the service and in our weekly prayer meeting.

On a practical level, we will also be looking to invest in and replace some of our audiovisual equipment in the near future, as what we have has served us well, but it is now quite dated. We delayed updating this last year, knowing that our location would likely change. However, now that we have moved, investing in equipment better suited to the size and acoustics of the larger space we are now in would provide a much deeper, richer overall experience.

Declaration

Signed on behalf of the charity trustees.

Stephen Burch

Stephen Burch (Apr 21, 2026 20:18:25 GMT+1)

Signature:.....

Print Name: STEPHEN BURCH

Designation: Trustee

Apr 21, 2026

Date:.....

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
CALLANDER CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the accounts of Callander Christian Fellowship ('the charity') for the year ended 31 December 2025 on pages 17 to 20 following.

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 2006 Accounts 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 other than that disclosed below:

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 9 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.

The matter that has come to my attention is that, in the course of my examination of the accounting records of the charity, it was noted that the approval of a grant paid to one of the trustees disclosed in note 5 of the accounts did not conform to the requirements of the charity's governing document regarding that trustee's conflict of interest. The charity trustees are aware of the requirements to ensure that all such transactions are authorised in accordance with the governing document and are of the view that the grant was in accordance with its charitable objects and would otherwise have been authorised.

Nick Spear

Nick Spear (May 16, 2026 10:46:40 GMT+1)

Nick Spear ACCA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: May 18, 2026

CALLANDER CHRISTIAN FELLOWSHIP
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		19,835	-	729	20,563	15,987
Income from charitable activities		129	-	-	129	-
Income from investments		1,763	-	-	1,763	1,885
Total receipts		<u>21,727</u>	<u>-</u>	<u>729</u>	<u>22,456</u>	<u>17,872</u>
Payments						
Payments in relation to charitable activities undertaken directly	2	14,311	-	-	14,311	10,888
Governance costs	3	564	-	-	564	540
Grants and donations	4	8,882	-	-	8,882	6,682
Total payments		<u>23,757</u>	<u>-</u>	<u>-</u>	<u>23,757</u>	<u>18,111</u>
Net of receipts / (payments) before transfers		(2,031)	-	729	(1,302)	(239)
Transfers between funds	6	-	-	-	-	-
Net movement in funds		<u>(2,031)</u>	<u>-</u>	<u>729</u>	<u>(1,302)</u>	<u>(239)</u>
Cash funds as at last year end		90,516	-	-	90,516	90,755
Cash funds at this year end	A	<u>88,485</u>	<u>-</u>	<u>729</u>	<u>89,214</u>	<u>90,516</u>

The notes on pages 19-20 form part of these accounts.

CALLANDER CHRISTIAN FELLOWSHIP
STATEMENT OF BALANCES
FOR THE YEAR ENDED 31 DECEMBER 2025

	<u>Unrestricted Funds</u>		Restricted funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
A Cash funds					
Cash at bank with immediate access	13,374	-	729	14,103	53,516
Notice deposits	75,000	-	-	75,000	37,000
Petty cash	111	-	-	111	-
	<u>88,485</u>	<u>-</u>	<u>729</u>	<u>89,214</u>	<u>90,516</u>
B Other monetary assets					
Gift aid due to charity	6,432	-	-	6,432	1,800
	<u>6,432</u>	<u>-</u>	<u>-</u>	<u>6,432</u>	<u>1,800</u>
C Liabilities					
Falling due within one year:					
Trade creditors	384	-	-	384	-
Fee for Independent Examination	660	-	-	660	564
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>1,044</u>	<u>-</u>	<u>-</u>	<u>1,044</u>	<u>564</u>
D Assets retained for charity's own use					
			Fund to which asset belongs	Value 2025	Value 2024
				£	£
Music and PA equipment			General	300	350
Computers and IT			General	1,800	900
				<u>2,100</u>	<u>1,250</u>

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf

by Stephen Burch date Apr 21, 2026
Stephen Burch (Apr 21, 2026 20:18:25 GMT+1)
STEPHEN BURCH

The notes on pages 19-20 form part of these accounts.

CALLANDER CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>		Restricted Funds	Total 2025	Total 2024
	General funds	Designated funds			
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs	3,505	-	-	3,505	3,087
Pastor's costs	496	-	-	496	-
Ministry expenses	991	-	-	991	2,469
Equipment and consumables	2,577	-	-	2,577	874
Hall hire	4,521	-	-	4,521	2,598
Insurance	485	-	-	485	472
Administration and support	1,736	-	-	1,736	1,389
	<u>14,311</u>	<u>-</u>	<u>-</u>	<u>14,311</u>	<u>10,888</u>
3 Governance costs					
Independent examination	564	-	-	564	540
	<u>564</u>	<u>-</u>	<u>-</u>	<u>564</u>	<u>540</u>
4 Grants and donations paid to others					
<i>Organisations:</i>	No. of grants				
St Andrews Episcopal Church	1	342	-	342	3,360
Release International	-	-	-	-	441
Callander Kirk	-	-	-	-	75
Callander Health Matters	-	-	-	-	50
Bushfire Ministries	2	1,064	-	1,064	50
<i>Individuals:</i>					
Individuals in need	8	1,266	-	1,266	2,156
UK and overseas mission	1	6,210	-	6,210	550
		<u>8,882</u>	<u>-</u>	<u>8,882</u>	<u>6,682</u>

CALLANDER CHRISTIAN FELLOWSHIP
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

5 Transactions with related parties

No remuneration or were paid to any trustees or persons related to them.

The total of £496 (2024: £684) was paid out to 1 (2024: 4) trustee(s) in respect of the following expenses: (1) Pastor's costs - £496 (2024 - £nil); (2) Ministry Expenses - £nil (2024 - £684).

The charity paid a grant of £6,210 (2024: £nil) on behalf of Nathan Swisher, who is a trustee, to enable him and his family to renew their UK visa sponsorship.

6 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	90,516	21,727	(23,757)	-	88,485
Restricted funds					
Creative Ministries Fund	-	729	-	-	729
	-	729	-	-	729
Total funds	90,516	22,456	(23,757)	-	89,214

Callander Christian Fellowship (SC052200): Final Accounts 2025

Final Audit Report

2026-05-18

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