REGISTERED CHARITY NUMBER: SC025604

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2026

for

Dornoch & District Christian Fellowship

Mackay & Co
Chartered Accountants
Unit 8
Golspie Business Park
Golspie
Sutherland
KW10 6UB

Dornoch & District Christian Fellowship

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for the Year Ended 31 March 2026

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Dornoch & District Christian Fellowship

Report of the Trustees
for the Year Ended 31 March 2026

The trustees present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Dornoch and District Christian Fellowship was formed in 1994, and continues to have, as stated in clause 11 of the constitution, a two-fold vision and purpose:

1. To love and to serve God, and the family of the Universal Church of God.

2. To spread the gospel to our own communities, to strengthen the work of the Church throughout the world, and to have an influence for good in society through the promotion of biblical standards at every level.

We are a local church, serving the communities of Dornoch, Embo and the surrounding area, as well as the towns and villages of Tain, Edderton, Golspie and Brora. The Fellowship does not have any other congregations, but is part of the Universal Church of God and serves with the Reformed churches of Jesus Christ throughout the United Kingdom and the world. The fellowship is an Affiliated Member of the Fellowship of Independent Evangelical Churches (F.I.E.C). The fellowship stands firmly in the long tradition which accepts that the Bible in its entirety is the inspired Word of God. Therefore the Fellowship derives its forms of teaching, worship, ministry and government from the scriptures only. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone, by Faith.

The Dornoch and District Christian Fellowship is an independent Evangelical church adhering in its worship and doctrine to the position of the Church of Scotland at the time of the Reformation and is also an Affiliated Member of the Fellowship of Independent Evangelical Churches (F.I.E.C).

The Fellowship continues to be self-supporting, receiving all income from the members of the congregation, visiting worshippers and donations gifted to the Church. It does not receive support from any other organisation or national body. Similarly, the Fellowship does not own any property but rents premises from Dornoch & District Community Association (DADCA), for Sunday Services of Worship, Sunday evening meetings, Sunday School and Youth Work.

Grantmaking

The congregation makes grants and donations from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

During 2025/26 donations were made to Steadfast Global, DADCA, FIEC, Wycliffe Bible Translators, Foundation of Peace, Christian Blind Mission, The Cruden Trust and the Historylinks Museum. These donations were given to support the ongoing work of these charities.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Charitable activities

During the year, the church met regularly for worship, with weekly Sunday Worship Services in the Dornoch Community Centre as well as Sunday evening meetings and mid-week Prayer groups. The Church also carried out various activities in pursuit of the above stated aims.

1. The congregation continued its commitment to support the work of the gospel and support those working for the Church throughout the U.K. Part of this commitment is our Affiliation with F.I.E.C. An annual donation was made to support the work of F.I.E.C. in the UK.

2. Our aims to help in the worldwide community were sustained via the many charities involved, with various donations to bring famine relief, work and training skills, education and the gospel to many areas including our own local area, our nation and beyond to the Middle East.

3. With regard to the persecuted church, oppressed in many & various nations, (including the Far East, Middle East and in specific countries such as Iraq, Iran, Turkey, Syria etc.), donations were made to enable both "Steadfast Global" to intervene with the authorities, and to highlight ongoing persecution in the media.

4. The activities of the Charity were essentially stable over the course of the year.

Significant highlights, events and developments of note in the year include the following:

In relation to Congregational activities:

1. Provision of a broad range of activities continued when the Church was able to meet,

a. Weekly Sunday School and Youth Meetings for children between the ages of 4 and 13, with all meetings in person.
b. Bible Study meetings on a regular basis, with all meetings taking place in person.
c. Our weekly mid-week Prayer Group was conducted in person throughout the year 2024/25.

2. This year we have also continued to be involved in and supported a non-denominational Youth work in the Dornoch area. This work was carried out in person, with all groups once again held weekly and available from upper primary through to secondary school ages.

In relation to **Congregational funding**:

1. This past year saw an increase of funding over the course of the year.

2. The vast majority of tax payers within the church that donate regularly are still members of the Gift Aid scheme.

Overall, finances have increased with £245,980 invested in the savings accounts by the close of the financial year.

FINANCIAL REVIEW

Principal funding sources

The congregation receives its funding by way of weekly offerings and Gift Aid donations.

FINANCIAL REVIEW

Reserves policy

It is the policy of the fellowship to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets. The trustees have agreed that funds held in account No. 2, the Building account are designated funds for specific purposes as detailed below.

1. This account is to provide sufficient funds to enable the ongoing work of the Fellowship to be maintained and in particular to major outlays for the Football Camp and possible welfare needs.

2. The account is also available for the lease or purchase of any suitable building for the work of the Fellowship.

The balance of the Account Cash Assets at 31 March 2026 amounted to £294,132 (2025 - £143,257) including an investment of £245,980 in three accounts.

The fund reserves continue to meet the needs of the Fellowship's work commitments.

FUTURE PLANS

The Fellowship will continue to meet regularly and endeavour to continue to carry out various activities in pursuit of the charity's stated aims.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Dornoch and District Christian Fellowship are established by Constitution, dated 1996. The fellowship is a Registered Scottish Charity (No. SC 025604).

Recruitment and appointment of new trustees

The Eldership exercises it's discretion in determining the most appropriate method of electing new Trustees (Elders). Any appointment will be made in accordance with God's Word, as stated in clause 12 of the Fellowship constitution, and taking account of the fact that all work of the Church is a theocracy as opposed to a democracy. There is no prescribed or fixed term for Trusteeship. Prior to their appointment, new Trustees will have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as either elder or deacon.

Organisational structure

The congregation is governed and administered by appointed elders, deacons and office bearers (all volunteers) and at the time of writing had no full time ordained minister, although the pastor now works full time and does receive a salary for service to the congregation for this work. The Elders and Deacons have the responsibility for spiritual oversight and welfare of the congregation together with the ongoing administrative and financial matters of the Church. Under Charity Law, the Elders are deemed to be the trustees of the congregation as they are given the responsibility for day to day management and control.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC025604

Dornoch & District Christian Fellowship

Report of the Trustees
for the Year Ended 31 March 2026

Principal address
Foresters Cottage
Hilton
Dornoch
Sutherland
IV25 3PW

Trustees
J G Fairns
D K Goskirk
T W Smart
S Print

Independent Examiner
Marcus D MacIver CA
Mackay & Co
Chartered Accountants
Unit 8
Golspie Business Park
Golspie
Sutherland
KW10 6UB

Approved by order of the board of trustees on .....9th SEPTEMBER 26..... and signed on its behalf by:

.....
D K Goskirk - Trustee

Independent Examiner's Report to the Trustees of
Dornoch & District Christian Fellowship

I report on the accounts for the year ended 31 March 2026 set out on pages six to twelve.

Respective responsibilities of trustees and examiner
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's 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 the independent examiner's report
My examination was 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 seeking explanations from you as 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.

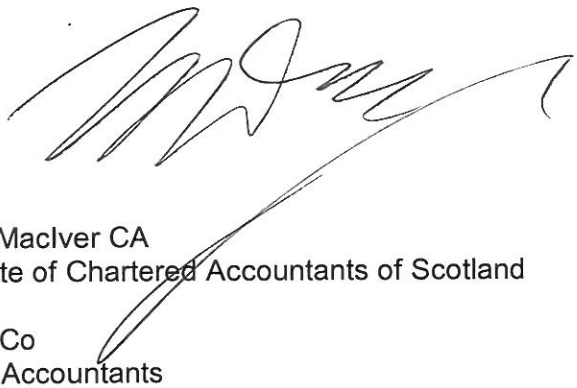
Independent examiner's statement
In connection with my examination, no matter has come to my attention :

(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 to 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.



Marcus D MacIver CA
The Institute of Chartered Accountants of Scotland

Mackay & Co
Chartered Accountants
Unit 8
Golspie Business Park
Golspie
Sutherland
KW10 6UB

Date: 9th September 2026

Dornoch & District Christian Fellowship

Statement of Financial Activities
for the Year Ended 31 March 2026

	Notes	31.3.26 Unrestricted funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		185,146	50,221
Investment income	2	5,352	-
Total		190,498	50,221
EXPENDITURE ON			
Raising funds		25,767	30,728
Charitable activities			
General		13,383	10,105
Total		39,150	40,833
NET INCOME		151,348	9,388
RECONCILIATION OF FUNDS			
Total funds brought forward		144,179	134,791
TOTAL FUNDS CARRIED FORWARD		295,527	144,179

The notes form part of these financial statements

Dornoch & District Christian Fellowship

Balance Sheet
31 March 2026

	Notes	31.3.26 Unrestricted funds £	31.3.25 Total funds £
FIXED ASSETS			
Tangible assets	7	1,239	1,138
CURRENT ASSETS			
Cash at bank		294,132	143,527
CREDITORS			
Amounts falling due within one year	8	156	(486)
NET CURRENT ASSETS		294,288	143,041
TOTAL ASSETS LESS CURRENT LIABILITIES		295,527	144,179
NET ASSETS		295,527	144,179
FUNDS	9		
Unrestricted funds:			
General fund		49,747	1,930
Premises purchase funds		245,780	142,249
		295,527	144,179
TOTAL FUNDS		295,527	144,179

The financial statements were approved by the Board of Trustees and authorised for issue on ....9TH SEPTEMBER....'26..... and were signed on its behalf by:

.....
D K Goskirk - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

Financial Reporting Standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. 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.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on reducing balance

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. INVESTMENT INCOME

	31.3.26	31.3.25
	£	£
Deposit account interest	5,352	-

3. TRUSTEES' REMUNERATION AND BENEFITS

	31.3.26	31.3.25
	£	£
Trustees' salaries	23,334	28,000
Trustees' pension contributions to money purchase schemes	513	653
	23,847	28,653

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

4. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.26	31.3.25
Pastor	1	1

No employees received emoluments in excess of £60,000.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds
	£
INCOME AND ENDOWMENTS FROM	
Donations and legacies	50,221
EXPENDITURE ON	
Raising funds	30,728
Charitable activities	
General	10,105
Total	40,833

continued...

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £
NET INCOME	9,388
RECONCILIATION OF FUNDS	
Total funds brought forward	134,791
TOTAL FUNDS CARRIED FORWARD	144,179

6. DESIGNATED FUND

This is a Designated fund to enable the possible purchase of premises in the future.

7. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2025	3,363
Additions	411
At 31 March 2026	3,774
DEPRECIATION	
At 1 April 2025	2,225
Charge for year	310
At 31 March 2026	2,535
NET BOOK VALUE	
At 31 March 2026	1,239
At 31 March 2025	1,138

continued...

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26	31.3.25
	£	£
Taxation and social security	(156)	486

9. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted funds				
General fund	1,930	(720)	48,537	49,747
Premises purchase funds	142,249	152,068	(48,537)	245,780
	144,179	151,348	-	295,527
TOTAL FUNDS	144,179	151,348	-	295,527

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	38,430	(39,150)	(720)
Premises purchase funds	152,068	-	152,068
	190,498	(39,150)	151,348
TOTAL FUNDS	190,498	(39,150)	151,348

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds	134,791	9,388	-	144,179
TOTAL FUNDS	134,791	9,388	-	144,179

continued...

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	50,221	(40,833)	9,388
TOTAL FUNDS	50,221	(40,833)	9,388

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted funds	134,791	160,736	-	295,527
TOTAL FUNDS	134,791	160,736	-	295,527

Net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds	240,719	(79,983)	160,736
TOTAL FUNDS	240,719	(79,983)	160,736

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

Dornoch & District Christian Fellowship

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	31.3.26 Unrestricted funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	176,749	41,539
Gift aid	8,397	8,682
	185,146	50,221
Investment income		
Deposit account interest	5,352	-
Total incoming resources	190,498	50,221
EXPENDITURE		
Raising donations and legacies		
Trustees' salaries	23,334	28,000
Trustees' pension contributions to money purchase schemes	513	653
Preaching and Praise Supply	1,920	2,075
	25,767	30,728
Charitable activities		
Licences, subs and insurance	1,311	1,456
Premises Costs	3,622	2,096
Internet costs	405	456
Postage and stationery	98	124
Sundry expenses	273	1,257
Donations made	3,295	1,875
Sunday school and youth work	-	52
Materials, books and aids	228	185
BBQ/Catering	599	1,618
Depreciation	310	285
	10,141	9,404
Support costs		
Finance		
Bank charges	17	-

Dornoch & District Christian Fellowship

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	31.3.26 Unrestricted funds £	31.3.25 Total funds £
Finance		
Human resources		
Social lending	3,000	-
Social lending repaid	(500)	-
	2,500	-
Governance costs		
Accountancy	725	701
Total resources expended	39,150	40,833
Net income	151,348	9,388