Charity registration number SC001016 (Scotland)

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

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DEESIDE CHRISTIAN FELLOWSHIP CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Peter Smith	
	John Merson	
	Philip Merson	
	Derek Leith	
	Neil Cordiner	
	David Jennings	
	Dougie Simpson	
	Andrew Jack	
	Robert Taylor	
	Crawford Anderson	
	Tim Lochhead	
	Derek Mair	(Appointed 21 February 2026)
	Matthew Carson	(Appointed 21 February 2026)
	Derek Buchan	(Appointed 21 February 2026)
Charity number (Scotland)	SC001016	
Principal address	Binghill Drive Milltimber Aberdeenshire United Kingdom AB13 0JE	
Auditor	Azets Audit Services 37 Albyn Place Aberdeen United Kingdom AB10 1YN	
Bankers	Virgin Money plc 1 Queens Cross Aberdeen United Kingdom AB15 4XU	

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

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DEESIDE CHRISTIAN FELLOWSHIP CHURCH

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "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)" (as amended for accounting periods commencing from 1 January 2019).

Objectives and activities

The principal objective of Deeside Christian Fellowship Church ("the Church") is "Knowing Christ and making Him Known".

The Trustees have paid due regard to guidance issued by the OSCR in deciding what activities the charity should undertake.

Achievements and performance

The following achievements and performance covers the period from 1 January 2025 to 31 December 2025.

The objective and aims are achieved in various ways:

Locally

Regular weekly Sunday Church services in Milltimber, Tillydrone and Torry were held throughout 2025.

Numerous young people's and children's activities including Junior Church, the Celebration Group for children and adults with learning challenges, children's clubs, Holiday Bible Club, Soccer School, and the provision of crèche facilities during Sunday services as well as boys and girls Bible Study groups.

The Church is divided into Home Groups for adults which meet regularly for Bible study, prayer, practical care and support. The wider activities of the Church include women's and men's ministry, and various evangelistic initiatives. The aim is to encourage members to take an active role in society through their everyday lives, and by serving in some practical way in the Church or local community. A large number of members are involved in The Lighthouse Project based in Tillydrone.

During 2025 the Donside Community Church in Tillydrone continued to grow alongside The Lighthouse Project. The multi-purpose facility is ideal for Church services as well as smaller community focused ones. In addition to the weekly Church services the foodbank is operated by The Lighthouse Project.

The Hope Church, Torry hold weekly services on a Sunday afternoon together with a Junior Church. During the week Mainly Music, a fun music group for pre-school children is held.

Nationally

The objective is achieved through the support of a number of Christian charitable organisations, including Transforming Lives for Good, Street Pastors, Peaced Together and Youth for Christ.

Internationally

The Church supports a large number of organisations such as Tearfund, Operation Mobilisation, IJM, Children for Christ in Romania, Dochas Education Trust, Wycliffe Bible Translators as well as the Church supporting an orphanage and school in rural India.

Membership and financing

The Church's membership is multicultural and consists of 224 members attending Deeside Christian Fellowship (May 2025), 24 members attending Donside Community Church (December 2025) and 30 members attending Hope Church, Torry. The regular attendance at Sunday morning services is around 350 people. The number attending youth activities extends to some 120.

The church is entirely self-funded by its members and adherents. Budgeting tends to be expenditure lead along with special offerings to raise funds for specific projects.

Community Involvement & Charitable Activities
The Church invests in developing a strong sense of community. The community involvement includes both practical and financial support as follows:

The Lighthouse Project

The Project has been operating in Tillydrone since 2003, created and run by the DCFC Outreach Pastor with many volunteers. Although originally started to provide support for men and women being released from prison with a view to re-integrating them into society, the Project has now grown to providing physical, emotional and spiritual help to many within the community. Being one of the most deprived areas of Aberdeen, Tillydrone suffers from many complex social issues. The Lighthouse, although part of the DCFC charity, seeks to be self-funding in that there are restricted funds donated by supporters specifically for this project.

In addition to many volunteers the Lighthouse staff has two employees, an experienced social worker and a youth support worker. The Youth Support worker left during the year and plans are in place to find a replacement.

The project continues to operate a food bank at Tillydrone.

Partnership with Transforming Lives for Good

Project staff and volunteers provide support within the school environment for children facing behavioural difficulties and challenging circumstances.

Investing in people

At the year end the Church has one ministry trainee who started on a multi-year leadership training program in September 2023. Having successfully completed his training, combining formal study with practical hands-on ministry training, and mentoring by church staff he has now registered on a Leader in training programme.

Children and youth

A creative children and youth programme is provided for all ages, ranging from pre-school to further education. These include groups meeting specifically to cater for a particular demographic and open to all within the Milltimber community and neighbourhood:

- Fusion Friday - a 'fusion' of groups for all ages of children and young people from P1 – S6, whether it's just a 'place to hang out with friends' or answering the big questions in life, the committed leaders seek to guide and support the children and young people in these important years when often the struggles of low self-esteem and self-worth are more evident.

- Annual events e.g. summer holiday club, cross training and a football camp.

- The Ark – a place for building relationships for toddlers and their adult carer, with crafts, story & song time.

- Mainly Music – fun music groups for parents and carers to enjoy together with their pre-school aged children.

- The Celebration Group – a friendship group for vulnerable children and adults with disabilities while teaching them basic Biblical principles in ways that are relevant to them.

- 'Who let the Dad's Out?' – catering for young fathers while offering support in the father/child relationship.

Financial review

Financial position

The Trustees have assessed the major risks to which the Church is exposed, in particular those related to the operations and finance of the Church and are satisfied that systems are in place to manage the exposure to major risks.

Reserves policy

The Church carries financial reserves of a level that it considers appropriate for its future work.

Key management and remuneration

The pastors of the Church are identified as key management. The key management remuneration is reviewed annually by an independent sub-group of the Trustees.

Risk management

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Church has policies in place to cover the main areas of risk including the protection of children and vulnerable adults; and health and safety. The Church's child protection policy has been reviewed and approved by CCPAS. Annual child protection training takes place each year. PVG checks are sought on all new appointees who are working with children, youth and vulnerable adults.

The treasurers, who were serving deacons during the financial year and post year end have become elders have appropriate training and experience in financial matters and maintain regular communication with the elders and are required to make them aware of any financial risks. A financial report is made to the Church at six monthly intervals to ensure the membership is aware of the Church's financial status. A process of governance is established to control the financial transactions of the Church. The current Treasurers are going to remain in place to support the Deacons who step into the role.

Future plans

The Church plans to continue the activities as outlined above within its objectives and aims with the principal aim being "Knowing Christ and making Him Known".

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, governance and management
Governing document
The Church is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The Trustees & Elders who served during the year and up to the date of signature of the financial statements were:

Peter Smith	
Jeremy McQuoid	(Resigned 30 September 2025)
John Merson	
Philip Merson	
Derek Leith	
Neil Cordiner	
Bruce Kennedy	(Resigned 31 August 2025)
David Jennings	
Dougie Simpson	
Andrew Jack	
Robert Taylor	
Matthew Laurenson	(Resigned 22 May 2025)
Crawford Anderson	
Nathan Davies	(Resigned 31 December 2025)
Tim Lochhead	
Derek Mair	(Appointed 21 February 2026)
Matthew Carson	(Appointed 21 February 2026)
Derek Buchan	(Appointed 21 February 2026)

During the year Jeremy McQuoid accepted an invitation to become Lead Pastor of Grandview Church in Ontario, Canada and resigned as a Trustee on 30 September 2025. The Trustees want to thank Jeremy for his 21 years of service, for his friendship, his teaching, his care and service in all sorts of ministry areas of the Church.

In addition the Trustees want to thank Bruce Kennedy, Matthew Laurenson and Nathan Davies who all resigned during the year for their contribution to the Church over many years.

Lead Deacons

Mark Deering	Facilities (Buildings) Action Group Leader
Peter Barron	Facilities (Technical) Action Group Leader

Deacons

Ewan McCance	Chairman (Resigned 31 March 2026)
David Neilly	
Matthew Hamilton	(Resigned 31 July 2025)
Matthew Carson	
Chris Leith	(Appointed 27 June 2025)
Seamus Lane	Chairman
Richard Merson	
Peter Torrens	
Mark Deering	
Sing Gin Tan	(Resigned 27 June 2025)
Peter Barron	
Elmer Rojas	(Resigned 27 June 2025)
Julian McCormick	(Appointed 27 June 2025)
Daniel Pirie	(Appointed 24 June 2026)
Adam Baldwin	(Appointed 24 June 2026)
James Hepburn	(Appointed 24 June 2026)
Tswai Mweemba	(Appointed 24 June 2026)

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2025

Constitution and Organisational structure
The Church is an independent evangelical church established by a Deed of Trust dated 30 April 1976.

The Church is led by an Elders Group and supported by a Deacons Group. The Elders comprise the Teaching Pastor, the Outreach Pastor, the Care Pastor, the Youth Pastor and a number of Elders appointed by the Church. The Elders are ex officio Trustees on behalf of the Church. The Elders are responsible for the spiritual direction and pastoral care of the Church. Elders are appointed by the members of the Church from time to time following nominations made by the Elders. New Elders are appointed on the basis of scriptural qualifications and more often than not are recruited from the Deacons having served there and gained an intimate knowledge of the workings of the Church.

Deacons are appointed by members of the Church following nomination by the members, to conduct and manage its financial and general business and practical affairs. From their own number, the Deacons appoint two to act as joint Treasurer. The Deacons normally hold office for three years but in some cases this can be longer. The Deacons Group at present comprises 13 members from a variety of professional/business backgrounds all of whom have an interest in the spiritual wellbeing of the Church and its individual members.

Both Elders and Deacons meet at least monthly and decisions are made on a consensus basis. Deacons and Elders hold joint meetings on a quarterly basis.

The Elders Group is responsible for the strategic direction and pastoral wellbeing of the Church and can delegate practical matters to the Deacons. The Deacons in turn will delegate tasks to smaller committees and rotas. The ultimate responsibility for running the Church rests with the Elders.

The responsibility for the day to day running of the Church and the office is delegated to the Pastors and the administration team.

The Trustees report was approved by the Board of Trustees.

Derek Leith
Trustee

Dated: 24 September 2026

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

STATEMENT OF TRUSTEES RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the Trustees are required to:
- select suitable accounting policies and then 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 sufficient accounting records that 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 and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the trust deed. 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.

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF DEESIDE CHRISTIAN FELLOWSHIP CHURCH

Opinion

We have audited the financial statements of Deeside Christian Fellowship Church (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees report; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF DEESIDE CHRISTIAN FELLOWSHIP CHURCH

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Matthew Allan

Matthew Allan (Senior Statutory Auditor)
for and on behalf of Azets Audit Services

24 September 2026
.....

Chartered Accountants
Statutory Auditor

37 Albyn Place
Aberdeen
United Kingdom
AB10 1YN

Azets Audit Services is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Current financial year	Notes	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
Income from:						
Donations and legacies	**3**	648,438	3,602	222,982	875,022	1,081,081
Other trading activities	**4**	11,678	-	1,612	13,290	15,575
Investments	**5**	279	-	-	279	-
Total income		660,395	3,602	224,594	888,591	1,096,656
Expenditure on:						
Charitable activities						
Direct charitable expenditure	**6**	72,556	-	109,233	181,789	172,331
Management & administration	**6**	474,144	-	184,585	658,729	772,238
Total charitable expenditure		546,700	-	293,818	840,518	944,569
Other expenditure	**11**	-	-	-	-	2,884
Total expenditure		546,700	-	293,818	840,518	947,453
Net income/(expenditure)		113,695	3,602	(69,224)	48,073	149,203
Transfers between funds		(29,110)	(59,438)	88,548	-	-
Net movement in funds	**8**	84,585	(55,836)	19,324	48,073	149,203
Reconciliation of funds:						
Fund balances at 1 January 2025		556,093	666,905	99,463	1,322,461	1,173,258
Fund balances at 31 December 2025		640,678	611,069	118,787	1,370,534	1,322,461

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

Prior financial year	Notes	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:					
Donations and legacies	**3**	829,615	3,771	247,695	1,081,081
Other trading activities	**4**	13,462	-	2,113	15,575
Total income		843,077	3,771	249,808	1,096,656
Expenditure on:					
Direct charitable expenditure	**6**	62,745	-	109,586	172,331
Management & administration	**6**	507,426	99,391	165,421	772,238
Other expenditure	**11**	2,884	-	-	2,884
Total expenditure		573,055	99,391	275,007	947,453
Net income/(expenditure)		270,022	(95,620)	(25,199)	149,203
Transfers between funds		20,507	(63,073)	42,566	-
Net movement in funds	**8**	290,529	(158,693)	17,367	149,203
Reconciliation of funds:					
Fund balances at 1 January 2024		265,564	825,598	82,096	1,173,258
Fund balances at 31 December 2024		556,093	666,905	99,463	1,322,461

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**13**		1,097,873		1,044,124
Current assets					
Debtors	**14**	16,582		30,049	
Cash at bank and in hand		298,450		334,326	
		315,032		364,375	
Creditors: amounts falling due within one year	**15**	(42,371)		(86,038)	
Net current assets			272,661		278,337
Total assets less current liabilities			1,370,534		1,322,461
Income funds					
Restricted funds	**16**		118,787		99,463
Unrestricted funds - general					
Designated funds	**17**	611,069		666,905	
General unrestricted funds	**17**	640,678		556,093	
			1,251,747		1,222,998
			1,370,534		1,322,461

The financial statements were approved by the Trustees on 24 September 2026.

D Leith

Derek Leith
Trustee

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from operations	**21**		59,002		21,354
Investing activities					
Purchase of tangible fixed assets		(95,157)		(90,727)	
Investment income received		279		-	
Net cash used in investing activities			(94,878)		(90,727)
Net cash used in financing activities			-		-
Net decrease in cash and cash equivalents			(35,876)		(69,373)
Cash and cash equivalents at beginning of year			334,326		403,699
Cash and cash equivalents at end of year			298,450		334,326

DEESIDE CHRISTIAN FELLOWSHIP CHURCH

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

1 Accounting policies

Charity information

The charity is a public benefit entity, a registered charity in Scotland and is unincorporated. The address of the principal office is Binghill Drive, Milltimber, Aberdeenshire, United Kingdom, AB13 0JE.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going concern

At the time of approving the financial statements the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future.

Therefore, the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donated assets, goods, facilities and services are recognised when the charity is entitled to the donation, receipt is probable and the amount can be measured reliably.

Donated tangible fixed assets are measured at fair value on receipt and recognised as income and as tangible fixed assets. Donated facilities and services are measured at the value of the benefit received and are recognised as income with corresponding expenditure. No amount is recognised where the value of the donation cannot be measured reliably.

1 Accounting policies **(Continued)**

1.5 Resources expended

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.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Church buildings and office	2% on cost
Church manse	2% on cost
Equipment	5% - 15% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key sources of estimation uncertainty

Property valuation

At each reporting end date, the charity reviews the carrying value of its properties to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). The carrying value of the properties is reviewed for indicators of impairment on an annual basis taking into consideration any recent third party valuations and the knowledge of the trustees.

3 Income from donations and legacies

	Unrestricted funds general 2025 £	Unrestricted funds designated 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	620,938	3,602	191,570	816,110	654,615	3,771	201,271	859,657
Grants	-	-	31,412	31,412	-	-	46,424	46,424
Donated goods and services	27,500	-	-	27,500	-	-	-	-
Deemed value of property donation	-	-	-	-	175,000	-	-	175,000
	648,438	3,602	222,982	875,022	829,615	3,771	247,695	1,081,081
Donations and gifts								
Family and evening services	22,408	-	12,809	35,217	36,929	-	12,262	49,191
Covenanted income	407,468	3,602	134,013	545,083	414,518	3,771	127,653	545,942
Donations	191,062	-	44,748	235,810	203,168	-	61,356	264,524
	620,938	3,602	191,570	816,110	654,615	3,771	201,271	859,657

During the year, the charity received donations totalling £164,149 (2024: £179,825) from trustees and other related parties. The donations were made without conditions.

In July 2024, the Victoria Hall located in Torry, Aberdeen was donated to the Charity for no consideration from another charity. The fair value of the property transferred was deemed to be £175,000 by the trustees.

In December 2025, the donated facilities related to a rent free period being gifted from another charity with a value of £27,500 (2024: £Nil).

4 Income from other trading activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fundraising events	11,678	1,612	13,290	13,462	2,113	15,575

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	279	-

6 Charitable activities

	Direct charitable expenditure 2025	Management & administration 2025	Total 2025	Direct charitable expenditure 2024	Management & administration 2024	Total 2024
	£	£	£	£	£	£
Staff costs	-	438,706	438,706	-	468,611	468,611
Depreciation and impairment	-	41,408	41,408	-	33,233	33,233
Outreach	17,084	-	17,084	17,155	-	17,155
Gifts to individuals	50,576	-	50,576	43,460	-	43,460
Gifts to organisations	63,617	-	63,617	65,780	-	65,780
Sundries and bank charges	-	14,676	14,676	-	15,914	15,914
Training	223	2,451	2,674	977	3,856	4,833
Rent, rates and insurance	-	43,721	43,721	-	45,970	45,970
Property maintenance	-	19,024	19,024	-	110,757	110,757
Light and heat	-	22,056	22,056	-	24,143	24,143
Events expenditure	45,922	-	45,922	42,690	-	42,690
Junior church and speaker expenses	600	-	600	375	-	375
Catering and supplies	-	10,730	10,730	-	8,694	8,694
Books and tapes	-	2,922	2,922	-	2,185	2,185
Website/IT expenditure	-	17,217	17,217	-	17,821	17,821
Telephone	-	4,482	4,482	-	5,616	5,616
Stationery and copying	3,767	10,308	14,075	1,894	10,343	12,237
	181,789	627,701	809,490	172,331	747,143	919,474
Share of governance costs (see note 7)	-	31,028	31,028	-	25,095	25,095
	181,789	658,729	840,518	172,331	772,238	944,569

6 Charitable activities **(Continued)**

	Direct charitable expenditure 2025	Management & administration 2025	Total 2025	Direct charitable expenditure 2024	Management & administration 2024	Total 2024
	£	£	£	£	£	£
Analysis by fund						
Unrestricted funds - general	72,556	474,144	546,700	62,745	507,426	570,171
Unrestricted funds - designated	-	-	-	-	99,391	99,391
Restricted funds	109,233	184,585	293,818	109,586	165,421	275,007
	181,789	658,729	840,518	172,331	772,238	944,569

7 Governance costs

	2025	2024
	£	£
Audit fees	18,500	17,000
Accountancy	12,528	8,095
	31,028	25,095
Analysed between		
Charitable activities	31,028	25,095
	31,028	25,095

8 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	18,500	17,000
Depreciation of owned tangible fixed assets	41,408	33,233
Loss on disposal of tangible fixed assets	-	2,884

9 Trustees

During the year there was £2,963 paid to third parties and reimbursements (2024: £4,318) paid to 2 trustees (2024: 3). This was made up of Outreach £393 (2024: £347), Sundries £2,478 (2024: £3,782), Website/IT Expenditure £92 (2024: £19) and Training £Nil (2024: £170).

One or more of the Trustees has been paid remuneration or has received other benefits from their charity or a related entity. Salaries for Trustees employed by the charity amounted to £192,300 (2024: £211,488) and pension contributions were made to money purchase schemes of £63,503 (2024: £60,177). A breakdown of remuneration and pension for each Trustee employed by the charity is noted below;

Trustee	2025		2024	
	£	£	£	£
	Remuneration	Pension	Remuneration	Pension
Mr J McQuoid	37,500	17,577	50,000	24,868
Mr J Merson	50,798	25,568	53,049	21,819
Mr D Simpson	41,394	6,192	40,582	6,070
Mr A Jack	62,608	14,166	67,857	7,420
	192,300	63,503	211,488	60,177

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	11	11

Employment costs	2025 £	2024 £
Wages and salaries	331,258	355,642
Social security costs	21,476	36,366
Other pension costs	85,972	76,603
	438,706	468,611

The number of employees whose annual remuneration was £60,000 or more were:

	2025 Number	2024 Number
£60,001 - £70,000	1	1

11 Loss on disposal of fixed assets

	Total Unrestricted funds general 2025 £	2024 £
Net loss on disposal of tangible fixed assets	-	2,884
	-	2,884

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Church buildings and office	Church manse	Equipment	Total
	£	£	£	£
Cost				
At 1 January 2025	1,093,178	103,196	262,598	1,458,972
Additions	4,071	12,364	78,722	95,157
At 31 December 2025	1,097,249	115,560	341,320	1,554,129
Depreciation and impairment				
At 1 January 2025	232,449	26,832	155,567	414,848
Depreciation charged in the year	21,905	2,244	17,259	41,408
At 31 December 2025	254,354	29,076	172,826	456,256
Carrying amount				
At 31 December 2025	842,895	86,484	168,494	1,097,873
At 31 December 2024	860,729	76,364	107,031	1,044,124

The church buildings and office and church manse are carried at historic cost less accumulated depreciation at a net book value of £842,895 and £86,484 respectively as at 31 December 2025. The trustees believe that the carrying value of the properties remains appropriate as there are no indicators of impairment based on their knowledge and experience of the local property market.

14 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	16,582	30,049

15 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	6,099	9,065
Accruals and deferred income	36,272	76,973
	42,371	86,038

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds					Movement in funds			
	Balance at 1 January 2024	Incoming resources	Resources expended	Transfers	Balance at 1 January 2025	Incoming resources	Resources expended	Transfers	Balance at 31 December 2025
	£	£	£	£	£	£	£	£	£
Missionary fund	19,979	82,024	(76,827)	(5,084)	20,092	72,591	(78,717)	9,468	23,434
Lighthouse fund	62,117	121,360	(197,598)	47,627	33,506	122,091	(182,501)	47,725	20,821
Building fund	-	46,424	(582)	23	45,865	29,912	(32,600)	31,355	74,532
	82,096	249,808	(275,007)	42,566	99,463	224,594	(293,818)	88,548	118,787

The Missionary fund exists for the purpose of collecting income and disbursing it to missionaries specifically supported by the Church and also to other mission organisations.

The Lighthouse fund exists to cover the expenditure of the Church's work in the Tillydrone area of Aberdeen.

The Building fund exists for work conducted on the Church in relation to the grant received from the Energy Saving Trust.

17 Unrestricted funds

	Movement in funds				Movement in funds			
	Balance at 1 January 2024	Incoming resources	Resources expended	Transfers	Balance at 1 January 2025	Incoming resources	Resources expended	Transfers	Balance at 31 December 2025
	£	£	£	£	£	£	£	£	£
General fund	265,564	843,077	(573,055)	20,507	556,093	660,395	(546,700)	(29,110)	640,678
Property fund	768,680	3,771	(99,391)	(63,073)	609,987	3,602	-	(59,438)	554,151
International students fund	56,918	-	-	-	56,918	-	-	-	56,918
	1,091,162	846,848	(672,446)	(42,566)	1,222,998	663,997	(546,700)	(88,548)	1,251,747

The General Fund and the Property Fund exist for the general purposes of the Church.

The International Student Fund was set aside to work with international students.

18 Analysis of net assets between funds

	Unrestricted funds 2025	Designated funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Designated funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£	£	£
Fund balances at 31 December 2025 are represented by:								
Tangible assets	481,038	542,303	74,532	1,097,873	427,290	570,969	45,865	1,044,124
Current assets/(liabilities)	159,640	68,766	44,255	272,661	128,803	95,936	53,598	278,337
	640,678	611,069	118,787	1,370,534	556,093	666,905	99,463	1,322,461

19 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	-	1,382

Payments of £2,226 have been recognised as an expense (2024: £2,226).

20 Related party transactions

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

20 Related party transactions **(Continued)**

Mrs L Merson is a connected person through marriage and was employed as Finance Administrator covering both Milltimber and the Lighthouse with a salary of £13,712 (2024: £13,970) and pension contributions of £1,400 (2024: £1,472). Mrs L Merson was reimbursed a total of £2,347 (2024: £1,464) for the following expenses;

- Events expenditure £269 (2024: £404)
- Catering and supplies £469 (2024: £180)
- Stationery and copying £247 (2024: £190)
- Outreach: £1,081 (2024: £690)
- Books, tapes: £281 (2024: £Nil)

Mr M Deering is the son in law of a trustee was reimbursed a total of £14,031 (2024: £2,105) for the following expenses;

- Property maintenance: £1,163 (2024: £2,105)
- House / Manse capex: £12,364 (2024: £Nil)
- Furniture and fittings capex: £504 (2024: £Nil)

Mr R Merson is a deacon and son of a trustee was reimbursed a total of £1,168 (2024: £1,529) for the following expenses;

- Catering and supplies: £1,168 (2024: £1,529)

Mrs N Deering is the daughter of a trustee was reimbursed a total of £31 (2024: £Nil) for the following expenses;

- Events Expenditure: £31 (2024: £Nil)

Mrs R Anderson is the wife of a trustee was reimbursed a total of £159 (2024: £Nil) for the following expenses;

- Events Expenditure: £159 (2024: £Nil)

Cross Training Ministry is a connected company due to Derek Leith being a trustee. The company was reimbursed for gifts to organisations of £5,000 (2024: £Nil).

21	Cash generated from operations	2025 £	2024 £
	Surplus for the year	48,073	149,203
	Adjustments for:		
	Investment income recognised in statement of financial activities	(279)	-
	Deemed value of property donation	-	(175,000)
	(Gain)/loss on disposal of tangible fixed assets	-	2,884
	Depreciation and impairment of tangible fixed assets	41,408	33,233
	Movements in working capital:		
	Decrease/(increase) in debtors	13,467	(14,531)
	(Decrease)/increase in creditors	(43,667)	25,565
	Cash generated from operations	59,002	21,354

22 Analysis of changes in net funds

The charity had no material debt during the year.

23 Management threat/self-review threat in relation to non-audit services

In common with many other entities of our size and nature, we use our auditor to assist with the preparation of the financial statements.

Verification

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Document

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