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Trustee's Annual Report & Financial Statements

For the period ending 31st December 2025

Scottish Registered Charity SC007831

Peter Hall Finance & Accounting Solutions
Certified Public Accountant



Certified Public
Accountants Association

Report and Financial Statement

FOR THE YEAR ENDED 31st December 2025

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TRUSTEES ANNUAL REPORT

The Trustees have pleasure in presenting their report for the financial year ending 31st December 2025.

REFERENCE AND ADMINISTRATION DETAILS

Charity Name:	Dundee Full Gospel Church
Charity Number:	SC007831
Constitutional form:	Unincorporated Association
Constitutional form date:	2 nd March 1966
Principal Address:	58 Constitution Street, Dundee, DD3 6NE Scotland. UK.
Charity Trustees:	Philip Carr Norma Carr Michael Holloway - Chair Timothy Gronneberg

Bankers: HSBC Banking Corporation. 25-29 Murraygate, Dundee, Angus DD1 2EE

Senior Staff member responsible for day-to-day management of the charity: Pastor Michael Holloway

The charity has income below £250,000 and is therefore eligible to prepare its accounts on a Receipts and Payments basis in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended) and OSCR guidance for Receipts and Payments accounts.

The charity has had the accounts independently examined by Peter Hall of “Peter Hall finance & accounting solutions”, Tillicoultry, Clackmannanshire.

STRUCTURE, GOVERNANCE, MANAGEMENT

Governing document: “Dundee Full Gospel Church” was recognised as a Scottish charity with effect from 2nd March 1966. The Charity is administered in accordance with the terms of the Trust Deed.

Organisational structure and decision-making process: The Trustees are the managerial arm of the charity. They meet regularly and make decisions for and on behalf of the church. Major decisions of a managerial and financial nature are minuted.

New trustees receive an induction covering the charity’s governing document, safeguarding policies, financial controls and responsibilities under charity law.

Trustees periodically review OSCR guidance and relevant charity governance materials.

Trustees are required to declare any conflicts of interest and withdraw from decisions where a conflict arises.

How trustees are appointed and recruited: The Trustees were those appointed on the establishment of the trust and represent the minimum number required. New trustees receive an induction covering the charity's governing document, safeguarding policies, financial controls and responsibilities under charity law. Appointment and removal is in accordance with the Trust Deed which requires that appointment is approved by unanimous agreement of the existing trustees and removal of any trustee by the unanimous agreement of the others.

Risk Management: The Trustees recognise that all charities face operational and financial risks. The principal risks identified include fluctuations in donations, unexpected building repair costs, and safeguarding responsibilities associated with children's activities.

These risks are mitigated through prudent financial management, maintaining adequate reserves, appropriate safeguarding procedures and regular trustee oversight.

Affiliations and connections: The charity is affiliated with the "Assemblies of God, Great Britain". ("Assemblies of God" is a company limited by guarantee (No. 2873415) registered in England, having its registered office at Gf/F12 No.1-2 The Cottages, Deva Centre, Manchester, England, M3 7BE, and is also a registered charity (No. 1032245)).

OBJECTIVES AND ACTIVITIES

The Purpose of the charity as set out in the Governing document: The purpose of the charity is the advancement of religion; provision of assistance to those in need through age, ill-health, disability, financial hardship or other disadvantage. The church building is located in the Hilltown area of Dundee and is a central focal point for the local community.

Summary of the main activities in relation to those purposes:

The charity helped several people in the community through counselling and practical help. The Church conducts meetings to provide a place of worship, a focal point of church fellowship; whether digitally or locally, training and guidance. Weekly Sunday services continued throughout the year with an average attendance of approximately 50-80. The children's ministry served approximately 10-25 children weekly. The church continued its weekly prayer meetings and Bible teaching sessions.

Volunteers: The charity would not be able to function without the help of volunteers in the areas of supervision of children, music, serving and cooking, teaching and maintenance. The Trustees would like to thank all volunteers for their invaluable contribution to the life of the church and/or charity. The Trustees acknowledge that service to the public benefit would not be possible with these volunteers.

Public Benefit Statement: The Trustees confirm that they have had regard to the guidance on public benefit issued by the Office of the Scottish Charity Regulator when reviewing the charity's activities.

ACHIEVEMENTS AND PERFORMANCE

We continue to be a place of worship & have a gathering of people coming every Sunday, the church also continues to operate a church alongside our regular Sunday service for school children from 4-12.

The church also continues to have a prayer meeting every Tuesday evening at 7pm.

On Easter Sunday we celebrated four people who decided to take step of Baptism in water.

The church also continues to support & counsel people when they come seeking this help.

The church also was meeting for 10 weeks at the The Space Theatre at Old Glamis Road, Dundee. One of these services was set up as an International Praise Day. This was to give opportunity to encourage the diversity of cultures at Full Gospel Church.

There was also the Funeral service that at the Crematorium building in Dundee of Margaret Musson.

The Full Gospel Church plans to continue to provide these services to the community & is exploring future opportunities of the potential of meeting in another place that provides parking.

FINANCIAL REVIEW

At the close of the reporting period on 31st December 2025, the church's financial position was as follows:

Income: Total receipts for the year were £68830, an increase of 33% compared to £51765 in the previous year.

Expenditure: Total payments for the year were £68,156, an increase of 24% compared to £54,902 in the previous year. Expenditure increased primarily due to essential building repairs, including roof works and stage repairs, which totalled approximately £20,938 during the year.

Net Result: This resulted in net payments of £674, an increase from net payments of (£3137) in the prior year.

Solvency: The Church remains solvent with a bank account balance of £21,172 at the end of the financial year, compared to £20,499 at 31 December 2024. The Church has no debt.

Payments to Trustees or Related Persons

Payments to Trustee Michael Holloway were as follows:

Name	Details	2025	2024
Michael Holloway	Wages	£22,608	£22,236
Michael Holloway	Travel , Accomadation	£277	£813
Michael Holloway	Telephone	£180	£180

These payments were made to Michael Holloway in his capacity as Pastor and not as a Trustee. No trustees received remuneration for acting as trustees. Payments made to Michael Holloway relate solely to his role as Pastor and employee of the church, and not to his role as trustee. Pastor Holloway has chosen to pay his pension from his net wage, and the church does not contribute to a pension scheme on his behalf.

Designated Donations

A total of £1,740 was received as designated donations during the year. These funds were allocated as follows:

“Hope Centre Dundee” Charity: £75.

“Young Lions” Ministry: £205.

“Space Centre” Rent: £1,460.

The donations to “Hope Centre Dundee” were paid directly to the charity and are included under the “Charitable Contributions” expense category.

Acknowledgments

The Trustees extend their heartfelt gratitude to the contributors whose generosity supports the ongoing work of the church.

The financial effect of significant events: Other than the Repairs & maintenance on the stage as mentioned in the finance review, there was no other significant expenses.

Investment policy & objectives set: The principal funding source of the charity are the church attenders who give generously from their own resources. There are no plans for raising of debt, or major expenditures.

Charity’s policy on reserves: The Trustees aim to maintain reserves equivalent to approximately 3 months of operating expenditure in order to provide financial stability and meet unforeseen building repair costs.

Going Concern: As at the date of approval of this report, and the financial accounts, the Trustees believe there is no uncertainty about the Charity’s ability to continue as a going concern.

Plans for future periods: The Trustees have no plans for future significant outlay, and therefore believe there is no need to ring fence any funds.

Factors likely to affect financial performance or position going forward: The main financial asset is the land and building in the name of the charity, and the cash balance of the bank account. There are repairs & maintenance issues that arise from time to time, however, costs are met with the cash resources of the charity. Larger repairs and maintenance issues will arise in the future, being the brick fence, and the roof may need some repairs. However, there are sufficient cash reserves to meet these contingencies.

The Trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and regulations. The Trustees believe that this report is a fair, balanced and understandable review of the charity's structure, legal purposes, objectives and activities, financial performance & financial position.

The Trustees would like to thank all those volunteers to help make it possible for "Full Gospel Church, Dundee" to function.

The Charity Trustees declare that they have approved the report above. Signed on behalf of the Charity Trustees.

A handwritten signature in black ink, appearing to read 'M Holloway', is written on a light-colored rectangular background.

Michael Holloway
Date: 7th June 2026

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

REPORT TO THE TRUSTEES OF "DUNDEE FULL GOSPEL CHURCH"

Scottish Registered Charity SC007831

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 8 to 10.

Respective responsibilities of Trustees and Auditors

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 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 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 accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, 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.



Date 24/6/2026

Peter Hall FCPA MCSI
Peter Hall Finance & Accounting Solutions
Dunfermline, Fife.

Certified Public Accountant UK 10227712A
Dundee Full Gospel Church
Statement of Income and Expenses
For the 12 months ending Dec 2025
Scottish Registered Charity SC007831

	Unrestricted funds	Restricted funds	Total funds 2025	2024	Further Details
	£		£	£	
Income & Endowments from:					
Donations & Legacies	59,941		59,941	47,143	1
Charitable Activities					
Other Trading Activities					
Investments					
Other	8,889		8,889	4,622	2
Total	68,830		68,830	51,765	
Expenditure on:					
Raising Funds					
Charitable Activities	68,156		68,156	54,902	3
Other					
Total	68,156		68,156	54,902	
Net Income/(expenditure)	674		674	(3,137)	
Transfers between funds					
Reconciliation of funds	20,499		20,499	23,636	4
Total funds brought forward	674		674	(3,137)	
Total funds carried forward	21,172		21,172	20,499	

Notes to the Statement of Financial Activities	2025	2024
Income & Endowments		
<i>1. Income from Donations & Legacies</i>		
Donations	59,941	47,143
	59,941	47,143
<i>2. Other Income</i>		
Tax reclaimed - Gift Aid	8,889	4,622
	8,889	4,622
Expenditure		
<i>3. Expenditure on Charitable Activities</i>	68,156	54,902
Administration costs -		
AOG Annual fee	1,686	1,055
Advertising	110	
Bank	71	306
CCLI		365
Communication	609	658
Office	190	2,024
Printing & Stationery	53	137
Professional Fees	1,380	1,495
Software	477	156
Subscriptions		75
	4,577	6,271
Building costs -		
Cleaning	184	420
Gas & Electricity	9,171	9,969
Insurance	2,073	2034
Kitchen	599	499
Repairs & Maintenance - other	20,938	7,582
	32,965	20,504
Ministry & Gifts -		
Honorariums	1,047	1,300
Literature & Resources		190
Ministry	24	89
Missions		2,190
Outreach	1,721	2,541
Training		500
	2,792	6,810

Staffing costs -

Conferences	1411	89
Ministry Expenses - Reimburse		
Pastor - M. Holloway	22,608	22,236
Training		
Travel & Accommodation	562	813
	<u>24,581</u>	<u>23,138</u>

4. Reconciliation of funds

21,172 20,499

5. Statement of Balances

	Unrestricted funds	Restricted funds	Total	Prior Period
Cash & Bank balances at start of the year	20,499		20,499	23,636
Surplus/(deficit) shown	674		674	(3,137)
Cash & Bank balances at end of the year	21,172		21,172	20,499





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

Twitter : <https://twitter.com/ChurchDundee>

Dundee Full Gospel Church
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Specially Invites You To
INTERNATIONAL PRAISE SERVICE

SUN. NOV 16TH 11AM

@The Space Theatre, Kingsway Campus, Old Glamis RD, Dundee, DD3 8LE
*Please Come Dressed to Represent a Culture
Let's Lift Praise from every Nation*

EVERYONE WELCOME. INVITE AND BRING ALONG YOUR FRIENDS, FAMILY MEMBERS AND COLLEAGUES.

FULL GOSPEL CHURCH DD3 6LN
DUNDEE
THUR 6 MAR 7:00PM
VENUE: TULLOCH COURT MULTIS
MORE INFO: WWW.FULLGOSPEL.CO.UK