

GRACE CHURCH FAMILY

Charity No. SC049531

TRUSTEES' REPORT AND ACCOUNTS

FOR THE YEAR ENDED

31 MARCH 2025

GRACE CHURCH FAMILY

TRUSTEES' REPORT

The trustees present their report together with the accounts for the year to 31 March 2025 and confirm that they have been prepared in accordance with the charity's governing instrument and all applicable statutory requirements.

CONSTITUTION

The charity is registered as a Scottish Charitable Incorporated Organisation and is governed by a constitution adopted 14th August 2019. Amendments to the constitution are approved at members' meetings by at least two thirds of the members present or by way of a written resolution of the charity trustees in their capacity as members and where appropriate with consent of the Office of the Scottish Charity Regulator.

PRINCIPAL ADDRESS

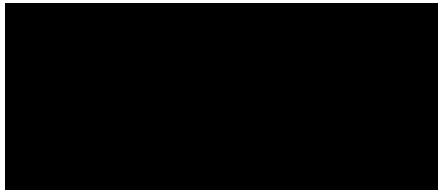
The charity's principal address is 20 Green Banks, Crathes, Banchory, Aberdeenshire AB31 5JT.

CHARITY'S AIMS AND OBJECTIVES

The charity's primary purpose is the advancement of the Christian faith in accordance with the Statement of Faith of the church in Royal Deeside and such other parts of the world as the charity trustees may think fit from time to time, and the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage in Royal Deeside and such other parts of the world as the charity trustees may think fit from time to time.

TRUSTEES

The trustees who served during the period were as follows:



Trustees are appointed by resolution of the existing trustees. Newly appointed trustees are advised by the existing trustees of their legal duties and responsibilities and where necessary training is provided.

REVIEW OF THE PERIOD AND FUTURE PROSPECTS

During the 2024/2025 financial year the charity continued to pursue its three key priorities: faith-based activities, compassion activities, and outreach. These priorities shaped the rhythm of church life and community engagement, encouraging participants to deepen their relationship with God, supporting those in poverty and disadvantage across Royal Deeside, and equipping the church family to share faith beyond its own walls. The trustees are pleased to report that the year was marked by growth and resilience, with new initiatives launched and existing programmes strengthened.

The church's Sunday services remained central to its faith-based activities. Teaching continued through the Luke and Acts series, begun in January 2023, and was well received by the congregation. From 8 September 2024, services moved to Burnett House, which now serves both as the church's Sunday meeting space and weekday offices. Across the year, around 80 to 90 different individuals attended services, reflecting both regular participation and new visitors. A particular highlight was the baptism and dedication service held on 6 October 2024, which attracted around 50 people and marked a significant milestone in the life of the church. Average weekly attendance was between 25 and 35, with steady growth noted from autumn onwards. Over the summer of 2024, the church also hosted Café Church gatherings, providing a more informal setting for worship and fellowship.

Small groups continued to play an important role in discipleship and community building. These included Kintsugi Hope wellbeing groups, prayer courses, and groups focused on the practice of reading scripture together. The Kingdom Carriers training course, launched previously, straddled the year end and continued into 2025. Together these groups provided opportunities for spiritual growth, emotional support, and equipping for outreach.

GRACE CHURCH FAMILY

TRUSTEES' REPORT

REVIEW OF THE PERIOD AND FUTURE PROSPECTS (cont.)

The compassion arm of the charity, Deeside Compassion, continued to expand its services. The Restart Social Supermarket and CAP LifeSkills programme provided vital support to families facing financial hardship. In January 2025, the charity launched a CAP Debt Centre, appointing a dedicated Debt Centre Manager to lead this new service. Kintsugi Hope wellbeing groups also continued to run, offering support for mental and emotional wellbeing. Hardship and fuel grants were distributed to families in need, helping to alleviate financial pressures during the winter months.

Since its launch in 2020, Deeside Compassion has now supported over 600 people, with hundreds of deliveries and active members continuing to benefit from its services. Around 20 volunteers contributed regularly to Compassion activities, demonstrating strong community engagement and commitment.

Outreach during the year was less focused on organised programmes and more on individuals within the church sharing their faith in everyday contexts. Seasonal outreach events were not a major feature of this year, but members continued to engage personally with friends, neighbours, and colleagues, reflecting the charity's commitment to equipping people for mission in daily life. Café Church gatherings also provided opportunities for informal outreach, welcoming new people into the church family.

Alongside these activities, the church family enjoyed moments of fellowship such as hosting a baby shower, which reflected the warmth and care of the congregation. In December 2024, the Lead Pastor and Trustee experienced a serious health emergency which required urgent surgery and temporarily limited his input into church life. During this period, the church community gathered frequently in prayer, and members of the leadership team and volunteers stepped forward to carry additional responsibilities. This time of challenge highlighted both the resilience of the church family and the strength of its shared commitment to faith and service.

Looking ahead, the trustees intend to continue focusing on the three core priorities of faith, compassion, and outreach. The CAP Debt Centre will be further developed, with emphasis on supporting families and individuals in financial difficulty. Plans are also underway to expand wellbeing programmes for families and young people, building on the success of Kintsugi Hope groups. Outreach training will remain a priority, equipping more people for mission and community engagement.

DONATED FACILITIES

The charity has the use of free additional office space within the building where they have their church offices and hold their Sunday Gatherings worth about £12,000 pa.

RISK MANAGEMENT

The trustees have reviewed the charity's exposure to major risks and accordingly have established systems to mitigate them.

RESERVES POLICY

The unrestricted fund represents the free reserves of the charity which currently equates to approximately three months operating expenditure. The trustees are keen to maintain the reserve at this level to ensure any unforeseen costs can be covered. As at March 2025 unrestricted funds stood at £20,753 (2024: £14,281) and restricted funds stood at £127 (2024: £nil).

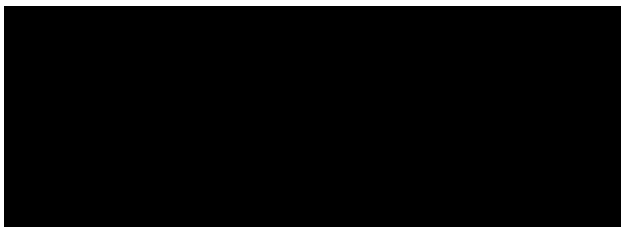
INDEPENDENT EXAMINER

The independent examination has been performed by Mr G B Bonds FCA CTA of Buchanan Bonds Ltd. Chartered Accountants & Chartered Tax Advisers, 39 Braehead Crescent, Stonehaven, Aberdeenshire AB39 2PP.

BANKING SERVICES

Banking services are provided by Santander.

This report was approved by the trustees on 30th December 2025 and signed on its behalf.



GRACE CHURCH FAMILY

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

GRACE CHURCH FAMILY

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st March 2025 which are set out on pages 4 to 8.

RESPECTIVE RESPONSIBILITIES AND BASIS OF REPORT

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. 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.

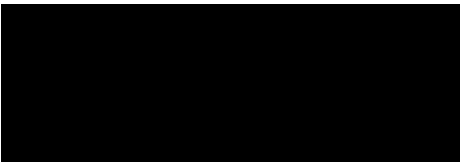
INDEPENDENT EXAMINER'S STATEMENT

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

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.



Buchanan Bonds Ltd.
Chartered Accountants &
Chartered Tax Advisers
 39 Braehead Crescent
 Stonehaven
 Aberdeenshire AB39 2PP

Date: 30th December 2025

GRACE CHURCH FAMILY
STATEMENT OF RECEIPTS AND PAYMENTS
FOR THE YEAR TO 31 MARCH 2025

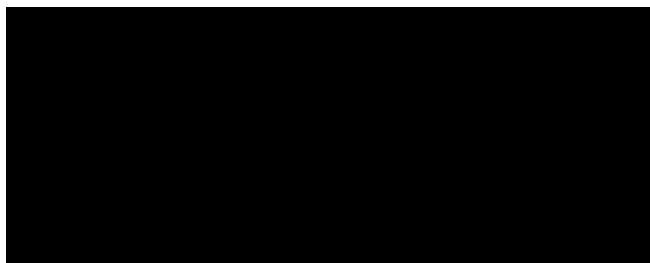
	Note	Income Funds		Total	Total
		General	Restricted	31/03/2025	31/03/24
		£	£	£	£
<u>Receipts</u>					
Income	2	23,094	74,002	97,096	78,646
Interest received		-	-	-	-
Total receipts		23,094	74,002	97,096	78,646
<u>Payments</u>					
Payments relating directly to charitable activities:					
Ministry costs:	3	(15,059)	(69,913)	(84,972)	(82,021)
		(15,059)	(69,913)	(84,972)	(82,021)
Governance costs:					
Independent examiner's fees		-	-	-	(600)
		-	-	-	(600)
Purchase of functional fixed assets:					
Equipment		(1,563)	(3,962)	(5,525)	(613)
		(1,563)	(3,962)	(5,525)	(613)
Total payments		(16,622)	(73,875)	(90,497)	(83,234)
Net receipts/(payments) for the period		6,472	127	6,599	(4,588)
Transfers to/(from) funds		-	-	-	-
Surplus/(deficit) for the period		6,472	127	6,599	(4,588)

Notes 1 to 7 form part of these accounts

GRACE CHURCH FAMILY
STATEMENT OF BALANCES
AS AT 31 MARCH 2025

	Income Funds		As at	<i>As at</i>
	General	Restricted	31/03/2025	<i>31/03/2024</i>
	£	£	£	£
<u>Cash funds</u>				
Bank and cash balances				
<i>At 1 April 2024</i>	14,281	-	<i>14,281</i>	<i>18,869</i>
Surplus/(deficit) for the year	6,472	127	6,599	<i>(4,588)</i>
At 31 March 2025	20,753	127	20,880	<i>14,281</i>
<u>Other monetary assets</u>				
Gift Aid tax reclaim	1,756	-	1,756	-
Other debtors	-	-	-	36
	1,756	-	1,756	36
<u>Other assets (retained for charity's own use)</u>				
Tangible fixed assets - equipment at cost (> £400)	15,664	-	15,664	<i>12,348</i>
	15,664	-	15,664	<i>12,348</i>
<u>Liabilities - current</u>				
PAYE, NIC and pension due	(1,419)	-	(1,419)	<i>(138)</i>
Independent examiner's fees inc. VAT	(1,200)	-	(1,200)	<i>(600)</i>
	(2,619)	-	(2,619)	<i>(738)</i>

These accounts were approved by trustees on 30th December 2025 and signed on their behalf.



GRACE CHURCH FAMILY

NOTES TO THE ACCOUNTS

FOR THE YEAR TO 31 MARCH 2025

1. BASIS OF ACCOUNTING

A receipts and payments account and a statement of balances has been prepared 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 became a Scottish charitable incorporated organisation August 2019.

2. INCOME

	Income Funds		To	To
	Unrestricted	Restricted	31/03/2025	31/03/2024
	£	£	£	£
Donations (including tax refunds)	21,414	4,492	25,906	31,223
Grants	-	69,510	69,510	47,423
Other	1,680	-	1,680	-
	23,094	74,002	97,096	78,646

3. MINISTRY COSTS

	Income Funds		To	To
	Unrestricted	Restricted	31/03/2025	31/03/2024
	£	£	£	£
Evangelism and events	710	-	710	2,173
Ministry supplies (catering, music etc)	2,655	783	3,438	2,776
Pastoral care	142	252	394	843
Grace Kids	24	-	24	13
Grocery items donated	8	10,120	10,128	7,662
Vouchers and hampers donated	-	864	864	748
Grants and donations paid <i>see note 5</i>	280	-	280	4,455
Site costs (rent, light & heat, cleaning etc)	1,314	13,221	14,535	16,705
Repairs and maintenance	-	-	-	450
Conferences and meetings	184	-	184	127
Volunteer expenses and costs	-	-	-	-
Training	1,682	156	1,838	415
Computer costs	503	698	1,201	1,094
Advertising and PR	203	327	530	424
Insurance	322	590	912	858
Bank charges and interest	169	335	504	392
Printing, postage and stationery	14	14	28	8
Telephone and internet	98	1,323	1,421	1,325
Travel and subsistence	1,642	1,060	2,702	4,683
Salaries etc <i>see note 4</i>	5,146	37,290	42,436	35,902
Professional fees	97	2,880	2,977	968
Sundries	(134)	-	(134)	-
	15,059	69,913	84,972	82,021

**GRACE CHURCH FAMILY
NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2025**

**4. STAFF COSTS, NUMBERS AND
TRUSTEES' REMUNERATION**

	Income Funds		To	To
	Unrestricted	Restricted	31/03/2025	31/03/2024
	£	£	£	£
[REDACTED]	3,000	3,000	6,000	<i>12,000</i>
Staff salaries	3,228	33,468	36,696	<i>23,100</i>
Pension costs	180	797	977	<i>780</i>
Employer's social security costs	-	-	-	-
PAYE, NIC and pension amounts due - net movement	(1,317)	-	(1,317)	<i>(104)</i>
Staff welfare	55	25	80	<i>126</i>
	<u>5,146</u>	<u>37,290</u>	<u>42,436</u>	<u><i>35,902</i></u>

The average monthly number of persons employed by the charity was 4 (2024: 4). No employee earned over £60,000.

The trustee **[REDACTED]** is paid in accordance with section 35 of the charity's constitution.

Apart from trustees' being reimbursed ministry costs incurred wholly and exclusively on behalf of the church, no trustee was paid expenses (2024: £nil).

5. GRANTS AND DONATIONS PAID

	Number of payments	Income Funds		Total £
		General £	Restricted £	
To institutions:				
The Mission	12	280	-	280
Special collections	-	-	-	-
		<u>280</u>	<u>-</u>	<u>280</u>
Paid to 0 individuals (fuel, festive and hardship grants)		<u>-</u>	<u>-</u>	<u>-</u>
		<u>280</u>	<u>-</u>	<u>280</u>

6. INCOME FUNDS

	<i>As at 01/04/2024</i>	Receipts	Payments	Transfer	As at 31/03/2025
	£	£	£	£	£
Unrestricted Funds:					
General Fund	<i>14,281</i>	23,094	(16,622)	-	20,753
Restricted Funds:					
Special collections	-	-	-	-	-
Deeside Compassion	-	74,002	(73,875)	-	127
	-	<u>74,002</u>	<u>(73,875)</u>	<u>-</u>	<u>127</u>

Special Collections

Special collection to support specific issues.

Deeside Compassion

Comprises the social supermarket, money management advice, financial support and other practical support offered to the community.

**GRACE CHURCH FAMILY
NOTES TO THE ACCOUNTS
FOR THE YEAR TO 31 MARCH 2025**

7. RELATED PARTY TRANSACTIONS

One staff member who is the wife of the trustee [REDACTED] was paid £1,609 gross (2024: £6,300) to manage the CAP Life Skills scheme.

During the year a salary of £14,400 (2024: £8,400) was paid to the wife of the trustee [REDACTED] with regard to the management of the wellbeing programmes and other compassion activities.