

Mustard Seed Fellowship

Scottish Charity Number SC023044

Receipts & Payments Accounts

For the year ended 31st March 2026

Trustees' Annual Report

For the year ended 31st March 2026

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31st March 2026.

Reference and Administrative Information

Charity Name

Mustard Seed Fellowship

Address

23 Castle Drive, Lochyside, Fort William, PH33 7NR

Bankers

Bank of Scotland Plc, PO Box 1000, BX2 1LB

Independent Examiner

Marie McMillan Cert Acct (Open), Finance Manager, Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

Current Trustees

Derrick Roberts

David Fletcher

David Sedgwick

Peter Berrie

Structure, Governance and Management

Constitution

Mustard Seed Fellowship is a Registered Charity since 21st September 1994 and governed by its Constitution effective from the same date.

Objectives and Activities

Charitable Purposes

The organisation is established for charitable purposes only, and in particular, the objects are:

- 1) The prevention and relief of poverty
- 2) The advancement of education
- 3) The advancement of religion
- 4) The advancement of health
- 5) The saving of lives
- 6) The advancement of citizenship or community development
- 7) The advancement of human rights, conflict resolution or reconciliation
- 8) The relief of those in need by reason of age, ill health, disability, financial hardship, or other disadvantage

Achievements and Performance

During the year, the Church continued with weekly meetings, counselling and pastoral care.

Financial review

Income for the year totalled £13,548 which includes £4,042 from members for a Church weekend.

Expenditure for the year totalled £11,804, £6,140 of which was payment for the Church weekend.

Reserves held at year end were £7,716 of unrestricted funds.

Reserves Policy

The Trustees aim to hold sufficient reserves to meet the running costs of the Charity.

Plans for future period

The Charity will continue to promote and improve Christian lives and experience.

Exemptions from Disclosure

There are no exemptions from disclosure.

Funds held as custodian trustee on behalf of others

There are no funds held as custodian trustee on behalf of others.

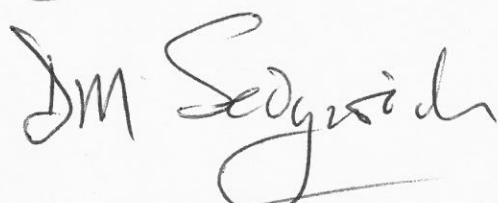
This report was approved by the Trustees on

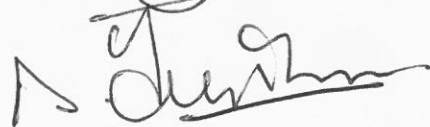
Name of Trustee :

Date: 31. 8. 26









Mustard Seed Fellowship

Independent Examiner's report to the Trustees on the unaudited accounts of the Mustard Seed Fellowship.

I report on the accounts of the Charity for the year ended 31st March 2026 which are set out on pages 5 to 8.

Respective responsibilities of Trustees and Independent 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. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 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.

Marie McMillan

Marie McMillan Cert Acct (Open)

Date: - 8/4/2026

Finance Manager

Voluntary Action Locharber

An Drochaid, Claggan Road

Fort William

PH33 6PH



Mustard Seed Fellowship
Receipts and Payments Accounts
For the year ended 31st March 2026

		Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Receipts	Note				
Grants and Donations					
Grants	4	-	-	-	-
Donations and Legacies	5	7,973	-	7,973	8,407
Bank interest received		-	-	-	-
Other Income					
Gift Aid		1,372	-	1,372	1,133
Insurance Refund		161	-	161	-
Church Weekend		-	4,042	4,042	-
Total Receipts		9,506	4,042	13,548	9,539
Payments					
Software		155	-	155	105
Hall Rent		1,908	-	1,908	1,900
Insurance		497	-	497	497
Sundries		112	-	112	59
Subscriptions		2,400	-	2,400	2,400
Gifts		500	-	500	500
Licences		90	-	90	97
Church Weekend		-	6,140	6,140	-
Bank Charges		3	-	3	-
Governance Costs					
Independent Examination	7	-	-	-	-
Total Payments		5,665	6,140	11,804	5,558
Surplus/ (Deficit) for the year before transfers		3,841	(2,098)	1,744	3,981
Transfers between funds	6	(2,098)	2,098	-	-
Surplus/ (Deficit) for the year		1,744	-	1,744	3,981

Mustard Seed Fellowship
Receipts and Payments Accounts
For the year ended 31st March 2026

	Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Statement of Balances - as at 31st March 2026				
Opening cash at bank and in hand	5,972	-	5,972	1,991
Add Income	9,506	4,042	13,548	9,539
	15,478	4,042	19,520	11,530
Less Expenditure	5,665	6,140	11,804	5,558
Transfers	6 (2,098)	2,098	-	-
Closing cash at bank and in hand	7,716	-	7,716	5,972
Bank and Cash Balances				
Treasurers Account	7,716	-	7,716	5,972
Outstanding Lodgements	-	-	-	-
Outstanding Cheques	-	-	-	-
Petty Cash	-	-	-	-
9 & 10	7,716	-	7,716	5,972

Signed on behalf of all Trustees:



Name: PETER BERRIN

Date: 31.8.26

The notes on pages 7 to 8 form part of these financial statements

Mustard Seed Fellowship

Notes to the accounts

For the year ended 31st March 2026

1 Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3 Related party transactions

No remuneration was paid to the Trustees or any connected persons during the year (2025: £NIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Grants	-	-	-	-
	-	-	-	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Donations	7,973	-	7,973	8,407
	7,973	-	7,973	8,407

6 Transfers between funds

£2,098 was transferred from unrestricted funds to restricted funds to cover the full cost of the Church weekend (2025: £NIL).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Independent Examination	-	-	-	-
	-	-	-	-

8 Volunteers

The Trustees would like to record their thanks to all the volunteers who dedicate a significant amount of time for no remuneration to the Charity.

9 Restricted Funds

	At 1st April				At 31st
	2025	Incoming	Outgoing	Transfers	March
					2026
Church Weekend	-	4,042	(6,140)	2,098	-
	-	4,042	(6,140)	2,098	-

10 Unrestricted Funds

	At 1st April				At 31st
	2025	Incoming	Outgoing	Transfers	March
					2026
Unrestricted Funds	5,972	9,506	(5,665)	(2,098)	7,716
	5,972	9,506	(5,665)	(2,098)	7,716