

Scottish Charity No. SC042804
Scottish Company No. SC412661



**Niddrie Community Church
Group Accounts**

**Annual Report and Financial Statements
for the year ended 31 December 2025**

Niddrie Community Church

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Niddrie Community Church

Report of the Trustees for the year ended 31 December 2025

The trustees present their annual trustees' report and consolidated financial statements of the group for the year ended 31 December 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Companies Act 2006, the Memorandum and Articles of Association, 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 published in October 2019.

Objectives and Activities

The objects for which the company and charity were established are:

To advance the Christian religion in accordance with its Doctrinal Statement of Faith, to advance education and to provide facilities, or assist in the provision of facilities, in the interest of social welfare, for recreation and other leisure time occupation, to the inhabitants of the Niddrie area, those in Scotland and with partners nationally and internationally who share our objectives in accordance with Biblical principles and without distinction of sex, sexuality, political, religious or other opinions.

Grant Making Policy

The church makes grants from its income to individuals and organisations that are known to the trustees and the church. This includes grants given to fund church planting and re-vitalisation projects in the schemes of Scotland set up under a number of formal partnerships with other churches. The beneficiaries are involved in activities or ministries compatible with the Charity's objectives.

Review of our Achievement and Performance

Charitable Activities

Niddrie Based Activities

During the year under review (2025) we had four staff and three interns working at Niddrie Community Church. The directors are very thankful for all their hard work.

On Sunday mornings we have been preaching through the gospel of Luke for the whole year.

At the end of 2025, there were 54 members.

Many activities took place during the week, including the church café, toddler ministry, youth ministries, football team, bible studies, prayer meetings, men's and women's studies and several one-off community events.

A group from our church continue meeting as a team, working towards a church revitalisation project in Gorgie. Renovation work on the church building in Gorgie was completed in October 2025.

Niddrie Community Church

Report of the Trustees for the year ended 31 December 2025

Review of our Achievement and Performance (continued)

Niddrie Community Church - 20schemes Ministry

Since the establishment of a separate charity to facilitate the expanding work of 20schemes in 2024, Niddrie Community Church continues to be involved supporting the ministry, acting as the “Hub Church” for the East of Scotland.

20schemes Ltd continues to work towards the establishment of regional hubs for the East, West and North of Scotland to ensure the smooth operation of all church planting activities. An established church in each region will act as the “Hub Church” for the region to help facilitate employment, training, events and more. Niddrie Community Church (East Hub Church) and 20schemes Ltd continue to work together under a formal partnership agreement to maintain and plant churches in Scotland’s schemes, with a specific focus on the East of Scotland.

Currently, all 20schemes ministry staff remain employed by Niddrie Community Church and supported financially by 20schemes Ltd. When the Hub churches in the West (Hope Community Church Barlanark) and North (Grace Church Orkney) are equipped and prepared, ministry staff for their corresponding regions will be transferred.

During 2025 Niddrie Community Church ran a weekender to promote and support the church planting work of 20schemes. The October event took place at the church and was attended by nearly 200 people across the weekend.

20schemesRetrain CIC

20schemesRetrain (Community Interest Company) is a wholly owned subsidiary of Niddrie Community Church which is now trading as Retrain Scotland. It is a back-to-work employability project, with the mission to provide opportunities for people within the housing schemes of Scotland to be disciplined, trained, and enabled to use their gifts through employment. We want to see people in meaningful long-term work that will enable positive change in individuals’ lives and throughout their communities.

Since the closing of Weld-It in April 2024, the directors have continued looking at other possible business opportunities, but none have yet proved suitable.

During 2025 the directors have been working on plans for a suitable business opportunity which would enable the company to continue to provide pathways to employment for people from disadvantaged backgrounds. They soft launched a cookie making business called ‘Heavenly Treats’ and sold several batches of cookies to see if this venture could be viable.

Niddrie Community Church

Report of the Trustees for the year ended 31 December 2025

Financial Review

The consolidated financial statements for the year reported net incoming resources for the year amounting to £117,212 (2024: £802,746 net outgoing).

At the year end the group had total reserves of £1,065,773 (2024: £948,561) which is made up as follows:

Unrestricted general funds of	£2,571	(2024: £12,076)
Designated assets fund of	£308,208	(2024: £316,503)
Designated revaluation fund of	£521,700	(2024: £532,800)
Other Designated funds of	£4,313 deficit	(2024: £13,112 deficit)
Restricted assets fund of	£236,248	(2024: £95,974)
Other Restricted funds of	£1,359	(2024: £4,320)

Other Designated Funds, excluding fixed assets and revaluation reserve amounted to a deficit of £4,313 (2024: £13,112 deficit) which reflects the balance of reserves held by the subsidiary company, 20SchemesRetrain CIC.

Other Restricted Funds, excluding fixed assets and revaluation reserve amounted to £1,359 (2024: £4,320) which reflects income received for specific activities in relation to 20schemes but still to be expended.

The charity mainly receives income from a large number of individual donors and some other charities.

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 Trustees have implemented a formal risk assessment process of evaluating the major risks faced by the organisation and is implementing procedures to enable these risks to be mitigated. There will be a quarterly review of risks.

The main risk that the charity faces is ensuring that they receive sufficient funding to continue with their objectives and ongoing activities. Niddrie receives funds from a large number of individual donors and some other charities on a regular basis, and we match our expenditure to our expected income. We fix our budgets annually and regularly review actual expenditure against income. All Niddrie employees are encouraged to be active in fundraising.

Principal funding sources

Niddrie Community Church receives funds from a large number of individual donors and some other charities on a regular basis, and we match our expenditure to our expected income. We fix our budgets annually and regularly review actual expenditure against income. All Niddrie employees are active in fundraising.

Niddrie Community Church

Report of the Trustees for the year ended 31 December 2025

Reserves Policy

The reserves policy of Niddrie Community Church is to retain enough cash to pay salary costs, rental and loan repayments for the coming three months. The trustees are aware that the current level of reserves on 31 December 2025 do not meet the required reserves policy and along with the staff they are working towards increasing them in the coming year. Information on the funds available at the end of 2025 are shown in the statement of financial position.

Plans for the Future

We will continue to carry out the charities aims and objectives; by continuing our activities and looking for other ways, we can benefit the community we are part of, while at the same time planting churches in deprived urban areas in Scotland as a way of contributing to the life of each community.

Following the incorporation of 20schemes Ltd as a separate charitable company the longer-term focus of Niddrie Community Church will be on church planting projects in the East of Scotland. However, for the time being, in partnership with 20schemes Ltd, Niddrie Community Church will continue to be the main employer of the church planting teams and the sponsor of overseas staff for visa purposes, until the West & North Hub Churches are able to take on these roles for their relevant teams.

Structure, Governance and Management

Niddrie Community Church (NCC) was incorporated on 6 December 2011 as a company limited by guarantee and is governed by its Articles of Association. The company obtained recognition as a charity from the Office of the Scottish Charity Regulator on 14 December 2011.

20SchemesRetrain CIC is a subsidiary company of Niddrie Community Church. Niddrie Community Church is the sole shareholder. The company was incorporated on the 25 March 2021 (Company registration number: SC693453) as a community interest company and is governed by its Articles of Association. The directors are Andrew Constable, Myles Ewen and Marc Surtees.

Organisational structure

The Directors are responsible for the administration and financial affairs of NCC and the majority serve as volunteers in this capacity.

Recruitment and appointment of new trustees

The charity operates with a minimum of three Directors, with any new Directors appointed to the Board by a majority vote among the current Directors. The Directors serve for an unspecified term as there is no fixed term for directorship. New Directors would be familiarised with NCC's values, aims and objectives, as well as its day to day operations. The legal and statutory duties as Directors of the company and Trustees of the charity would be explained by the Chair of the board.

Induction and training of new trustees

The directors are the sole trustees, all of whom have been serving for a number of years. The Chair of the Board ensures that the trustees are aware of charity regulations and guidance available on the web site of OSCR, and as advised by the Head of Operations, auditors and accountants.

Niddrie Community Church

Report of the Trustees for the year ended 31 December 2025

Key Management Personnel Remuneration

The key management personnel are as follows:
Rev. Andrew Constable – Trustee and Senior Pastor
Jason Nelson – Company Secretary and Pastor

Rev. Andrew Constable and Rev. Jason Nelson are in paid full-time positions. Salaries are set with reference to salaries awarded to teachers in the UK (this is following recommendations from the Fellowship of Independent Evangelical Churches FIEC).

The total employee benefits of the key management personnel were £100,501 (2024: £140,624).

Reference and Administrative Information

<i>Trustees:</i>	Mr C Beattie Rev A J Constable Mr D Laidlaw
<i>Secretary:</i>	Rev J P Nelson (resigned 23 February 2026) Mr J Lamont (appointed 23 February 2026)
<i>Registered Office:</i>	12 Hay Drive Edinburgh EH16 4RY
<i>Company Number:</i>	SC412661 (Scotland)
<i>Charity Number:</i>	SC042804
<i>Independent Auditor:</i>	Douglas Rae BSc (Hons) CA Summer Auditco Limited 14 City Quay Dundee DD1 3JA
<i>Bankers:</i>	Royal Bank of Scotland Edinburgh Leith 2 Bernard Street Edinburgh EH6 6PU

Reference and Administrative Information (cont'd)

Trustees' Responsibilities in relation to the Financial Statements

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each 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 period. In preparing the financial statements, the trustees are required to:

- The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Auditors

Sumer Auditco Limited were appointed as the Charity's auditors following the year end and have expressed their willingness to continue in that capacity.

Niddrie Community Church

Report of the Trustees for the year ended 31 December 2025

Disclosure of information to the auditors

In so far as the Directors are aware:

- there is no relevant audit information of which the charity's auditors are unaware, and
- the Directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Small company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

Approved by the trustees/directors on 24 September 2026 and signed on their behalf by:

Signed by:

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Mr C Beattie
Trustee/Director

Niddrie Community Church

Report of the Independent Auditors to the Trustees for the year ended 31 December 2025

Opinion

We have audited the financial statements of Niddrie Community Church (the ‘parent charitable company’) and its subsidiaries (the ‘group’) for the year ended 31 December 2025 which comprise Group and Parent Statement of Financial Activities, the Group and Parent Statement of Financial Position, the Group Statement of Cash Flows and 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 group’s and parent charitable company’s affairs as at 31 December 2025, and of the group’s and parent charitable company’s incoming resources and application of resources including the group’s and parent charitable company’s income and expenditure, 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 requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 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 group and parent charitable company 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 the provisions available to small entities, in the circumstances set out in note 24 in the financial statements, 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 group’s or parent charitable company’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 trustees 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, except to the extent otherwise explicitly stated in our report, we do not

Niddrie Community Church

Report of the Independent Auditors to the Trustees for the year ended 31 December 2025

Other Information (continued)

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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

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

- adequate and proper accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the directors' report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 6, the trustees (who are also the directors of the parent charitable company for the purposes of company law) 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 group's and parent charitable company'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 liquidate the group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Niddrie Community Church

Report of the Independent Auditors to the Trustees for the year ended 31 December 2025

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 under the Companies Act 2006 and report in accordance with regulations made under those Acts.

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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the group and parent charitable company through discussions with Directors and other management, and from our wider knowledge and experience of the charity sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the group and the parent charitable company, including the Companies Act 2006, Charities SORP FRS 102, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the group's and the parent charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

Audit response to risks identified

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 1 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

Niddrie Community Church

Report of the Independent Auditors to the Trustees for the year ended 31 December 2025

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- requesting correspondence with HMRC and OSCR.

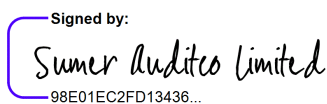
There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the Directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/Our-Work/Audit/Audit-and-assurance/Standards-and-guidance/Standards-and-guidance-for-auditors/Auditors-responsibilities-for-audit/Description-of-auditors-responsibilities-for-audit.aspx>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company'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 charitable company's members and 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 charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Signed by:

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Date: 24 September 2026

Douglas Rae BSc (Hons) CA

Senior Statutory Auditor

for and behalf of Sumer Auditco Limited, Statutory Auditor

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006.

Sumer Auditco Limited

14 City Quay

Dundee

DD1 3JA

Niddrie Community Church**Consolidated Statement of Financial Activities for the year ended 31 December 2025****(Incorporating Income and Expenditure Account)**

	Note	Discontinued Activities Restricted Funds £	Continuing Activities Unrestricted Funds General £		Restricted Funds £	Total Funds 2025 £	Discontinued Activities Restricted Funds £	Continuing Activities Unrestricted Funds General £		Restricted Funds £	Total Funds 2024 £
Income											
Donations and Legacies	5	-	133,342	11,657	1,519,449	1,664,448	333,913	119,475	15,720	1,132,284	1,601,392
Other Trading Activities	6	-	6,699	565	-	7,264	-	-	7,262	2,774	10,036
Investments	7	-	12,800	-	9,770	22,570	-	12,300	-	13,061	25,361
Total Income		-	152,841	12,222	1,529,219	1,694,282	333,913	131,775	22,982	1,148,119	1,636,789
Expenditure											
Raising Funds	8	-	5,049	686	-	5,735	-	-	986	-	986
Charitable Activities	8	-	82,469	26,325	1,462,541	1,571,335	1,173,913	78,721	47,441	1,138,474	2,438,549
Total Expenditure		-	87,518	27,011	1,462,541	1,577,070	1,173,913	78,721	48,427	1,138,474	2,439,535
Net income/(expenditure) before gains/(losses) on investments		-	65,323	(14,789)	66,678	117,212	(840,000)	53,054	(25,445)	9,645	(802,746)
Transfers between funds	20	-	(74,828)	4,193	70,635	-	-	(50,902)	15,298	35,604	-
Net Movement in Funds		-	(9,505)	(10,596)	137,313	117,212	(840,000)	2,152	(10,147)	45,249	(802,746)
Reconciliation of Funds											
Total Funds Brought Forward		-	12,076	836,191	100,294	948,561	840,000	9,924	846,338	55,045	1,751,307
Total Funds Carried Forward	19	-	2,571	825,595	237,607	1,065,773	-	12,076	836,191	100,294	948,561

The notes on pages 18 to 43 form part of these financial statements.

Niddrie Community Church**Parent - Statement of Financial Activities for the year ended 31 December 2025
(Incorporating Income and Expenditure Account)**

	Note	Discontinued Activities Restricted Funds £	Continuing Activities			Total Funds 2025 £	Discontinued Activities Restricted Funds £	Continuing Activities			Total Funds 2024 £
			Unrestricted General £	Designated £	Restricted Funds £			Unrestricted General £	Designated £	Restricted Funds £	
Income											
Donations and Legacies	5	-	133,342	-	1,519,449	1,652,791	333,913	121,218	-	1,132,284	1,587,415
Other Trading Activities	6	-	6,699	-	-	6,699	-	-	-	2,774	2,774
Investments	7	-	12,800	-	9,770	22,570	-	12,300	-	13,061	25,361
Total Income		-	152,841	-	1,529,219	1,682,060	333,913	133,518	-	1,148,119	1,615,550
Expenditure											
Raising Funds	8	-	5,049	-	-	5,049	-	-	-	-	-
Charitable Activities	8	-	83,306	22,750	1,462,541	1,568,597	1,173,913	78,831	22,750	1,147,892	2,423,386
Total Expenditure		-	88,355	22,750	1,462,541	1,573,646	1,173,913	78,831	22,750	1,147,892	2,423,386
Net income/(expenditure) before gains/(losses) on investments		-	64,486	(22,750)	66,678	108,414	(840,000)	54,687	(22,750)	227	(807,836)
Transfers between funds	20		(73,990)	3,355	70,635	-	-	(56,192)	7,514	48,678	-
Net Movement in Funds		-	(9,504)	(19,395)	137,313	108,414	(840,000)	(1,505)	(15,236)	48,905	(807,836)
Reconciliation of Funds											
Total Funds Brought Forward		-	12,176	849,303	100,294	961,773	840,000	13,681	864,539	51,389	1,769,609
Total Funds Carried Forward	19	-	2,672	829,908	237,607	1,070,187	-	12,176	849,303	100,294	961,773

The notes on pages 18 to 43 form part of these financial statements.

Niddrie Community Church

Company No: SC412661

Consolidated Statement of Financial Position as at 31 December 2025

	Note	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
		General	Designated	Funds		
		£	£	£	£	£
Fixed Assets						
Tangible assets	13	-	897,790	236,249	1,134,039	1,016,514
Investments	14	-	-	-	-	-
Total Fixed Assets		-	897,790	236,249	1,134,039	1,016,514
Current Assets						
Debtors	15	2,156	-	43,489	45,645	54,453
Cash at Bank and in Hand		7,073	(714)	24,359	30,718	44,501
Total Current Assets		9,229	(714)	67,848	76,363	98,954
Liabilities						
Creditors falling due within one year	16	6,658	7,421	66,490	80,569	98,735
Net Current Assets/(Liabilities)		2,571	(8,135)	1,358	(4,206)	219
Total Assets less Current Liabilities		2,571	889,655	237,607	1,129,833	1,016,733
Creditors falling due after one year	16	-	64,060	-	64,060	68,172
Net Assets	17	2,571	825,595	237,607	1,065,773	948,561
The Funds of the Charity						
Restricted Income Funds		-	-	237,607	237,607	100,294
Unrestricted Funds		2,571	825,595	-	828,166	848,267
Total Charity Funds	19	2,571	825,595	237,607	1,065,773	948,561

The notes on pages 18 to 43 form part of these financial statements.

The accounts were approved by the trustees on 24 September 2026 and signed on their behalf by:

Signed by:

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C Beattie

Trustee/Director

Niddrie Community Church

Company No: SC412661

Parent - Statement of Financial Position as at 31 December 2025

	Note	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
		General	Designated	Funds		
		£	£	£	£	£
Fixed Assets						
Tangible assets	13	-	897,790	236,249	1,134,039	1,016,514
Investments	14	100	-	-	100	100
Total Fixed Assets		100	897,790	236,249	1,134,139	1,016,614
Current Assets						
Debtors	15	4,206	-	43,489	47,695	53,953
Cash at Bank and in Hand		5,024	-	24,359	29,383	44,253
Total Current Assets		9,230	-	67,848	77,078	98,206
Liabilities						
Creditors falling due within one year	16	6,658	3,822	66,490	76,970	84,875
Net Current Assets/(Liabilities)		2,572	(3,822)	1,358	108	13,331
Total Assets less Current Liabilities		2,672	893,968	237,607	1,134,247	1,029,945
Creditors falling due after one year	16	-	64,060	-	64,060	68,172
Net Assets	17	2,672	829,908	237,607	1,070,187	961,773
The Funds of the Charity						
Restricted Income Funds		-	-	237,607	237,607	100,294
Unrestricted Funds		2,672	829,908	-	832,580	861,479
Total Charity Funds	19	2,672	829,908	237,607	1,070,187	961,773

The notes on pages 18 to 43 form part of these financial statements.

The accounts were approved by the trustees on 24 September 2026 and signed on their behalf by:

Signed by:



51183E157A0B42D...

C Beattie*Trustee/Director*

Niddrie Community Church**Consolidated Statement of Cash Flows as at 31 December 2025**

	Note	Total Funds 2025 £	Total Funds 2024 £
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds for the reporting period		117,212	(802,746)
(as per the statement of financial activities)			
Adjustments for:			
Depreciation charges		25,678	28,589
Gain on sale of fixed assets		-	(31,985)
Interest received		-	(3,113)
Interest paid		5,508	7,081
Decrease/(increase) in debtors		8,808	377,401
(Decrease)/increase in creditors		(18,923)	(17,167)
Net cash provided by operating activities		138,283	(441,940)
Cash flows from investing activities:			
Purchase of tangible fixed assets		(143,203)	-
Sale of tangible fixed assets		-	22,732
Sale of investments		-	150,000
Interest paid		(5,508)	(7,081)
Interest received		-	3,113
Net cash used by investing activities		(148,711)	168,764
Cash flows from financing activities:			
Loan repayments		(3,355)	(104,403)
Net cash used by financing activities		(3,355)	(104,403)
Change in cash and cash equivalents in the year			
Cash and equivalents brought forward		44,501	422,080
Cash and cash equivalents carried forward		30,718	44,501

The notes on pages 18 to 43 form part of these financial statements.

Niddrie Community Church**Parent - Statement of Cash Flows as at 31 December 2025**

	Note	Total Funds 2025 £	Total Funds 2024 £
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds for the reporting period		108,414	(807,836)
(as per the statement of financial activities)			
Adjustments for:			
Depreciation charges		25,678	28,499
Gain on sale of fixed assets		-	(33,271)
Interest received		-	(3,113)
Interest paid		5,508	7,081
Decrease/(increase) in debtors		6,258	377,048
(Decrease)/increase in creditors		(8,662)	(7,519)
Net cash provided by operating activities		137,196	(439,111)
Cash flows from investing activities:			
Purchase of tangible fixed assets		(143,203)	-
Sale of tangible fixed assets		-	21,232
Sale of investments		-	150,000
Interest paid		(5,508)	(7,081)
Interest received		-	3,113
Net cash used by investing activities		(148,711)	167,264
Cash flows from financing activities:			
Loan repayments		(3,355)	(104,403)
Net cash used by financing activities		(3,355)	(104,403)
Change in cash and cash equivalents in the year		(14,870)	(376,250)
Cash and equivalents brought forward		44,253	420,503
Cash and cash equivalents carried forward		29,383	44,253

The notes on pages 18 to 43 form part of these financial statements.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies

Basis of Preparation and Assessment of Going Concern

Niddrie Community Church is a private company limited by guarantee, incorporated in Scotland. The address of the registered office is given in the charity information on page 5 of these financial statements. The nature of the charity's operations and principal activities are set out on pages 1-7.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are presented in sterling which is the functional currency of the charity. The financial statements are rounded to the nearest £1.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Going Concern

The charity is a going concern and there are no material uncertainties casting significant doubt over its ability to continue as a going concern. The trustees continue to monitor and review income and expenditure against budget and will take action as necessary to ensure the organisation can continue to meet its ongoing liabilities. All employees of Niddrie Community Church are actively engaged in fund raising.

Preparation of consolidated financial statements

These financial statements incorporate the accounts of the parent charitable company, Niddrie Community Church and its wholly-owned subsidiary, 20 Schemes Retrain CIC. All inter-company transactions and year-end balances are removed on consolidation.

Funds Structure

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

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

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.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies (continued)

Income and Debtor Recognition

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.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance contributions 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.

Income from trading activities includes income earned from sale of merchandise to raise funds for the charity. Income is received in exchange for supplying goods in order to raise funds and is recognised when entitlement has occurred.

Investment income includes rent receivable and interest is recognised when it is receivable.

Income that is subject to performance-related conditions received in advance of delivering the goods and services required by that condition, or is subject to unmet conditions wholly outside the control of the recipient charity, is accounted for as a liability and shown on the balance sheet as deferred income. Deferred income is released to income in the reporting period in which the performance-related or other conditions that limit recognition are met.

Donated services, facilities and goods

Donated services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. On receipt, donated services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Donated goods are measured at their value unless it is impractical to measure the fair value reliability. Fair values are estimated based on the cost of the item to the donor.

Expenditure and Creditor Recognition and Irrecoverable VAT

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.

Charitable expenditure is incurred in direct pursuance of the charity's principal objects and as set out in the trustees' report. Direct charitable costs comprise costs incurred in inducing organisations to contribute financially to the charity's work and income received in pursuance of these areas is shown within income.

Support costs are those that assist the work of the charity but do not directly represent the charitable activities and include general overheads and governance costs.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies (continued)

Expenditure and Creditor Recognition and Irrecoverable VAT (continued)

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient has been notified of the grant, as this gives rise to reasonable expectation that the recipient will receive the grant. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

The charitable company is not registered for VAT and all input tax is included within the expenditure to which it relates.

Activity based reporting

To comply fully with the Statement of Recommended Practice would require income and expenditure to be reported by activity. The Directors are of the opinion that the charity's activities are inter-linked therefore this would be impractical to calculate and would provide no additional benefit to the users of these financial statements. Therefore, no further analysis of income and expenditure is provided within these financial statements.

Taxation

No corporation tax is payable as the charitable company is recognised by HM Revenue & Customs as a charity.

Tangible Fixed Assets and Depreciation

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

- Building - 2% depreciation on cost
- Property improvements - 2% depreciation on cost
- Fixtures and fittings - 25% depreciation on cost

Tangible fixed assets are measured at cost, net of depreciation and any impaired losses. Capital items purchased which cost less than £1,000 are not capitalised. Due to the short lifespan of computers, a decision was taken by the board not to capitalise these purchases also.

The Revaluation Reserve represents gains arising from the revaluation of the charity's property. In line with the property depreciation policy, the designated Revaluation Reserve will be amortised over 50 years from 1 January 2022 and the restricted Revaluation Reserve will be amortised over 50 years from 1 January 2023.

Fixed Asset Investments

Investments are stated at cost in the balance sheet. The SOFA includes any net gains and losses arising on disposals throughout the year.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies (continued)

Leasing and hire purchase commitments

Assets obtained under hire purchase contracts and finance leases are capitalised as tangible assets and depreciated over the shorter of the lease term and their useful lives. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the Statement of Financial Activities so as to produce constant periodic rates of charge on the net obligations outstanding in each period.

Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instrument Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Basic financial assets

Basic financial assets, which include debtors, cash and bank balances, are initially measured at transaction price including transaction costs.

Basic financial liabilities

Basic financial liabilities, including creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate.

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Foreign Currency

Foreign currency monetary assets and liabilities in the balance sheet are translated into sterling at the rates of exchange ruling at the end of the year.

Pensions and Employee Benefits

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The cost of any unused holiday entitlement is recognised in the period in which the employees services are received.

Redundancy

Redundancy payments are made in compliance with the Niddrie Community Church policy which is 6 month's salary for staff with a permanent contract.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

2. Critical accounting judgements in applying policies and key sources of estimation uncertainty

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.

The following judgements or estimation uncertainties have a significant affect on amounts recognised in the financial statements:

Depreciation

Depreciation is calculated to fully write off the cost of the assets over their estimated useful life. Management estimate the useful life of each asset and residual value based on the expected use of the asset. Details of the depreciation charged in the period are included in 'Tangible Fixed Assets' note.

Revaluation

The property revaluations are carried out by professional surveyors and reliance is placed on their opinion as experts in their field.

2. Related Party Transactions and Trustees' Expenses and Remuneration

20Schemes Retrain CIC was formed by the charity as a wholly-owned subsidiary on 25 March 2021, with the hope to providing training and employment opportunities to individuals known through the charity's work. The trustees consider that this work is within the charity's stated objectives. The charity has raised funds and awarded grants in the year totalling £800 (2024: £9,418) to the company. The charity purchased services totalling £37 (2024: £110) from 20Schemes Retrain CIC and received rental income for the vehicle of £nil (2024: £1,743) from 20Schemes Retrain CIC. The balance owed from 20Schemes Retrain CIC at the year end was £2,050 (2024: £nil).

During the year, no Directors received remuneration or reimbursed expenses. (2024: £nil) for their roles as trustees/directors, other than those noted below. The payment of trustees is permitted under clause 34 of the charity's constitution:

- Rev Andrew Constable received a salary of £42,009 (2024: £40,173) and pension contributions of £3,361 (2024: £3,214) for his work as Pastor.

The charity received donations from 20schemes Ltd (a charity in which Andrew Constable is a director) during the year of £1,430,898 (2024: £788,950).

The charity made donations to 20schemes Ltd (a charity in which Andrew Constable is a director) during the year of £25,794. (2024: £594,459).

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

2. Related Party Transactions and Trustees' Expenses and Remuneration (continued)

The balance owed from 20schemes Ltd (a charity in which Andrew Constable is a director) at the year end was £38,460 (2024: £28,391).

The charity made payments to Grace Publications Trust (a charity in which Andrew Constable is a trustee) of £115 (2024: £650) and received royalty payments of £91 (2024: £150) during the year.

A relation of Andrew Constable, trustee, is employed by the charity. Payments to them totalled £11,373 (2024: £3,250).

The charity received unrestricted donations of £5,340 (2024: £6,525) and restricted donations of £nil (2024: £nil) from related parties.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

4. Consolidated Statement of Financial Activities for the year ended 31 December 2024

	Discontinued Activities Restricted Funds	Continuing Activities Unrestricted Funds		Restricted Funds	Total Funds 2024
	£	General	Designated	£	£
Income					
Donations and Legacies	333,913	119,475	15,720	1,132,284	1,601,392
Other Trading Activities	-	-	7,262	2,774	10,036
Investments	-	12,300	-	13,061	25,361
Total Income	333,913	131,775	22,982	1,148,119	1,636,789
Expenditure					
Raising Funds	-	-	986	-	986
Charitable Activities	1,173,913	78,721	47,441	1,138,474	2,438,549
Total Expenditure	1,173,913	78,721	48,427	1,138,474	2,439,535
before gains/(losses) on investments	(840,000)	53,054	(25,445)	9,645	(802,746)
Transfers between funds	-	(50,902)	15,298	35,604	-
Net Movement in Funds	(840,000)	2,152	(10,147)	45,249	(802,746)
Reconciliation of Funds					
Total Funds Brought Forward	840,000	9,924	846,338	55,045	1,751,307
Total Funds Carried Forward	-	12,076	836,191	100,294	948,561

Parent - Statement of Financial Activities for the year ended 31 December 2024

	Discontinued Activities Restricted Funds	Continuing Activities Unrestricted Funds		Restricted Funds	Total Funds 2024
	£	General	Designated	£	£
Income					
Donations and Legacies	333,913	121,218	-	1,132,284	1,587,415
Other Trading Activities	-	-	-	2,774	2,774
Investments	-	12,300	-	13,061	25,361
Total Income	333,913	133,518	-	1,148,119	1,615,550
Expenditure					
Charitable Activities	1,173,913	78,831	22,750	1,147,892	2,423,386
Total Expenditure	1,173,913	78,831	22,750	1,147,892	2,423,386
before gains/(losses) on investments	(840,000)	54,687	(22,750)	227	(807,836)
Transfers between funds	-	(56,192)	7,514	48,678	-
Net Movement in Funds	(840,000)	(1,505)	(15,236)	48,905	(807,836)
Reconciliation of Funds					
Total Funds Brought Forward	840,000	13,681	864,539	51,389	1,769,609
Total Funds Carried Forward	-	12,176	849,303	100,294	961,773

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

5. Donations and Legacies

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Donations and gifts	109,342	11,657	1,519,449	1,640,448	1,552,200
Grants	24,000	-	-	24,000	49,192
	133,342	11,657	1,519,449	1,664,448	1,601,392

Donations and Legacies - Comparatives

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
Donations and gifts	119,475	15,720	1,417,005	1,552,200
Grants	-	-	49,192	49,192
	119,475	15,720	1,466,197	1,601,392

Donations and Legacies - Parent Charity

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Donations and gifts	109,342	-	1,519,449	1,628,791	1,538,223
Grants	24,000	-	-	24,000	49,192
	133,342	-	1,519,449	1,652,791	1,587,415

Donations and Legacies - Parent Charity Comparatives

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
Donations and gifts	121,218	-	1,417,005	1,538,223
Grants	-	-	49,192	49,192
	121,218	-	1,466,197	1,587,415

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

6. Other Trading Activities

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Sales	6,699	565	-	7,264	10,036
	6,699	565	-	7,264	10,036

Other Trading Activities - Comparatives

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
Sales	-	7,262	2,774	10,036
	-	7,262	2,774	10,036

Other Trading Activities - Parent Charity

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Sales	6,699	-	-	6,699	2,774
	6,699	-	-	6,699	2,774

Other Trading Activities - Parent Charity Comparatives

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
Sales	-	-	2,774	2,774
	-	-	2,774	2,774

7. Investments

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Rents received	12,800	-	9,770	22,570	22,248
Deposit account interest	-	-	-	-	3,113
	12,800	-	9,770	22,570	25,361

Investments - Comparatives

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
Rents received	12,300	-	9,948	22,248
Deposit account interest	-	-	3,113	3,113
	12,300	-	13,061	25,361

Niddrie Community Church**Notes to the Financial Statements for the year ended 31 December 2025****7. Investments (continued) - Parent Charity**

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Rents received	12,800	-	9,770	22,570	22,248
Deposit account interest	-	-	-	-	3,113
	12,800	-	9,770	22,570	25,361

Investments - Parent Charity Comparatives

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
Rents received	12,300	-	9,948	22,248
Deposit account interest	-	-	3,113	3,113
	12,300	-	13,061	25,361

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

8. Analysis of Expenditure

	Note	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
		General	Designated	Funds		
		£	£	£	£	£
Raising Funds						
Purchases and other direct costs		5,049	686	-	5,735	986
		5,049	686	-	5,735	986
Charitable Expenditure						
Grants to institutions	21	2,230	-	800	3,030	773,737
Grants to individuals	21	3,724	-	-	3,724	6,737
Gifts	21	241	-	45,575	45,816	3,766
Salaries	9	-	375	1,163,959	1,164,334	1,153,132
Social security	9	-	210	113,372	113,582	98,290
Pensions	9	-	-	88,852	88,852	86,886
Insurance		3,111	-	5,274	8,385	12,173
Light and heat		17,453	-	-	17,453	22,061
Telephone		2,432	-	780	3,212	4,576
Postage and stationery		1,768	149	2,341	4,258	4,606
Payroll		-	-	2,525	2,525	2,961
Church ministries		11,054	-	-	11,054	25,735
Travel and accommodation		9,236	-	4,460	13,696	117,599
Training costs		405	-	-	405	9,148
Rent		406	-	9,770	10,176	18,590
Marketing		960	569	-	1,529	2,178
Merchandise		-	-	-	-	3,710
Repairs and maintenance		10,939	-	2,151	13,090	23,453
Subscriptions and fees		3,727	361	-	4,088	5,326
Hospitality		4,692	-	-	4,692	6,565
Bad debts		-	-	-	-	444
Depreciation		-	22,750	2,928	25,678	28,589
Bank charges		1,900	96	123	2,119	3,226
Loan interest		5,508	-	-	5,508	7,081
Auditors' remuneration		1,110	-	9,990	11,100	10,560
Legal & professional fees		1,573	1,815	9,641	13,029	39,405
Realised gains/losses		-	-	-	-	(31,985)
		82,469	26,325	1,462,541	1,571,335	2,438,549
Total		87,518	27,011	1,462,541	1,577,070	2,439,535

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Niddrie Community Church**Notes to the Financial Statements for the year ended 31 December 2025****8. Analysis of Expenditure (continued) - Comparatives**

	Unrestricted Funds		Restricted Funds	Total Funds
	General	Designated	Funds	2024
	£	£	£	£
Raising Funds				
Purchases and other direct costs	-	986	-	986
	-	986	-	986
Charitable Expenditure				
Grants to institutions	3,930	-	769,807	773,737
Grants to individuals	2,033	-	4,704	6,737
Gifts	68	-	3,698	3,766
Salaries	-	14,245	1,138,887	1,153,132
Social security	-	1,249	97,041	98,290
Pensions	-	1,106	85,780	86,886
Insurance	4,143	905	7,125	12,173
Light and heat	19,518	-	2,543	22,061
Telephone	1,802	-	2,774	4,576
Postage and stationery	2,212	13	2,381	4,606
Payroll	-	275	2,686	2,961
Church ministries	13,650	-	12,085	25,735
Travel and accommodation	7,055	533	110,011	117,599
Training costs	1,007	-	8,141	9,148
Rent	-	750	17,840	18,590
Marketing	970	360	848	2,178
Merchandise	-	-	3,710	3,710
Repairs and maintenance	8,133	-	15,320	23,453
Subscriptions and fees	2,715	443	2,168	5,326
Hospitality	1,409	-	5,156	6,565
Depreciation	-	22,840	5,749	28,589
Bank charges	289	229	2,708	3,226
Loan interest	7,081	-	-	7,081
Auditors' remuneration	1,056	-	9,504	10,560
Legal & professional fees	1,650	2,763	34,992	39,405
	78,721	47,441	2,312,387	2,438,549
Total	78,721	48,427	2,312,387	2,439,535

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Niddrie Community Church**Notes to the Financial Statements for the year ended 31 December 2025****8. Analysis of Expenditure (continued) - Parent Charity**

	Note	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
		General	Designated	Funds		
		£	£	£	£	£
Raising Funds						
Purchases and other direct costs		5,049	-	-	5,049	-
		5,049	-	-	5,049	-
Charitable Expenditure						
Grants to institutions		3,030	-	800	3,830	783,155
Grants to individuals		3,724	-	-	3,724	6,737
Gifts		278	-	45,575	45,853	3,766
Salaries	9	-	-	1,163,959	1,163,959	1,138,887
Social security	9	-	-	113,372	113,372	97,041
Pensions	9	-	-	88,852	88,852	85,780
Insurance		3,111	-	5,274	8,385	11,268
Light and heat		17,453	-	-	17,453	22,061
Telephone		2,432	-	780	3,212	4,576
Postage and stationery		1,768	-	2,341	4,109	4,593
Payroll		-	-	2,525	2,525	2,686
Church ministries		11,054	-	-	11,054	25,735
Travel and accommodation		9,236	-	4,460	13,696	117,066
Training costs		405	-	-	405	9,148
Rent		406	-	9,770	10,176	17,840
Marketing		960	-	-	960	1,818
Merchandise		-	-	-	-	3,710
Repairs and maintenance		10,939	-	2,151	13,090	23,518
Subscriptions and fees		3,727	-	-	3,727	4,928
Hospitality		4,692	-	-	4,692	6,565
Depreciation		-	22,750	2,928	25,678	28,499
Bank charges		1,900	-	123	2,023	2,997
Loan interest		5,508	-	-	5,508	7,081
Auditors' remuneration		1,110	-	9,990	11,100	10,560
Legal & professional fees		1,573	-	9,641	11,214	36,642
Realised gains/losses		-	-	-	-	(33,271)
		83,306	22,750	1,462,541	1,568,597	2,423,386
Total		88,355	22,750	1,462,541	1,573,646	2,423,386

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Niddrie Community Church**Notes to the Financial Statements for the year ended 31 December 2025****8. Analysis of Expenditure (continued) - Parent Comparatives**

	Unrestricted Funds		Restricted Funds	Total Funds
	General	Designated	Funds	2024
	£	£	£	£
Raising Funds				
Purchases and other direct costs	-	-	-	-
	-	-	-	-
Charitable Expenditure				
Grants to institutions	3,930	-	779,225	783,155
Grants to individuals	2,033	-	4,704	6,737
Gifts	68	-	3,698	3,766
Salaries	-	-	1,138,887	1,138,887
Social security	-	-	97,041	97,041
Pensions	-	-	85,780	85,780
Insurance	4,143	-	7,125	11,268
Light and heat	19,518	-	2,543	22,061
Telephone	1,802	-	2,774	4,576
Postage and stationery	2,212	-	2,381	4,593
Payroll	-	-	2,686	2,686
Church ministries	13,650	-	12,085	25,735
Travel and accommodation	7,055	-	110,011	117,066
Training costs	1,007	-	8,141	9,148
Rent	-	-	17,840	17,840
Marketing	970	-	848	1,818
Merchandise	-	-	3,710	3,710
Repairs and maintenance	8,198	-	15,320	23,518
Subscriptions and fees	2,760	-	2,168	4,928
Hospitality	1,409	-	5,156	6,565
Depreciation	-	22,750	5,749	28,499
Bank charges	289	-	2,708	2,997
Loan interest	7,081	-	-	7,081
Auditors' remuneration	1,056	-	9,504	10,560
Legal & professional fees	1,650	-	34,992	36,642
	78,831	22,750	2,321,805	2,423,386
Total	78,831	22,750	2,321,805	2,423,386

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

9. Analysis of Staff Costs

	Total 2025	Total 2024
	£	£
Salaries and wages	1,164,334	1,153,132
Social security costs	113,582	98,290
Pension costs	88,852	86,886
	<u>1,366,768</u>	<u>1,338,308</u>

The average number of staff during the year:

	Total 2025	Total 2024
	Number	Number
Employees - Full time	21	24
Employees - Part time	29	28
	<u>50</u>	<u>52</u>

The average number of FTE employees in the year was 37 (2024: 36). No employee had employee benefits in excess of £60,000 (2024: £nil). The number of employees with benefits accruing under a defined contribution pension scheme was 59 (2024: 72).
The key management personnel are noted in the trustees report. The total employee benefits of the key management personnel were £100,501 (2024: £140,624).

Analysis of Staff Costs - Parent Charity

	Total 2025	Total 2024
	£	£
Salaries and wages	1,163,959	1,138,887
Social security costs	113,372	97,041
Pension costs	88,852	85,780
	<u>1,366,183</u>	<u>1,321,708</u>

The average number of staff during the year:

	Total 2025	Total 2024
	Number	Number
Employees - Full time	21	24
Employees - Part time	29	25
	<u>50</u>	<u>49</u>

The average number of FTE employees in the year was 37 (2024: 36). No employee had employee benefits in excess of £60,000 (2024: £nil). The number of employees with benefits accruing under a defined contribution pension scheme was 59 (2024: 72).
The key management personnel are noted in the trustees report. The total employee benefits of the key management personnel were £100,501 (2024: £140,624).

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

10. Auditor's Remuneration

An audit fee of £11,100 (2024: £10,560) and accountancy services of £5,587 (2024: £7,383) were paid during the year.

Auditor's Remuneration - Parent Charity

An audit fee of £11,100 (2024: £10,560) and accountancy services of £3,672 (2024: £4,620) were paid during the year.

11. Net incoming/outgoing resources for the year

	Total 2025	Total 2024
This is stated after charging:	£	£
Depreciation	25,678	28,589
Auditors remuneration	11,100	10,560
(Profit) / Loss on disposal of fixed assets	-	(31,985)

Net incoming/outgoing resources for the year - Parent Charity

	Total 2025	Total 2024
This is stated after charging:	£	£
Depreciation	25,678	28,499
Auditors remuneration	11,100	10,560
(Profit) / Loss on disposal of fixed assets	-	(33,271)

12. Taxation

No liability to UK Corporation Tax arises in light of the company's charitable status.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

13. Tangible Fixed Assets

	Building £	Property Improvements £	Fixtures and Fittings £	Total £
Cost / Valuation				
As at 1 January 2025	1,070,000	85,515	38,278	1,193,793
Additions	-	143,203	-	143,203
As at 31 December 2025	1,070,000	228,718	38,278	1,336,996
Depreciation				
As at 1 January 2025	136,100	5,131	36,048	177,279
Charge for the year	21,400	2,188	2,090	25,678
As at 31 December 2025	157,500	7,319	38,138	202,957
Net Book Value				
As at 31 December 2024	933,900	80,384	2,230	1,016,514
As at 31 December 2025	912,500	221,399	140	1,134,039

The various properties held by the charity and its subsidiary companies were revalued as noted below:

	Valuation	Date of valuation	Valuer
Church Buildings	720,000	19/01/2023	Allied Surveyors Scotland
60 Niddrie Marischal Road	250,000	19/01/2023	Allied Surveyors Scotland
Gorgie Mission Hall	100,000	19/01/2023	Allied Surveyors Scotland
	1,070,000		

The valuation as at 19/01/2023 is deemed to be the value at the reporting date of 31/12/2025.

	Building £	Property Improvements £	Fixtures and Fittings £	Total £
Cost / Valuation				
Cost	515,000	228,718	38,278	781,996
Valuation - 2022	555,000	-	-	555,000
	1,070,000	228,718	38,278	1,336,996

The original cost was £515,000 (2024: £515,000), and had the properties not been revalued the accumulated depreciation would have been £124,200 (2024: £103,600) and the net book value £390,800 (2024: £401,100).

Details of securities held against properties are included in note 16.

Niddrie Community Church**Notes to the Financial Statements for the year ended 31 December 2025****13. Tangible Fixed Assets (continued) - Parent Company**

	Building	Property	Fixtures and	Total
	£	Improvements	Fittings	£
Cost / Valuation				
As at 1 January 2025	1,070,000	85,515	38,278	1,193,793
Additions	-	143,203	-	143,203
As at 31 December 2025	1,070,000	228,718	38,278	1,336,996
Depreciation				
As at 1 January 2025	136,100	5,131	36,048	177,279
Charge for the year	21,400	2,188	2,090	25,678
As at 31 December 2025	157,500	7,319	38,138	202,957
Net Book Value				
As at 31 December 2024	933,900	80,384	2,230	1,016,514
As at 31 December 2025	912,500	221,399	140	1,134,039

The various properties held by the charity and it's subsidiary companies were revalued as noted below:

	Valuation	Date of valuation	Valuer
Church Buildings	720,000	19/01/2023	Allied Surveyors Scotland
60 Niddrie Marischal Road	250,000	19/01/2023	Allied Surveyors Scotland
Gorgie Mission Hall	100,000	19/01/2023	Allied Surveyors Scotland
	1,070,000		

The valuation as at 19/01/2023 is deemed to be the value at the reporting date of 31/12/2025.

	Building	Property	Fixtures and	Total
	£	Improvements	Fittings	£
Cost / Valuation				
Cost	515,000	228,718	38,278	781,996
Valuation - 2022	555,000	-	-	555,000
	1,070,000	228,718	38,278	1,336,996

The original cost was £515,000 (2024: £515,000), and had the properties not been revalued the accumulated depreciation would have been £124,200 (2024: £103,600) and the net book value £390,800 (2024: £401,100).

Details of securities held against properties are included in note 16.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

14. Investments - Parent Charity

	Total 2025	Total 2024
	£	£
Market value as at 1 January 2025	100	100
Market value as at 31 December 2025	100	100
Cost of investments held	100	100

Investment in subsidiary

100 Ordinary £1 shares in 20SchemesRetrain C.I.C., a wholly owned subsidiary company registered in Scotland (SC693453).

The results for the subsidiary company are shown in note 23.

15. Analysis of Debtors

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Trade Debtors	-	-	-	-	500
Prepayments and accrued income	547	-	-	547	543
Other debtors	1,609	-	43,489	45,098	53,410
	2,156	-	43,489	45,645	54,453

15. Analysis of Debtors (continued) - Parent Charity

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Amount owed by group undertaking	2,050	-	-	2,050	-
Prepayments and accrued income	547	-	-	547	543
Other debtors	1,609	-	43,489	45,098	53,410
	4,206	-	43,489	47,695	53,953

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

16. Analysis of current liabilities and long term creditors

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Due within 1 year					
Trade creditors	2,864	-	405	3,269	5,347
Accruals	1,781	3,599	40,088	45,468	46,298
Taxation and Social Security	1,733	-	24,293	26,026	29,603
Other Creditors	280	-	1,704	1,984	14,422
Loans	-	3,822	-	3,822	3,065
	6,658	7,421	66,490	80,569	98,735

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Creditors due after 1 year (including provisions)					
Loans	-	64,060	-	64,060	68,172
	-	64,060	-	64,060	68,172

In November 2021 the charity entered in to a five year finance lease agreement for a van, this was terminated in June 2024.

Analysis of Financial Instruments

	Total 2025	Total 2024
	£	£
Loans payable within 1 year	3,822	3,065
Loans payable within 2-5 years	27,344	27,344
Loans payable after 5 years	36,716	40,828
Total	67,882	71,237

On 19 October December 2017 the charity took a bank loan for £96,500. The loan is charging fixed interest at 4.28% per annum for three years before reverting to 3.67% over the base rate and is due to be repaid on 19 October 2037. This was repaid in full on 28 February 2024.

On 10 August 2021 the charity took a bank loan for £85,000. The loan is charging fixed interest at 4.26% per annum for five years before reverting to 3.67% over the base rate and is due to be repaid on 10 August 2041.

The Royal Bank of Scotland holds standard securities over 60 Niddrie Marischal Road and a bond and floating charge over the assets of the company.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

16. Analysis of current liabilities and long term creditors (continued) - Parent Charity

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Due within 1 year					
Trade creditors	2,864	-	405	3,269	5,347
Accruals	1,781	-	40,088	41,869	42,440
Taxation and Social Security	1,733	-	24,293	26,026	19,601
Other Creditors	280	-	1,704	1,984	14,422
Loans	-	3,822	-	3,822	3,065
	6,658	3,822	66,490	76,970	84,875

	Unrestricted Funds		Restricted Funds	Total Funds 2025	Total Funds 2024
	General	Designated			
	£	£	£	£	£
Creditors due after 1 year (including provisions)					
Loans	-	64,060	-	64,060	68,172
	-	64,060	-	64,060	68,172

In November 2021 the charity entered in to a five year finance lease agreement for a van, this was terminated in June 2024.

Analysis of Loans

	Total 2025	Total 2024
	£	£
Loans payable within 1 year	3,822	3,065
Loans payable within 2-5 years	27,344	27,344
Loans payable after 5 years	36,716	40,828
Total	67,882	71,237

On 19 October December 2017 the charity took a bank loan for £96,500. The loan is charging fixed interest at 4.28% per annum for three years before reverting to 3.67% over the base rate and is due to be repaid on 19 October 2037. This was repaid in full on 28 February 2024.

On 10 August 2021 the charity took a bank loan for £85,000. The loan is charging fixed interest at 4.26% per annum for five years before reverting to 3.67% over the base rate and is due to be repaid on 10 August 2041.

The Royal Bank of Scotland holds standard securities over 60 Niddrie Marischal Road and a bond and floating charge over the assets of the company.

Niddrie Community Church**Notes to the Financial Statements for the year ended 31 December 2025****17. Analysis of Net Assets Among Funds**

	Unrestricted Funds		Restricted Funds	Total Funds 2025
	General	Designated		
	£	£	£	£
Fixed Assets	-	897,790	236,249	1,134,039
Current Assets	9,229	(714)	67,848	76,363
Current Liabilities	(6,658)	(7,421)	(66,490)	(80,569)
Long Term Liabilities	-	(64,060)	-	(64,060)
As at 31 December 2025	2,571	825,595	237,607	1,065,773

	Unrestricted Funds		Restricted Funds	Total Funds 2024
	General	Designated		
	£	£	£	£
Fixed Assets	-	920,540	95,974	1,016,514
Current Assets	23,025	748	75,181	98,954
Current Liabilities	(10,949)	(16,925)	(70,861)	(98,735)
Long Term Liabilities	-	(68,172)	-	(68,172)
As at 31 December 2024	12,076	836,191	100,294	948,561

18. Movement in Funds - Consolidated only

	As at 01/01/2025	Incoming Resources	Outgoing Resources	Transfers Gains/Losses	As at 31/12/2025
	£	£	£	£	
Restricted Funds					
20Schemes Operations	-	196,227	(53,025)	(143,202)	-
20Schemes Salaries	-	1,280,352	(1,280,352)	-	-
General Salaries (Restricted)	-	12,215	(82,850)	70,635	-
General (Restricted)	4,320	40,425	(43,386)	-	1,359
Fixed Asset	95,974	-	(2,928)	143,202	236,248
	100,294	1,529,219	(1,462,541)	70,635	237,607
Unrestricted Funds					
General	12,076	152,841	(87,518)	(74,828)	2,571
Designated Funds					
Subsidiary (20Schemes Retrain)	(13,112)	12,222	(4,261)	838	(4,313)
Fixed Asset	316,503	-	(11,650)	3,355	308,208
Revaluation	532,800	-	(11,100)	-	521,700
Total Designated Funds	836,191	12,222	(27,011)	4,193	825,595
	848,267	165,063	(114,529)	(70,635)	828,166
Total Funds as at 31/12/2025	948,561	1,694,282	(1,577,070)	-	1,065,773

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

18. Movement in Funds - Consolidated only (continued)

	As at 01/01/2024 £	Incoming Resources £	Outgoing Resources £	Transfers Gains/Losses £	As at 31/12/2024
Restricted Funds					
20Schemes	752,252	1,428,454	(2,234,884)	54,178	-
General Salaries (Restricted)	-	27,774	(83,541)	55,767	-
General (Restricted)	-	25,804	(21,484)	-	4,320
Fixed Asset	102,953	-	27,522	(34,501)	95,974
Revaluation	39,840	-	-	(39,840)	-
	895,045	1,482,032	(2,312,387)	35,604	100,294
Unrestricted Funds					
General	9,924	131,775	(78,721)	(50,902)	12,076
Designated Funds					
Subsidiary (20Schemes Retrain)	(18,201)	22,982	(25,677)	7,784	(13,112)
Fixed Asset	320,639	-	(11,650)	7,514	316,503
Revaluation	543,900	-	(11,100)	-	532,800
Total Designated Funds	846,338	22,982	(48,427)	15,298	836,191
	856,262	154,757	(127,148)	(35,604)	848,267
Total Funds as at 31/12/2024	1,751,307	1,636,789	(2,439,535)	-	948,561

Fund Purposes:

Restricted Funds:

20Schemes Operations - This fund represents non-salary income and expenditure relating to 20schemes Ltd, including donations not yet transferred to 20schemes Ltd and costs associated with the ongoing relationship between NCC and 20schemes Ltd.

20Schemes Salaries - This fund represents monthly contributions from 20schemes Ltd restricted to support the salaries of staff associated with 20schemes Ltd.

Salaries - The salaries fund represents monies received towards the salaries of various church employees.

General (Restricted) - The restricted general fund is used to account for restricted funding received but separate to the other restricted funds noted above.

Fixed Asset - The board have created a restricted fund for the church and manse included within land and buildings. The fund will reduce annually in line with the depreciation of the asset.

Revaluation - The board have created a restricted revaluation fund for the church and manse included within land and buildings. The fund will reduce annually in line with the depreciation of the asset from 1 January 2023.

Unrestricted Funds:

General - This fund represents all income and expenditure relating to the primary focus activities of the charitable company, other than those for which funding is designated or restricted.

Subsidiary (20Schemes Retrain) - 20 Schemes Retrain CIC, charity number SC693453, is the subsidiary to Niddrie Community Church as they both have common objectives and Niddrie exercises control and influence therefore it is treated as a subsidiary.

Fixed Asset - The board have created a designated fund for the church and manse included within land and buildings. The fund will reduce annually in line with the depreciation of the asset.

Revaluation - The board have created a designated revaluation fund for the church and manse included within land and buildings. The fund will reduce annually in line with the depreciation of the asset.

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

19. Fund Transfers - Consolidated only

	Unrestricted Funds		Restricted Funds	Total Funds
	General	Designated		
	£	£	£	£
1 - From General Fund to Designated Assets	(3,355)	3,355	-	-
1 - From 20S Operations to Restricted Assets	-	-	143,202	143,202
1 - From 20S Operations to Restricted Assets	-	-	(143,202)	(143,202)
2 - From General Fund to Salary Fund	(70,635)	-	70,635	-
3 - From General Fund to Subsidiary Fund	(838)	838	-	-
	(74,828)	4,193	70,635	-

Transfer Reference 1 - this relates to the movement in fixed assets.

Transfer Reference 2 - this transfer is to cover the deficit in the Salary Fund as at 31/12/2025.

Transfer Reference 3 - this transfer relates to the movement of intercompany income and expenses.

20. Liability of members

The company is limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1. At 31 December 2025 there were 54 members (2024: 55).

21. Donations and gifts

	Total 2025 £	Total 2024 £
Grants to Individuals		
Grants paid to individuals	3,724	6,737
<i>Sub-total</i>	3,724	6,737
Grants to Institutions		
20 Schemes USA	-	101,935
20Schemes Ltd	-	572,081
Other	330	330
Soldiers' And Airmen's Scripture Readers Association (SASRA)	2,700	3,600
Merkinch Free Church	-	15,300
Charleston Free Church	-	25,079
Medhurst Ministries	-	402
Hope Church Bingham	-	11,150
Hope Church Barlanark	-	16,045
Musselburgh Baptist Church	-	25,000
Forge and Equip	-	2,815
<i>Sub-total</i>	3,030	773,737

Niddrie Community Church**Notes to the Financial Statements for the year ended 31 December 2025****21. Donations and gifts (continued)**

	Total 2025 £	Total 2024 £
Other Gifts and Donations		
20Schemes Ltd	25,520	-
Fundraising for Azouze Haga Funeral	1,465	-
Forge and Equip	17,647	-
Other donations and gifts below £1,000	1,184	3,766
<i>Sub-total</i>	45,816	3,766
Total donations and gifts	52,570	784,240

22. Analysis of changes in net debt

	Total 2024 £	Cash flows £	Total 2025 £
Borrowings	(71,237)	3,355	(67,882)
Total liabilities	(71,237)	3,355	(67,882)
Cash and cash equivalents	44,501	(13,783)	30,718
Total net debt	(26,736)	(10,428)	(37,164)

Analysis of changes in net debt - Parent Charity

	Total 2024 £	Cash flows £	Total 2025 £
Borrowings	(71,237)	3,355	(67,882)
Total liabilities	(71,237)	3,355	(67,882)
Cash and cash equivalents	44,253	(14,870)	29,383
Total net debt	(26,984)	(11,515)	(38,499)

Niddrie Community Church

Notes to the Financial Statements for the year ended 31 December 2025

23. Subsidiary Company Results - 20Schemes Retrain CIC

	Total 2025 £	Total 2024 £
Income		
Donations and gifts	11,657	15,720
Donations from Niddrie Community Church	800	9,418
Sales	602	7,372
	13,059	32,510
Expenses		
Purchases and other direct costs	686	986
Salaries	375	14,245
Social security	210	1,249
Pensions	-	1,106
Insurance	-	905
Postage and stationery	149	13
Payroll	-	275
Travel and accommodation	-	2,276
Rent	-	750
Marketing	569	360
Subscriptions and fees	361	443
Bad debts	-	444
Depreciation	-	90
Bank charges	96	229
Legal & professional fees	1,815	2,763
Realised gains/losses	-	1,286
	4,261	27,420
Surplus for the year	8,798	5,090
Assets and Liabilities		
Debtors and prepayments	-	500
Bank and Cash	1,334	248
Balance owed to parent company	(2,050)	-
Creditors and accruals	(3,599)	(13,861)
	(4,315)	(13,113)
Capital and Reserves		
Share Capital	100	100
Reserves	(4,415)	(13,213)
	(4,315)	(13,113)

24. FRC Ethical Standard - Provisions available for small entities

In common with many other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.