



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	04	2025		31	03	2026

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

The Mustard Seed Christian Fellowship	
SC046740	
c/o Northfield	
Dickson Lane	
MILTON OF BALGONIE	
Glenrothes	Postcode KY7 6QG

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mrs Jean Christie	Elder		
2	Mr Trevor Black	Elder	29/05/25 – 31/03/26	
3	Mr Alan Kearns	Elder	19/02/26 - 31/03/26	
4				
5				
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11				
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16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
Mr John Miller	01/04/25 - 02/02/26
Mr Stewart Hunter	01/04/25 – 15/05/25

Structure, governance and management

Type of governing document

The Church is congregational in nature and is governed by the Church Constitution.

Trustee recruitment and appointment

Trustees are nominated in writing by a minimum of two members of the Fellowship at least four weeks prior to the business meeting. The list of nominees is circulated to the members at least two weeks prior to the business meeting. Nominees require a two-thirds majority. Trustees are eligible to serve for five years and are then eligible for re-election thereafter.

Objectives and activities

Charitable purposes

Our main purpose as far as our local work is concerned is to preach the Christian Gospel. It is to proclaim the message of the word of God, the Holy Bible, offering salvation to all based on repentance towards God and faith in the Lord Jesus Christ. The Mustard Seed Hall was opened in 1875. It was a humble cottage building in the tiny village of Woodside, which was purchased and renovated by a lady from Edinburgh, assisted by a number of evangelically minded local Christian believers. Some of their descendants who contacted us recently, can be found today as far away as Colorado, USA

Summary of the main activities in relation to these objects

Since that time it has been preserved as a place of Christian worship and witness, being used by various individuals and denominations. We are a non denominational group of evangelical Christian believers who seek by our worship and witness to follow the Lord Jesus Christ and the teachings of the Holy Bible, which we believe is the inspired word of the One True and Living God.

We continue to draw preachers and Bible teachers from evangelical churches and backgrounds from across Scotland and a number are given travelling expenses.

Our congregation is small and mainly comprises elderly retired folk but we seek to use what we have been blessed, for proclaiming the Gospel message of the Risen Christ as well as for the blessing and sustenance of His followers at home and abroad. We have no debt.

Achievements and performance

Summary of the main achievements of the charity during the financial period

Our activities as a Christian Charity, based in our meeting hall at 64 Well Road, Glenrothes KY7 5DS are to a large extent unchanged from the previous year.

No expenses are taken by any of the three trustees or any members of the fellowship, and we continue to regularly support the same Christian charities and Christian outreach organisations as before. We are entirely non-denominational and do not employ a resident Pastor.

Christian Organisations, Charities and Individuals Supported

These include Steadfast Global (based in Stornoway), Mission India, The Barnabas Fund and the Baptist Church pastored by Gani Smolicca in Peja, Kosovo. Kosovo is a predominantly Islamic country and the local Christian community can feel overlooked and neglected in comparison with others.

We also continue to support David and Julie Rowbory who work for Wycliffe Bible Translators in Nigeria. David is engaged full time in translating the Bible into the local Hausa dialect for the instruction and teaching of the Christian community, who have never before had the Holy Scriptures in their own language.

We regularly support the Faith Mission, a Christian charity based in Edinburgh. We make monthly donations to both their evangelical Gospel outreach work as well as the operation of the Faith Mission Bible College, where students from home and abroad are trained for Christian work and ministry.

We have also given financial help to Operation Mobilisation (OM) who operate the Mercy Ships organisation, bringing medical aid to needy communities around the world. Crewed by Christian surgeons, doctors and nurses, they perform, for example, cataract removal operations, giving sight to many people who would otherwise have no access to such surgery and go blind.

We also give financial support to Mission Aviation Fellowship (MAF) who transport food and medical supplies to Christian communities in very remote, inaccessible communities in third world countries.

A local charity which we support in a small way is "Love Oliver", who operate a large charity shop in our local town centre. The grandparents of Oliver, the little boy whose name is featured in the charity's name are committed members of our fellowship. The dedication of his parents and grandparents have lifted the profile of this charity to a remarkable level, having raised a substantial amount of funds over recent years to support families afflicted by child cancer.

We also continue to support Shirley Hough, who works as a Christian, self employed street worker in the Durham area.

Although our fellowship comprises in the main, an elderly, retired membership, we have been privileged to have given support to Christian worship and witness in many distant places where believers are under increasing pressure from many unsympathetic forces.

All our services are posted on YouTube and Facebook and we get a surprising number of complimentary and grateful comments from those who enjoy them in other lands.

We currently have a service every Sunday morning at 11 a.m., and a midweek Bible Study/Prayer meeting, followed by a short time of hymn singing on a Thursday at 2 p.m.

We operate with complete financial transparency as far as the membership of our fellowship is concerned. All financial decisions and transactions are open to scrutiny by any committed member. The receipts and payments accounts prepared by Paterson Boyd & Co are available for inspection by all, and a condensed report, detailing all outgoing and incoming funds is distributed to every regular attendee.

There have been changes to the Trusteeship in the past year. Stewart Hunter requested to be removed as a trustee for reasons of ill-health and John Miller passed away. Trevor Black and Alan Kearns were appointed trustees.

We continue to be very appreciative of the help that Gift Aid gives to our small charity and we wish to thank HMRC for this.

Financial review

Brief statement of the charity's policy on reserves

Only one bank account (with the Bank of Scotland) is kept to simplify our Treasurer's oversight of the Church's finances.

Details of any deficit

Bank balance at the end of our financial year was in credit by £2,874 No outstanding debts apart from ongoing utility bills.

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Donated facilities and services (if any)

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Jean Christie

Full name(s)

Jean Christie

Position (e.g. Chair)

Elder

Date

07 July 2026

MUSTARD SEED CHRISTIAN FELLOWSHIP

SC046740



Receipts and payments accounts						
For the period from	Financial year ended			to	Financial year ended	
	Year	Month	Year		Year	Month
	01	April	2025		31	March
						2026

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Offerings	14,534				14,534	15,350
Legacies					-	
Benevolent donations	-				-	-
Gift Aid & small donations refund	3,801				3,801	3,486
Sundries	-				-	-
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	18,335	-	-	-	18,335	18,836
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	18,335	-	-	-	18,335	18,836
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	4,261				4,261	5,397
Grants and donations	13,830				13,830	12,730
Governance costs:					-	-
Audit / independent examination	372				372	336
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	18,463	-	-	-	18,463	18,463
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	18,463	-	-	-	18,463	18,463
Net receipts / (payments)	(128)	-	-	-	(128)	373
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(128)	-	-	-	(128)	373

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £		
B1 Cash funds	Cash and bank balances at start of year	3,002				3,002	2,629		
	Surplus / (deficit) shown on receipts and payments account	(128)				(128)	373		
						-			
						-			
	Cash and bank balances at end of year	2,874	-	-	-	2,874	3,002		
(Agree balances with receipts and payments account(s))									
B2 Investments	Details	Fund to which asset belongs		Market valuation to nearest £		Last year to nearest £			
		Total		-		-			
B3 Other assets	Details	Fund to which asset belongs		Cost (if available) to nearest £		Current value (if available) to nearest £		Last year to nearest £	
		Total		-		-		-	
B4 Liabilities	Details	Fund to which liability relates		Amount due to nearest £		Last year to nearest £			
		Total		-		-			
B5 Contingent liabilities	Details	Fund to which liability relates		Amount due (estimate) to nearest £		Last year to nearest £			
		Total		-		-			
Signed by one or two trustees on behalf of all the trustees		Signature		Print Name		Date of approval			
		Jean Christie		Jean Christie		07 July 2026			

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

To promote the advancement of religion through Christian worship with reference to the Lord Jesus Christ and the provision of and access to the advancement of education in the study of Scripture and the teaching of evangelistic work for the benefit of the people of Glenrothes, and the rest of the world.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Home Missions (Faith Missions, Steadfast Gobel, SASRA, Blytheswood Care)	various	55	9,490
Bible Translators (Rowbury, UFM)	various	24	1,920
Foreign Missions (Barnabas, Kosovo)	various	25	2,420
Total			13,830

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	x
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C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

MUSTARD SEED CHRISTIAN FELLOWSHIP

SC046740

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund income amount of fund received	Unrestricted fund income amount of fund received	Unrestricted fund income amount of fund received	Unrestricted fund income amount of fund received	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Offerings					14,534	15,350
Benevolent donations					-	-
Gift aid & small donations refund					3,801	3,486
Sundries					-	-
Gross trading receipts					-	-
buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	-	-	-	-	18,335	18,836
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	18,335	18,836
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					4,261	5,397
Grants and donations					13,830	12,730
Governance costs:					-	-
Audit / independent examination					372	336
Preparation of annual accounts					-	-
Legal costs					-	-
					-	-
					-	-
Sub total	-	-	-	-	18,463	18,463
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	18,463	18,463
Net receipts / (payments)	-	-	-	-	(128)	373
Transfers to / (from) funds					-	-
Surplus / (deficit) for year	-	-	-	-	(128)	373
Nature and purpose of funds						

MUSTARD SEED CHRISTIAN FELLOWSHIP

SC046740

Additional analysis (3)

6 Breakdown of restricted funds

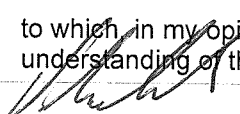
	Restricted fund 1 - other parts of fund below	Restricted fund 2 - other parts of fund below	Restricted fund 3 - other parts of fund below	Restricted fund 4 - other parts of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

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APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Charity name	The Mustard Seed Christian Fellowship						
	Registered charity number	SC046740						
On the accounts of the charity for the period	Period start date				Period end date			
	Day	Month	Year		Day	Month	Year	
	01	04	2025	to	31	03	2026	
Set out on pages								(remember to include the page numbers of additional sheets)
Respective responsibilities of trustees and 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) 2005 Act 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 Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.							
Independent examiner's statement	In the course of my examination, no matter has come to my attention							
	1. which gives me reasonable cause to believe that in any material respect the requirements: - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.							
Signed:					Date:	07 July 2026		
Name:	Vicky Crooks							
Relevant professional qualification(s) or body (if any):	Association of Chartered Certified Accountants							
Address:	Paterson Boyd & Co 18-20 North Street GLENROTHES, Fife KY7 5NA							

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose