Covenant Fellowship Scotland (SCIO)

Previously known as Forward Together (SCIO)

A Charity registered with the Office of the Scottish Charity Regulator

Registered Charity Number: SC043628

Annual Accounts 2025

Covenant Fellowship Scotland

Director: Position Vacant

Report for the 2025 Accounts

We do not know what to do, but our eyes are on you."
2 Chronciles 20 v 12

This is the ninth Annual Report and Accounts produced since incorporation as a SCIO on 6th December 2012 and relates to the period from 1st January 2025 to 31st December 2025.

The trustees have over the year discussed and agreed the need to explore how fruitful and helpful it might be to form effective partnerships with evangelical groups in other Churches and Denominations, as well as to seek common ground with the Church of Scotland Evangelical Network (COSEN).

Structural reorganisation in the Church of Scotland has created anxiety for a number of ministers and Church members. Covenant Fellowship Scotland has been aware of this and the trustees have been involved in supportive conversations with ministers of the Church, in particular, offering encouragement and support at a time when some ministers are clearly wondering what the future might hold, and where the Holy Spirit might be leading them in time to come.

The trustees were concerned about the number of vacant charges in the Church of Scotland and wanted to explore ways in that could be rectified.

It is still hard for the trustees to gain real traction and make an impact on the denomination with limited resources and time. We remain, active, supportive and prayerful.

Covenant Fellowship Scotland remains concerned at the stance of the Church of Scotland in the aftermath of many recent decisions of the General Assembly. In all our work, we continue to seek the reformation of the Church of Scotland in accordance with the Word of God, the growth of His Kingdom, and the proclamation of Jesus Christ as our Saviour and Lord to a world in desperate need of His Good News. We pray for a return to biblical Christian faith and practice, in the mercy of God and in the renewing power of the risen Lord Jesus Christ, the King and Head of the Church.

The Trustees met by Zoom and in person during the year. No new Trustees appointed.

APPENDIX 1

OSCR

Office of the Scottish **Charity Regulator**

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	Jan	2025	To	31	Dec	2025

Reference and administration details

Charity name	Covenant Fellowship Scotland
Other names charity is known by	Forward Together
Registered charity number	**SC043628**
Charity's principal address	109 Main Street
	Chryston
	Glasgow
	Postcode G69 9LA

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	Rev Prof Andrew T B McGowan			Trustees
2	Rev Mark Malcolm	Chair		Trustees
3	Rev Hector Morrison			Trustees
4	Rev Colin A Strong			Trustees
5	Rev Stuart Love			Trustees
6	Rev Ramsay Shields			Trustees
7	Rev Francis Murphy			Trustees
8	Rev Alen McCulloch			Trustees
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

APPENDIX 1

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

Structure, governance and management

Type of governing document	The organisation is registered as a Scottish Charitable Incorporated Organisation (SCIO), registration number SCO43628. It has a constitution which establishes the organisation structure through a self-appointed group of Trustees, maximum fifteen and minimum four in number.
Trustee recruitment and appointment	Trustees are appointed by resolution of the existing charity trustees. They must be in agreement with the aims and objectives of the Charitable Organisation, and must be a member of the Church of Scotland.

Objectives and activities

Charitable purposes	The organisation's purpose is the promotion of religion in Scotland through: 1. Obeying the commission of the Lord Jesus Christ to reach the people of Scotland and the whole world with the good news that Jesus Christ is Lord and Saviour; 2. Supporting and encouraging all those of evangelical persuasion in the Church of Scotland in their witness to Jesus Christ as Lord and Saviour in an effective unity of thought and action; Presenting a Biblical perspective on the life and work of the Church of Scotland in order to maintain the Church's evangelical heritage, especially on issues of contemporary debate.
Summary of the main activities in relation to these objects	The trustees sought to build links with a broad spectrum of Ministers, Elders and Deacons in the Church of Scotland. They have maintained their website and are active on social media.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period	The trustees have over the year discussed and agreed the need to explore how fruitful and helpful it might be to form effective partnerships with evangelical groups in other Churches and Denominations, as well as to seek common ground with the Church of Scotland Evangelical Network (COSEN). Structural reorganisation in the Church of Scotland has created anxiety for a number of ministers and Church members. Covenant Fellowship Scotland has been aware of this and the trustees have been involved in supportive conversations with ministers of the Church, in particular, offering encouragement and support at a time when some ministers are clearly wondering what the future might hold, and where the Holy Spirit might be leading them in time to come. The trustees were concerned about the number of vacant charges in the Church of Scotland and wanted to explore ways in that could be rectified.

Financial review

Brief statement of the charity's policy on reserves	There continues to be no formal policy of reserves at this time, although the legacy funds from the voluntary organisation of Forward Together prior to its incorporation as a SCIO remained a working reserve during the past year. The charity Trustees have reviewed the financial situation regularly and have adjusted spending to fit with income whenever required.
Details of any deficit	A surplus arose as the charity did not undertake any new activities during the year.
Donated facilities and services (if any)	Meetings have been hosted in some private homes without charge. Some Trustees have not submitted claims for travelling or other expenses.

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)		
Full name(s)	Rev Mark Malcolm	
Position (e.g. Chair)	Chair	
Date	21 Sept 2026	

APPENDIX 2

Enter charity name below

Enter SC No. below

SC043628

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Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	Jan	2025		31	Dec	2025

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						
Donations	820				820	844
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings	31				31	34
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
					-	-
A1 Sub total	851	-	-	-	851	878
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	851	-	-	-	851	878
A3 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					-	
Other					-	
					-	
A3 Sub total	-	-	-	-	-	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	851	-	-	-	851	878
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	851	-	-	-	851	878

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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	9,081				9,081	8,203
	Surplus / (deficit) shown on receipts and payments account	851				851	878
						-	
						-	
	Cash and bank balances at end of year	9,932	-	-	-	9,932	9,081
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Mark Malcolm	21/09/2026

Section C Notes to the Accounts

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

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

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)	

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)	

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

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	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 £
Donations non-Gift Aided	470				470	484
Donations Gift Aided	350				350	360
Tax Recovered					-	-
					-	
Total	820	-	-	-	820	844
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	-

3 Gross receipts from other charitable activities

	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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	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 £
Salaries					-	
Tax & NI					-	
Staff Expenses					-	
Postage & Stationery					-	-
Events					-	-
Trustees Expenses	-				-	-
Sundries	-				-	-
Consultancy Fees	-				-	-
Consultancy Expenses	-				-	-
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	820				820	844
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings	31				31	34
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	851	-	-	-	851	878
					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	851	-	-	-	851	878
					-	
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)	851	-	-	-	851	878
Transfers to / (from) funds					-	
Surplus / (deficit) for year	851	-	-	-	851	878
					-	

Nature and purpose of funds

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name 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

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name
Covenant Fellowship Scotland

Registered charity number

SC 043628

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	January	2025	**to**	31	December	2025

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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: [signature] **Date:** 8/10/2026

Name: ALEXANDER M. McDOUGALL

Relevant professional qualification(s) or body (if any): ICAS

Address: DUISDALE
HAZELDEN ROAD
GLASGOW
G77 6RR

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.