Trustee's Annual Report & Financial Statements

For the financial period ending 31ST March 2026

Registered Charity SC044752

Peter Hall Finance & Accounting Solutions

Report and Financial Statement

FOR THE YEAR ENDED 31st March 2026

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TRUSTEES ANNUAL REPORT

"Church at the heart of Buchan"

The Trustees have pleasure in presenting their report for the financial year ending 31st March 2026.

REFERENCE AND ADMINISTRATION DETAILS

Charity Name	**:** Mintlaw Community Church
Charity Number	**:** Scottish Registered Charity SC044752
HMRC Tax Ref No.	: ST00731
Constitutional form	**:** Unincorporated Association
Constitutional date	**:** 19th March 2013
Accounting reference date	: 31st March
Principal Address	**:** 34 North Place, Fetterangus, Peterhead. AB42 4HL. Scotland, UK.
Charity Trustees:	Stuart George Watt – Chair Euan Will Julia Stephen Jonathan Strachan

Bankers: Clydesdale Bank, The Square, Mintlaw, Code 82-66-24. Account Number 9047 7526.

Media: *Web:* www.mintlawchurch.co.uk
Facebook: facebook.com/mintlawcommunitychurch

The senior Staff member responsible for day-to-day management of the charity: Stuart Watt

The accounts have been prepared on a Receipts and Payments basis in accordance with the Charities Accounts (Scotland) Regulations and the principles of the Charities SORP (FRS 102) where applicable. The governing document does not require the charity to prepare fully accrued accounts nor require an audit. The accounts have been independently examined by Peter Hall Finance & Accounting Solutions of Dunfermline, Fife.

STRUCTURE, GOVERNANCE, MANAGEMENT

Governing document: Mintlaw Community Church is a Scottish charity governed by its Constitution adopted on 19 March 2014. The charity operates as an unincorporated association and is regulated by the Office of the Scottish Charity Regulator ("OSCR").

The charity was established for the advancement of religion and the prevention or relief of poverty and carries out its activities principally within the Buchan area of Aberdeenshire.

The charity is recognised by HM Revenue & Customs as a charity for taxation purposes in accordance with Schedule 6 Finance Act 2010.

The organisational structure and decision-making process: The Trustees are responsible for the overall governance, strategic direction and financial stewardship of the charity. Day-to-day operational leadership is delegated to the Pastor and ministry leadership team.

The Trustees meet regularly throughout the year to review ministry activities, safeguarding, financial performance, risk management and compliance obligations. Financial reporting is monitored on an ongoing basis to ensure that the charity maintains appropriate reserves and continues to operate in accordance with its charitable objectives.

How trustees are appointed and recruited: Trustees are appointed in accordance with the Church Constitution. Potential Trustees are selected based on their Christian commitment, relevant skills, experience and ability to contribute to the governance of the charity.

New Trustees are provided with guidance regarding their legal duties under the Charities and Trustee Investment (Scotland) Act 2005 together with ongoing support concerning governance, safeguarding and financial oversight responsibilities.

Risk Management: The Trustees regularly review the major risks facing the charity and are satisfied that appropriate systems and controls are in place to mitigate exposure to operational and financial risks.

Key areas monitored include:

- safeguarding and protection of vulnerable groups;
- financial controls and authorisation procedures;

- health and safety compliance within the Church premises;
- cyber security and data protection; and
- cash flow and operational sustainability.

The Trustees are satisfied that the charity maintains appropriate insurance cover and governance procedures proportionate to the size and nature of the organisation.

The Church maintains safeguarding policies and procedures for children and vulnerable adults and seeks to ensure that all relevant volunteers and workers are appropriately supported and, where required, PVG checked.

Affiliations and connections: Mintlaw Community Church is affiliated with Assemblies of God and operates in fellowship with other Assemblies of God churches across the United Kingdom.

OBJECTIVES AND ACTIVITIES

Public Benefit

The Trustees confirm that they have had regard to the guidance on public benefit published by OSCR when reviewing the charity's objectives and planning activities.

The Church seeks to provide spiritual, pastoral and practical support to individuals and families within the local community regardless of background, age or financial circumstances.

Principal Activities

The principal activities of the Church during the year included:

- regular Sunday worship services and prayer gatherings;
- pastoral care and counselling support;
- youth and children's ministry activities;
- community outreach and hospitality initiatives;
- school chaplaincy and youth engagement;
- practical assistance to individuals experiencing hardship; and
- ongoing development of the Church premises for expanded community use.

ACHIEVEMENTS, PERFORMANCE & FUTURE PLANS

The 2025–26 financial year has been a significant year of transition, consolidation and renewed vision for Mintlaw Community Church.

Following the acquisition and substantial refurbishment of the Church premises in previous years, the focus during the year moved from major structural redevelopment toward establishing the building as a sustainable and active ministry base within the heart of the Mintlaw community.

The Trustees are pleased with the progress made in bringing the premises into regular operational use. The facility has already enhanced the Church's ability to engage with the wider community and has created opportunities for increased outreach, discipleship and pastoral support.

Weekly worship gatherings continued throughout the year alongside prayer meetings, pastoral ministry and home-based fellowship activities. The Church also continued its involvement in local school chaplaincy and youth engagement initiatives, maintaining positive relationships within the wider community.

Particular emphasis has continued to be placed upon community connection and hospitality. The Church has been developing plans for additional community-focused activities including:

- food support initiatives;
- youth outreach programmes;
- after-school children's activities;
- warm-space provision during winter periods; and
- community meals and social support events.

The Trustees recognise and appreciate the substantial contribution made by volunteers whose service continues to play a vital role in supporting both the Church fellowship and wider community activities.

The Trustees believe the Church is now entering a new season of ministry opportunity. With the building project substantially complete and financial stability improving, the Church is well positioned to expand its engagement with the local community in the years ahead.

The Church also continued to communicate regularly through its website and social media platforms, helping maintain engagement with the wider community and promoting Church activities and events.

FINANCIAL REVIEW

The financial performance of the Church during the year ended 31 March 2026 showed a significant improvement compared with the prior year.

Total incoming resources for the year amounted to approximately £160,231 compared with £67,307 in the previous year. This increase primarily reflected a substantial rise in general donations and Gift Aid income together with continued support toward the ongoing development of the Church premises.

Total expenditure for the year was approximately £61,156 compared with £86,650 in the prior year. The reduction in expenditure reflects the completion of the majority of major refurbishment and fit-out works associated with the Church property undertaken in earlier periods.

The Church generated a net surplus of approximately £99,075 for the year (2025: deficit of £19,348). The strong financial result significantly strengthened the Church's reserves position and cash resources at year end.

At 31 March 2026, total funds stood at approximately £112,468 comprising unrestricted funds of £101,124 and restricted building funds of £11,344. The restricted balance will continue to be applied toward the ongoing improvement and development of the Church premises.

The Trustees are encouraged by the improvement in unrestricted reserves during the year. This provides increased operational stability and allows the Church to continue developing ministry opportunities and community engagement initiatives from a stronger financial platform.

The Church remains financially dependent upon the faithful giving of members and supporters together with Gift Aid recoveries from HM Revenue & Customs.

All Trustee-approved reimbursements and ministry-related expenses were paid in accordance with the governing document and established financial procedures.

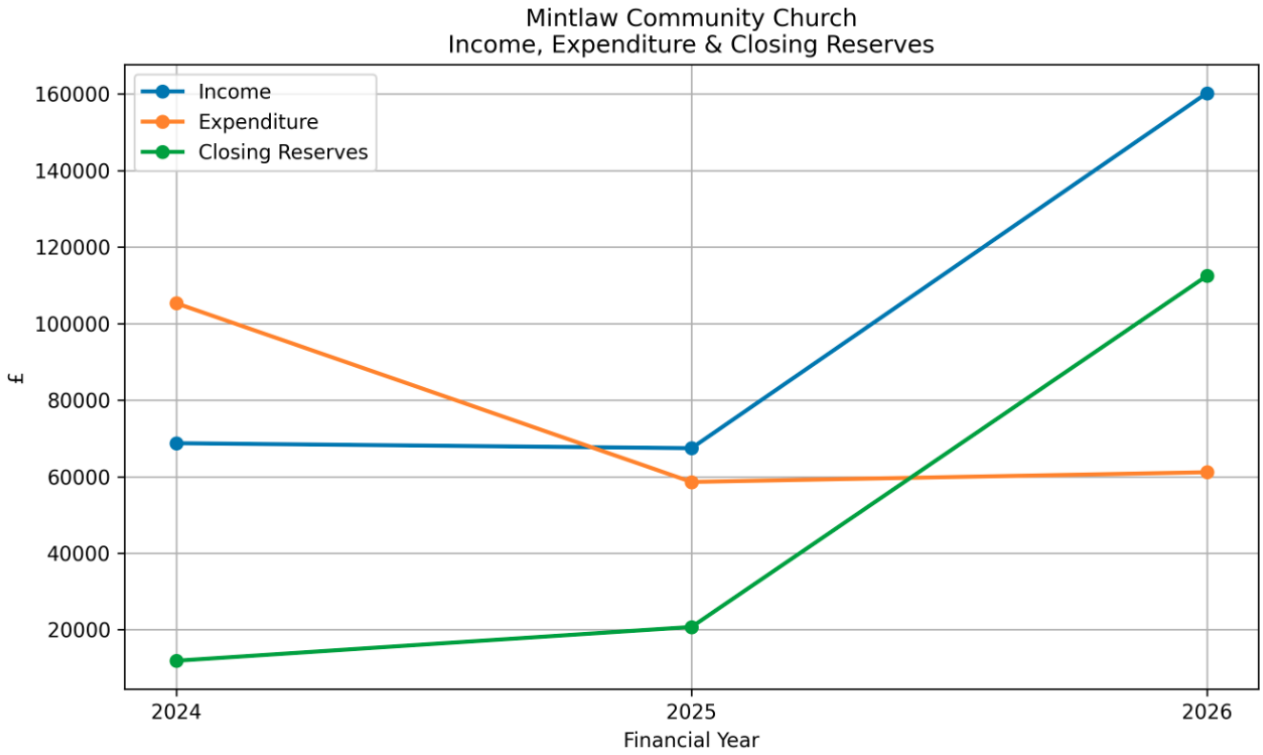
Trustee Remuneration and Related Party Transactions

Pastor Stuart Watt received pastoral remuneration and pension contributions during the year in accordance with the Church Constitution and approved Trustee arrangements.

- Salary: £24,833
- Employer pension contributions and associated employment costs: £6,214

No other Trustees received remuneration during the year.

Three-year financial overview showing operational stabilisation and strengthening reserves;



Restricted Funds Expenditure: The Trustees recognise the importance of maintaining adequate unrestricted reserves to ensure the ongoing financial stability of the charity.

The reserves policy is intended to:

- provide sufficient working capital for ongoing ministry and operational activities;
- meet unexpected expenditure or emergency repairs;
- manage fluctuations in income and cash flow; and
- support the continued development of community ministry initiatives.

Following the significant improvement in reserves during the year, the Trustees will continue to monitor reserve levels to ensure they remain appropriate for the size and activities of the charity.

The financial effect of significant events: The most significant financial event during the year was the continued development and operational establishment of the Church premises following the major refurbishment works undertaken in prior periods. The completion of substantial building works contributed to a significant

reduction in expenditure during the year together with a substantial strengthening of unrestricted reserves and cash balances.

Investment policy & objectives set: The principal funding source of the charity is the church attenders who give generously from their own resources. There are no plans for raising of debt, or major expenditures. There is no surplus cash investments or debt instruments.

Charities policy on reserves: The bank account must maintain at least a minimum of £1,000. This floor limit ensures that operating expenses would be covered.

Donated facilities and services: None.

Going Concern: The Trustees have reviewed the financial position, cash flow forecasts and operational activities of the charity and are satisfied that the charity remains a going concern for the foreseeable future.

At the balance sheet date, the Church held cash balances of approximately £112,468 and had no external borrowing. The Trustees therefore believe the charity is well placed to continue its ministry activities and fulfil its charitable objectives.

Factors likely to affect financial performance or position going forward: Future financial performance will continue to be influenced by the ongoing operational costs associated with the Church premises together with the level of voluntary giving and community engagement activities. The Trustees continue to monitor expenditure carefully while seeking to develop sustainable ministry and outreach opportunities.

Environmental Impact: The Trustees recognise the importance of environmental stewardship and seek to operate the Church in a responsible and sustainable manner.

During the ongoing refurbishment and use of the Church premises, consideration has been given to energy efficiency, reduction of waste and responsible use of resources where practical and financially appropriate.

The Church encourages recycling, responsible energy usage and the sustainable use of facilities as part of its wider commitment to serving the local community responsibly.

Statement of disclosure of the Independent Examination. In so far as the Trustees are aware at the time of approving our Trustee's annual report, there is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the Independent Examiner is unaware.

The Trustees believe that this report is a fair, balanced and an understandable review of the charity's structure, legal purposes, objectives and activities, financial performance & financial position.

The Charity Trustees declare that they have approved the report above. Signed on behalf of the Charity Trustees.



Signature:
Full Name : Pastor Stuart Watt

Date : 8th July 2026
Position : Trustee/Pastor

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF "MINTLAW COMMUNITY CHURCH"

Scottish Registered Charity SC044752

I report on the accounts of the charity for the year ended 31ST March 2026 which are set out on pages 9 to 11.

Respective responsibilities of Trustees and Independent Examiners

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) (a) to (c) 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.

The basis of Independent Examination opinion

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.



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Date: 11/11/2026

Peter Hall FCPA MCSI
Fellow Certified Public Accountant 10227712A

Mintlaw Community Church
Statement of Financial Activities
For the financial year ending 31st March 2026
Scottish Registered Charity SC044752

	Unrestricted funds	Restricted funds	Total funds 2026	2025	Notes
	£	£	£	£	
Receipts:					
Donations & Legacies	151,049	600	151,649	62,444	1,2
Charitable Activities					
Other Trading Activities					
Investments					
Other		8,581	8,581	4,858	3
Total	**151,049**	**9,181**	**160,231**	**67,307**	
Payments:					
Raising Funds					
Charitable Activities	55,133	6,003	61,156	86,650	4
Other					
Total	**55,153**	**6,003**	**61,156**	**86,650**	
Net Receipts/(payments)	**95,896**	**3,179**	**99,075**	**(19,348)**	
Transfers between funds					
Reconciliation of funds –					
Statement of Balances b/fwd	5,228	8,165	13,393	32,741	
Total funds bought forward	95,896	3,179	99,075	(19,348)	
Total funds carried forward	**101,124**	**11,344**	**112,468**	**13,393**	5

Notes to the Statement of Financial Activities	2026	2025	Note
Receipts			
Income from Donations & Legacies			1
General Donations	145,876	50,734	
Designated Donations	3,663	1,330	
Gifts		5,000	
Grants	1,500	2,493	
Missions	10	1,937	
Restricted funds - Building	600	950	2
Tax reclaimed (Gift Aid) (allocated to Bldg)	8,581	4,858	3
	160,231	**67,302**	
Payments			
Expenditure on Charitable Activities	**61,156**	**86,650**	4
All costs to further charity's aims;			

	Restricted	Unrestricted	2026	2025	
Conferences		721	721	1,040	
Donations & Gifts		720	720	1,070	
Honorarium		1,550	1,550	1,980	
Insurance		2,686	2,686	2,541	
Kitchen requisites		34	34	288	
Literature & Resources				258	
Ministry expenses		507	507	2,038	
Missions		2,000	2,000	2,000	
Outreach Ministry & Hospitality		5,274	5,274	7,127	
Printing & Stationery		251	252		
Professional Services		1,320	1,320	1,280	
Rent Expense				1,946	
Repairs & Maintenance	6,003		6,003	24,675	
Salaries & Wages		24,833	24,833	29,162	
Salaries & Wages expenses		6,214	6,214	6,239	
Software		425	425	100	
Subscriptions & Memberships		2,455	2,455	1,304	
Telephone		269	269		
Training				400	
Travel & Accommodation		657	657	382	
Utilities		5,045	5,045	2,820	
Vehicle Fuel		191	191		
Vehicle Maintenance					
	6,003	55,153	**61,156**	**86,650**	4

Clydesdale **Bank**, Mintlaw. 90477526 826624	112,468	13,393	5

5. Statement of Balances	**Unrestricted funds**	**Restricted funds**	**Total 2025**	**Prior Period**
Cash & Bank balances at start of the year	**5,228**	**8,165**	**13,393**	**32,741**
Surplus/(deficit) shown	95,896	3,179	99,075	(19,348)
Cash & Bank balances at end of the year	**101,124**	**11,344**	**112,468**	**13,393**

Funds table	**Balance at 1.4.2025** £	**Receipts** £	**Payments** £	**Transfers** £	**Balance at 31.3.2026**
Unrestricted funds	**5,228**	151,049	55,153		**101,124**
Restricted					
Building	**8,156**	9,181	6,003		**11,344**
	13,393	160,231	61,156		112,468

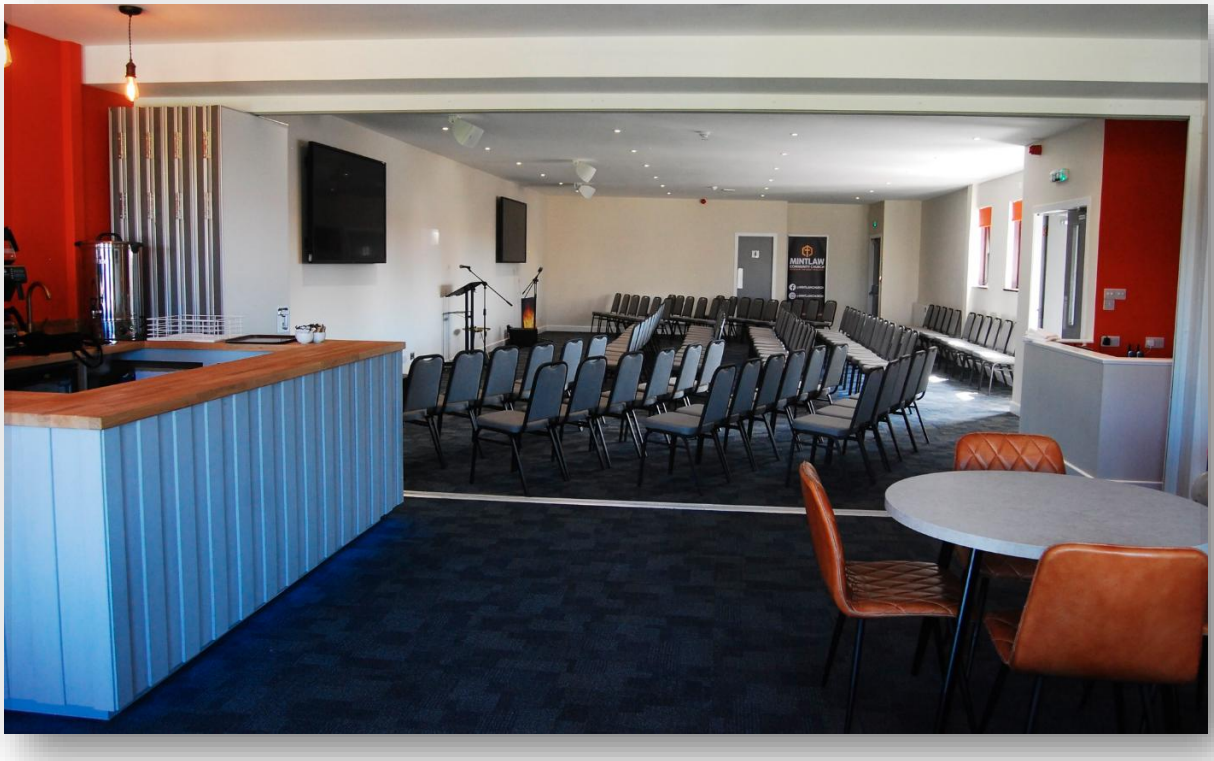


Mintlaw Community Church…

…is made up of individuals and families from across the Buchan area. As well as meeting on a Sunday, we also meet in homes during the week and are involved in a wide variety of activities in the community.








MINTLAW
COMMUNITY CHURCH
CHURCH AT THE HEART OF BUCHAN
ESSO



