Tayside Christian Fellowship

Paradise Place, Perth, PH2 8JH

Financial Report

Closing Balance and presentation of the accounts

For the Financial Year

01 April 2025 to 31 March 2026

Tayside Christian Fellowship is a charity registered in Scotland.
Registered Charity Number SC 003944

Trustees Annual Report

For the Year Ended 31st March 2026

Reference and Administrative Information

Charity Name
Tayside Christian Fellowship

Charity Number
SC 003944

Website: tcfperth.org.uk

Address
Paradise Place, Perth PH2 8JH

Current Trustees

Steven Braithwaite
Ross Simmons
Derek Everett
James Wilson

Structural Governance and Management

Constitution

The Church is a Registered Charity governed in accordance with a Trust Deed issued in Edinburgh on the 16th February 1995. This deed sets out nine Biblical guiding principles of the church in the use of the building at Paradise Place as a place of public worship. A list of these guiding principles is published on the Church Website under the heading "What We Believe".

Appointment of Trustees

Trustees who fulfil the requirements of baptism by immersion on a personal profession of faith in the Lord Jesus Christ are appointed by members of the Fellowship under a 75% of listed members attendance rule with the Elders acting in governance

Objectives and Activities - Charitable Purposes

The church has the following objectives which are published on the church website

1. To care and share through working together
2. To keep Jesus at the centre of all we do
3. To effectively communicate the Gospel
4. To help everyone in the church follow Christ as a disciple
5. To proclaim biblical truth in our teaching and preaching, both privately and publicly

Ongoing Activities

The church seeks to fulfil the above objectives at congregational church Sunday services and by arranging Home Group meetings and social activities at other times and through pastoral contacts by the elders and the Church Pastor.

2025-26 Financial Review

For the income and expenditure there was a deficit of £24,691.60 with income broadly consistent with the previous year and expenditure increasing by 26%.

This was primarily driven by Capital Expenditure with a new heating system at a cost of £15,399.98, SCIO Expenses at £4,860 and a piano £2,058.98.

Partner Support

The church continues to support our partner church in Bangalore India - Remittances to India were £586 for the Good Shepherd School, Lingarjapuram, Bangalore where we continue to support the education of students.

A monthly amount of £45 is provided from church funds. In addition, individual donations totalling £675 have been given during the year and these will be sent to India in the next financial year. The net balance in the India Fund stands at £1,776.83 and this will be carried forward to the next financial year.

The church also continues to support the work of Mwana Ministries both directly to Mwana (£2,400) and indirectly through personal gifts to Janey Mukomba (£2,112) making a total of £4,512.

Monthly support is also provided for Jo and Nathanael Smith for their work with Mission Aviation Fellowship (MAF) totalling £2,400 and for Veterans Chaplaincy Scotland (Philip Patterson) totalling £2,400.

Sam Killins (Colombia) received support amounting to £3,600 during 2025-26. The church received donations of £1,400 from the congregation in support of this.

Further details of support for mission partners is shown in the Expenditure Details attached to the accounts.

Other Income

The Sunday School collections for Mwana and India amounted to £56.89 for this year. This will be added to last year's collection of £63.35 and passed on to these charities in the next financial year.

The nominated Christmas Appeal charity this year was Still Waters and Salvation Army. The church received £1,120 in donations and this was increased by the church to donate £2,000 between the two charities.

The "Footwise" charitable activity providing community podiatry services jointly with Perth Baptist Church has provided an income of £1,093.50 through the charging of a nominal fee for this service. The activity is operated on referral from Tayside Health Board.

The Gift Aid tax reclaim for the year 2024-25 processed during this year resulted in additional income of £15,749.65 from HMRC. This is valuable income for the church and thanks is due to all those taxpayers who continue to support the church by signing up for Gift Aid.

If you have any questions about Gift Aid please speak to the treasurer.

The church receives rental income from the following sources:

Gaelic Playgroup who use the church twice weekly during the school terms.

The Romanian Church who use the church on a weekly basis.

Other Expenditure:

A church weekend away at Faskally House was held in February 2025. An invoice for the cost of food prepared by our chef, Elizabeth Boyne was received after last Financial Year. The cost was £811.40.

A Men's weekend away at Compass Christian Centre in Glenshee was held in February 2026. £680 was received from the 17 men who attended the event, with expenditure for the event at £3,136.20 with a deficit of £2,456.20.

Reserves Policy

The Trustees policy is to maintain sufficient reserves to meet the cost of 3 months expenditure. Reserves at the end of 2025-26 were £75,842.94 which is within the target range.

Looking forward to 2026-27

At 31 March 2026 church funds stood at £75,842.94.

Future expenditure plans are as follows:

- As has been communicated in the Elders Report, we are seeking wisdom to add to our staff team.
- Biennial Church Weekend Away

Nex year's Accounts will be Tayside Christian Fellowship and Tayside Christian Fellowship SCIO combined together as we progress as Tayside Christian Fellowship SCIO.

Tayside Christian Fellowship

Independent Examiners Report for the year ended 31st March 2026

I report on the accounts of Tayside Christian Fellowship for the year ended 31 March 2026 as set out on pages 5 to 10.

This report is made solely to the trustees, as a body, in accordance with my terms of engagement. My work has been undertaken to enable me to report my opinion set out below and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the trustees, as a body, for my work or for this report.

Respective responsibilities of Trustees and independent examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 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:

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.



Suzanne Kerr, FCCA

TC-Group

Chapelshade House

78 – 84 Bell Street

Dundee

DD1 1RQ
Date: 12 October 2026

Receipts and Payments Account

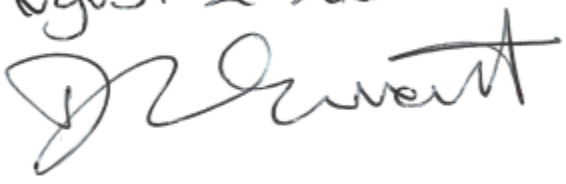
	Restricted Total 2026 £	Unrestricted Total 2026 £	Total 2026 £	Total 2025 £
Receipts				
Donations/Offerings	-	89,640.52	89,640.52	87,801.44
Other General Income	-	13,169.10	13,169.10	9,758.70
Rental Income	-	2,130.00	2,130.00	6,424.50
Collections on behalf	731.89	2,938.00	3,669.89	3,765.35
Appeals	-	2,213.50	2,213.50	3,207.75
Sam Killins		1,400.00	1,400.00	1,220.00
TOTAL RECEIPTS	**731.89**	**111,491.12**	**112,223.01**	**112,177.74**
Payments				
Charitable Activities	1,178.65	134,055.96	135,234.61	109,028.70
Governance costs	-	1,680.00	1,680.00	-
TOTAL PAYMENTS	**1,178.65**	**135,735.96**	**136,914.61**	**109,028.70**
Surplus/(deficit) for the year	(446.76)	(24,244.84)	(24,691.60)	3,149.04

Statement of Balances

	Restricted Total 2026 £	Unrestricted Total 2026 £	Total 2026 £	Total 2025 £
Bank & Deposit Balances				
Cash & bank balances at start of year	2417.08	98,117.46	100,534.54	97,385.50
Surplus/(deficit) for the year	(446.76)	(24,244.84)	(24,691.60)	3,149.04
Cash & bank balances at end of year	1,970.32	73,872.62	75,842.94	100,534.54
Which includes restricted funds:				
India Fund	1,776.83	-	1,776.83	1,101.83
Sunday School	129.43	-	129.43	91.19
Collection for Watoto Choir	-	-	-	405.00
East of Scotland Leaders Forum	64.06		64.06	64.06
General Hardship Fund	-	-	-	755.00
Restricted balances total	**1,970.32**	**-**	**1,970.32**	**2,417.08**
Unresticted balances total				
Total balances	**1,970.32**	**73,872.62**	**75,842.94**	**100,534.54**
Assets				
Heritable property		1,433,982	1,433,982	1,433,982
Equipment		159,009	159,009	159,009
Stock				
Other debtors		17,542.75	17,542.75	
Total Assets	**1,970.32**	**1,684,406.37**	**1,686,376.69**	**1,691,108.46**
Liabilities				
Accruals		4,107.57	4,107.57	2,380.00
Total Liabilities		**4,107.57**	**4,107.57**	**2,380.00**

Approved by the Trustees and signed on their behalf by Derek Everett:

Date: 24th August 2026



Notes forming part of the financial statements

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities Accounts (Scotland) Regulations 2006.

2. Trustee remuneration and expenses

(a) No Trustee or connected person received remuneration during the year.
(b) No Trustee received expenses during the year.

3. Nature and Purpose of Funds

Most funds held are unrestricted. The unrestricted balance in hand at 31 March 2026 is £73,872.62 (2025 - £98,117.46).

4. Significant subsequent events

Subsequent to the year end, the trustees completed the transition of the charity's activities, assets and liabilities to Tayside Christian Fellowship SCIO. The SCIO became operational following the year end and the transfer process was ongoing at the date the accounts were approved.

5. Restricted funds purposes

See below the purposes for each restricted fund.

Fund	Purpose
India Fund	Educational and missionary support in India
Sunday School Fund	Children's ministry collections
East of Scotland Leaders Forum	Leadership ministry fund

6. Analysis of Receipts

		Unrestricted Total 2026 £	Unrestricted Total 2025 £
Offerings	100	£3,719.87	£4,902.60
Gift Aid standing orders	110	£69,108.00	£65,416.00
Gift Aid cash & cheques	115	£1,063.00	£2,320.00
Gift Aid Tax recovered	120	£15,749.65	£15,162.84
Other general incomes	125	£13,169.10	£9,758.70
Romanian Church (Rent)	135	£2,130.00	£6,424.50

Office	150		
Special events (1)	171	£0.00	£710.00
Church Weekend	172	£80.00	£2,302.00
Sunday School	250	£56.89	£63.35
Men's Event	265	£680.00	
Gaelic Playgroup	270	£2,178.00	
For India	305	£675.00	£690.00
Christmas Appeal	170	£1,120.00	£1,445.00
Footwise	320	£1,093.50	£1,762.75
	325		
Sam Killins	330	£1,400.00	£1,220.00
Hardship Fund	340	£0.00	£0.00
TOTAL GENERAL INCOME		£112,223.01	£112,177.74

6. Analysis of Payments

		Unrestricted Total 2026 £	**Unrestricted Total 2025 £**
Wages & Salaries	500	£35,983.59	£33,744.98
HM Revenue & Customs	505	£9,455.33	£8,927.56
Pastor Expenses	510	£1,186.58	£894.43
Pulpit Supply	515	£0.00	£500.00
Pension Contributions	520	£3,445.20	£3,042.45
Other General Expenses	525	£7,259.24	£6,821.34
Bank Charges	530	£77.53	
Audio video equipment	545	£3,203.42	£1,674.78
Office	550	£464.30	£606.84
SCIO Expenses	675	£4,860.00	£0.00
General catering: food	560	£2,137.56	£1,318.96
Special events: food	561	£0	£112.35
Church Weekend: food	562	£811.40	£505.47
General catering: non food	570	£81.75	£366.51
Jonathan Veira Concert	571	£0	£1,239.20
Church Weekend: non food	572	£0	£6,036.71
Buildings: Maintenance	600	£4,000.13	£5,160.84
Buildings: Inspections	605	£499.74	£846.80
Buildings: Infrastructure	610	£21,276.06	£1,377.78
Cleaning (Materials)	615	£0	£165.70
Utilities -see detail sheet	625	£9,372.12	£10,287.41
Insurance	635	£3,003.29	£2,863.85

Sunday School	650	£1,406.71	£922.89
Youth Fellowship	655	£0.00	£0.00
Little Angels	660	£219.82	£250.16
Men's Events	665	£3,136.29	£0.00
Missionary support	700	£4,812.00	£4,812.00
India	705	£586.00	£2,920.00
Special Support	710	£1,214.77	
Donations - see detail sheet	715	£8,446.00	£9,110.00
Footwise	720	£716.11	£419.69
Study Guides	725	£1,290.37	£0.00
Sam Killins	730	£3,600.00	£4,100.00
Hardship Fund	735	£800.00	£0.00
TOTAL GENERAL EXPENDITURE		**£136,914.61**	**£109,028.70**

	Unrestricted Total 2026 £	**Unrestricted Total 2025 £**
Donations		
Christmas Appeal from collections (1)	£1,120.00	£2,890.00
Teen Ranch Show	£100.00	£100.00
CAP Debt Centre (monthly giving)	£600.00	£600.00
Evangelical Alliance	£120.00	£120.00
Total	£1,940.00	£3,710.00
Missionary Support - India		
Bangalore School	£46.00	£1,080.00
OM India monthly giving	£540.00	£540.00
Gifts to Rajenderen (incl member donation)	£0.00	£1,300.00
Total	£586.00	£2,920.00
Missionary Support - (Other)		
Janey Mukomba	£2,112.00	£2,112.00
Mwana Ministries	£2,400.00	£2,400.00
Operation Mobilisation	£0.00	£0.00
Jo & Nathanael Smith (MAF)	£2,400.00	£2,400.00
Veterans Chaplaincy (Phil Patterson)	£2,400.00	£2,400.00
Peter McLean (single donation)	£0	£300.00
Total	£9,312.00	£9,612.00
Sam Killins monthly giving	£3,600.00	£3,600.00
Office Expenses -		

Items over £50		
Photocopier (rent, finance & usage costs)	£557.92	£594.53
Audio Eqpt. A.V. System		£1,275.78
Piano	£2,058.98	
Other General Expenditure -		
Items over £200		
C.C.L.I. (Copyright Licence)	£1,144.44	£959.48
Software Licence	£398.00	£259.00
Fire Risk Assessment	£292.80	£292.80
Furniture & Equipment	£0.00	£300.00
Prayer Room Refurbishment	£0.00	£1,428.58
Legal Services (SCIO Investigation)	£4,860.00	£1,870.80
Outside Sign	£0.00	£552.00
PAT Testing	£0.00	£354.00

Gas, Electricity, Telephone

Gas	£5,712.00	£6,780.00
Electric	£2,915.52	£2,905.67
Telephone/Broadband	£744.60	£601.74
Total	£9,372.12	£10,287.41

Notes

(1) Christmas Appeal		Tear Fund
Includes £880 from church funds		
Salvation Army	£1,000.00	
Still Waters	£1,000.00	
Men's Weekend Away		
Compass	£1,425.00	
Books	£579.50	
Speaker	£500	
Speaker Expenses	£254.33	
Merchandise	£249.53	
Food & Stationery	£127.93	
Total	£3,136.29	