



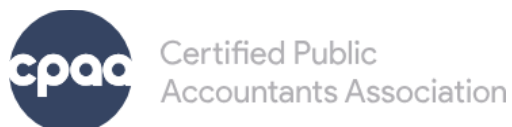
Harvest Christian Fellowship

Trustee's Annual Report and Accounts

Year Ended 31 March 2026



Peter Hall Finance & Accounting Solutions



Harvest Christian Fellowship

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Harvest Christian Fellowship

Church Information *for the Year Ended 31 March 2026*

Principal Address

Harvest Christian Fellowship
Scottish Registered Charity SC033866
5 Rowan Grove
Hamilton
ML3 7TT

Tel: 01698 540170

Web Site: www.harvesthamilton.org.uk

Bankers

Bank of Scotland
9 Brandon Street
Hamilton
ML3 6BZ

Independent Examiner

Peter Hall FCPA MCSI
Peter Hall Finance & Accounting Solutions
Accountants and Business Advisers
Dunfermline, Fife. KY11 4JU.

Solicitors

Dentons UKMEA LLP
1 George Square
Glasgow
G2 1AL

Harvest Christian Fellowship

Trustees' Annual Report *for the Year Ended 31 March 2026*

The Trustees are pleased to present their report and Accounts for the year ended 31 March 2026.

Status of Charity and Governing Document

Harvest Christian Fellowship ("the church or Assembly") is established by Constitution and is affiliated with the "Assemblies of God, Great Britain". ("Assemblies of God" is a company limited by guarantee (No. 2873415) registered in England, having its registered office at No.1-2 The Cottages, Deva Centre, Salford, Manchester, England, M3 7BE, and is also a registered charity (No. 1032245).

Constitutional form date: 30th November 2002

Charitable Objectives

The objectives of the church are:

- to advance the Christian Faith in accordance with the statement of Faith of the Assemblies of God, as approved by the General Council of the Assemblies of God, from time to time and in such parts of the United Kingdom, or the world as the Assembly Council may, from time to time think fit.
- to relieve sickness and financial hardship, and to promote and preserve good health, by the provision of funds, goods or services of any kind, through the provision of counselling and support in such parts of the United Kingdom or the world, as the Assembly Council, from time to time thinks fit, and to advance education in such ways and in such parts of the United Kingdom or the world as the Assembly Council from time to time, thinks fit.

Trustees and Office Bearers

The church is governed by a Leadership team known as the Assembly Council comprising the church's Pastor and Elders who are also the church's Trustees. The Trustees, Office Bearers and staff who served voluntarily during the year and to the date of this report were as follows:-

Managem't Trustees	Maurice Logie Brandon Nolan David Robertson
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Holding Trustees	Maurice Logie Brandon Nolan David Robertson
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Office Bearers

Chairman	David Robertson
Treasurer	Maurice Logie
Secretary	Brandon Nolan

Pastoral/Staff Team David & Heather Robertson (Senior Pastors)
Abby Watling (Youth & Next Gen.)
Helene Quaynor (administration)

Under the terms of the Constitution, the Assembly Council (i.e. the Management Trustees) have the power to appoint members of the church as **Holding Trustees** for the purpose of holding land and buildings owned by the church. The Holding Trustees are Maurice Logie, Brandon Nolan and David Robertson.

Harvest Christian Fellowship

Trustees' Annual Report *for the Year Ended 31 March 2026*

Appointment of Trustees

New Trustees are nominated for appointment by the existing Trustees. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

Achievements and Performance

During 2025/26 the Church continued to see encouraging growth in attendance, participation in life groups, youth activities and community outreach. The Keith Street premises are now fully established as the Church's ministry base and continue to provide opportunities to serve the local community.

Financial review

Overview

The year ended 31 March 2026 was a year of continued stability for Harvest Christian Fellowship. Following the successful establishment of our permanent premises in Keith Street, Hamilton, the Church has continued to invest in ministry activities, staff and facilities while maintaining positive unrestricted reserves.

Income

Total receipts for the year amounted to £249,093 (2025: £302,648). The principal source of income remained donations and grants of £222,527, together with Gift Aid recovered of £26,472 and investment income of £93.

The Trustees remain grateful for the faithful generosity of the congregation and supporters whose giving enables the Church to continue its ministry and outreach activities.

Expenditure

Total payments for the year amounted to £245,647 (2025: £215,468).

Major areas of expenditure included:

- Staff costs: £136,848
- Property costs: £58,544
- Ministry costs: £31,767
- Operational costs: £16,089

The increase in staff costs reflects continued investment in the Church's ministry team and activities.

Results for the year

Total net receipts for the year were £3,445 (2025: £87,180). Unrestricted funds increased from £111,885 to £115,330, whilst total funds at the year end stood at £602,861.

Reserves & Financial Position

The Trustees are satisfied that the Church remains financially stable and continues to maintain reserves at an appropriate level.

The Church continues to meet its obligations in respect of the Bounce Back Loan and Triodos loan of which remain secured against the Church's property assets.

Conclusion

The Trustees consider the financial position of the Church to be sound and believe that the resources available are sufficient to support the Church's ongoing ministry, community engagement and future development.

Environmental Policy

Harvest Christian Fellowship recognises its responsibility to care for the environment and seeks to minimise the environmental impact of its activities wherever practicable.

The Church is committed to:

- Using energy, water and other resources responsibly.
- Reducing waste and promoting reuse and recycling wherever possible.
- Making efficient use of church premises and equipment.
- Considering environmental impacts when purchasing goods and services.
- Encouraging staff, volunteers and members of the congregation to adopt environmentally responsible practices.
- Complying with applicable environmental legislation and regulations.

The Trustees will keep the church's environmental practices under review and will seek opportunities to improve environmental performance in a manner consistent with the charity's resources and charitable objectives.

Risk Management

The Trustees regularly review the major risks to which the charity is exposed and have established systems and procedures to mitigate those risks. Key areas considered include safeguarding, financial sustainability, regulatory compliance, health and safety, cyber security and the maintenance of the church premises. The Trustees are satisfied that appropriate controls are in place to manage these risks.

Safeguarding Statement

The charity operates safeguarding policies and procedures for children, young people and vulnerable adults. Trustees review safeguarding arrangements regularly and ensure that appropriate training and checks are maintained.

Public Benefit Statement

The Trustees have regard to the guidance issued by OSCR and consider that the activities undertaken during the year further the charitable purposes of the organisation and provide public benefit.

Cyber Security & Digital Protection

The Trustees recognise cyber security as a growing area of risk and have adopted appropriate controls over financial systems, user access and data protection.

Reserves Policy

The Trustees aim to maintain unrestricted reserves equivalent to approximately three months' operating expenditure in order to provide financial stability and enable the Church to continue its charitable activities in the event of unforeseen circumstances.

Grant Making Policy

The church makes grants from its tithes and offerings to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

Going Concern: The Trustees have assessed the charity's ability to continue as a going concern and are satisfied that it remains appropriate to prepare the accounts on that basis.

Statement of Trustees' Responsibilities

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the charity's financial position and enable them to ensure that the Accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the charity's Constitution. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This Report was approved by the Trustees on 1st June 2026 and signed on their behalf by



Maurice Logie
Trustee



Brandon Nolan
Trustee

Independent Examiner's Report to the Trustees of Harvest Christian Fellowship

I report on the Accounts of the charity for the year ended 31 March 2026 which are set out on pages 9 to 16.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 Report

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 8 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.



Peter Hall FCPA MCSI

Peter Hall Finance & Accounting
Dunfermline, Fife.

Date: 26/8/2026

Harvest Christian Fellowship

Statement of Receipts and Payments for the Year Ended 31 March 2026

	Unrestricted Funds £	Restricted funds £	Total funds 2026 £	2025 £	Notes
Receipts:					
<i>Voluntary income</i>					
Donations & Grants	222,527		222,527	256,246	
Missions					
Investment Income	93		93	179	
Income tax on Gift Aid	26,472		26,472	46,223	
Total Receipts	249,093		249,093	302,648	
Payments:					
<i>Charitable activities</i>					
Governance	2,400		2,400	1,059	4
Ministry Costs	29,000	2,766	31,767	18,042	5,9,10
Operational Costs	16,089		16,089	15,416	6
Property Costs	58,544		58,544	78,378	7
Staff Costs	136,848		136,848	102,573	8
Total Payments	242,881	2,766	245,647	215,468	
NET RECEIPTS/(PAYMENTS)	6,212	(2,766)	3,445	87,180	
Transfers between funds	(2,766)	2,766			
Total Funds Bought Forward	111,885	487,532	599,417	512,237	
Total Funds Carried Forward	115,330	487,532	602,861	599,416	15,16

Harvest Christian Fellowship

Balance Sheet for the Year Ended 31 March 2026

Fixed Assets	2026	2025	
Buildings	696,259	696,259	11
Current Assets			
Bank – Treasury	8,847	46,274	
Bank – Savings	130	12,899	
Pleo	38,455	1,452	
Prepayments	10,000		
Petty Cash	51	51	
	57,463	61,126	
Creditors			
Amounts falling due within one year	10,450	8,392	12
Net Current Assets	46,874	52,734	
Total Assets less Current Liabilities	733,133	748,993	
Creditors – non current			
Amounts falling due after more than one year	140,410	149,576	13
Net Assets (liabilities)	602,861	599,416	
Funds			
General Fund	115,330	111,885	15
Restricted Fund	487,531	487,531	16
Total Funds	602,861	599,416	



Maurice Logie _____

Date: 1/6/2026

1. Basis of Accounting

Basis of Preparation

The financial statements have been prepared on the accruals basis of accounting. This means that income and expenditure is recognised in the period to which they relate, rather than when cash is received or paid. The accruals basis provides a more accurate reflection of the church's financial performance and position, particularly in light of our income exceeding the £250,000 threshold which requires charities in Scotland to adopt this approach.

The accounts have been prepared under the historical cost convention unless otherwise stated in the accounting policies, and in compliance with all applicable legal and regulatory reporting requirements relevant to charitable companies operating in Scotland.

The Trustees have assessed that the charity continues to operate as a going concern, and there are no material uncertainties regarding its ability to continue in operational existence for the foreseeable future.

Funds

For the purpose of the *Statement of Receipts and Payments* (page 8) and the *Balance Sheet* (page 9), Funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as General funds.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

The purpose of the Restricted Funds as shown in Note 10 on page 12 are as follows:

Missions Fund: represents gifts received to support the church's ministry in missions.

Building Fund: represents gifts received to finance the development of the church's building.

VAT

The church is not registered for VAT and accordingly, expenditure includes VAT where appropriate.

2. Charitable Expenditure

Comprises the following:

Ministry Costs represents expenditure on the church's weekly activities and ministries, including sustenance payments to missionaries that the Church may support from time to time.

Operational Costs represents expenditure on the operations of the Charity.

Property Costs represents expenditure (including interest) on the church's building.

Staff Costs represents the employment costs of the church's staff team.

3. Fixed Assets

A building was purchased in Hamilton. Expenditure on improving the building once purchased has been added to the value of the asset as the "cost base" in the Balance Sheet.

4. Governance	Unrestricted Funds	Restricted funds	2026	2025	Notes
	£	£	£	£	
Legal & Professional	2,400		2,400	1,059	
Other					
	2,400		2,400	1,059	

5. Ministry Costs	Unrestricted Funds	Restricted funds	2026	2025	Notes
	£	£	£	£	
Hospitality				528	
Ministry Costs – Other	11,214		11,214	5,598	
Ministry Costs – Special Events	1,220		1,220	1,164	
Missions giving	8,389	2,766	11,155	2,803	
Sunday Morning Catering	7,054		7,054	6,928	
	27,877	2,766	30,644	17,020	

6. Operating Costs	Unrestricted Funds	Restricted funds	2026	2025	Notes
	£	£	£	£	
Bank Charges				50	
Insurance					
Internet	46		46	27	
Interest (Bounce Back Loan)	512		512	1,262	
Literature & Resources	359		359	180	
Operating Costs	15,172		15,172	13,896	
	16,089		16,089	15,416	

7. Property Costs	Unrestricted Funds	Restricted funds	2026	2025	Notes
	£	£	£	£	
Bourne Street Expenses	9,958		9,958	9,698	
Keith Street Expenses	46,223		46,223	66,261	
Repairs & Maintenance	2,363		2,363	2,419	
	58,544		58,544	78,378	

8. Staff Costs	Unrestricted Funds	Restricted funds	2026	2025	Notes
	£	£	£	£	
Staff Costs	136,848		136,848	102,573	
	136,848		136,848	102,573	

9. Gifts

Gifts totalling £1,123 (£1,022 in previous year) were awarded to various individuals during the year for hardship payments for the poor and sick.

	Unrestricted funds £	Restricted funds £	2026 £	2025 £
10. Payee/Beneficiary				
Alison paterson				100
Shetland		1,000	1,000	
Andrew & Chris Low (Romania)				700
Lighthouse Church				300
D. York				103
The Haven Rehab				1,500
Ukraine		1,400	1,400	
Watoto		1,366	1,366	
Families in need				203
		2,766	2,766	2,803

11. Tangible Fixed Assets

	Buildings	Other	Total
<i>Cost</i>			
At 1st April 2025	696,259		696,259
Improvements			
Revaluation - Buildings			
Disposals	-		-
At 31st March 2026	696,259		696,259
<i>Depreciation</i>			
At 1 st April 2025			
Charge for the period			
Depreciation on disposals			
At 31st March 2026			
<i>Net Book Value</i>	696,259		696,259
At 31st March 2026	696,259		696,259
At 31st March 2025	696,259		696,259

12. Creditors Falling Due Within One Year

	2026	2025
	£	£
Accruals (Q4 PAYE)	4,379	2,183
Creditors (Bounce Back Loan – 1 year repayments)	6,071	6,209
	<u>10,450</u>	<u>8,392</u>

13. Creditors Falling Due After One Year

	2026	2025
	£	£
Bounce Back Loan	16,614	22,032
Triodos loan	123,796	127,545
	<u>140,410</u>	<u>149,576</u>

The Triodos Loans is secured over the assets of the charity.

The average number of employees during the year was 5 (2025 – 4)

There was one employee who received remuneration over £20,000 during the year. The previous Pastor received a salary of £20,554.

14. Trustees' Remuneration and Related Party Transactions

No Trustee received any remuneration or was reimbursed expenses during the year (2024 – nil) in their capacity as Trustee.

15. Unrestricted Funds

	General	Total
At 1st April 2025	111,885	111,885
Transfers	(2,766)	(2,766)
Incoming resources	249,093	249,093
Resources expended	(242,881)	(242,881)
At 31st March 2026	<u>115,330</u>	<u>115,330</u>

16. Restricted Funds

	Restricted Funds	Missions	Total
At 1st April 2025	487,531		487,531
Revaluation Reserve			
Transfers		(2,766)	(2,766)
Incoming resources			
Resources expended		2,766	2,766
At 31st March 2026	487,531	-	487,531

