REGISTERED CHARITY NUMBER: SC049910

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

FOR

WESTHILL COMMUNITY CHURCH SCIO

BAIN HENRY REID

CHARTERED ACCOUNTANTS

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also at Peterhead, Turriff and Ellon

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

The trustees present their report with the financial statements of the charity for the year ended 30 September 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

Westhill Community Church is a Christian Church serving the local community and the wider Church. Our vision is to be a Church that seeks to reach out to our neighbours and community with the love of Christ, to reach in to the Church family by loving and caring for one another and to reach up to God in worship and praise.

The Vestry manages the affairs of the Church. It is responsible for the equipment and assets of the church, as well as gifts and bequests for endowment, charity or other purpose that may accrue to the Church from time to time. It is also bound to discharge rents and all other burdens, and to assist in the safe custody of the Church plate, registers, documents and other possessions belonging to the congregation.

The main sources of income are from planned giving, donations, room rentals and café operations.

Expenditure comprises mainly salaries and expenses for maintaining and running the Church and operating the cafe, together with expenses for the Church groups and mission projects linked to the Church activities.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Church activities have continued through the year

Attendance at our services of worship on Sundays is around 100 adults and is slowly increasing. There is a growing number of children and young adults with separate teaching and activities during the service (ROAR for primary age children, ALIVE! for secondary age children). We have continued our Sunday morning pattern of All-age Worship on the first Sunday, Holy Communion service on the second and fourth Sunday, and Healing & Renewal service on the third Sunday. A monthly prayer meeting is held on the evening of the second Sunday of the month.

We reach out to our local community through a number of activities: the Oasis Wellbeing Café on Mondays is intended as a welcoming environment where people can meet and receive friendship; our Foodbank and Care in the Community both support those in the community who have need; Mainly Music on Fridays is for pre-school children and parents/ carers to enjoy songs and activities with a scriptural theme; we support local Asylum Seekers by providing clothing and about 10 Asylum Seekers regularly attend Church on Sundays; and our Holiday Bible Club which we run in collaboration with other Westhill Churches, is open to children from the community for a week in the summer holidays.

We support one another and grow our faith through activities for church members: Home Groups which are smaller groups meeting mid-week to worship, study the Bible and pray in people's homes, Harmony which meets weekly for women in the church, and our young people's ministries of ROAR and ALIVE! on Sunday mornings. Men's ministry breakfast meetings started during the year.

The church has two commercial activities. Any profit from these activities is used in support of the Church's charitable activities:

Green Pastures Café operates Tuesday to Saturday each week. The café remains popular with tables frequently full. The Church's aim is to provide an attractive café that brings people from the community into the Church building and in doing so makes the church more familiar and accessible and creates opportunities to have a conversation with Christians.

The hire of Church rooms for various activities has continued during the year. The Church's aim is to generate income from room hire, and also, like Green Pastures café, to bring people from the community into the Church building.

FINANCIAL REVIEW

Financial position

The accounts show a surplus of £27,836 for the year (2024 £642,847, which included a number of one-off items related to the completion of the exit of the Church from the Scottish Episcopal Church including the revaluation of assets and legal fees).

At the year end the church held total reserves of £726,588 of which £512,919 represents ownership in the Church building and other assets, £2,000 is in a further designated fund and £4,154 in restricted funds.

The Church expenditure has increased this year being the first full financial year since the appointment of our Rector, and there have been increases in wages and general inflation. However, income from donations to the Church and from Café sales have also increased which has led to the surplus for the year.

Reserves policy

The Church aims to maintain cash funds that will allow WCC to meet its obligations through the next year or, if necessary, reduce activity in an orderly fashion during the course of that year. The Reserves level will normally be reviewed annually, but Vestry may review it at any time if it believes circumstances have changed. At the current time the cash funds required are £77,000 compared with cash at the bank of £228,000, comprised as follows:

Funds for next month general invoicing = £17k
Funds for 3 months for wages = £60k
Funds to cover projected shortfall for next financial year (if any) = £0k

FUTURE PLANS

Our Church ministry priorities in the coming years are:

In worship
Increasing when and how we as a church pray
Encouraging musicians and leaders to grow in their gifts
Expanding the team that leads Sunday worship
Ensuring that our preaching and communications are of the highest quality

In outreach to our community and beyond
Seeking opportunities to grow our links in the community
Inviting people to explore the Christian faith
Equipping our members to be confident sharers of the Good News of Jesus Christ with families, friends, colleagues and neighbours
Keeping central and developing our support for World Mission

In growth of our Church members
Growing work among children and young people
Inviting all our members to fellowship in home or small groups for encouragement, learning and pastoral support
Strengthening our leadership team of Elders & Vestry through training and time spent with one another

Our hope is that we will see church growth as new disciples are made and join us.

Financially we look to increase income from giving and control expenditure in order to develop our ministry in the local area and in supporting mission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Westhill Community Church SCIO is administered under an initial constitution adopted in June 2019. Westhill Community Church is a Scottish Charitable Incorporated Organisation (SCIO), recognised by the Inland Revenue under Scottish Charity Number SC049910.

The Church is administered by its Vestry members who are its Trustees for the purposes of charity laws. Vestry members are responsible for the temporal affairs of the congregation, in particular the property and funds of the church and the appointment of staff. Minutes of the meetings provide a forum for feedback to the church. Legal ownership of the heritable Church property (the land and building) rests with three Property Trustees appointed by the Vestry who are separate from but liaise with the Vestry for any decisions or matters that require attention.

The Vestry is composed of the Rector and elected members. Elected members of the Vestry normally hold office for three years and are elected at the annual meeting with candidates selected from the Church membership. At the expiry of such term the individual shall be eligible for re-election for one further three-year term. Following such a second term the individual will not be eligible for re-election for one year. This requirement does not apply to the Secretary or Treasurer, who are appointed by the Vestry. The Vestry must consist of not more than twelve or less than five constituent members, and a quorum must consist of at least five people (which may include ex officio representatives). The Church is led by the Leadership team comprising the Rector, Rev. Dave McCarthy, and five Elders appointed by the Rector. The Vestry authorises policy relating to temporal affairs, approving budgets, and appointing staff. Day-to-day management is delegated to the Staff Team, supported where necessary by external resources. The Leadership Team has responsibility for the spiritual affairs of the Church and delegates aspects of the Church operations to the Staff Team.

Induction and training of Vestry members is viewed as an ongoing process. The Vestry have reviewed guidance of the Charities and Trustee Investment (Scotland) Act 2005 and act upon the recommendations contained therein. The Vestry are also aware of the guidelines in place to protect children and vulnerable adults.

Risk Management

The Vestry has examined the major strategic, business and operational risks that the Church faces and confirms that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks. The Vestry considers major risks on an ongoing basis. The Vestry is satisfied that systems are in place to manage those risks. Risk and control activities include child protection policy, health and safety assessments, external expert support for staff and casual worker contracts and administration, financial control procedures and regular financial monitoring.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SC049910

Principal address
Old Skene Road
WESTHILL
Aberdeenshire
AB32 6AQ

Trustees
J Scurfield
M Smith (resigned 20/11/25)
T Cole (resigned 21/11/24)
H McLullich
S Townsend
G Laing
E Northcroft
S McGregor
P Benstead (appointed 21/11/24)
A Jones (appointed 21/11/24)
E Scholey (appointed 21/11/24)
Rev D McCarthy
A Clews (resigned 21/11/24)

Property Trustees
David Jeremy Michael Burchill
John Morris Lowe
Rebekah Ruth Lowe McGregor (resigned 20/11/25)
Allan Clews (appointed 20/11/25)

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors
Bain Henry Reid
Statutory Auditors
Chartered Accountants
4 West Craibstone Street
Bon-Accord Square
ABERDEEN
AB11 6YL

Bankers
Bank of Scotland plc
39 Albyn Place
Aberdeen
AB10 1YN

Solicitors
Thorntons Law LLP
Solicitors
Whitehall House
33 Yeaman Shore
DUNDEE
DD1 4BJ

Secretary
George Laing

Treasurer
Hamish McLullich

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Approved by order of the board of trustees on ....11 June 2026.... and signed on its behalf by:

HJ McLullich
....
H McLullich - Trustee

Opinion
We have audited the financial statements of Westhill Community Church SCIO (the 'charity') for the year ended 30 September 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:
- give a true and fair view of the state of the charity's affairs as at 30 September 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

Basis for opinion
We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern
In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information
The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 requires us to report to you if, in our opinion:
- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- we identified the laws and regulations applicable to the charity through discussions with trustees and other management, and from our knowledge and experience of the charity sector;
- we focussed on specific laws and regulations which we considered may have a direct material effect on the financial statements or operations of the charity, including the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006, Statement of Recommended Practice - Accounting by Charities (FRS102), and FRS 102. We also considered those with an indirect effect including safeguarding regulations, employment law, health and safety and general data protection regulations;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate the risks of fraud and non-compliance with laws and regulations; and
- exercised professional judgement and maintained professional scepticism throughout the audit.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- conducted a review of large or unusual items, and transactions outwith the normal course of business;
- tested journal entries to identify unusual transactions;
- performed income transaction testing to ensure all income is correctly recognised in the financial statements;
- performed expenditure transaction testing of restricted fund expenditure and discussed in detail balances outstanding at the year end on restricted funds;
- considered undisclosed related party transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

To address the risk of fraud through revenue recognition we:

- performed sales transaction testing to ensure all income is correctly recognised in the financial statements;
- conducted audit procedures to confirm that it was being recognised in line with the accounting policy; and
- carried out substantive procedures to confirm the accuracy of completion and cut-off.

To address the risks with restricted funds we:

- made enquiries as to what restricted income related to;
- ensured that any restricted funds are shown correctly in the financial statements; and
- ensured that all expenditure had been offset correctly.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that are due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Other matters which we are required to address
The corresponding figures are unaudited.

Use of our report
This report is made solely to the charity's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Bain Henry Reid

Bain Henry Reid
Statutory Auditors
Chartered Accountants
4 West Craibstone Street
Bon-Accord Square
ABERDEEN
AB11 6YL

Date: 11 June 2026

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**250,838**	**8,553**	**259,391**	223,437
Other trading activities	3	**266,122**	-	**266,122**	204,237
Investment income	4	**2,695**	-	**2,695**	1,864
Total		**519,655**	**8,553**	**528,208**	429,538
EXPENDITURE ON					
Raising funds	5	**238,797**	-	**238,797**	196,645
Charitable activities	6				
Church running costs		**129,837**	**3,989**	**133,826**	96,726
Group/ministry costs		**3,795**	**2,920**	**6,715**	3,299
Grant funding		**7,686**	-	**7,686**	8,700
Support costs		**21,761**	-	**21,761**	13,523
Governance costs		**5,120**	-	**5,120**	49,842
Minister costs		**59,041**	-	**59,041**	36,508
Rectory costs		**27,426**	-	**27,426**	20,921
Total		**493,463**	**6,909**	**500,372**	426,164
NET INCOME		**26,192**	**1,644**	**27,836**	3,374
Transfers between funds	21	**2,770**	**(2,770)**	-	-
Other recognised gains/(losses)					
Gains on revaluation of fixed assets		-	-	-	639,473
Net movement in funds		**28,962**	**(1,126)**	**27,836**	642,847
RECONCILIATION OF FUNDS					
Total funds brought forward		**693,472**	**5,280**	**698,752**	55,905
TOTAL FUNDS CARRIED FORWARD		**722,434**	**4,154**	**726,588**	698,752

The notes form part of these financial statements

WESTHILL COMMUNITY CHURCH SCIO

BALANCE SHEET
30 SEPTEMBER 2025

	Notes	Unrestricted funds £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
FIXED ASSETS					
Tangible assets	14	**855,945**	-	**855,945**	877,500
CURRENT ASSETS					
Debtors	15	**9,855**	**25**	**9,880**	8,726
Cash at bank		**224,674**	**4,129**	**228,803**	233,355
		234,529	**4,154**	**238,683**	242,081
CREDITORS					
Amounts falling due within one year	16	**(70,790)**	-	**(70,790)**	(72,329)
NET CURRENT ASSETS		**163,739**	**4,154**	**167,893**	169,752
TOTAL ASSETS LESS CURRENT LIABILITIES		**1,019,684**	**4,154**	**1,023,838**	1,047,252
CREDITORS					
Amounts falling due after more than one year	17	**(297,250)**	-	**(297,250)**	(348,500)
NET ASSETS		**722,434**	**4,154**	**726,588**	698,752
FUNDS	21				
Unrestricted funds				**722,434**	693,472
Restricted funds				**4,154**	5,280
TOTAL FUNDS				**726,588**	698,752

The financial statements were approved by the Board of Trustees and authorised for issue on 11 June 2026 and were signed on its behalf by:

H J McLullich

H McLullich - Trustee

The notes form part of these financial statements

CASH FLOW STATEMENT
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	**65,771**	(7,164)
Interest paid		**(20,574)**	(27,397)
Net cash provided by/(used in) operating activities		**45,197**	(34,561)
Cash flows from investing activities			
Purchase of tangible fixed assets		**(1,194)**	-
Interest received		**2,695**	1,864
Net cash provided by investing activities		**1,501**	1,864
Cash flows from financing activities			
New loans in year		-	410,000
Loan repayments in year		**(51,250)**	(20,500)
Net funds transferred from charity		-	109,436
Charity loan settlement		-	(369,962)
Net cash (used in)/provided by financing activities		**(51,250)**	128,974
Change in cash and cash equivalents in the reporting period		**(4,552)**	96,277
Cash and cash equivalents at the beginning of the reporting period		**233,355**	137,078
Cash and cash equivalents at the end of the reporting period		**228,803**	233,355

The notes form part of these financial statements

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	**27,836**	3,374
Adjustments for:		
Depreciation charges	**22,749**	22,500
Interest received	**(2,695)**	(1,864)
Interest paid	**20,574**	27,397
(Increase)/decrease in debtors	**(1,154)**	19,601
Decrease in creditors	**(1,539)**	(78,172)
Net cash provided by/(used in) operations	**65,771**	(7,164)

2. ANALYSIS OF CHANGES IN NET DEBT

	At 1/10/24	Cash flow	At 30/9/25
	£	£	£
Net cash			
Cash at bank	**233,355**	**(4,552)**	**228,803**
	233,355	**(4,552)**	**228,803**
Debt			
Debts falling due within 1 year	**(41,000)**	-	**(41,000)**
Debts falling due after 1 year	**(348,500)**	**51,250**	**(297,250)**
	(389,500)	**51,250**	**(338,250)**
Total	**(156,145)**	**46,698**	**(109,447)**

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable to the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

The financial statements are presented in Sterling (£) and are rounded to the nearest £1.

Going concern
At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably. The following specific policies are applied to particular categories of income:

Donations and legacies
Collections and donations are recognised when received by or on behalf of the Vestry.

Planned giving receivable under Gift Aid is only recognised when received. Income Tax recoverable on Gift Aid donations is recognised when the related income is received.

Grants and legacies to the Vestry are accounted for as soon as the Vestry is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the Vestry is probable.

Income from trading activities
Income from café sales and rental income is recognised on an accruals basis and is shown net of VAT.

Other income
Income from church sales, special collections and events, weddings and funerals is recognised when received.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the Vestry. Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Charitable activities include all costs relating to activities where the primary aim is part of the objectives of the Church, together with the support costs and grants paid.

Tangible fixed assets
Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Depreciation is provided at the following annual rates, in order to write off each asset over its estimated useful life.

Heritable property	**- 2.5% straight line**
Large equipment	**- 25% straight line**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets
Small equipment - **50% straight line**

Individual items of equipment costing more than £1,000 are capitalised at cost. Individual items with a purchase price of £1,000 or less are written off when the asset is acquired.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
Defined contribution plans
Legislation has been introduced which makes it compulsory for all employers to provide a pension scheme for eligible employees.

A facility has been set up and is operational for all employees. The scheme is with National Employment Savings Trust (NEST) and all eligible employees are enrolled unless they have an individual, personal scheme with another provider.

Currently for eligible employees except the Rector, Westhill Community Church SCIO makes a contribution of 5% of wages and the employee makes a contribution of at least 4% (equivalent to 5% after tax relief). For the Rector, Westhill Community Church SCIO makes a contribution to a personal pension of an amount intended to give similar expected pension benefit upon retirement as the scheme operated by the Scottish Episcopal Church (but noting that the SEC operates a defined benefit scheme so the actual Rector's pension upon retirement may be higher or lower depending upon investment performance). Contributions are charged to the appropriate accounts in the statement of financial activities, but no asset or liability appears in the balance sheet.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand
Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of similar account.

Creditors
Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments
The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Bankers orders	139,271	115,828
Income tax recovered	43,672	36,536
Loose plate collections	3,258	3,368
Donations	72,580	67,671
Funds from groups	610	34
	259,391	223,437

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Café sales	247,693	188,953
Room rental	13,255	14,422
Other income	5,174	862
	266,122	204,237

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	2,695	1,864

5. RAISING FUNDS

Other trading activities

	2025	2024
	£	£
Staff costs	121,350	65,568
Café non food items	9,694	4,396
Café cleaning	-	30
Café catering supplies	63,816	71,137
Temporary staff salary costs	43,937	55,514
	238,797	196,645

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Grant funding of activities (see note 7)	Support costs (see note 8)	Totals
	£	£	£	£
Church running costs	133,826	-	-	133,826
Group/ministry costs	6,715	-	-	6,715
Grant funding	-	7,686	-	7,686
Support costs	5,229	-	16,532	21,761
Governance costs	-	-	5,120	5,120
Minister costs	59,041	-	-	59,041
Rectory costs	27,426	-	-	27,426
	232,237	7,686	21,652	261,575

7. GRANTS PAYABLE

	2025	2024
	£	£
Grant funding	**7,686**	8,700

8. SUPPORT COSTS

	Management	Governance costs	Totals
	£	£	£
Support costs	**16,532**	**-**	**16,532**
Governance costs	**-**	**5,120**	**5,120**
	16,532	**5,120**	**21,652**

9. AUDITORS' REMUNERATION

	2025	2024
	£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements	**5,000**	-

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2025 nor for the year ended 30 September 2024.

During the year the charity paid remuneration to two trustees totalling £69,867 (2024 £39,807). This remuneration was paid under contracts of employment with the charity and relate to their employed role and not as their role as trustees.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30 September 2025 nor for the year ended 30 September 2024.

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	**160,650**	88,572
Social security costs	**14,417**	7,051
Other pension costs	**16,150**	9,752
	191,217	105,375

The average monthly number of employees during the year was as follows:

	2025	2024
Administrative staff	**1**	1
Café staff	**17**	14
Pastoral staff	**1**	1
	19	16

No employees received emoluments in excess of £60,000.

12. EXCEPTIONAL ITEMS

Included within the prior year Statement Of Financial Activities are exceptional items totalling £30,000. This relates to the settlement paid to the Scottish Episcopal Church to finalise the charity's separation from the organisation.

13. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	220,949	2,488	223,437
Other trading activities	203,389	848	204,237
Investment income	1,864	-	1,864
Total	426,202	3,336	429,538
EXPENDITURE ON			
Raising funds	196,645	-	196,645
Charitable activities			
Church running costs	94,254	2,472	96,726
Group/ministry costs	2,443	856	3,299
Grant funding	8,700	-	8,700
Support costs	13,523	-	13,523
Governance costs	49,842	-	49,842
Minister costs	36,508	-	36,508
Rectory costs	20,921	-	20,921
Total	422,836	3,328	426,164
NET INCOME	3,366	8	3,374
Transfers between funds	(8)	8	-
Other recognised gains/(losses)			
Gains on revaluation of fixed assets	635,312	4,161	639,473
Net movement in funds	638,670	4,177	642,847
RECONCILIATION OF FUNDS			
Total funds brought forward	54,802	1,103	55,905
TOTAL FUNDS CARRIED FORWARD	693,472	5,280	698,752

14. TANGIBLE FIXED ASSETS

	Church buildings £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 October 2024	**900,000**	**113,447**	**123,676**	**1,137,123**
Additions	-	**1,194**	-	**1,194**
At 30 September 2025	**900,000**	**114,641**	**123,676**	**1,138,317**
DEPRECIATION				
At 1 October 2024	**22,500**	**113,447**	**123,676**	**259,623**
Charge for year	**22,500**	**249**	-	**22,749**
At 30 September 2025	**45,000**	**113,696**	**123,676**	**282,372**
NET BOOK VALUE				
At 30 September 2025	**855,000**	**945**	-	**855,945**
At 30 September 2024	877,500	-	-	877,500

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other debtors	**3,690**	90
Tax	**3,263**	5,895
Prepayments	**2,927**	2,741
	9,880	8,726

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Bank loans and overdrafts (see note 18)	**41,000**	41,000
Taxation and social security	**9,979**	11,370
Other creditors	**19,811**	19,959
	70,790	72,329

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Bank loans (see note 18)	**297,250**	348,500

18. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due within one year on demand:		
Bank loans	**41,000**	41,000
Amounts falling between one and two years:		
Bank loans - 1-2 years	**41,000**	41,000
Amounts falling due between two and five years:		
Bank loans - 2-5 years	**123,000**	164,000
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	**133,250**	143,500

19. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	**5,888**	10,631
Between one and five years	**13,511**	6,642
In more than five years	**3,600**	-
	22,999	17,273

20. SECURED DEBTS

The following secured debts are included within creditors:

	2025	2024
	£	£
Bank loans	**338,250**	-

Bank loans consist of a term loan which attracts interest at a rate of 5.65%, and is repayable over a term of ten years.

Bank borrowings are secured by a standard security over the Westhill Community Church property, Old Skene Road, Westhill, AB32 6AQ.

21. MOVEMENT IN FUNDS

	At 1/10/24 £	Net movement in funds £	Transfers between funds £	At 30/9/25 £
Unrestricted funds				
General fund	205,472	69,515	(67,472)	207,515
Designated asset fund	488,000	(43,323)	68,242	512,919
Designated asylum seekers	-	-	2,000	2,000
	693,472	26,192	2,770	722,434
Restricted funds				
Foodbank	2,510	(2,061)	-	449
Wellbeing cafe fund	2,770	-	(2,770)	-
Asylum Seekers	-	3,705	-	3,705
	5,280	1,644	(2,770)	4,154
TOTAL FUNDS	698,752	27,836	-	726,588

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	519,655	(450,140)	69,515
Designated asset fund	-	(43,323)	(43,323)
	519,655	(493,463)	26,192
Restricted funds			
Foodbank	1,928	(3,989)	(2,061)
Asylum Seekers	6,625	(2,920)	3,705
	8,553	(6,909)	1,644
TOTAL FUNDS	528,208	(500,372)	27,836

Comparatives for movement in funds

	At 1/10/23 £	Net movement in funds £	Transfers between funds £	At 30/9/24 £
Unrestricted funds				
General fund	54,802	158,537	(7,867)	205,472
Designated asset fund	-	480,141	7,859	488,000
	54,802	638,678	(8)	693,472
Restricted funds				
Foodbank	1,103	1,407	-	2,510
Wellbeing cafe fund	-	2,770	-	2,770
Asylum Seekers	-	(8)	8	-
	1,103	4,169	8	5,280
TOTAL FUNDS	55,905	642,847	-	698,752

21. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	426,201	(372,939)	105,275	158,537
Designated asset fund	1	(49,897)	530,037	480,141
	426,202	(422,836)	635,312	638,678
Restricted funds				
Foodbank	2,488	(2,472)	1,391	1,407
Wellbeing cafe fund	-	-	2,770	2,770
Asylum Seekers	848	(856)	-	(8)
	3,336	(3,328)	4,161	4,169
TOTAL FUNDS	429,538	(426,164)	639,473	642,847

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/10/23 £	Net movement in funds £	Transfers between funds £	At 30/9/25 £
Unrestricted funds				
General fund	54,802	228,052	(75,339)	207,515
Designated asset fund	-	436,818	76,101	512,919
Designated asylum seekers	-	-	2,000	2,000
	54,802	664,870	2,762	722,434
Restricted funds				
Foodbank	1,103	(654)	-	449
Wellbeing cafe fund	-	2,770	(2,770)	-
Asylum Seekers	-	3,697	8	3,705
	1,103	5,813	(2,762)	4,154
TOTAL FUNDS	55,905	670,683	-	726,588

21. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	945,856	(823,079)	105,275	228,052
Designated asset fund	1	(93,220)	530,037	436,818
	945,857	(916,299)	635,312	664,870
Restricted funds				
Foodbank	4,416	(6,461)	1,391	(654)
Wellbeing cafe fund	-	-	2,770	2,770
Asylum Seekers	7,473	(3,776)	-	3,697
	11,889	(10,237)	4,161	5,813
TOTAL FUNDS	957,746	(926,536)	639,473	670,683

Restricted funds
Foodbank fund - this fund is to be used to provide a foodbank to the local community
Wellbeing cafe fund - this fund is used to run cafe sessions to promote wellbeing
Asylum seekers support fund - this fund is used to support asylum seekers in the local community

Unrestricted funds
Designated asset fund - this fund represents the net book value of the church building and associated equipment net of the associated loan. Each year an amount is transferred to or from the fund representing the movement in the net book value of those tangible fixed assets and loan in the year.
Designated asylum seekers fund - this fund is used to support asylum seekers in the local community

22. RELATED PARTY DISCLOSURES

Trustees made donations to the charity of £35,556 (2024: £27,780).

23. ULTIMATE CONTROLLING PARTY

Westhill Community Church SCIO was under the control of the Vestry during the current and prior year.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Bankers orders	**139,271**	115,828
Income tax recovered	**43,672**	36,536
Loose plate collections	**3,258**	3,368
Donations	**72,580**	67,671
Funds from groups	**610**	34
	259,391	223,437
Other trading activities		
Café sales	**247,693**	188,953
Room rental	**13,255**	14,422
Other income	**5,174**	862
	266,122	204,237
Investment income		
Deposit account interest	**2,695**	1,864
Total incoming resources	**528,208**	429,538
EXPENDITURE		
Other trading activities		
Wages	**107,392**	57,675
Social security	**8,750**	4,524
Pensions	**5,208**	3,369
Café non food items	**9,694**	4,396
Café cleaning	-	30
Café catering supplies	**63,816**	71,137
Temporary staff salary costs	**43,937**	55,514
	238,797	196,645
Charitable activities		
Wages	**40,541**	22,960
Social security	**4,837**	2,436
Pensions	**10,942**	6,383
Rates and water	**12,109**	10,999
Insurance	**5,451**	5,245
Light and heat	**28,191**	24,374
Telephone	**2,937**	2,553
Rent	**23,313**	18,298
Sundries	**13,691**	8,944
Maintenance	**10,069**	9,277
Quota	**8,600**	7,860
Cleaning	**19,768**	13,672
Altar expenses	-	136
Training	-	720
Carried forward	**180,449**	133,857

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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 SEPTEMBER 2025

	2025	2024
	£	£
Charitable activities		
Brought forward	**180,449**	133,857
Leadership	**180**	200
Multimedia	**1,157**	1,448
Youth	**328**	161
Roar	**1,249**	76
Evangelism	**199**	686
Holiday bible club	**637**	500
Ministry	**323**	100
Pastoral care	**2,920**	856
Alpha	**221**	-
Men's ministry	**82**	-
Congregation event	**1,169**	-
Depreciation of tangible fixed assets	**22,749**	22,500
Bank loan interest	**20,574**	27,397
Outside giving	**7,686**	8,700
	239,923	196,481
Support costs		
Management		
Wages	**12,717**	7,937
Social security	**830**	91
Postage and stationery	**1,144**	3,126
Photocopier costs	**1,841**	2,042
	16,532	13,196
Finance		
Exceptional items	-	(30,000)
Governance costs		
Auditors' remuneration	**5,000**	-
Accountancy and legal fees	**120**	49,842
	5,120	49,842
Total resources expended	**500,372**	426,164
Net income	**27,836**	3,374

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