

**HEADWELL GOSPEL HALL  
ASSEMBLY OF CHRISTIANS**

**Annual Report & Financial Statements**

**For the year ended**

**31 January 2025**

**Scottish Charity No SC012679**

**ANNUAL REPORT & FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 JANUARY 2025**

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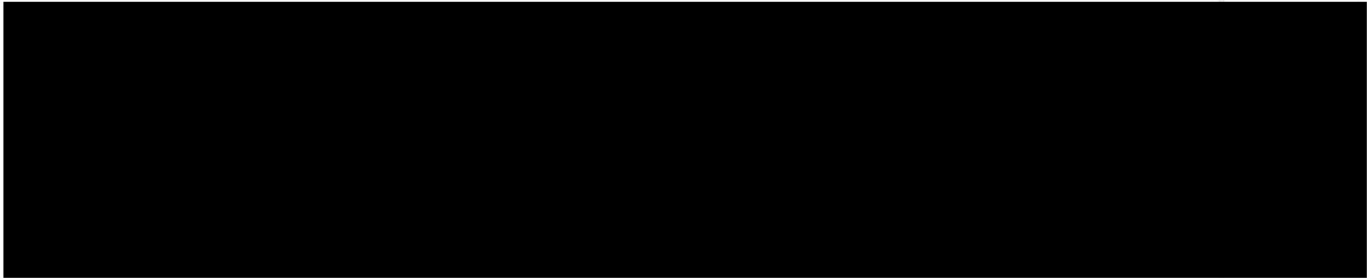
# TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 JANUARY 2025

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The Trustees have pleasure in presenting their annual report, financial statements and the Independent Examiner's report for the year ended 31 January 2025

## REFERENCE & ADMINISTRATIVE DETAILS

**Charity Name** Headwell Gospel Hall Assembly of Christians  
**Charity No.** SC012679



**Bankers** Bank of Scotland, 1 Bothwell Street, Dunfermline KY11 3AG

**Independent Examiner** 

## STRUCTURE, GOVERNANCE & MANAGEMENT

**Constitution** Abbot Hall Assembly of Christians was established as an independent local church in Dunfermline in 1914. During early November 2019, the church relocated to new premises and the name has been changed to Headwell Gospel Hall Assembly of Christians. Their current charity legal status is that of an Unincorporated Association (UA). With their relocation, the church and hence the charity, has not changed its Constitution: this resides within the church's property Title Deeds.

**Appointment of Trustees** Under the Trust Deed, all current Elders are, *ex officio*, Trustees of the church. Trustees are appointed in accordance with the Trust Deed at a Business Meeting, notice of which has been properly intimated to members of the church.

**Organisational Structure** The Trustees are directly responsible for the day-to-day management of the church building – its maintenance, security, safety and compliance. Church Elders are responsible for overseeing the church activities, pastoral care of the members, church order and discipline, making arrangements for Bible teaching and preaching, disbursement of funds to beneficiaries etc.

**Risk Assessment** The Trustees have considered the risks to which the charity is exposed. Headwell Gospel Hall has a "Child Protection Policy" and it requires all workers involved with children and young people to be vetted via the Disclosure Scotland (PVG) Protection of Vulnerable Groups procedure.

## OBJECTIVES AND ACTIVITIES

Since 1914, Abbot Hall had been the meeting place of local men and women who came together as a Christian church to worship and to serve God and to have fellowship with one another. Since early November 2019 we relocated to Headwell Avenue, Dunfermline, and our Objectives and Activities remain as before.

## TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 JANUARY 2025

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### ACHIEVEMENTS & PERFORMANCE

Our website states that Headwell Gospel Hall is here for three purposes : **Worship, Christian Fellowship, Bible Teaching** (and Pastoral Care) **and Outreach**. These goals continue to be met. Our Sunday programme is the Sunday Worship Service then in the afternoon a Bible Teaching Service followed by a short interval and then a Gospel Service. We are able to use our own lay-preaching members and also invite visiting speakers from across Fife and Central Scotland. The Sunday afternoon services are recorded and the audio files are posted on our website each week. The weekday activities continue – the Tuesday mid-day “**Soup and Sandwich**” event continues and is now well used : homemade soup is prepared, rolls are filled, the hall is opened and everyone is invited to drop-in and collect, free of charge a carton of soup and a filled roll. On a Thursday afternoon we have a **Prayer Meeting**. There is much to pray for – locally, nationally and globally. In our prayer time we have much for which to thank and praise God. The Friday morning “**Toddlers Group**” is enjoyed by the youngsters with their parents, grandparents or guardians: they have a play session, crafts, singing and refreshments. The monthly “**Bite and Blether**” Coffee Morning has been discontinued – the team of helpers are getting older and the primary objective of giving hospitality to the local community was not being achieved. The monthly Monday “**Ladies Hour**” was organised over the past winter, with a variety of speakers and topics and has been enjoyed by our own ladies and others who join them from other churches. The attendance has kept up this past session with 24 to 30 ladies attending each month.

On Christmas Eve, we had our regular **Christmas Eve Carol Service** with a good attendance of members, their families and other friends, On Easter Sunday we had an **Easter Service and Afternoon Tea**: the attendance was disappointing but our own members enjoyed the occasion and the refreshments afterwards.

Our **Church Membership** roll has been stable over the last 12 months – the members are of an older age group. Some members are housebound, some live alone - these folks are not able to attend the church – we do our best to visit and keep in touch with each one updating them with the church news, events and activities.

Throughout the year, the church members faithfully continued their weekly/monthly offerings. The financial figures show the remarkable help and support that the church was able to give to Christian workers, Missions and Charities – both at home and abroad. We maintain our “**Missionary of the Month**” programme whereby each month we support financially a Missionary, or Missionary couple, working in another country by sending to them one of our Sunday Morning collections. We also continue to pray particularly for the missionaries and their activities during that month.

The Gospel Hall website [www.headwellgospelhall.org.uk](http://www.headwellgospelhall.org.uk) is available for anyone to download and listen to our Sunday afternoon services. The last random check, in the last week of June 2025, showed the weekly number of listeners to be 352 so there continues to be good use made of this facility.

### FINANCIAL REVIEW

**Summary** We have a Fund entitled "Building Fund" which comprises of funds set aside for major property repairs/improvements requiring to be done at any time.

**Reserves Policy** We aim to meet our expenses, support our own church activities and then give away all our surplus funds to other Christian work and workers locally, in the UK or worldwide.

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Approved by the Trustees on 16 July 2025 and signed (typed signature) on their behalf by:-

  
Treasurer, Elder & Trustee

# **INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 JANUARY 2025**

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## **Independent Examiner's Report to the Trustees/Members of Headwell Gospel Hall Assembly of Christians, Dunfermline. Scottish Charity No. SC012679**

I report on the accounts of the charity for the year ended 31 January 2025 which are set out on pages 6 to 9.

### **Respective responsibilities of Trustees and Examiner**

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

### **Basis of Independent Examiner's Statement**

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

### **Independent Examiner's Statement**

In the course of my examination, no matter has come to my attention:-

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.



**16 July 2025**

**STATEMENT OF RECEIPTS AND PAYMENTS  
FOR THE YEAR ENDED 31 JANUARY 2025**

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024/2025	Total 2023/2024
		£	£	£	£	£
<b>Receipts</b>						
<b>Voluntary Income</b>						
Offerings		26,236.02	830.00	9,550.00	<b>36,616.02</b>	36,089.60
Gift Aid (Tax Recovered)		3,688.61			<b>3,688.61</b>	3,924.33
Donations						
Interest Income			46.51		<b>46.51</b>	49.24
<b>Total Receipts</b>		<b>29,924.63</b>	<b>876.51</b>	<b>9,550.00</b>	<b>40,351.14</b>	40,063.17
<b>Payments</b>						
<b>Charitable Activities</b>						
Gifts to Missions & Workers	3	26,100.00		9,000.00	<b>35,100.00</b>	34,890.00
Services & Activities	4	4,514.51			<b>4,514.51</b>	4,234.38
Hall & Meeting Rooms	5	4,162.37			<b>4,162.37</b>	31,255.37
Equipment	6	1,409.18			<b>1,409.18</b>	630.77
Advertising	7	1,066.29			<b>1,066.29</b>	1,474.62
Stationery & Literature	7	504.86			<b>504.86</b>	557.58
Sundries	7	160.00			<b>160.00</b>	
<b>Total Payments</b>		<b>37,917.21</b>	<b>0.00</b>	<b>9,000.00</b>	<b>46,917.21</b>	73,042.72
<b>Net Receipts/(Payments)</b>		<b>(7,992.58)</b>	<b>876.51</b>	<b>550.00</b>	<b>(6,566.07)</b>	<b>(32,979.55)</b>
<b>Transfers Between Funds</b>	8	-	-	-		
<b>Surplus/(Deficit) for Year</b>		<b>(7,992.58)</b>	<b>876.51</b>	<b>550.00</b>	<b>(6,566.07)</b>	<b>(32,979.55)</b>

The notes on pages 8 to 9 form an integral part of these accounts.

**STATEMENT OF BALANCES  
FOR THE YEAR ENDED 31 JANUARY 2025**


Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024/2025	Total 2023/2024
	£	£	£	£	£
<b>Funds Reconciliation</b>					
<b>Balance as at 31/01/2024</b>	14,260.24	3,680.67	420.00	<b>18,360.91</b>	51,340.46
<b>Surplus/(Deficit) for Year</b>	(7,992.58)	876.51	550.00	<b>(6,566.07)</b>	(32,979.55)
<b>Balance as at 31/01/2025</b>	<b>6,267.66</b>	<b>4,557.18</b>	<b>970.00</b>	<b>11,794.84</b>	18,360.91
<b>Bank and Cash Balances</b>					
<b>Cash at Bank</b>	6,241.07	4,557.18	970.00	<b>11,768.25</b>	18,295.27
<b>Cash in Hand</b>	26.59			<b>26.59</b>	65.64
	<b>6,267.66</b>	<b>4,557.18</b>	<b>970.00</b>	<b>11,794.84</b>	18,360.91
<b>Other Assets</b>					
<b>Fixed Assets :</b>					£
(Headwell Gospel Hall (HGH))					-
<b>Debtors : Gift Aid</b>					3,000.00
					<b>140,500.00</b>

**Liabilities**

The charity has no material liabilities, contingent liabilities or other obligations.

The notes on pages 8 to 10 form an integral part of these accounts.

Approved by the Trustees on 16 July 2025 and signed (typed signature) on their behalf by:

  
Treasurer, Elder & Trustee

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 JANUARY 2025**

**1. Funds**

During the year the Charity maintained three funds for accounting purposes:

- |                    |  |
|--------------------|--|
| 1. General Fund    | An Unrestricted Fund used for the day-to-day running of the Charity.   |
| 2. Building Fund   | A Designated Fund used for funds set aside for major property repairs/improvements and/or a future move to a new building. |
| 3. Missionary Fund | A Restricted Fund used for Income given to support Missionaries working throughout the world.                              |

**2. Related Party Transactions**

The Trustees did not receive any remuneration during the year (2023/24: Nil).

The Trustees did not receive any expenses during the year (2023/24: Nil).

**3. Gifts To Missions and Workers**

	No.		Amount £	
	2024/2025	2023/2024	2024/2025	2023/2024
To Organisations	18	25	11,400.00	13,140.00
To Individuals	38	35	14,700.00	12,950.00
	56	60	26,100.00	26,090.00

**Organisations:** Gifts to organisations : some working abroad eg Lebanon war relief, building new churches. Others in the UK and abroad preaching and teaching the Word of God.

**Individuals:** Gifts to workers based overseas as well as those travelling in the UK and abroad preaching and teaching the Word of God.

**3. Gifts To Missionaries**

	No.		Amount £	
	2024/2025	2023/2024	2024/2025	2023/2024
To Missionaries	12	12	9,000.00	8,800.00

Gifts to Missionaries working abroad

**4. Services and Activities**

	2024/2025	2023/2024
	£	£
Catering : General	2,616.32	2,179.97
Echoes International / Lord's Work Trust	950.00	1,100.00
Speakers' Travel Expenses	605.00	600.00
Music Copyright Licence (CCLI)	148.00	142.00
Wine	114.24	159.67
Disposable Communion Items	80.95	52.74
<b>Total</b>	<b>4,514.51</b>	<b>4,234.38</b>

NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 JANUARY 2025

5. Hall and Meeting Rooms	2024/2025	2023/2024
	£	£
Heating & Lighting	2,746.46	2,579.73
Insurance	1,081.97	1,030.07
Gas Boiler Mtce Contract	239.88	239.88
Fire Equipment Service	62.47	138.40
Misc	31.59	80.00
Renovation of Kitchen & 3 Toilets :		
Renovation Work + Sanitary Ware		9,558.63
Kitchen : Supply + Installation		8,679.01
Plumbing / Flooring / Decorating		6,980.70
Hatch Roller Shutter + Installation		936.00
Various Items : Water Boiler + Installation, Fridge, Toilet Mirrors, Clock		1,032.95
		<u>27,187.29</u>
<b>Total</b>	<u><b>4,162.37</b></u>	<u><b>31,255.37</b></u>

6. Equipment	2024/2025	2023/2024
	£	£
Folding Stackable Chairs (32)	839.40	
Loft Flooring for Stackable Chairs	27.95	
Audio & IT	451.88	496.83
Mini Oak Bookcase	89.95	
External Weatherproof Poster Box		85.94
Hallway Carpet Runner / Firedoor Mat		48.00
<b>Total</b>	<u><b>1,409.18</b></u>	<u><b>630.77</b></u>

7. Advertising, Stationery & Literature, Sundries	2024/2025	2023/2024
	£	£
Advertising	1,066.29	1,474.62
Stationery & Literature	504.86	557.58
Misc (24/25 : 4 Items (Floral Tributes)) : 23/24 Nil	160.00	

8. Movements Between Funds	31/01/2024	Receipts	Payments	Transfers	31/01/2025
	£	£	£	£	£
<u>Unrestricted Funds</u>					
General Fund	14,260.24	29,924.63	37,917.21	-	6,267.66
<u>Designated Funds</u>					
Building Fund	3,680.67	876.51		-	4,557.18
<u>Restricted Funds</u>					
Missionary Fund	420.00	9,550.00	9,000.00	-	970.00
<b>Total Funds</b>	<u><b>18,360.91</b></u>	<u><b>40,351.14</b></u>	<u><b>46,917.21</b></u>	<u><b>-</b></u>	<u><b>11,794.84</b></u>

No transfers were made during 2024/2025

9. Fixed Assets - Abbot Hall (AH) and Headwell Gospel Hall (HGH)

As notified in previous reports, the Charity relocated in November 2019 to our present premises at Headwell Gospel Hall (HGH). The market valuation then was £120,000. Considerable upgrading work was subsequently carried out in previous financial years in order to bring the premises up to current standards.

It has therefore been assumed that the current market valuation of HGH would now be of the order of £137,500.

Headwell Gospel Hall (HGH) is presently insured for the reinstatement value of £531,000.