

**WHOLENESS THROUGH CHRIST**  
**ACCOUNTS**  
**FOR THE YEAR ENDED**  
**31ST DECEMBER 2022**

Scottish Charity No. SC 037891  
and  
England & Wales Charity No. 327055

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## Reference and administration details

### Independent Examiner

Name & Address
R G GILLIES
Nelson Gilmour Smith
Mercantile Chambers 53 Bothwell Street Glasgow G2 6TB

## Structure, Governance and Management

### Type of governing document

The Trust is administered in accordance with the terms of the Trust Deed.

### Trustee recruitment and appointment

Recruitment, appointment and removal of trustees is in accordance with the Trust Deed.

## Objectives and activities

### Charitable purposes

To offer freedom and wholeness through the Christian Gospel of Jesus Christ.

### Summary of the main activities in relation to these objects

Holding retreats for training. Encouragement to branches of the charity throughout the UK to meet the needs of the communities around them.

## Achievements and performance

### Summary of the main achievements of the charity during the financial period

Improvements have been made in reaching financial targets this year through cutting costs and again through an increase in gifts. Despite the recent lockdown (which has restricted the work of the charity) it has been able to set aside reserves to ensure its continuance. We have found an increase in people needing support and encouragement due to lockdown and the stresses caused by Covid 19. This has resulted in an increasing demand on the work of the charity and a greater impact on the community around the charity's shop.

## Financial review

Brief statement of the charity's finances.

The charity's finances have remained stabled.

## Reserves Policy

Brief statement of the charity's policy on reserves

It is the trustee's policy to hold in reserve, where possible, monies to cover the PAYE and National Insurance costs for the year ahead and also three months wages for staff.

Details of any deficit

## Other optional information

The charity continues to run a charity/coffee shop where refreshments, (baking, coffees and teas) are provided free. There is also no charge for other donated items in the shop, (books, DVD's etc.). The shop offers a listening ear and prayer service, particularly for those who are struggling with issues in their lives. Although this shop does provide some extra income for the charity, the aim of the shop is to help the local community in whatever ways we can.

Covid 19. The effect that the lockdown/virus has had on our charity has been minimal. It is likely to have a minimal effect overall in 2023. Although the Charity has had no income from retreats in 2022, neither have we had any expenditure to run these break-even retreat events. What loss of income we have experienced during 2022 has been more than met by extra giving by those who support this work and we expect to end 2023 in a positive financial position. We have not applied or needed to apply for any government support packages. We will still have reserves in place for 2023 and are confident that the charity is an ongoing viable concern.

## Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which shows a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to: select suitable accounting policies and then apply consistently; make judgements and estimates that are reasonable and prudent; state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operational existence.

The trustees are responsible for keeping 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 Charity and Trustee Investment (Scotland) Act 2005 and the Charities Accounts 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.

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Ivy Blair	
Full name(s)	Ivy Blair	
Position (e.g. Chair)	Trustee	
Date	27/03/2023	

**Wholeness Through Christ**  
**OSCR SC037891 / CC 327055**  
**Independent Examiners' Report to the Trustees**

I report on the accounts of the Charity for the year ended 31 December 2022 which are set out on pages 6 to 12

**Respective responsibilities of the Trustees and Examiner**

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Investment (Scotland) Act 2005 and the Charities Accounts (Scotland Regulations 2006 (as amended)).

The Charity's Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 Charities Accounts (Scotland) Regulation 2006 (as amended). 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 seeking 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 significant matter has come to my attention

1. which gives me reasonable cause to believe that in any way material respect the requirements:  
To keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the Accounts Regulation 2006 (as amended); and  
To prepare accounts which accord with the accounting records and comply with the Regulation 8 of the Accounts Regulations 2006 (as amended) have not been met: or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the account to be reached.

*Robert Gibb Gillies*

R. Gibb Gillies CA  
Independent Examiner  
Nelson Gilmour Smith  
53 Bothwell Street, Glasgow G2 6TB

*27 March 2023*

## WHOLENESS THROUGH CHRIST

Statement of Financial Activities  
For the year ended 31 December 2022

	Note	Unrestricted Funds		2022	2021
		General	Designated	Total Funds	Total Funds
		£	£	£	£
<b>Income and Expenditure</b>					
<b>Income and endowments from:</b>					
Fees		-	-	-	-
Gifts and Gift Aid		73,021	360	73,381	56,982
Interest		-	1,383	1,383	1,093
Branches		-	-	-	70
Charitable Activities		2,432	-	2,432	2,250
<b>Total Incoming resources</b>		<b>75,453</b>	<b>1,743</b>	<b>77,196</b>	<b>60,395</b>
<b>Expenditure on:</b>					
<b>Charitable activities</b>					
Costs of Generating Funds		1,064	-	1,064	2,046
Direct charitable activity		70,512	-	70,512	59,541
Support costs	5	800	-	800	920
<b>Total resources expended</b>		<b>72,376</b>	<b>-</b>	<b>72,376</b>	<b>62,507</b>
<b>Net Incoming/(outgoing) resources for year</b>					
		3,077	1,743	4,820	- 2,112
<b>Net transfers between funds</b>					
		-	-	-	-
<b>Net movement in funds</b>		<b>3,077</b>	<b>1,743</b>	<b>4,820</b>	<b>- 2,112</b>
<b>Fund balances brought forward at beginning of year</b>					
		20,094	407,409	427,503	429,615
<b>Fund balances carried forward at end of year</b>					
		<b>23,171</b>	<b>409,152</b>	<b>432,323</b>	<b>427,503</b>

## WHOLENESS THROUGH CHRIST

**Balance Sheet**  
**As at 31 December 2022**

	<u>Note</u>	2022	2021
		£	£
<b>Fixed assets</b>	6	70,629	70,629
<b>Current assets</b>			
Debtors	7	-	-
Cash at bank and in hand		364,580	359,783
		<u>364,580</u>	<u>359,783</u>
<b>Creditors due &lt; 1Year</b>			
Creditors	8	<u>2,886</u>	<u>2,909</u>
<b>Net current assets</b>		361,694	356,874
<b>Net assets</b>		<u><u>432,323</u></u>	<u><u>427,503</u></u>
<b>FINANCED BY:-</b>			
<b>Unrestricted Fund</b>			
Other Funds			
- Designated	9	404,727	407,409
General Fund		<u>27,596</u>	<u>20,094</u>
		<u><u>432,323</u></u>	<u><u>427,503</u></u>

Approved by the Trustees on

2023 and signed on their behalf by

Ivy Blair

Ivy Blair  
Trustee

## WHOLENESS THROUGH CHRIST

### Notes to the Accounts

Year ended 31 December 2022

#### 1. General Information

The charity is an unincorporated organisation for public benefit registered as a charity in Scotland. The address of charity is 51 Maddiston Road, Brightons, Falkirk FK2 0JR

#### 2 Statement of Compliance

The financial statements have been prepared in compliance with FRS 102, "The Financial Reporting Standard applicable in the UK and the Republic of Ireland", the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102)(Charities SORP (FRS102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### 3 Accounting Policies

##### (a) Going concern

There are no material uncertainties about the charity's ability to continue.

##### (b) Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102.  
- No cash flow statement has been presented for the charity

##### (c) Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

##### (d) Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can readily be measured.

##### (e) Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes all investment management costs.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs relating to governance of the charity apportioned to charitable activities. Governance costs comprise the independent examination, legal advice for Trustees, costs associated with constitutional and statutory requirements and strategic management throughout the year.

**WHOLENESS THROUGH CHRIST**

**Notes to the Accounts (Continued)**  
**Year ended 31 December 2022**

**3 Accounting Policies (continued)**

(f) Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(g) Fixed Assets

Properties are included in the accounts at valuation, No depreciation is charged.

Equipment and furniture have been written off to the income and expenditure account in the year of acquisition.

**4. Staff costs**

	2022	2021
	£	£
Salaries and wages	42,787	39,918
Social Security costs	-	-
Pension	814	864
	<u>43,601</u>	<u>40,782</u>

The average number of employees during the year was 1 (2021: 1).

No employee received remuneration of more than £60,000.

Trustees do not receive remuneration for services rendered as Trustees.

**5. Support costs**

	2022	2021
	£	£
Independent examination fee	800	920
Accountancy fee	-	-
	<u>800</u>	<u>920</u>

**6. Fixed Assets**

	Property £
Cost	
As at 1 January 2022	70,629
Additions	-
As at 31 December 2022	<u>70,629</u>
Depreciation	
As at 1 January 2022	-
Charge for year	-
As at 31 December 2022	<u>-</u>
Net book value at 31 December 2022	<u>70,629</u>
Net book value at 31 December 2021	<u>70,629</u>

## WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)  
Year ended 31 December 2022

7.	<b>Debtors</b>				2022	2021
					£	£
	Amounts due within one year:					
	Other Debtors				-	-
	Prepayments				-	-
					<u>-</u>	<u>-</u>
					<u>-</u>	<u>-</u>
8.	<b>Creditors</b>					
	Amounts due within one year:					
	Accruals				800	800
	Other tax and social security				2,086	2,109
					<u>2,886</u>	<u>2,909</u>
9.	<b>Unrestricted funds</b>					
	<b>2022</b>	Balance at	Income	Expenditure	Transfers	Balance at
		31 Dec 2021				31 Dec 2022
		£	£	£	£	£
	<b>Designated Funds</b>					
	Property Fund	70,629	-	-	-	70,629
	New Centre Fund	332,355	1,743	-	-	334,098
	Airfare Fund	4,425	-	-	-	4,425
		<u>407,409</u>	<u>1,743</u>	<u>-</u>	<u>-</u>	<u>409,152</u>
	<b>General Fund</b>	<u>20,094</u>	<u>75,453</u>	<u>(72,476)</u>	<u>-</u>	<u>23,071</u>
		<u>427,503</u>	<u>77,196</u>	<u>(72,476)</u>	<u>-</u>	<u>432,222</u>
9.	<b>Unrestricted funds (continued)</b>					
	<b>2021</b>	Balance at	Income	Expenditure	Transfers	Balance at
		31 Dec 2020				31 Dec 2021
		£	£	£	£	£
	<b>Designated Funds</b>					
	Property Fund	70,629	-	-	-	70,629
	New Centre Fund	330,902	1,453	-	-	332,355
	Airfare Fund	4,425	-	-	-	4,425
		<u>405,956</u>	<u>1,453</u>	<u>-</u>	<u>-</u>	<u>407,409</u>
	<b>General Fund</b>	<u>23,659</u>	<u>58,942</u>	<u>(62,507)</u>	<u>-</u>	<u>20,094</u>
		<u>429,615</u>	<u>60,395</u>	<u>(62,507)</u>	<u>-</u>	<u>427,503</u>

The **Property Fund** was set up to allocate within reserves an amount equal to the net book value of charity's property as in the opinion of the trustees these are non distributable.

The **New Centre Fund** was established to set aside funds for a new centre.

The **Airfare Fund** was established to set aside funds for airfares from the UK to WTC in Windsor, Canada to help run retreats there.

**WHOLENESS THROUGH CHRIST**

**Notes to the Accounts (Continued)**  
**Year ended 31 December 2022**

**10. Analysis of Net Assets Between Funds**  
**2022**

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2022 £
Unrestricted- General	-	30,482	(2,886)	27,596
- Other Funds	70,629	334,098	-	404,727
Restricted	-	-	-	-
	<u>70,629</u>	<u>364,580</u>	<u>(2,886)</u>	<u>432,323</u>

**2021**

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2021 £
Unrestricted- General	-	23,003	(2,909)	20,094
- Other Funds	70,629	336,780	-	407,409
Restricted	-	-	-	-
	<u>70,629</u>	<u>359,783</u>	<u>(2,909)</u>	<u>427,503</u>

**11. Related Parties**

Trustees do not receive remuneration for services rendered as Trustees.