

WHOLENESS THROUGH CHRIST
ACCOUNTS
FOR THE YEAR ENDED
31ST DECEMBER 2024

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

Reference and administration details

Independent Examiner

Louise McAulay	
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 release and healing through the Christian gospel.

Summary of the main activities in relation to these objects

Holding retreat courses for prayer ministry.
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.
We continue to find a sharp increase in people needing support. 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 in Falkirk.

Financial review

Brief statement of the charity's finances.

The charity's finances have remained stable

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 runs a charity/coffee shop where refreshments, (home 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.

Statement of Trustees' Responsibilities

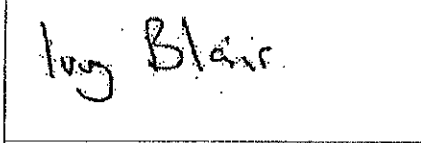
Charity law requires the Trustees to prepare financial statements for each financial year which shows a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to: select suitable accounting policies and then apply them 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)		
Full name(s)	Ivy Blair	
Position (e.g. Chair)	Trustee	
Date	4/6/2025	

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 2024 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.

Louise McAulay BAcc CA
Partner, Nelson Gilmour Smith
Independent Examiner
Mercantile Chambers
53 Bothwell Street
Glasgow
G2 6TB

WHOLENESS THROUGH CHRIST

Statement of Financial Activities
For the year ended 31 December 2024

	Note	Unrestricted Funds		Restricted	2024 Total Funds	2023 Total Funds
		General	Designated			
		£	£	£	£	£
Income and Expenditure						
Income and endowments from:						
Fees		-	-	-	-	-
Gifts and Gift Aid	4	73,165	360	10,000	83,525	42,110
Interest		726	7,502	-	8,228	3,298
Branches		-	-	-	-	-
Charitable Activities		5,526	-	-	5,526	2,650
Total incoming resources		79,417	7,862	10,000	97,279	48,058
Expenditure on:						
Charitable activities						
Costs of Generating Funds		7,356	-	-	7,356	5,708
Direct charitable activity		65,957	-	10,000	75,957	68,471
Support costs	6	1,100	-	-	1,100	1,000
Total resources expended		74,413	-	10,000	84,413	75,179
Net incoming/(outgoing) resources for year		5,004	7,862	-	12,866	(27,121)
Net transfers between funds		-	-	-	-	-
Net movement in funds		5,004	7,862	-	12,866	(27,121)
Fund balances brought forward at beginning of year		(7,608)	412,810	-	405,202	432,323
Fund balances carried forward at end of year		(2,604)	420,672	-	418,068	405,202

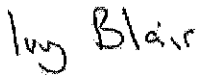
WHOLENESS THROUGH CHRIST

Balance Sheet
As at 31 December 2024

	Note	£	2024 £	£	2023 £
Fixed assets	7		70,629		70,629
Current assets					
Debtors	8	-	-	-	-
Cash at bank and in hand		351,465	339,942	339,942	
		<u>351,465</u>	<u>339,942</u>	<u>339,942</u>	
Creditors due < 1Year					
Creditors	9	4,026	5,369	5,369	
		<u>4,026</u>	<u>5,369</u>	<u>5,369</u>	
Net current assets			347,439		334,573
Net assets			<u>418,068</u>		<u>405,202</u>
FINANCED BY:-					
Unrestricted Fund					
Other Funds					
- Designated	11	420,672	412,810	412,810	
- General Fund		(2,604)	(7,608)	(7,608)	
		<u>418,068</u>	<u>412,810</u>	<u>412,810</u>	<u>405,202</u>

Approved by the Trustees on

2025 and signed on their behalf by



Ivy Blair
Trustee

WHOLENESS THROUGH CHRIST

Notes to the Accounts

Year ended 31 December 2024

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 2024

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. Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Gifts & Gift Aid	38,736	-	38,736
Gifts from Canada	34,789	10,000	44,789
	<u>73,525</u>	<u>10,000</u>	<u>83,525</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Gifts & Gift Aid	42,110	-	42,110
Gifts from Canada	-	-	-
	<u>42,110</u>	<u>-</u>	<u>42,110</u>

5. Staff costs

	2024 £	2023 £
Salaries and wages	43,466	40,802
Social Security costs	-	-
Employers Contributions to pension schemes	1,265	1,197
	<u>44,731</u>	<u>41,999</u>

The average number of employees during the year was 1 (2023: 1).

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

Trustees do not receive remuneration for services rendered as Trustees.

	2024 £	2023 £
6. Support costs		
Independent examination fee	1,100	1,000
Accountancy fee	-	-
	<u>1,100</u>	<u>1,000</u>

WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)
Year ended 31 December 2024

7. Fixed Assets

	Property
	£
Cost	
As at 1 January 2024	70,629
Additions	-
As at 31 December 2024	<u>70,629</u>
Depreciation	
As at 1 January 2024	-
Charge for year	-
As at 31 December 2024	<u>-</u>
Net book value at 31 December 2024	<u>70,629</u>
Net book value at 31 December 2023	<u>70,629</u>

8. Debtors

	2024	2023
	£	£
Amounts due within one year:		
Other Debtors	-	-
Prepayments	-	-
	<u>-</u>	<u>-</u>

9. Creditors

	2024	2023
	£	£
Amounts due within one year:		
Accruals	1,100	3,154
Other tax and social security	2,926	2,215
	<u>4,026</u>	<u>5,369</u>

WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)
Year ended 31 December 202410. Unrestricted funds
2024

	Balance at 31 Dec 2023	Income	Expenditure	Transfers	Balance at 31 Dec 2024
	£	£	£	£	£
Designated Funds					
Property Fund	70,629	-	-	-	70,629
New Centre Fund	337,756	7,862	-	-	345,618
Airfare Fund	4,425	-	-	-	4,425
	<u>412,810</u>	<u>7,862</u>	<u>-</u>	<u>-</u>	<u>420,672</u>
General Fund	(7,608)	79,417	(74,413)	-	(2,604)
	<u>405,202</u>	<u>87,279</u>	<u>(74,413)</u>	<u>-</u>	<u>418,068</u>

Unrestricted funds (continued)
2023

	Balance at 31 Dec 2022	Income	Expenditure	Transfers	Balance at 31 Dec 2023
	£	£	£	£	£
Designated Funds					
Property Fund	70,629	-	-	-	70,629
New Centre Fund	334,098	3,658	-	-	337,756
Airfare Fund	4,425	-	-	-	4,425
	<u>409,152</u>	<u>3,658</u>	<u>-</u>	<u>-</u>	<u>412,810</u>
General Fund	23,171	44,400	(75,179)	-	7,608
	<u>432,323</u>	<u>48,058</u>	<u>(75,179)</u>	<u>-</u>	<u>405,202</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.

11. Analysis of Net Assets Between Funds
2024

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2024 £
Unrestricted - General	-	1,422	(4,026)	(2,604)
- Other Funds	70,629	350,043	-	420,672
Restricted	-	-	-	-
	<u>70,629</u>	<u>351,465</u>	<u>(4,026)</u>	<u>418,068</u>

2023

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2023 £
Unrestricted - General	-	(2,239)	(5,369)	(7,608)
- Other Funds	70,629	342,181	-	412,810
Restricted	-	-	-	-
	<u>70,629</u>	<u>339,942</u>	<u>(5,369)</u>	<u>405,202</u>

12. Related Parties

Trustees do not receive remuneration for services rendered as Trustees.