

# WHOLENESS THROUGH CHRIST

England & Wales · Charity number 327055

## Details

---

**Status** Registered

**Legal form** Other

**Registered** 1986-03-21

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** W T C  
51 Maddiston Road  
Brightons  
Falkirk  
FK2 0JR

**Phone** 01324714946

**Email** [office@wholenessthroughchrist.org](mailto:office@wholenessthroughchrist.org)

**Website** [wholenessthroughchrist.org](http://wholenessthroughchrist.org)

## Activities

---

**Objects:** TO ADVANCE THE CHRISTIAN RELIGION AND HEALING AND IN PARTICULAR TO MINISTER THE WHOLE COUNSEL OF GOD TO THOSE WHO HAVE NOT YET RECEIVED IN ITS FULLNESS.

**Activities:** To advance the Christian religion and healing and in particular to minister the whole counsel of God to those who have not yet received in its fullness.

## Classification

---

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

---

- Scotland

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£97,279	£84,413	-	-
2023-12-31	£48,058	£75,179	-	-
2022-12-31	£77,196	£72,376	-	-
2021-12-31	£60,395	£62,507	-	-
2020-12-31	£96,206	£72,841	-	-

## Trustees

Name	Role	Appointed
George Mann		2026-01-01
Gladys Reed		2026-01-01
IVY BLAIR		2013-09-18
Richard Haywood		2025-06-01

**WHOLENESS THROUGH CHRIST**

England & Wales - Charity number 327055

---

# Accounts

---

**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)	Ivy Blair	
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			
		£	£	£	£	£
<b>Income and Expenditure</b>						
<b>Income and endowments from:</b>						
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
<b>Total incoming resources</b>		<b>79,417</b>	<b>7,862</b>	<b>10,000</b>	<b>97,279</b>	<b>48,058</b>
<b>Expenditure on:</b>						
<b>Charitable activities</b>						
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
<b>Total resources expended</b>		<b>74,413</b>	<b>-</b>	<b>10,000</b>	<b>84,413</b>	<b>75,179</b>
<b>Net incoming/(outgoing) resources for year</b>		<b>5,004</b>	<b>7,862</b>	<b>-</b>	<b>12,866</b>	<b>(27,121)</b>
<b>Net transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>5,004</b>	<b>7,862</b>	<b>-</b>	<b>12,866</b>	<b>(27,121)</b>
<b>Fund balances brought forward at beginning of year</b>		<b>(7,608)</b>	<b>412,810</b>	<b>-</b>	<b>405,202</b>	<b>432,323</b>
<b>Fund balances carried forward at end of year</b>		<b>(2,604)</b>	<b>420,672</b>	<b>-</b>	<b>418,068</b>	<b>405,202</b>

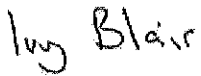
## WHOLENESS THROUGH CHRIST

**Balance Sheet**  
**As at 31 December 2024**

	Note	£	2024 £	£	2023 £
<b>Fixed assets</b>	7		70,629		70,629
<b>Current assets</b>					
Debtors	8	-	-	-	-
Cash at bank and in hand		351,465	339,942	339,942	
		<u>351,465</u>		<u>339,942</u>	
<b>Creditors due &lt; 1Year</b>					
Creditors	9	4,026	5,369	5,369	
		<u>4,026</u>		<u>5,369</u>	
<b>Net current assets</b>			347,439		334,573
<b>Net assets</b>			<u>418,068</u>		<u>405,202</u>
<b>FINANCED BY:-</b>					
<b>Unrestricted Fund</b>					
Other Funds					
- Designated	11	420,672	412,810	412,810	
- General Fund		(2,604)	(7,608)	(7,608)	
		<u>418,068</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 £	<b>Total Funds 2024 £</b>
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 £	<b>Total Funds 2023 £</b>
Donations			
Gifts & Gift Aid	42,110	-	42,110
Gifts from Canada	-	-	-
	<u>42,110</u>	<u>-</u>	<u>42,110</u>

#### 5. Staff costs

	<b>2024 £</b>	<b>2023 £</b>
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.

	<b>2024 £</b>	<b>2023 £</b>
6. <b>Support costs</b>		
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

	<b>Property</b>
	<b>£</b>
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

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

## 9. Creditors

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
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
	£	£	£	£	£
<b>Designated Funds</b>					
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>
<b>General Fund</b>	(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
	£	£	£	£	£
<b>Designated Funds</b>					
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>
<b>General Fund</b>	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.

**WHOLENESS THROUGH CHRIST**

England & Wales - Charity number 327055

---

# Accounts

---

**WHOLENESS THROUGH CHRIST**

**ACCOUNTS**

**FOR THE YEAR ENDED**

**31ST DECEMBER 2023**

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



**Reference and administration details**

Independent Examiner

Name & Address	
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 freedom and wholeness through the Christian Gospel of Jesus Christ.
Summary of the main activities in relation to these objects	<p>Holding retreats for training. Encouragement to branches of the charity throughout the UK to meet the needs of the communities around them.</p>

**Achievements and performance**

Summary of the main achievements of the charity during the financial period	<p>Improvements have been made in reaching financial targets this year through cutting costs. Despite this there was a shortfall, although this has been more than made up for by gifts that came in during January 2024. So the future of the charity looks stable. There has been an increasing demand on the work of the charity and a greater impact on the community, through the work of the charity's shop.</p>
---	--

**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.

**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. Although the Charity has had no income from retreats in 2023, neither have we had any expenditure to run these break-even retreat events. Gifts that have come in at the beginning of 2024 combined with the reserves the charity holds, enables us to be 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 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.

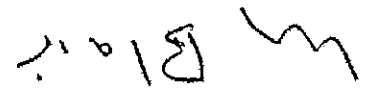
The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to ensure that the financial statements comply with the Charity and Trustee Investment (Scotland) Act 2005 and the Charities Accounts Regulations 2006 (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 Boyd Blair

Position (e.g. Trustee Chair)

Date

18/4/2024

**Whoiness 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 2023 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.

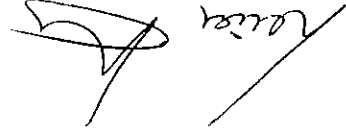
**Basis of Independent Examiner's statement**

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.



L. McAulay CA  
Independent Examiner  
Nelson Gilmour Smith  
53 Bothwell Street, Glasgow G2 6TB

18/4/2024

WHOLENESS THROUGH CHRIST

Statement of Financial Activities  
For the year ended 31 December 2023

	Income and Expenditure			Note
	Unrestricted Funds	General Designated Funds	Total Funds	
	£	£	£	
Income and endowments from:				
Fees	-	-	-	
Gifts and Gift Aid	41,750	360	42,110	
Interest	-	3,298	3,298	
Branches	-	-	-	
Charitable Activities	2,650	-	2,650	
Total incoming resources	44,400	3,658	48,058	
Expenditure on:				
Charitable activities	5,708	-	5,708	
Costs of Generating Funds	-	-	-	
Direct charitable activity	68,471	-	68,471	
Support costs	1,000	-	1,000	5
Total resources expended	75,179	-	75,179	
Net incoming/(outgoing) resources for year	(30,779)	3,658	(27,121)	
Net transfers between funds	-	-	-	
Net movement in funds	(30,779)	3,658	(27,121)	
Fund balances brought forward at beginning of year	23,171	409,152	432,323	
Fund balances carried forward at end of year	(7,608)	412,810	405,202	
			432,323	
			427,503	
			4,820	
			4,820	
			72,376	
			800	
			70,512	
			1,064	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	
			77,196	
			2,432	
			73,381	
			1,383	

WHOLENESS THROUGH CHRIST

Balance Sheet  
As at 31 December 2023

	2023	Note	2022
	£	£	£
<b>Fixed assets</b>	70,629	6	70,629
<b>Current assets</b>			
Debtors	-	7	-
Cash at bank and in hand	339,942		364,580
	<u>339,942</u>		<u>364,580</u>
<b>Creditors due &lt; 1 Year</b>	5,369	8	2,886
<b>Net current assets</b>	334,573		361,694
<b>Net assets</b>	405,202		432,323
<b>FINANCED BY:-</b>			
<b>Unrestricted Fund</b>			
Other Funds			
- Designated	412,810	9	409,152
General Fund	<u>(7,608)</u>		<u>23,171</u>
	405,202		432,323

2024 and signed on their behalf by

Approved by the Trustees on 18 April

Ivy Blair

Ivy Blair  
Trustee

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 2023**

**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**

Salaries and wages  
 Social Security costs  
 Pension

2023	2022
£ 40,802	£ 42,787
2,327	814
<u>43,129</u>	<u>43,601</u>

The average number of employees during the year was 1 (2022: 1).

No employee received remuneration of more than £60,000.  
 Trustees do not receive remuneration for services rendered as Trustees.

**5.**

**Support costs**

Independent examination fee  
 Accountancy fee

2023	2022
£ 1,000	£ 800
-	-
<u>1,000</u>	<u>800</u>

**6.**

**Fixed Assets**

Cost

As at 1 January 2023

Additions

As at 31 December 2023

Depreciation

As at 1 January 2023

Charge for year

As at 31 December 2023

Net book value at 31 December 2023

Net book value at 31 December 2022

Property	£
As at 1 January 2023	70,629
Additions	-
As at 31 December 2023	70,629
Depreciation	-
As at 1 January 2023	-
Charge for year	-
As at 31 December 2023	-
Net book value at 31 December 2023	70,629
Net book value at 31 December 2022	70,629



Notes to the Accounts (Continued)  
Year ended 31 December 2023

10. Analysis of Net Assets Between Funds 2023

	Fixed Assets	Current Assets	Net	Fixed Assets	Current Liabilities	Total
2023	£	£	£	£	£	£
Unrestricted-General	-	(2,239)	(2,239)	-	(5,369)	(7,608)
- Other Funds	70,629	342,181	412,810	70,629	-	412,810
Restricted	-	-	-	-	-	-
2022	£	£	£	£	£	£
Unrestricted-General	-	26,057	26,057	-	(2,886)	23,171
- Other Funds	70,629	338,523	409,152	70,629	-	409,152
Restricted	-	-	-	-	-	-
2022	£	£	£	£	£	£
Unrestricted-General	-	364,580	364,580	-	(2,886)	432,323
- Other Funds	70,629	338,523	409,152	70,629	-	409,152
Restricted	-	-	-	-	-	-
2022	£	£	£	£	£	£
Unrestricted-General	-	364,580	364,580	-	(2,886)	432,323
- Other Funds	70,629	338,523	409,152	70,629	-	409,152
Restricted	-	-	-	-	-	-

11. Related Parties  
Trustees do not receive remuneration for services rendered as Trustees.

**WHOLENESS THROUGH CHRIST**

England & Wales - Charity number 327055

---

# Accounts

---

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

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

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

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



## 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 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 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>					
		3,077	1,743	4,820	- 2,112
<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		<u>364,580</u>	<u>359,783</u>
		364,580	359,783
<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.

**WHOLENESS THROUGH CHRIST**

England & Wales - Charity number 327055

---

# Accounts

---



## 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 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. Despite the lockdown in 2021, which has restricted the work of the charity, it has been able to set aside reserves to ensure its continuance. We have found a sharp 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 in 2021 has had on our charity has been minimal. It is likely to have a minimal effect overall in 2022. Although the charity have had no income from retreats in 2021, neither have we had any expenditure to run these break-even retreat events. What loss of income we have experienced during 2021 has been more than met by extra giving by those who support this work and we expect to end 2022 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 2022 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)

*Andrew Walker*

Full name(s)

ANDREW WALKER

Position (e.g.  
Chair)

Trustee

Date

4 August 2022

**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 2021 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

*9 August 2022*

**WHOLENESS THROUGH CHRIST**

**Statement of Financial Activities  
For the year ended 31 December 2021**

	Note	Unrestricted Funds		2021	2020
		General	Designated	Total	Total
		£	£	Funds	Funds
				£	£
<b>Income and Expenditure</b>					
<b>Income and endowments from:</b>					
Fees		-	-	-	8,567
Gifts and Gift Aid		56,622	360	56,982	83,806
Interest		-	1,093	1,093	1,977
Branches		70	-	70	158
Charitable Activities		2,250	-	2,250	1,698
<b>Total incoming resources</b>		<b>58,942</b>	<b>1,453</b>	<b>60,395</b>	<b>96,206</b>
<b>Expenditure on:</b>					
<b>Charitable activities</b>					
Costs of Generating Funds		2,046	-	2,046	1,965
Direct charitable activity		59,541	-	59,541	70,276
Support costs	5	920	-	920	600
<b>Total resources expended</b>		<b>62,507</b>	<b>-</b>	<b>62,507</b>	<b>72,841</b>
<b>Net incoming/(outgoing) resources for year</b>					
		-	3,565	1,453	(2,112)
<b>Net transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>(3,565)</b>	<b>1,453</b>	<b>(2,112)</b>	<b>23,365</b>
<b>Fund balances brought forward at beginning of year</b>					
		23,659	405,956	429,615	406,250
<b>Fund balances carried forward at end of year</b>					
		<b>20,094</b>	<b>407,409</b>	<b>427,503</b>	<b>429,615</b>

WHOLENESS THROUGH CHRIST

Balance Sheet  
As at 31 December 2021

	<u>Note</u>	20210	2020
		£	£
<b>Fixed assets</b>	6	70,629	70,629
<b>Current assets</b>			
Debtors	7	-	-
Cash at bank and in hand		<u>359,783</u>	<u>361,620</u>
		359,783	361,620
<b>Creditors due &lt; 1Year</b>			
Creditors	8	<u>2,909</u>	<u>2,634</u>
<b>Net current assets</b>		356,874	358,986
<b>Net assets</b>		<u><u>427,503</u></u>	<u><u>429,615</u></u>
<b>FINANCED BY:-</b>			
<b>Unrestricted Fund</b>			
<b>Other Funds</b>			
- Designated	9	407,409	405,956
General Fund		<u>20,094</u>	<u>23,659</u>
		<u><u>427,503</u></u>	<u><u>429,615</u></u>

Approved by the Trustees on 4 August 2022 and signed on their behalf by

*Andrew Walker*

ANDREW WALKER  
Trustee

## WHOLENESS THROUGH CHRIST

### Notes to the Accounts

Year ended 31 December 2021

#### 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 2021

#### 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

	2021	2020
	£	£
Salaries and wages	39,918	40,411
Social Security costs		
Pension	864	-
	<u>864</u>	<u>-</u>

The average number of employees during the year was 1 (2020: 1).

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

Trustees do not receive remuneration for services rendered as Trustees.

During the year a fee of £12,520 (2020:£14,360) was paid to Maureen Buchanan, a trustee, for Leadership services provided.

	2021	2020
	£	£
5. <b>Support costs</b>		
Independent examination fee	920	600
Accountancy fee		
	<u>920</u>	<u>600</u>

#### 6. Fixed Assets

	Property £
Cost	
As at 1 January 2021	70,629
Additions	-
As at 31December 2021	<u>70,629</u>
Depreciation	
As at 1 January 2021	-
Charge for year	-
As at 31December 2021	<u>-</u>
Net book value at 31 Decenmber 2021	<u>70,629</u>
Net book value at 31 December 2020	<u>70,629</u>

## WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)  
Year ended 31 December 2021

7.	<b>Debtors</b>					2021 £	2020 £
	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	600
	Other tax and social security					2,109	2,034
						<u>2,909</u>	<u>2,634</u>
9.	<b>Unrestricted funds</b>						
	<b>2021</b>	Balance at 31 Dec 2020	Income	Expenditure	Transfers		Balance at 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>0</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>
9.	<b>Unrestricted funds (continued)</b>						
	<b>2020</b>	Balance at 31 Dec 2019	Income	Expenditure	Transfers		Balance at 31 Dec 2020
	<b>Designated Funds</b>	£	£	£	£		£
	Property Fund	70,629	-	-	-		70,629
	New Centre Fund	328,535	2,367	-	-		330,902
	Airfare Fund	4,425	-	-	-		4,425
		<u>403,589</u>	<u>2,367</u>	<u>0</u>	<u>-</u>		<u>405,956</u>
	<b>General Fund</b>	<u>2,661</u>	<u>93,839</u>	<u>(72,841)</u>	<u>-</u>		<u>23,659</u>
		<u>406,250</u>	<u>96,206</u>	<u>(72,841)</u>	<u>-</u>		<u>429,615</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 202110. Analysis of Net Assets Between Funds  
2021

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2020 £
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>

## 2020

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2020 £
Unrestricted- General	-	26,293	(2,634)	23,659
- Other Funds	70,629	335,327	-	405,956
Restricted	-	-	-	-
	<u>70,629</u>	<u>361,620</u>	<u>(2,634)</u>	<u>429,615</u>

## 11. Related Parties

Trustees do not receive remuneration for services rendered as Trustees.

During the year a fee of £12,520 (2020:£14,360) was paid to Maureen Buchanan, a trustee, for Leadership services provided.

## WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)  
Year ended 31 December 202110. Analysis of Net Assets Between Funds  
2021

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2020 £
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>

## 2020

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2020 £
Unrestricted- General	-	26,293	(2,634)	23,659
- Other Funds	70,629	335,327	-	405,956
Restricted	-	-	-	-
	<u>70,629</u>	<u>361,620</u>	<u>(2,634)</u>	<u>429,615</u>

## 11. Related Parties

Trustees do not receive remuneration for services rendered as Trustees.

During the year a fee of £12,520 (2020:£14,360) was paid to Maureen Buchanan, a trustee, for Leadership services provided.

**WHOLENESS THROUGH CHRIST**

England & Wales - Charity number 327055

---

# Accounts

---

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	01	2020	To	31	12	2020

**Reference and administration details**

Charity name	Wholeness Through Christ
Other names charity is known by	WTC
Registered charity number	England & Wales 327055 Scotland SC037891
Charity's principal address	51 Maddiston Road  Brightons, Falkirk, Scotland. FK2 0JR
Email	office@wholenessthroughchrist.org
Website	<a href="http://www.wholenessthroughchrist.org">www.wholenessthroughchrist.org</a>

**Names of the charity trustees on date of approval of Trustees' Annual Report**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Ivy Blair	Trustee		Trustee
2	Maureen Buchanan	Trustee		Trustee
3	James Carson	Trustee		Trustee
4	Carol Savage	Trustee		Trustee

**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 release and healing through the Christian gospel.

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

Holding retreat courses for prayer ministry. To pray and reach out to communities.

## Achievements and performance

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

Providing retreat courses and encouragement for people requesting them. Provision is made for those who are unable to pay the full costs of retreat courses to receive a support grant. Improvements have been made in reaching financial targets this year through cutting costs and again through an increase in gifts and also through a legacy.

Despite the lockdown which has restricted the work of the charity we have been able to set aside reserves to ensure its continuance.

## Financial review

**Brief statement of the charity's finances.**

The charity's finances have improved again significantly and this has resulted in a surplus at end of 2020 when all the accounts are taken into consideration.

## 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. Although the shop was closed from March to December because of Covid 19, it has sufficient funds to keep it going for a few years without having to open.

### **Covid 19 2021**

The effect that the lockdown/virus in 2020 has had on our charity has been minimal. It is likely to have a minimal effect overall in 2021.

Although we have had no income from retreats between April to December 2020, neither have we had any expenditure to run these break-even retreat events. What loss of income we have experienced during 2020 has been more than met by extra giving by those who support this work and we expect to end 2021 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 2021 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 14.09.2021

**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 2020 which are set out on pages 7 to 10

**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

*16 September 2021*

## WHOLENESS THROUGH CHRIST

### Statement of Financial Activities For the year ended 31 December 2020

		Unrestricted Funds		2020	2019
	Note	General	Designated	Total	Total
		£	£	Funds	Funds
				£	£
<b>Income and Expenditure</b>					
<b>Income and endowments from:</b>					
Fees		8,567	-	8,567	17,916
Gifts and Gift Aid		83,416	390	83,806	36,743
Interest		-	1,977	1,977	937
Branches		158	-	158	731
Charitable Activities		1,698	-	1,698	4,411
<b>Total incoming resources</b>		<b>93,839</b>	<b>2,367</b>	<b>96,206</b>	<b>60,738</b>
<b>Expenditure on:</b>					
<b>Charitable activities</b>					
Costs of Generating Funds		-	-	-	-
Direct charitable activity		72,241	-	72,241	67,247
Support costs	5	600	-	600	1,100
<b>Total resources expended</b>		<b>72,841</b>	<b>-</b>	<b>72,841</b>	<b>68,347</b>
<b>Net Incoming/(outgoing) resources for year</b>		<b>20,998</b>	<b>2,367</b>	<b>23,365</b>	<b>(7,609)</b>
<b>Net transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds</b>		<b>20,998</b>	<b>2,367</b>	<b>23,365</b>	<b>(7,609)</b>
<b>Fund balances brought forward at beginning of year</b>		<b>2,661</b>	<b>403,589</b>	<b>406,250</b>	<b>413,859</b>
<b>Fund balances carried forward at end of year</b>		<b>23,659</b>	<b>405,956</b>	<b>429,615</b>	<b>406,250</b>

## WHOLENESS THROUGH CHRIST

### Balance Sheet As at 31 December 2020

	<u>Note</u>	2020		2019	
		£	£	£	£
<b>Fixed assets</b>	6		70,629		70,629
<b>Current assets</b>	7				
Debtors					931
Cash at bank and in hand		<u>361,620</u>		<u>339,250</u>	
		361,620		304,181	
<b>Creditors due &lt; 1 Year</b>					
Creditors	8	<u>2,624</u>		<u>4,560</u>	
Net Current assets			358,986		335,621
<b>Net Assets</b>			<u>429,615</u>		<u>406,205</u>

### FINANCED BY:-

#### **Unrestricted Fund**

Other Funds					
- Designated	9	405,956		403,589	
General Fund		<u>23,659</u>		<u>2,661</u>	
			<u>429,615</u>		<u>406,250</u>

Approved by the Trustees on 16.09.2021 and signed on their behalf by

Ivy Blair

Ivy Blair  
Trustee

## WHOLENESS THROUGH CHRIST

### Notes to the Accounts Year ended 31 December 2020

#### 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 2020****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**

	2020 £	2019 £
Salaries and wages	40,411	42,396
Social Security costs	-	-
	<u>40,411</u>	<u>42,396</u>

The average number of employees during the year was 1 (2019: 1).

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

Trustees do not receive remuneration for services rendered as Trustees.

During the year a fee of £14,360 (2019:£12,210) was paid to Maureen Buchanan, a trustee, for Leadership services provided.

**5. Support costs**

	2020 £	2019 £
Independent examination fee	600	300
Accountancy fee	-	-
	<u>600</u>	<u>300</u>

**6. Fixed Assets**

	Property £
Cost	
As at 1 January 2020	70,629
Additions	-
As at 31 December 2020	<u>70,629</u>
Depreciation	
As at 1 January 2020	-
Charge for year	-
As at 31 December 2020	<u>-</u>
Net book value at 31 December 2020	<u>70,629</u>
Net book value at 31 December 2019	<u>70,629</u>

## WHOLENESS THROUGH CHRIST

### Notes to the Accounts (Continued) Year ended 31 December 2020

<b>7. Debtors</b>					2020	2019
					£	£
Amounts due within one year:						
Other Debtors					-	431
Prepayments					-	500
					<u>-</u>	<u>931</u>
<b>8. Creditors</b>						
Amounts due within one year:						
Accruals					600	2,615
Other tax and social security					2,034	1,945
					<u>2,634</u>	<u>4,560</u>
<b>9. Unrestricted funds 2020</b>						
	Balance at					Balance at
	31 Dec 2019	Income	Expenditure	Transfers		31 Dec 2020
<b>Designated Funds</b>	£	£	£	£		£
Property Fund	70,629	-	-	-		70,629
New Centre Fund	328,535	2,367	-	-		330,902
Airfare Fund	4,425	-	-	-		4,425
	<u>403,589</u>	<u>2,367</u>	<u>0</u>	<u>-</u>		<u>405,956</u>
<b>General Fund</b>	<u>2,661</u>	<u>93,839</u>	<u>(72,841)</u>	<u>-</u>		<u>23,659</u>
	<u>406,250</u>	<u>96,206</u>	<u>(72,841)</u>	<u>-</u>		<u>429,615</u>
<b>9. Unrestricted funds (continued) 2020</b>						
	Balance at					Balance at
	31 Dec 2018	Income	Expenditure	Transfers		31 Dec 2019
<b>Designated Funds</b>	£	£	£	£		£
Property Fund	70,629	-	-	-		70,629
New Centre Fund	327,238	1,297	-	-		328,535
Airfare Fund	5,193	-	(768)	-		4,425
	<u>403,060</u>	<u>1,297</u>	<u>(768)</u>	<u>-</u>		<u>403,589</u>
<b>General Fund</b>	<u>10,799</u>	<u>59,441</u>	<u>(67,579)</u>	<u>-</u>		<u>2,661</u>
	<u>413,859</u>	<u>60,738</u>	<u>(68,347)</u>	<u>-</u>		<u>406,250</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 2020**

**10. Analysis of Net Assets Between Funds**  
**2020**

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2020 £
Unrestricted- General	-	26,293	(2,634)	23,659
- Other Funds	70,629	335,327	-	405,956
Restricted	-	-	-	-
	<u>70,629</u>	<u>361,620</u>	<u>(2,634)</u>	<u>429,615</u>

**2019**

	Fixed Assets £	Net Current Assets £	Current Liabilities £	Total 2019 £
Unrestricted- General	-	7,221	(4,560)	2,661
- Other Funds	70,629	332,960	-	403,589
Restricted	-	-	-	-
	<u>70,629</u>	<u>340,181</u>	<u>(4,560)</u>	<u>406,250</u>

**11. Related Parties**

Trustees do not receive remuneration for services rendered as Trustees.

During the year a fee of £14,360 (2019:£12,210) was paid to Maureen Buchanan, a trustee, for Leadership services provided.