

# **LIBERTY** CHURCH

## **Annual Report and Accounts 2024-2025**

Scottish Charity No. SC002865

Liberty Church  
Liberty Centre  
Pitreavie Way  
Pitreavie Business Park  
Dunfermline  
Fife KY11 8QS



**LIBERTY CHURCH**  
**GENERAL INFORMATION**

**SUMMARY PURPOSE STATEMENT**

Liberty Church is a local church committed to biblical, Christ-centred faith and practice. As part of the universal Body of Christ, it exists in overview to proclaim and demonstrate the Gospel of Jesus Christ and the Kingdom of God through word, deed and sign.

**HISTORY**

The Church began in 1979 as “Dunfermline Christian Fellowship”. The name was changed in 1989 to “Liberty Church” on the occasion of the 10<sup>th</sup> Anniversary.

**CHARITY INFORMATION**

Liberty Church is established by Constitution, and is a Scottish Charity identified under reference number SC002865. It is recognised by His Majesty’s Revenue and Customs under reference number CR42274.

**PRINCIPAL ADDRESS**

Liberty Centre  
Pitreavie Way  
Pitreavie Business Park  
Dunfermline  
Fife  
KY11 8QS

**TRUSTEES**



**SELECTION OF TRUSTEES**

Trustees are selected and appointed by the Presbytery of Liberty Church on an as-needed basis.

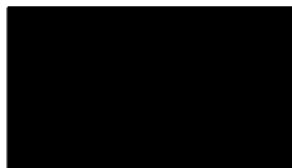
**PRINCIPAL BANKERS**

Bank of Scotland  
11-13 East Port  
Dunfermline  
KY12 7JY

**SOLICITORS**

Stevenson Marshall  
41 East Port  
Dunfermline  
KY12 7LG

**INDEPENDENT EXAMINER**



## **LIBERTY CHURCH**

### **ANNUAL REPORT OF THE TRUSTEES**

Liberty Church enjoyed another very encouraging year during 2024-2025 with a number of significant developments.

Our Sunday worship gatherings continued to be well attended, to the point that we had to rearrange set up of the hall to accommodate the growing numbers, and also to make further plans for increased seating. We also noticed a growing diversity of people becoming part of the Liberty family with different ethnic and social backgrounds. This has been very encouraging and also quite challenging as it has made us examine our culture in light of these changes. Growing numbers has also meant a growing need for new Life Groups (small groups to provide a more intimate connection) and two new groups were formed at the end of 2024.

Our Sunday morning kids' environment (Treasure Zone) and youth environment also grew during the year and required us to split the age groups for our younger kids and also create new space for them to meet. We also employed a part time children's worker to coordinate this environment and to build a team of leaders and helpers, which is always a challenge.

Sunday preaching covered various themes in line with our vision and identity. These included a series on examining the character and identity of Jesus, an Advent series on 'Jesus the King', a series on how to live out our faith with confidence in an increasingly complex world and a Lent series on the Lord's prayer.

Beyond our Sunday morning teaching series we also started an evening series called 'Going Deeper' giving us the opportunity to look into areas of faith (including the nature of God, healing and atonement) in more depth than is possible on a Sunday morning.

We also continued our monthly worship evenings, an opportunity to worship together in a more relaxed and less time-pressured manner.

We continued to serve the community around us in a number of ways, building connections, relationships and bringing hope. These included serving the local primary school through our Transforming Lives for Good (TLG) program and also helping out at their breakfast club. Our weekly 'Connect' group for seniors continued to attract new people and combined well with our Lunch at Liberty (Warm Space) café. Also we continued to run our Kintsugi Hope mental wellbeing group which attracted people both from the church and outside the church.

Our Gathering with God, weekly alternative worship service, continued to provide a vital community of hope and faith. And our Men's and Women's ministries both thrived through the year with regular events. Our Men's ministry, in particular, had a fresh surge of life in the latter part of the year with breakfasts, Bible studies and evening social gatherings, all including a strong faith element.

Other Church events included a picnic, a Scottish evening and Christmas events, all of which were very well attended and really helped to encourage, to build community and to act as easy connect points for those outside the church.

In terms of mission we continued to see a real growth with our mission partners during the year. Our partnership with Comfort International, and particularly their mums and babies project in Rwanda, was greatly strengthened by a missions trip at Easter which included four people from Liberty on the team. One of these people subsequently was invited onto the management team for the mums and babies which helped to strengthen our partnership. We

also saw an increase in our sponsorship within Liberty and a number of fundraising events including a garden party and kiltwalk which, again, really embedded this ministry into the life of the church.

We continued our partnership with Bethany Christian Trust including being a pickup point for their Caring Christmas Trees which we combined with our own Festive Fun event. We also continued to provide meals for the Welcome Centre in Edinburgh with a growing team of volunteers.

Mischi and Senta, our church partners in Romania, had a difficult year with the sudden death of their son and we were able to support them through prayer, encouragement and finances at a very difficult time.

Liberty's finances were given a boost through the year with significant new rental income and a substantial bequest. In addition to this the land owned by Liberty which we have been trying to sell for many years was granted planning permission for change of use which is a significant step towards finalising the sale. Another significant shift within the vision and plans for Liberty was the decision not to proceed with developing an auditorium within Liberty Centre due to the cost both in finances and time and also because it would not give us much more space for Sunday meetings than we currently have. Instead we would continue to use our current hall for gathered worship and invest in maximising its capacity through some smaller adaptations. This strategic shift also allows us to invest time and money into other areas that we believe will serve God, serve our community and bring life and hope to many more.

Again, through this year, we continued to testify to the love and faithfulness of our God, and to seeing his kingdom come amongst us and in the lives of those around us.

**Jon Farrimond**  
**November 2025**

## **LIBERTY CHURCH**

### **TRUSTEES' RESPONSIBILITIES**

Under legislation relating to charities in Scotland, the Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Church and of its incoming resources and application of resources, including its surplus or deficit for that year, and which have been properly prepared from and are in agreement with the accounting records of the Church.

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.

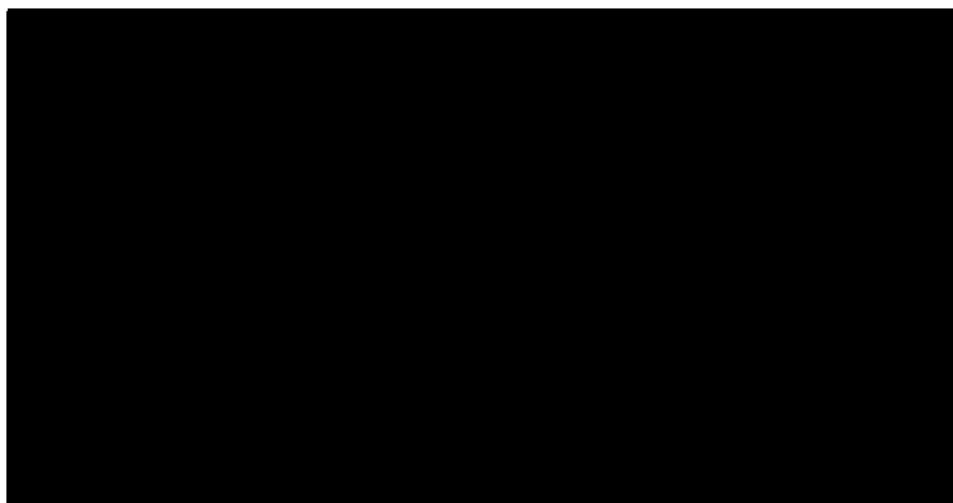
Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Church will continue its activities.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the Church's financial position. These financial statements comply with the requirements of the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102). The Trustees are also responsible for taking such steps as are reasonably open to them to safeguard the Church's assets, and for the prevention and detection of fraud and other irregularities.

### **Financial Position**

The Financial Statements for 2024-2025 are set out on pages 6 to 12.

The Financial Statements were approved on



## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF LIBERTY CHURCH

I report on the accounts of the charity for the year ended 31<sup>st</sup> March 2025, which are set out on pages 6 to 12.

### Respective responsibilities of Trustees and Examiner

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity 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 as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 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 seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and, consequently, I do not express an audit opinion on the view given by the accounts.

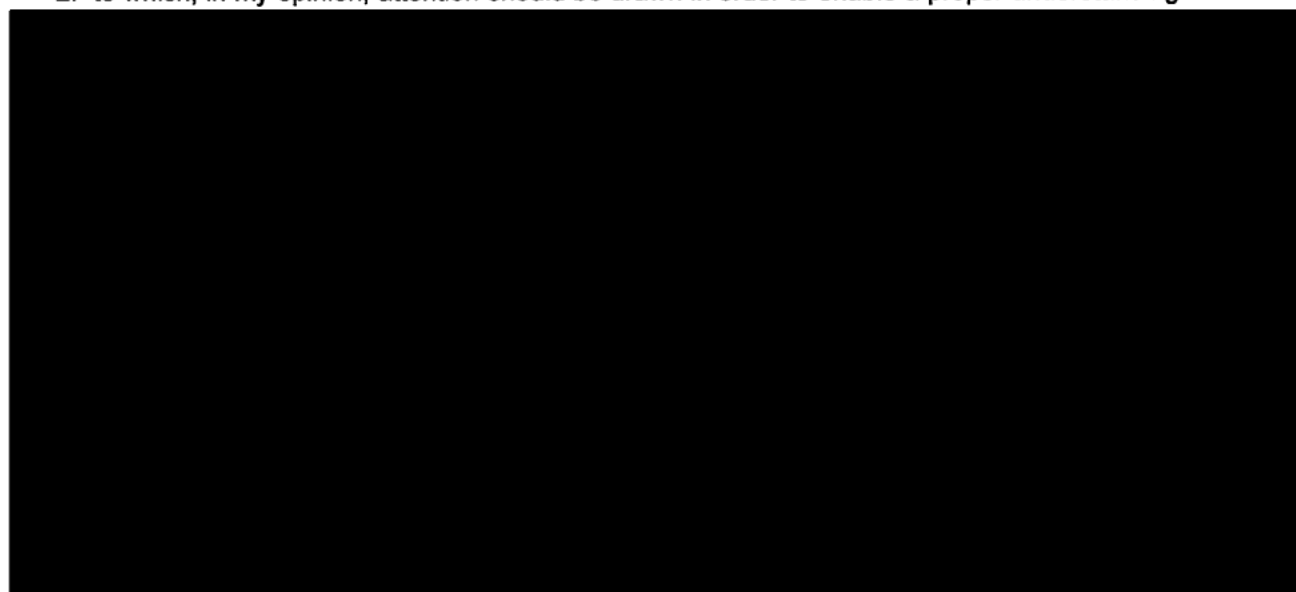
### Independent Examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the



## LIBERTY CHURCH

Statement of Financial Activities for Year Ended 31<sup>st</sup> March 2025

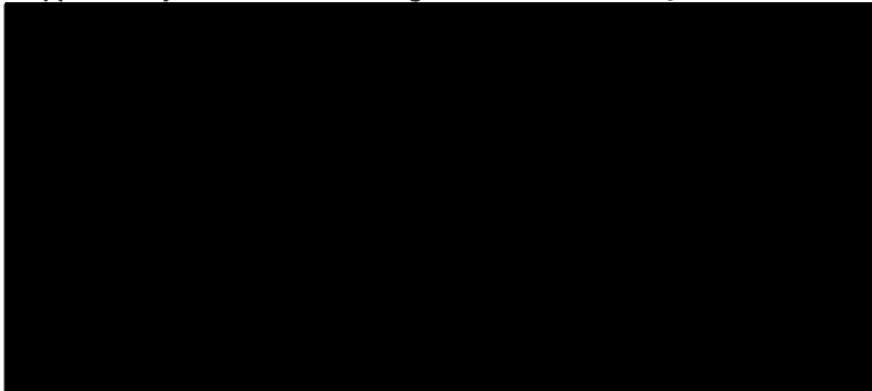
Income	Note	Unrestricted Funds		Restricted Funds	2025	2024
		General	Designated			
Donations and legacies	2	285,295.35		12,023.20	297,318.55	192,730.96
Investments	3	9.66			9.66	71.39
Income from charitable activities	4	569.81			569.81	916.25
Other income	5					2,464.00
<b>Total income</b>		<b>285,874.82</b>		<b>12,023.20</b>	<b>297,898.02</b>	<b>196,182.60</b>
<b>Expenditure</b>						
Expenditure on charitable activities	6	188,683.30	(629.20)	10,325.19	198,379.29	213,137.33
<b>Total Expenditure</b>		<b>188,683.30</b>	<b>(629.20)</b>	<b>10,325.19</b>	<b>198,379.29</b>	<b>213,137.33</b>
<b>Net income/(expenditure) before transfer</b>		<b>97,191.52</b>	<b>629.20</b>	<b>1,698.01</b>	<b>99,518.73</b>	<b>(16,954.73)</b>
<b>Transfers</b>						
Gross Transfers between funds						
— in						209.50
— out						(209.50)
<b>Net incoming resources before other gains/losses</b>		<b>97,191.52</b>	<b>629.20</b>	<b>1,698.01</b>	<b>99,518.73</b>	<b>(16,954.73)</b>
<b>Other recognised gains / losses</b>						
Gains / losses on investment assets						
Gains on revaluation and fixed assets						
<b>Net movement in funds</b>		<b>97,191.52</b>	<b>629.20</b>	<b>1,698.01</b>	<b>99,518.73</b>	<b>(16,954.73)</b>
Total funds brought forward		45,811.77	524,902.58	20,273.60	590,987.95	607,942.68
<b>Total funds carried forward</b>		<b>£ 143,003.29</b>	<b>525,531.78</b>	<b>21,971.61</b>	<b>690,506.68</b>	<b>590,987.95</b>

### Balance Sheet as at 31<sup>st</sup> March 2025

	Note	General	Unrestricted Funds Designated	Restricted Funds	Total Funds 2025	Prior Year 2024
<b>Fixed assets</b>						
Land on Aberdour Road			155,000.00		155,000.00	155,000.00
Liberty Centre			700,000.00		700,000.00	700,000.00
Liberty Centre Depreciation Reserve			(42,000.00)		(42,000.00)	(28,000.00)
<b>Total fixed assets</b>			<b>813,000.00</b>		<b>813,000.00</b>	<b>827,000.00</b>
<b>Current assets</b>						
Debtors	7	3,580.67			3,580.67	3,868.38
Investments	8	100.00			100.00	100.00
Cash at bank and in hand	9	142,446.59	8,190.78	23,473.71	174,111.08	75,942.98
<b>Total current assets</b>		<b>146,127.26</b>	<b>8,190.78</b>	<b>23,473.71</b>	<b>177,791.75</b>	<b>79,911.36</b>
<b>Liabilities</b>						
Creditors < 1 year	10	3,123.97	16,228.48	1,502.10	20,854.55	20,267.45
Creditors > 1 year	10		279,430.52		279,430.52	295,655.96
<b>Total liabilities</b>		<b>3,123.97</b>	<b>295,659.00</b>	<b>1,502.10</b>	<b>300,285.07</b>	<b>315,923.41</b>
Net current assets		143,003.29	(8,037.70)	21,971.61	156,937.20	59,643.91
Total assets less current liabilities		143,003.29	804,962.30	21,971.61	969,937.20	886,643.91
<b>Net assets</b>		<b>£ 143,003.29</b>	<b>525,531.78</b>	<b>21,971.61</b>	<b>690,506.68</b>	<b>£ 590,987.95</b>

<b>Represented by</b>						
Excess/(Deficit)		97,191.52	629.20	1,698.01	99,518.73	(16,954.73)
Starting balances		45,811.77	301,335.40	20,273.60	367,420.77	384,375.50
Revaluation reserve			223,567.18		223,567.18	223,567.18
<b>Total charity funds</b>	11	<b>£ 143,003.29</b>	<b>525,531.78</b>	<b>21,971.61</b>	<b>690,506.68</b>	<b>£ 590,987.95</b>

Approved by the Trustees and signed on their behalf by:





## Notes to the Financial Statements for the Year Ended 31<sup>st</sup> March 2025

### 1. Accounting policies

#### Accounting convention

Financial Statements have been prepared under the historical cost convention and under the guidelines as laid down in the Statement of Recommended Practice for Accounting and Reporting by Charities (FRS 102).

#### Church income

Voluntary income and investment income are accounted for when received. Tax recovered under Gift Aid is accounted for when the amounts become due. This reclaimable Gift Aid on donations made to the Church is included with the amount received.

#### Restricted and Unrestricted Funds

For the purpose of the Statement of Financial Activities and the Balance Sheet, these funds are defined as follows:

**Unrestricted funds** – Gifts and other income received for the objects of the charity without specified purpose and available as general funds. They are subdivided into two: **Designated** funds, where a purpose has been allocated by the Trustees, and which can later be changed by the Trustees as required; and **Undesignated** or **General** funds. This division is reflected in the Statement of Financial Activities.

**Restricted funds** – Gifts and other income received for purposes as specified by the donor.

### 2. Donations and legacies

	Unrestricted	Restricted	2025	2024
Tithes	126,169.63		126,169.63	125,375.08
General offerings	129,690.42		129,690.42	81.50
Gathering with God offerings	1,026.78		1,026.78	1,141.20
Other donations				18,271.29
Bethany Meals offerings	710.00		710.00	1,258.32
Connect	72.00		72.00	15.00
Families				25.39
Kintsugi Hope		60.00	60.00	70.00
Lunch at Liberty	2,487.94		2,487.94	314.08
Transforming Lives for Good				215.00
Tax recoverable	25,141.90		25,141.90	30,811.72
Adopt-A-Child offerings				80.00
Building offerings	130.00	5,222.75	5,352.75	4,586.25
CAP Dunfermline				774.48
Choices		1,017.50	1,017.50	961.25
Missions support offerings		5,722.95	5,722.95	8,370.06
Special purpose offerings				500.00
Donation transmission charges	(133.32)		(133.32)	(119.66)
	<u>285,295.35</u>	<u>12,023.20</u>	<u>297,318.55</u>	<u>192,730.96</u>

### 3. Investments

	Unrestricted	Restricted	2025	2024
Bank interest	9.66		9.66	10.28
Gift Aid interest				61.11
	<u>9.66</u>		<u>9.66</u>	<u>71.39</u>

#### 4. Income from charitable activities

	Unrestricted	Restricted	2025	2024
Inspire	98.01		98.01	35.75
Men's ministry	130.00		130.00	132.00
Church events				65.00
Hospitality offset income	341.80		341.80	183.50
Comfort International (sale)				500.00
	<u>569.81</u>		<u>569.81</u>	<u>916.25</u>

#### 5. Other Income

	Unrestricted	Restricted	2025	2024
Fife Council Grant				1,750.00
				714.00
				<u>2,464.00</u>

#### 6. Expenditure on charitable activities

	Unrestricted Funds		Restricted	2025	2024
	General	Designated	Funds		
Accounting fees	1,497.00			1,497.00	1,596.00
Accounting software	396.00			396.00	396.00
Adopt-A-Child					80.00
Bank and card charges	43.29			43.29	64.00
Benevolence	864.80			864.80	
Bethany Meals	710.93			710.93	1,350.22
Blast	83.45			83.45	149.95
Building expenses			2,448.35	2,448.35	22,034.34
CAP Dunfermline					1,123.63
Choices			1,042.50	1,042.50	869.99
Church events	548.19			548.19	248.73
Comfort International (sale)					500.00
Computer expenses and support	95.95			95.95	195.87
Conference and travel	771.40			771.40	524.60
Connect	214.95			214.95	202.03
Contactless charges	108.00			108.00	108.00
Depreciation (Liberty Centre)		14,000.00		14,000.00	14,000.00
Email and URLs					191.81
Equipment repairs and renewals	729.98			729.98	378.08
Families	1,106.04			1,106.04	431.56
Gathering with God	1,951.08			1,951.08	2,579.98
General insurance	2,612.03			2,612.03	2,472.56
Hospitality and supplies	2,694.81			2,694.81	4,516.50
Independent Examiner's fees	250.00			250.00	250.00
Inspire	33.58			33.58	46.57
Jewels	263.15			263.15	
Kintsugi Hope	240.00			240.00	409.00
Leadership events					75.00
Liberty Lighthouse registration	34.00			34.00	13.00
Little Gems	121.28			121.28	515.00
Lunch at Liberty	2,283.64			2,283.64	1,031.17

Men's ministry	61.73		61.73	
Missions	8,550.00	5,581.32	14,131.32	15,476.67
Missions travel	200.00		200.00	557.67
Mortgage interest correction				264.03
Mortgage interest Liberty Centre	37,049.18 (14,629.20)		22,419.98	22,447.54
Printing, stationery and postage	559.55		559.55	1,062.32
Publicity				272.26
Scottish Network	2,400.00		2,400.00	1,800.00
Seed				3,000.00
Special gifts	111.40		111.40	592.00
Special Offerings		1,253.02	1,253.02	
Staff costs†	116,401.08		116,401.08	104,880.15
Subscriptions	2,314.68		2,314.68	1,873.67
Telephone	529.61		529.61	446.04
Toast	43.54		43.54	
Training resources	169.80		169.80	663.20
Transforming Lives for Good	1,262.87		1,262.87	1,136.70
Treasure Zone	629.82		629.82	953.95
Visiting ministry				500.00
Website	728.12		728.12	857.54
Worship expenses	18.37		18.37	
	<b>188,683.30</b>	<b>(629.20)</b>	<b>10,325.19</b>	<b>198,379.29</b>
				<b>213,137.33</b>

† See Note 12

## 7. Debtors

	Unrestricted	Restricted	2025	2024
His Majesty's Revenue and Customs	2,060.39		2,060.39	2,072.95
Prepayments	1,520.28		1,520.28	1,795.43
	<b>3,580.67</b>		<b>3,580.67</b>	<b>3,868.38</b>

## 8. Investments

Liberty Church owns 100 Ordinary Shares in Liberty Lighthouse Limited as an investment.

## 9. Cash at bank and in hand

	Unrestricted Funds		Restricted	2025	2024
	General	Designated	Funds		
Treasurer's account	141,394.04	8,190.78	23,473.71	173,058.53	74,886.09
Virgin account	1,052.55			1,052.55	1,042.89
Text donations account					14.00
	<b>142,446.59</b>	<b>8,190.78</b>	<b>23,473.71</b>	<b>174,111.08</b>	<b>75,942.98</b>

## 10. Liabilities

	Unrestricted Funds		Restricted	2025	2024
	General	Designated	Funds		
Accruals	2,223.97			2,223.97	1,533.11
Clair missions	900.00			900.00	1,200.00
Lighthouse Grant			1,502.10	1,502.10	2,902.10
Stewardship Mortgage (< 1 year)		16,228.48		16,228.48	14,632.24
Stewardship Mortgage (> 1 year)		279,430.52		279,430.52	295,655.96
	<b>3,123.97</b>	<b>295,659.00</b>	<b>1,502.10</b>	<b>300,285.07</b>	<b>315,923.41</b>

# 11. Total charity funds

## Unrestricted fund movements

	01/04/24	Income	Expenses	Adjustments	31/03/25
Capital:					
Land on Aberdour Road	155,000.00				155,000.00
Liberty Centre					
Revaluation	700,000.00				700,000.00
Depreciation at 2%	(28,000.00)		(14,000.00)		(42,000.00)
Non-capital:					
Mortgage	(310,288.20)		14,629.20		(295,659.00)
Loan	8,190.78				8,190.78
Undesignated	45,811.77	285,874.82	(188,683.30)		143,003.29
	570,714.35	285,874.82	(188,054.10)		668,535.07

## Restricted fund movements

	01/04/24	Income	Expenses	Adjustments	31/03/25
Building	9,095.89	5,222.75	(2,300.00)		12,018.64
Building – Sound Desk	2,681.48		(148.35)		2,533.13
Choices	175.00	1,017.50	(1,042.50)		150.00
Gadgets	753.02		(753.02)		0.00
Kintsugi Hope		60.00			60.00
Missions (as below)	6,487.65	5,722.95	(5,581.32)		6,629.28
Special Purpose offering	500.00		(500.00)		0.00
Women's Aid	580.56				580.56
	20,273.60	12,023.20	(10,325.19)		21,971.61

## Restricted fund Missions movements

	01/04/24	Income	Expenses	Adjustments	31/03/25
Alexander	410.00	2,155.00	(2,206.25)		358.75
Bethany	60.00	208.20	(243.67)		24.53
Clair	305.00	300.00	(375.00)		230.00
Comfort International	724.30	1,204.75	(1,338.90)		590.15
Comfort Kiltwalk		107.50	(107.50)		0.00
General Missions	4,763.35	507.50		(5.00)	5,265.85
Mills	5.00	15.00	(25.00)	5.00	0.00
Müll	210.00	1,210.00	(1,260.00)		160.00
Thurstun	10.00	15.00	(25.00)		0.00
	6,487.65	5,722.95	(5,581.32)	0.00	6,629.28


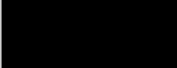
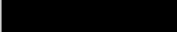
**12. Staff Costs**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>2025</b>	<b>2024</b>
Salaries	102,067.82		102,067.82	91,947.36
Employer's National Insurance	2,714.28		2,714.28	2,869.84
Pension costs	10,571.73		10,571.73	9,194.75
Payroll processing fee	1,047.25		1,047.25	868.20
	<u>116,401.08</u>		<u>116,401.08</u>	<u>104,880.15</u>

The number of staff was 7 (on a headcount basis).

**13. Payments to Trustees and Connected Persons**

In accordance with the Charities and Trustee Investment (Scotland) Act 2005 Section 67 (3), the following payments were made to Trustees and connected persons during the year in question:

 connected person, received a total of £8,566.58 as a salary.  
 Trustee, received a total of £55,476.00 as a salary.  
 Trustee, received a total of £2,206.25 in grants.