



**Report and
Financial Statements**

For the year ended 31 May 2025

Scottish Charity Number (OSCR) SC014189

**Newcraigs Evangelical Church
Report and Financial Statements
for the Year Ended 31 May 2025**

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MAY 2025

**Newcraigs Evangelical Church
Forres Drive
Kirkcaldy
Fife
KY2 6YL**

Scottish Charity Number (OSCR) SC014189

Introduction

The trustees present their annual report and financial statements of the church for the year ended 31st May 2025. The financial statements have been prepared in accordance with the accounting policies as detailed in Note 1 to the financial accounts and in compliance with the charity's constitution; the Charities and Trustee Investment (Scotland) Act 2005 as amended by the Public Services Reform (Scotland) Act 2010; the Charities Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment (No.2) Regulations 2014; and the relevant Statements of Recommended Practice pertaining to FRS 102 which is the Financial Reporting Standard applicable in the UK and Republic of Ireland to those charities preparing their accounts on an accruals basis.

As an independent church with charitable status, our objectives and activities, achievements and performance, our financial review, our structure, governance and management all have to be seen, measured and understood in the light of the following Statement of Faith which in essence defines who we are and why we exist.

Objectives and Activities

The objectives of the Church are as follows:

- 1 The individual, corporate and family worship and praise of God and the deepening of spiritual life.
- 2 The instruction of adults and children in the Christian Faith.
- 3 The reaching out to the community in Evangelism.
- 4 The promotion of service within the Church.
- 5 The promotion of service within the community.
- 6 The development of Christian character and leadership.
- 7 The promotion and support, financially and otherwise, of missionary and evangelical outreach both at home and abroad.
- 8 The provision of a church and local Christian centre within the area of Kirkcaldy known as Redcraigs, Blackcraigs, Newliston and Chapel for the furtherance of these activities.

Evangelism

Sharing our faith, face to face, online and with our neighbours and friends has continued throughout the year.

Ministry Areas

Included as part of the objectives we currently have identified the following ministry areas which enhance and contribute towards our main objectives. These are:

Senior Citizens Work (Ministry Leader: [REDACTED])

Under the leadership of [REDACTED] this activity provides a weekly time of fellowship under the title of Coffee and Chat. Because it takes place during a Thursday morning it is mainly retired folks from both within the church membership who participate along with friends from the local community. Teas, Coffees along with savoury snacks and cakes and biscuits are provided and a brief Gospel word is shared.

Catering Team

This team's activity is spearheaded by [REDACTED] with a willing and efficient team of assistants. Together they enhance the spirit of unity and fellowship in the church by providing well thought out lunches and other meals as required. [REDACTED] also oversees the catering provisions for Sunday's after-church teas and coffees and organises the rota.

Achievements and Performance

Pastor's Comments

It's been great to see so many new people over the past year at Newcraigs and it seems to show the grace of God at work in the lives of the church family here at Newcraigs.

This past year has seen the start of Rooted for our young people and it has been great to teach the bible to them and see them get excited by it. Friday nights have become an important part of my week.

We have also re-shaped our Pastoral Care Team this year and we have a team of willing volunteers who frequently visit and care for those in need.

Over the past year on Sundays, we have looked at Luke's Gospel, the life of Joseph and our current series on 1 Timothy. One highlight was how Joseph again and again trusted God in the midst of difficult times.

We continue to thank God for you all and appreciate all your kindness and support.

Evangelism

Every Sunday within the Family service, clear gospel content has been included. Since the arrival of our current Pastor two years ago, one Sunday morning's service per month has been styled an All-Age service where the Children and Young folks have stayed in during the whole service and the content has been aimed towards them as well as to the adults. This has also given the leaders a much-needed regular break and a chance for they themselves to benefit from some Bible teaching.

Membership

The church membership number currently stands at 96.

This year sadly we have lost [REDACTED] when they went to be with the Lord. Shortly after his death, [REDACTED] expressed a desire to move to Kinghorn Parish church, but then because of her own ill health she had to move to Gowrie House care home. Her wishes to be a member of her new church in Kinghorn have been respected while a number of the members in Newcraigs do keep contact with her through visiting.

that with God's help the series, coupled with the teaching from Rooted, is achieving this goal.

Rooted

Rooted happens on a Friday night during term time between 7.45–9.15pm. It is open for young people between P7–S6. The leaders long for each of the young people who attend to know and love Jesus, and so each night we have a Bible time where we listen to a talk, have a short Bible study, sing and pray.

Alongside that we have a range of games and activities, visits to Starbucks and we try to visit someone's home once a term.

Annual Holiday Club and Mission

In August 2024 we held a full holiday mission activity Monday to Friday again, and it culminated in a family service and barbecue on the Sunday. Each day we saw regularly just under 50 children attending and they enjoyed Bible-based teaching centred round and Olympic theme. They also engaged in sports and games, crafts, music and drama.

Review of Other Church Activities

Warm Welcome Hub

From October 2024 to March 2025, on Mondays, the Warm Welcome Hub, supervised by [REDACTED] and assisted by [REDACTED], has provided a warm, congenial space on a Monday late morning and over lunchtime to anyone within the community, where hot drinks, snacks and lunches have been provided. The idea has been to combat loneliness and to provide somewhere for folks to enjoy company and conversation in a warm environment. This initiative has been increasingly popular during this second year and we have seen numbers increasing to around 40 over the 2-hour lunch time period.

Mid-Week Growth Groups

Our mid-week Growth Groups have met throughout the year on Tuesdays Wednesdays and Thursdays. Each of these groups are experiencing regular healthy attendance, as we have sought to explore further the Bible teaching from Sunday.

Parent and Toddlers

This past year the work in the Toddlers group has been encouraging from a number of viewpoints. Firstly the numbers have crept up to regularly over 20 families attending; secondly there has been some crossover from Toddlers to main church

Local MP and Councillor Surgeries and other community-based meetings

The church building has been used regularly throughout the year to accommodate board meetings by Trust in Fife, a local homeless charity. The church building was also used as a polling station during the July 4th General Election.

Future Developments

Building

During recent months, a small team of four have been appointed to research and plan towards developing a new building initiative. Following the failure of the local authority planning department to agree to the pre-planning application lodged pre-covid, and given that there is a recognised need to at least replace the cabins which were only ever intended as a short-term solution, the development team presented to the church a new concept project. The building project has now reached the crucial stage of planning. The small building development team comprising [REDACTED] have met regularly to progress plans. Two further small teams have also been formed – one to look at finance and fund-raising, and a second to focus on prayer – the most important part of the whole project.

SCIO

Following various discussions throughout the past year the trustees are now actively pursuing the possibility of becoming a SCIO (Scottish Charitable Incorporated Organisation). This is distinct from our current charitable status and will necessitate some significant changes in our organisation including our constitution and banking arrangements. The small team comprising [REDACTED] and [REDACTED] have met several times throughout the year in order to bring our constitution in line with the Office of Scottish Charitable Regulator. We anticipate this transition being completed within the next year.

Financial Review

Sources of Income

The primary sources of income for the church General Fund are cash offerings (which includes bank standing orders) and Gift Aid donations. The average monthly cash offering during the year was £1,241. The average monthly Gift Aid was £7,346. At the 31st May, 40 church members made use of the Gift Aid scheme.

Structure, Governance and Management

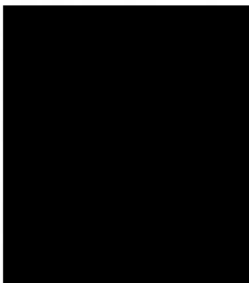
The Constitution

The church's legal status was established by a constitution activated on the date the church officially came into being on 27th August 1986. The constitution's main sections cover the following:-

- its name
- eligibility for membership
- its objects
- appointments, qualification and terms of office for elders, trustees and office-bearers
- financial systems and controls
- the AGM
- the two main ordinances practised by the church
- Conditions governing any alteration to be made to the Constitution
- Conditions and procedures in connection with the dissolution of the church

Trustees

The legal identity of the church is in the hands of the following six trustees:



The trustees have overall responsibility for ensuring the effective and efficient operation of the church within company and charity law and the church constitution.

The trustees also have responsibility for ensuring that the church has an appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and enable them to ensure that the financial statements comply with relevant legislation. They are also responsible for

- The principal bankers for the church are the Bank of Scotland, Kirkcaldy. Accounts are also held with the Charity Bank and the Kingdom Bank.
- The names of all those who were the charity's Trustees on the date the report was approved or who served as a Trustee during the reporting period were :



- The charity has no corporate Trustees
- There are no Trustees of the charity who are either custodians of the property or who hold title to the property owned by the charity.
- On completion of the annual accounts by the treasurer, the accounts are then scrutinized by an independent examiner. The current examiner is Haines Watts – Chartered Accountants, who are based in Kirkcaldy.

Exemptions from disclosure

There are no persons whether trustees, office-bearers or employees who for reason of personal danger or any other reason are exempt from disclosure.

Funds Held as Custodian Trustee

Neither the church nor its Trustees act as Custodian Trustees for any other entity.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
NEWCRAIGS EVANGELICAL CHURCH
REGISTERED CHARITY NUMBER SC014189**

I report on the accounts of Newcraigs Evangelical Church for the year ended 31st May 2025 which are set out on pages 18 to 31.

Respective Responsibilities of Trustees and Examiner

The church 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 church trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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

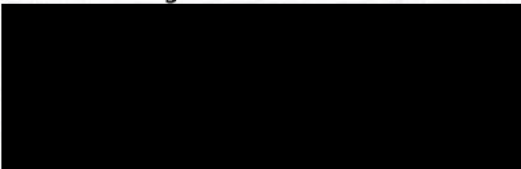
In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that, in any material respect, the requirements:

a) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and

b) 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 accounts to be reached.



15/09/2025
Date.....

Haines Watts _ Business Advisors and Accountants
Cluny Court, John Smith Business Park,
Kirkcaldy, Fife, KY2 6QJ

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 May 2025

1 ACCOUNTING POLICIES

Basis of Preparation

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities SORP (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 (as amended), and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The financial statements are drawn up under the historical cost convention and include all transactions, assets and liabilities for which Newcraigs Evangelical Church is responsible in law.

The church does not specifically report on an activity basis and therefore support costs have not been apportioned between activities. Such costs, £780 in total, were charged directly to the General Fund which is the primary fund within the church.

The church is a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern.

Funds

Unrestricted funds – are generally funds available for use at the church's discretion to further the general objectives of the church and which have not been designated for specific purposes.

Designated funds – are unrestricted funds set aside by the church for specific future purposes or projects.

Restricted income funds – are funds that can only be used in accordance with specific restrictions imposed by donors or which have been raised for particular purposes within the objectives of the church.

No depreciation is applied in the month of acquisition but full depreciation is applied in the month of disposal.

3 DEBTORS

Debtors include amounts owed to the church for the provision of goods and services or amounts which the church has paid in advance for the goods and services which it will receive. Debtors are measured at their recoverable amounts or the amount which has been paid in advance.

4 CREDITORS

Creditors are those entities who have provided goods or services to the church but who have yet to be reimbursed for such provision. Where applicable, creditors are analysed between (a) amounts falling due within one year and (b) amounts falling due after one year.

Statement of Financial Activities
For the Year Ended 31 May 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income & Endowments From:						
Donations & Legacies	1a	106,040	11,309	8,655	126,004	112,493
Other Trading Activities	1b	625	0	0	625	178,75
Investment Income	1c	0	0	5,625	5,625	4,931
Charitable Activities	1d	1,142	764	0	1,906	1,714
Other Income	1e	0	0	0	0	0,00
Total Income & Endowments		107,807	12,073	14,280	134,160	119,317
Expenditure on:						
Charitable Activities	2a	110,386	17,521	2,925	130,831	121,391
Raising Funds	2b	0	0	0	0	0
Other Expenditure	2c	55	0	0	55	59
Total Expenditure		110,441	17,521	2,925	130,886	121,451
Net Income /(Expenditure)		-2,634	-5,448	11,356	3,273	-2,134
Transfers between funds						0
NET MOVEMENT IN FUNDS		-2,634	-5,448	11,356	3,273	-2,134
Fund Balances Brought Forward 1st June 2024		146,296	14,019	252,791	413,106	415,240
Fund Balances Carried Forward 31st May 2025		143,661	8,572	264,147	416,380	413,106

Note: Figures subject to roundings

BALANCE SHEET
AS AT 31st MAY 2025

	Notes	2025 £	2024 £
<u>FIXED ASSETS</u>			
Tangible Fixed Assets	3	114,917	119,662
<u>CURRENT ASSETS</u>			
Cash at bank and in hand	4	298,379	292,041
Debtors (Prepayments)	5	3,084	1,403
		<u>301,463</u>	<u>293,444</u>
<u>CREDITORS</u>			
Creditors due within one year		0	0
NET CURRENT ASSETS		<u>301,463</u>	<u>293,444</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		416,380	413,106
<u>CREDITORS</u>			
Creditors due after more than one year		0	0
NET ASSETS		<u>416,380</u>	<u>413,106</u>
<u>FUNDS</u>			
Unrestricted Funds	6	143,661	146,296
Designated Funds	6	8,572	14,019
Restricted Income Funds	6	264,147	252,791
		<u>416,380</u>	<u>413,106</u>

Approved by the trustees on.....15/09/25.....
and signed on their behalf by:



STATEMENT OF CASH FLOWS
For The Year Ended 31 May 2025

	Notes	Total Funds 2025 £	Total Funds 2024 £
<u>CASH FLOWS FROM OPERATING ACTIVITIES</u>			
Net Income Per Statement of Financial Activities		3,274	-2,135
Add Back : Depreciation Charges		4,745	4,710
Less : Increase in Debtors (Prepayments)	5	-1,681	-81
Net Cash Provided by Operating Activities		<u>6,338</u>	<u>2,494</u>
<u>CASH FLOWS FROM INVESTING ACTIVITIES</u>			
Purchase of capital item : Sound Desk		0	0
Purchase of capital item : Wireless & Microphone System		0	0
Purchase of capital item : Stagebox		0	0
Purchase of capital item : Laptops		0	0
Purchase of capital item : Dishwasher		0	-2,590
		<u>0</u>	<u>-2,590</u>
<u>CASH FLOWS FROM FINANCING ACTIVITIES</u>			
		0	0
Decrease in Cash and Cash Equivalents During the Year		6,338	-96
Cash and Cash Equivalents At Start of the Year		292,041	292,137
Cash and Cash Equivalents At End of the Year	4	<u>298,379</u>	<u>292,041</u>

Notes to Statement of Financial Activities, Balance Sheet and Cash Flow Statement

For the Year Ended 31 May 2025

Note 1

1 Income & Endowments From:

1a Donations & Legacies

Sunday Collections & Standing Orders
Gift Aid
Special Uplifts
For Community Outreach - Templehall
Miscellaneous Gifts

Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
15,156.46	4,853.34		20,009.80	10,724.79
88,154.42	3,752.34	7,655.07	99,561.83	78,821.84
518.00	1,163.43		1,681.43	7,060.77
0.00	1,500.00		1,500.00	2,328.00
2,211.00	40.00	1,000.00	3,251.00	13,557.68
106,039.88	11,309.11	8,655.07	126,004.06	112,493.08

1b Other Trading Activities

Sale of Books (Incl. Commission)
Fundraising Events

525.00			525.00	178.75
100.00			100.00	0
			0.00	0
625.00	0.00	0.00	625.00	178.75

1c Investment Income

Bank Interest

0.00			5,625.30	4,930.92
	0.00	5,625.30	5,625.30	4,930.92

1d Charitable Activities

Toddlers
Warm Welcome Hub
Coffee & Chat

778.16	763.73		763.73	566.43
363.65			778.16	665.23
1,141.81	763.73		363.65	482.41
		0.00	1,905.54	1,714.07

1e Other Income

			0.00	0
		0	0.00	0.00

<u>Furniture & Equipment</u>	13,051.90	0.00	0.00	13,051.90	13,124.59
Cables & Adaptors	0.00	0.00	0.00	0.00	123.96
Computer Mouse	12.99	0.00	0.00	12.99	105
Headset Microphones	0.00	0.00	0.00	0.00	114.00
Printer / Copier	0.00	0.00	0.00	0.00	698.40
Sound Equipment	0.00	0.00	0.00	0.00	0.00
Film Making Editor	0.00	0.00	0.00	0.00	72.90
Television	0.00	0.00	0.00	0.00	832.92
Black-Out Curtains & Rods	0.00	0.00	0.00	0.00	39
Rugs / Underlay	0.00	0.00	0.00	0.00	83
DI Boxes	0.00	0.00	0.00	0.00	111
Basins for Kitchen	0.00	0.00	0.00	0.00	12
Water Boiler	0.00	0.00	0.00	0.00	300
Vacuum Cleaner	0.00	0.00	0.00	0.00	354
Thermometer	0.00	0.00	0.00	0.00	9
Rotary Trimmer	0.00	0.00	0.00	0.00	240
Screwdriver Set	0.00	0.00	0.00	0.00	15.49
New Church Sign	874.76	0.00	0.00	874.76	0
Fire Test Stick	4.45	0.00	0.00	4.45	0
Step Ladder	66.99	0.00	0.00	66.99	0
Card Machine	435.00	0.00	0.00	435.00	0
Depreciation Charge	2,065.00	0.00	0.00	2,065.00	2,030.00
	3,459.19	0.00	0.00	3,459.19	5,140.45
<u>Youth & Elderly Work</u>					
N.Y.P.D.	90.49	0.00	0.00	90.49	17.97
Childrens' Ark	224.72	0.00	0.00	224.72	586.94
Rooted	0.00	0.00	104.73	104.73	0
Summer Holiday Club	888.32	0.00	0.00	888.32	820.37
Warm Welcom Hub	789.84	0.00	0.00	789.84	0
Toddlers	0.00	230.23	0.00	230.23	583.35
Coffee & Chat	678.95	0.00	0.00	678.95	509.06
	2,672.32	230.23	104.73	3,007.28	2,517.69
<u>Ministry</u>					
External Speakers	780.00	0.00	0.00	780.00	790.00
Training / Conferences / Missions	811.59	0.00	0.00	811.59	662.80
Books for Re-Sale	467.80	0.00	0.00	467.80	356.70
Teaching Materials	0.00	0.00	0.00	0.00	342.06

NET INCOME / (EXPENDITURE)	-2,634.40	-5,447.76	11,355.64	3,273.48	-2,133.90
Transfers Between Funds	0.00	0.00	0.00	0.00	0
NET MOVEMENT IN FUNDS	-2,634.40	-5,447.76	11,355.64	3,273.48	-2,133.90
Fund Balances Brought Forward 1st June 2024	146,295.88	14,019.27	252,791.04	413,106.19	415,240.09
Fund Balances carried Forward 31st May 2025	143,661.48	8,571.51	264,146.68	416,379.67	413,106.19
Rounded To:	143,661	8,572	264,147	416,380	

Note 4 CASH AT BANK AND IN HAND

	2025	2024
	£	£
BANK OF SCOTLAND - CURRENT ACCOUNT	122,094	121,248
KINGDOM BANK	88,485	85,658
CHARITY BANK	87,700	84,901
CASH ON HAND (TREASURER)	0	104
CASH ON HAND (COFFEE & CHAT)	0	30
CASH ON HAND (WARM WELCOME HUB)	100	100
	<u>298,379</u>	<u>292,041</u>

Note 6 MOVEMENT IN FUNDS

Figures for 2024-2025

	At 1st June £	Incoming Resources £	Outgoing Resources £	Inter-Fund Transfers	At 31st May £
<u>UNRESTRICTED FUNDS</u>					
General Fund	26,634	107,807	105,696		28,745
Fixed Assets Fund	119,662	0	4,745		114,917
	<u>146,296</u>	<u>107,807</u>	<u>110,441</u>	<u>0</u>	<u>143,662</u>
<u>DESIGNATED FUNDS</u>					
Community Care Fund	5,380	7,115	8,860		3,635
Albania Fund	8,198	4,194	8,430		3,962
Toddlers	441	764	230		975
	<u>14,019</u>	<u>12,073</u>	<u>17,520</u>	<u>0</u>	<u>8,572</u>
<u>RESTRICTED INCOME FUNDS</u>					
Restricted Grants	981		105		876
Church Buliding Fund	251,810	14,280	2,820		263,270
	<u>252,791</u>	<u>14,280</u>	<u>2,925</u>	<u>0</u>	<u>264,146</u>
TOTAL	<u>413,106</u>	<u>134,160</u>	<u>130,886</u>	<u>0</u>	<u>416,380</u>

Figures subject to roundings.

Figures for 2023-2024

	At 1st June £	Incoming Resources £	Outgoing Resources £	Inter-Fund Transfers	At 31st May £
<u>UNRESTRICTED FUNDS</u>					
General Fund	41,028	90,961	105,355		26,634
Fixed Assets Fund	121,782	2,590	4,710		119,662
	<u>162,810</u>	<u>93,551</u>	<u>110,065</u>	<u>0</u>	<u>146,296</u>

DESIGNATED FUNDS

Note 7 ANALYSIS OF NET ASSETS BETWEEN FUNDS

Figures for 2024-2025

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Totals 2025 £	Totals 2024 £
Fixed Assets	114,917	0	0	114,917	119,662
Current Assets	28,745	8,571	264,147	301,463	293,444
Current Liabilities	0	0	0	0	0
	<u>143,662</u>	<u>8,571</u>	<u>264,147</u>	<u>416,380</u>	<u>413,106</u>

Comparative Figures for 2023-2024

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Totals 2024 £	Totals 2023 £
Fixed Assets	119,662	0	0	119,662	121,782
Current Assets	26,634	14,019	252,791	293,444	293,459
Current Liabilities	0	0	0	0	0
	<u>146,296</u>	<u>14,019</u>	<u>252,791</u>	<u>413,106</u>	<u>415,241</u>

Note 8 ANALYSIS OF STAFF COSTS

	2025	2024
	£	£
Gross Salaries	67,407	62,006
Employers N.I.C.s	809	192
Workplace Pensions	4,505	4,500
	<u>72,721</u>	<u>66,698</u>

The average number of employees during the year ended May 2025 was 3

The average number of employees during the year ended May 2024 was 3

No employees received emoluments in excess of £60,000