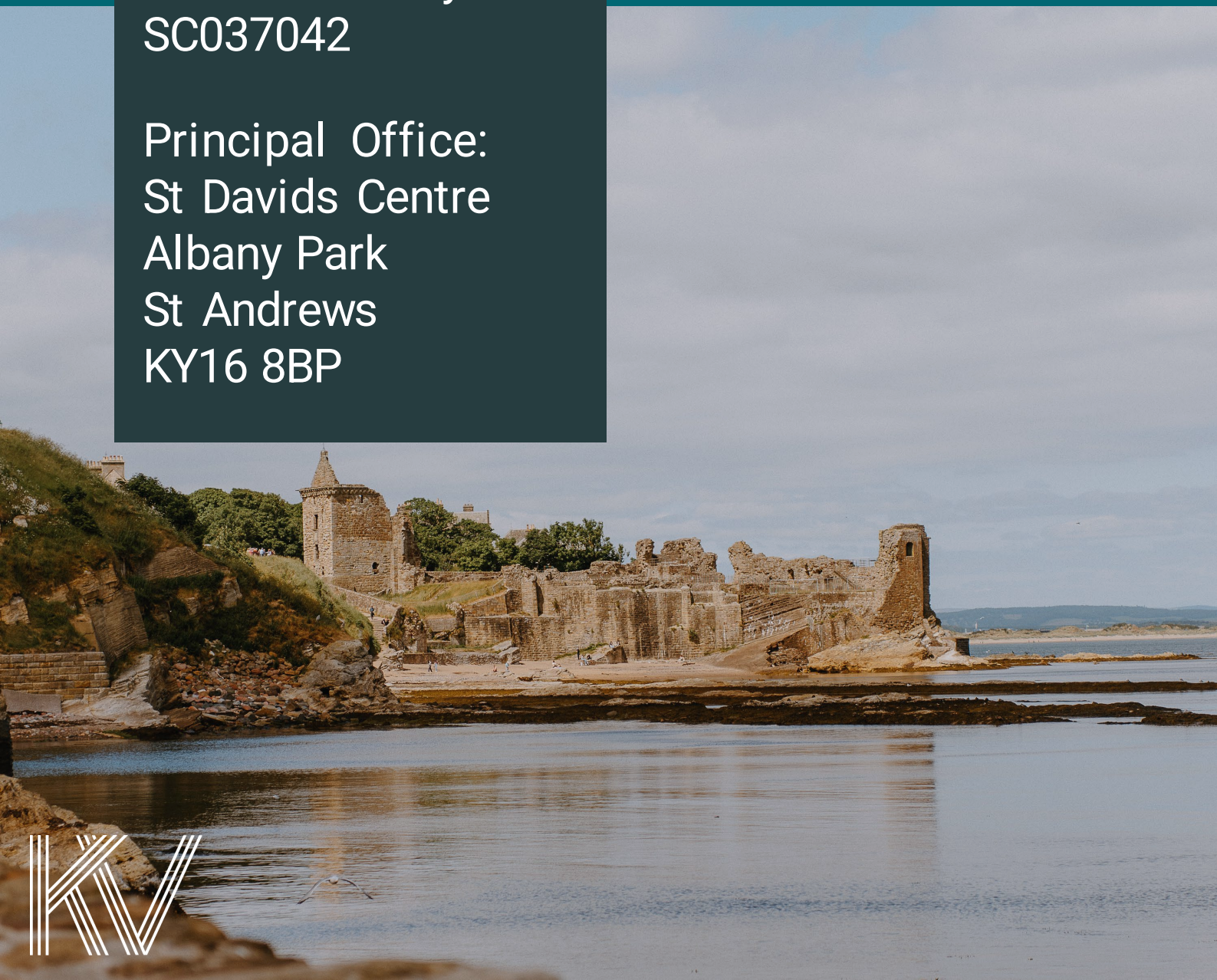
KINGDOM VINEYARD (EAST FIFE)

TRUSTEES' REPORT AND ACCOUNTS

For the period ended 31st December 2025

Scottish Charity No.
SC037042

Principal Office:
St Davids Centre
Albany Park
St Andrews
KY16 8BP



The trustees present their annual report and financial statements of the charity for the year ended 31st December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102 issued October 2019) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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History, Structure, Governance & Management

The Kingdom Vineyard (hereinafter referred to as "the church") was formed by Deed of Trust dated 10th October 2005 and is a charity registered in Scotland No. SC037042. The active trustees at the beginning of this financial year were Jim Cronin, Phil Day, Jesse Duley, Jayne Horsburgh, Morag Steele, and Iain Wilson. During the year, David Bearn was appointed (07/05/25), and resignations were received from Jesse Duley (11/02/25), Morag Steel (15/07/25), and Jayne Horsburgh (11/09/25). Since the year end resignation was received from Phil Day (06/01/2026) and Jackie Godwin was appointed as a Trustee (21/04/2026). Trustees are appointed by resolution of the existing trustees and in accordance with the powers contained in the trust deed. Newly appointed trustees are advised by the Board of their legal duties and responsibilities.

The church existed as first one, then a number of small groups meeting in people's homes in the St Andrews area, beginning in late Summer 2004. By Autumn 2005, the viability of the church-plant seemed likely if not assured, and it had become clearer who was likely to form the core of the new church. At that point it was both possible and desirable to appoint trustees and become "official".

Since that time, the church has steadily grown to a membership that fluctuates at around 80-100 people. We are now recognised within East Fife as a well-established church, and a valued and respected part of the local Christian, and charitable scene. We have a strong reputation for contemporary worship, challenging Bible-teaching, and loving, practical help to the wider community. Leaders within the church are frequently asked to speak at the University Christian Union, and play an active role in ecumenical gatherings and events in the town.

From the outset, a large part of our membership have been students. One of the strengths of the church has been its ability to attract and retain student members, caring for them, developing their areas of giftedness, and giving many of them early opportunities to lead and pastor others. Since the majority of students move away from the area after graduation, our active membership at any given time does not, therefore, reflect the continued influence and relationship we maintain with alumni. Parents of students, and leaders of churches they eventually move to, have several times indicated gratitude for the training and formation that students have received whilst with us. We consider our ministry to students to be one of the great strengths of the church.

At the same time, throughout each year, we maintain a consistent ministry to what we call “core church” - our adult and child members who live in the area - as well as to many visitors to St Andrews. In addition to serving our committed members, we consistently reach out to anyone who has need in our area through our compassion ministry: Storehouse (our drop-in and food-bank service).

There is no formal membership in the church. Rather, people are regarded as members if they regularly attend a Homegroup. These groups are the main pastoral forum in the church and exist for relationship, prayer, study, mutual care and accountability.

The church is part of a growing family of more than 150 Vineyard churches in the UK & Ireland, and is the oldest of such churches in Scotland. The church is affiliated with Vineyard Churches UK & Ireland, by means of a license to the Senior Pastor to use the name “Vineyard”. As an association of Vineyard churches, we maintain the intention to plant more churches in areas of Scotland we don’t currently serve.

Having successfully planted and established the church, Toby and Carol Foster formally handed over leadership to Jim and Rachel Cronin in February 2018. As Senior Pastors, the Cronins’ responsibilities include setting the vision and direction of the church, gathering people for worship in homes and in public, preaching and giving pastoral care and oversight to the ever-changing congregation of people who attend the church and serve in it. A large part of this work involves identifying, recruiting, training and mentoring leaders, to whom various functions are delegated.

We also employ both paid and voluntary staff for a variety of other roles as necessary to fulfill the objectives outlined below. A more detailed explanation of our organizational structure can be found in Appendix A. The trustees delegate day-to-day control and management of the trust to the Senior Pastor.

Policies on Financial Control, Safeguarding, and Employment were adhered to, Risk Assessments for all our activities were undertaken, adequate insurance policies are still in effect and all relevant electronic equipment was PAT tested. Relevant members of the church were registered on the PVG scheme.

Objectives

The primary objective of the church is defined as being:

"to advance the Christian faith in accordance with the Statement of Faith, Values, Principles and Practices recorded in the schedule annexed to the Deed of Trust; in Scotland and in such other parts of the UK and the world as the Trustees may from time to time think fit."

Further to this primary objective, the church also aims:

- to relieve persons who are in condition of need or hardship or who are aged and sick and the distress caused thereby;
- to promote the advancement of education;
- to promote and fulfill such other charitable purposes as may be beneficial to the community.

Our briefest mission statement, however, to be interpreted entirely in line with the above aims, is simply:

"helping people make connections with God."

It is our belief and experience that as people engage with God and His teaching in the Bible, they become not only healthier, happier individuals, but also take more care of their "neighbour", their communities and their environment, to the benefit of society as a whole. The whole rationale behind planting and growing the church is therefore to provide public Christian worship and propagate Christian beliefs to bring hope and help to those in need.

Activities, Achievements & Performance

In 2025, we continued to gather our church family and reach out to our local community through a number of programmes and events.

Our Sunday morning gatherings continued to be held in the Town Hall, where we moved in 2023. We are grateful to be meeting in a space with good accessibility, including a lift and disabled toilet. This is a great improvement on our previous venue.

Our church family also continued to meet in homegroups during the week, growing deeper in relationship with God and with one another. Leaders of these groups are regularly provided with pastoral care through members of the staff team checking in on their personal wellbeing as well as that of their group. As part of encouraging the church to develop a more intentional outward focus, our homegroups organised various events and projects to bless their communities. These included a free open mic night for our foodbank clients, delivering a hamper to a local school for the teachers, and singing in a care home over the Christmas period.

Demand on our foodbank, Storehouse, continued to be very high. We continued to hold three drop-in sessions per week for members of the community to come and collect food. Clients were offered vouchers for use in the cafe, to provide them with refreshments free of charge while they wait for their turn to collect food. Ensuring our stock levels were high enough to meet demand was a challenge in 2025 and our Compassion Pastor has worked to find ways to boost donations. One project that brought significant donations, as it also did last year, was a 'reverse advent calendar', where the community were invited to donate one item of food for each day of advent. As a way to bless our clients and celebrate Christmas with them, we organised a carol singing event which was very well received. Clients this year were also invited to some "community table" events, where our Compassion Pastor hosted guests, they made a simple meal and then ate it together. These were appreciated.

Throughout the year, we held various ad-hoc events with the aim of building relationships. Towards the beginning of the year, we held a ceilidh, which was well-received, and we began a more regular schedule of holding bring and share lunches for our church family after the service roughly once a quarter.

Our Kids' ministry on a Sunday morning remained small with a small team of volunteers, but has worked well for a consistent group of attendees. Our Kids' and Youth Pastor worked with other churches to help deliver a town-wide holiday club, as well as running Scripture Union groups and Christmas workshops in local primary schools.

Our Youth group continued to run well. We have had a committed and invested team and a very enthusiastic group of young people. They have been studying the Bible together, leading aspects of Sunday morning services, running Alpha/Scripture Union groups in their schools, and being mentored. Our young people were accompanied to a national youth conference run by the Vineyard movement during the summer holidays and feedback from both our young people and their leaders was very positive.

Our student contingent continued to meet in homegroups, for socials and for “ministry nights” led by the student pastors. Several of them were mentored by members of the church, and got involved in ministries across the life of the church.

As with every year, we worked to train new leaders and develop existing ones. We took a cohort of leaders to the Vineyard Scottish Leadership Conference with the aim of introducing them to the wider church movement and giving them access to teaching, worship and fellowship in a wider context. We also ran a Small Group Leaders’ Training course to equip members of the church to hold leadership roles within our Homegroups.

Following a significant decrease in church income in 2025 the Trustees undertook a review of activities that resulted in a redundancy process. Our Kid’s and Youth Pastor resigned in December 2025 during the ongoing redundancy process. Our Assistant Pastor & Administrator accepted redundancy in December 2025, leaving us in January 2026. A review process will take place in 2026 with the aim of identifying any areas that may be able to be run by volunteers. The Trustees continue to monitor income and expenditure carefully to ensure that obligations can be met.

Jim & Rachel Cronin, and other pastoral staff, continue to meet by appointment many people, both church members and non-members, in need of help, advice and support. Jim & Rachel continue to engage frequently with leaders and workers within this and other churches.

Future Developments

Looking ahead to 2026, we plan to continue to gather in-person for worship on a Sunday morning and encourage all members to be part of a homegroup, where they can receive pastoral support.

We will continue to encourage our homegroups to reach out to their local communities by organising activities and events for friends and neighbours to get involved in.

As part of our outreach activities, two of our members will run an Alpha course at the beginning of 2026, to give students and local residents the opportunity to explore the Christian faith in an informal, welcoming setting.

In 2026, we hope to be able to welcome a new cohort of students. We aim to see more students discipled, trained in leadership, and released to grow in their gifts by serving in the various ministries of the church.

Given the sustained increase in demand on our foodbank, our Compassion Pastor will explore different ways to acquire enough food to meet the demand, look into opportunities to receive funding, and review policies and procedures to assess whether any changes in those areas are needed to allow us to keep up with demand. This year will see our foodbank celebrate its 20th birthday, so our Compassion Pastor will explore ways to celebrate the work of this ministry and bless those who use the service.

We will continue to run a Kids' and Youth ministry, constantly reviewing and adapting our programme to best meet the needs of the numbers and ages of young people who attend.

We plan to keep investing in and developing leaders through training events such as small group leaders' training, ministry-specific training events and attending conferences.

Given the reduced hours of staff time due to redundancy and resignation, in 2026 we will make a concerted effort to identify gifts within our congregation and work to train more members to get involved in more roles across the life of the church, including service leading, preaching, worship leading, homegroup leading and getting involved in the Kids and Youth ministries.

Financial Summary

The total income for this year was £184,944. Total expenditure came to £255,431. This has resulted in a deficit of £70,487.

A more detailed breakdown of the year's financial activity can be seen from the financial statements which begin on page 14.

As at December 2025 Total Reserves amounted to £98,429, consisting of £7,269 Restricted Funds, with the remaining £91,160 represented by the Unrestricted Fund, which continues to show the free reserves available to the Charity to enable it to fulfil its primary objectives. The Trustees are satisfied that the Charity is in a position to meet all of its liabilities and will continue to ensure that free reserves are sufficient to cover a minimum of at least 3 months' costs.

The Trustees continually review the Charity's exposure to major risks and systems to mitigate them.

Appendix A: Organisational Structure

The Kingdom Vineyard is a church and a registered charity, established in law by a deed of trust. As with all churches belonging to the Vineyard denomination, it is fully autonomous, financially and in every other sense, subject only to adherence to the Byelaws of the parent body, Vineyard Churches UK & Ireland.

The overall leadership and responsibility for the direction and wellbeing of the church lies with the Senior Pastor. This position transitioned from founding pastors Toby & Carol Foster in February 2018 to successors Jim & Rachel Cronin. As married couples, they are regarded within the Vineyard movement as equal in the role, although the workload and level of responsibility varies from time to time between the two. In common with all Vineyard churches, the Senior Pastors are overseen by pastors of another Vineyard church. In this case the role of Overseer for the Cronins has been jointly held by Chuck & Taryn Freeland, Senior Pastors of Catalyst Vineyard until they moved on from the role October 2025, and the Overseers for the Scottish Area of Vineyard Churches are now Thomas & Mhairi Urquhart, Senior Pastors of Inverness Vineyard. In addition to the Vineyard Movement oversight, Kingdom Vineyard is governed in matters of law and finance by its own Trustees.

Assisting the Senior Pastor in leading and serving the church are Homegroup Leaders and Ministry Leaders. The former lead groups with a target membership of about 5-12, within the larger church. These groups meet weekly and constitute the primary unit of pastoral care within the church. The latter oversee specific areas of responsibility, such as Children's Ministry, Worship & Technical, Storehouse, etc. They are each expected to be committed members of a Homegroup, and may also lead one.

Ministry Leaders report directly to the Senior Pastors on an ad hoc basis and also in occasional meetings for all leaders. Homegroup Leaders are overseen in subgroups called "clusters", by Cluster Leaders who are themselves experienced Homegroup Leaders, at six-weekly meetings. Cluster Leaders also report to the Senior Pastors. The leadership team thus formed works in a collaborative style, but decisions ultimately rest with the Senior Pastors.

As the church grows in maturity, in numbers or simply in works undertaken, it may become necessary to appoint further pastoral staff to oversee a growing number of Ministry Areas and assist with teaching, training and administration.

All staff and other workers, paid or unpaid, work in accordance with our Safeguarding and other relevant policies, and those working with vulnerable persons including children are required to have the appropriate level of screening via membership of the PVG scheme.

The Senior Pastors (as a couple) are free to exercise spiritual oversight of the church as they see fit, but are responsible to the Trustees for doing so in a legal and Biblical way, and within the constraints of the Deed of Trust, budgets set by the Trustees year by year, and the church's Financial Control Policy and other relevant policies.

Appendix B: Responsibilities of the Board of Trustees

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP [2019] (FRS 102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

THIS REPORT WAS APPROVED BY THE TRUSTEES ON 30/09/2026

SIGNED ON BEHALF OF TRUSTEES



signed on 30/09/2026, 13:25:02 BST

PROFESSOR DAVID BEARN

TRUSTEE

KINGDOM VINEYARD (EAST FIFE)
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF KINGDOM VINEYARD (EAST FIFE)

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st December 2025 which are set out on pages 14 to 22.

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. 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 2006 Accounts Regulations. 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 accounts to be reached.

Graham Bonds
signed on 30/09/2026, 13:26:07 BST

Graham Bonds FCA CTA
Buchanan Bonds ltd.
Chartered Accountants &
Chartered Tax Advisers
39 Braehead Crescent
Stonehaven
Aberdeenshire
AB39 2PP

30/09/2026

KINGDOM VINEYARD (EAST FIFE)
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Restricted Funds £	Unrestricted Funds £	Total 2025 £	*Total 2024 £*
Income and endowments:	**2**				
Donations and legacies		28,658	153,362	**182,020**	*229,462*
Investment income		-	2,210	**2,210**	*624*
Other income		-	714	**714**	*18*
Total income		28,658	156,286	**184,944**	*230,104*
Expenditure:					
Charitable activities:					
Church ministry costs	**3**	(66,273)	(189,158)	**(255,431)**	*(245,946)*
Total expenditure		(66,273)	(189,158)	**(255,431)**	*(245,946)*
Net income/(expenditure) before transfers etc		(37,615)	(32,872)	**(70,487)**	*(15,842)*
Transfers between funds		29,828	(29,828)	**-**	-
Net movement of funds		(7,787)	(62,700)	**(70,487)**	*(15,842)*
Reconciliation of funds:					
Total fund balances brought forward		15,056	153,860	**168,916**	*184,758*
Total fund balances carried forward		7,269	91,160	**98,429**	*168,916*

Notes 1 to 11 form part of these accounts.

KINGDOM VINEYARD (EAST FIFE)
BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	Restricted Funds £	Unrestricted Funds £	Total 2025 £	*Total 2024 £*
Fixed assets:					
Tangible assets	**5**	-	6,536	**6,536**	*10,080*
Current assets:	**6**				
Other debtors		-	2,166	**2,166**	*8,650*
Cash at bank and in hand		7,269	98,912	**106,181**	*166,789*
		7,269	101,078	**108,347**	*175,439*
Liabilities:					
Creditors falling due within one year	**7**	-	(16,454)	**(16,454)**	*(16,603)*
Net current assets		7,269	84,624	**91,893**	*158,836*
Total assets less current liabilities / Net assets		7,269	91,160	**98,429**	*168,916*
Total charity funds	**9**	7,269	91,160	**98,429**	*168,916*
		-	-	-	-

These accounts were approved by the trustees on 30/09/2026

signed on 30/09/2026, 13:25:02 BST

Professor David Bearn
Trustee

Notes 1 to 11 form part of these accounts.

1. ACCOUNTING POLICIES

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102 issued October 2019) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

The charity has applied Update Bulletin 1 as published on 2 February 2016 and does not include a cash flow statement on the grounds that it is applying FRS 102 Section 1A.

No material going concern uncertainties exist.

Fund accounting
Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Resources expended
Resources expended, which include irrecoverable VAT, are recognised in the period in which they are incurred and allocated accordingly based on appropriate means.

Donated services and facilities
Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Financial Instruments (Debtors and Creditors)
The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with exception of loans which are subsequently measured at amortised cost using the effective interest method.

Taxation
Kingdom Vineyard (East Fife) is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Fixed assets
Fixed assets such as computer and sound equipment and sundry furniture costing more than £500 are capitalised at transaction price and depreciated over their expected useful lives of 4 to 6 years on a straight line basis. The fixed assets are used in direct furtherance of the charity's objects.

Employee benefits
Employees of the charity are entitled to join the charity's defined contribution money purchase scheme. Contributions are included in 'staff costs' and are charged against income in accordance with the scheme rules. There were no outstanding contributions at the year end.

The cost of short term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of another item elsewhere.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are rendered.

Leasing
Rentals paid under operating leases are charged against income on a straight line basis over the lease term.

Reconciliation with previous Generally Accepted Accounting Practice
In preparing the accounts the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

Though a requirement of FRS 102 no reconciliation of opening balances and net income/(expenditure) for the year has been provided with the net income/(expenditure) under previous GAAP since there are no reconciling items to disclose.

The charity's transition date to the new FRS was 1 February 2015.

2. INCOME

	Restricted Funds £	Unrestricted Funds £	Total 2025 £	*Restricted Funds £*	*Unrestricted Funds £*	*Total 2024 £*
Donations and legacies:						
Offerings, gifts and donations (includes gift aid)	28,658	153,362	**182,020**	*48,779*	*180,683*	*229,462*
	28,658	153,362	**182,020**	*48,779*	*180,683*	*229,462*

All 'investment' and 'other income' related to unrestricted funds for both 2025 and 2024.

3. ANALYSIS OF EXPENDITURE

Charitable activities:	Restricted Funds £	Unrestricted Funds £	Total 2025 £	*Restricted Funds £*	*Unrestricted Funds £*	*Total 2024 £*
Church ministry costs:						
Catering and hospitality	91	4,053	**4,144**	*53*	*6,304*	*6,357*
Sunday Worship and event room hire costs	-	6,716	**6,716**	-	*4,340*	*4,340*
Rent	5,040	15,120	**20,160**	*4,410*	*13,230*	*17,640*
Love gifts (see note 8)	-	15,576	**15,576**	-	*17,966*	*17,966*
Kids, Youth and Student Vineyard	3,341	2,226	**5,567**	-	*3,384*	*3,384*
Storehouse	15,421	-	**15,421**	*9,979*	-	*9,979*
Conferences and training	3,446	794	**4,240**	*511*	*1,808*	*2,319*
Total payroll costs inc. pension	31,410	132,903	**164,313**	*34,113*	*130,719*	*164,832*
Worship and technical	-	988	**988**	-	*1,200*	*1,200*
General office expenses	873	2,650	**3,523**	*1,620*	*4,612*	*6,232*
Insurances	149	447	**596**	*140*	*418*	*558*
Sabbatical and spiritual direction costs	2,500	733	**3,233**	-	*950*	*950*
Miscellaneous	-	-	**-**	-	-	-
Depreciation	170	3,374	**3,544**	*71*	*3,639*	*3,710*
Books and resources		228	**228**	-	*112*	*112*
Bank charges	15	45	**60**	*15*	*45*	*60*
Travel and mileage	3,562	1,880	**5,442**	*1,133*	*4,154*	*5,287*

	66,018	187,733	**253,751**	*52,045*	*192,881*	*244,926*
Governance costs:						
Legal and profressional costs	**-**	660	**660**	-	-	-
Examiner's fees	255	765	**1,020**	*255*	*765*	*1,020*
Total	66,273	189,158	**255,431**	*52,300*	*193,646*	*245,946*

Support costs have not been separately identified as the trustees consider there is only one charitable activity and the costs relate wholly to that one activity.

The examiner's fees comprised the examination fee of £1,020 (2024: £1,020) and tax work of £nil (2024: £nil).

4. STAFF COSTS, NUMBERS AND TRUSTEES' REMUNERATION

	Total 2025 £	*Total 2024 £*
Trustees salaries:		
Jim and Rachel Cronin	**38,934**	*49,490*
Jesse Duley (resigned 11/02/25)	**1,244**	*20,305*
	40,178	*69,795*
Staff salaries	**112,816**	*83,779*
Statutory maternity and paternity claims	**-**	*(1,429)*
Pension costs	**4,590**	*4,608*
Employer's NIC	**6,729**	*8,079*
	164,313	*164,832*

As full time senior pastors leading the church Jim and Rachel Cronin along with Jesse Duley as Worship Pastor & Administrator, are remunerated in accordance with Section 17 Schedule 1 of the charity's governing document.

The average number of persons employed, both full time and part time, by the charity was 6 (2024: 6). No employee earned over £60,000.

During the year expenses totalling £2,401 (2024: £595) were reimbursed to 3 (2024: 2) trustees which were incurred on behalf of the church re travel, hospitality and catering, general office expenses etc. Expenses which were reimbursed to Jim Cronin and Jesse Duley were in their capacity as Senior Pastor (Jim Cronin) and Administrator & Worship Pastor (Jesse Duley).

5. FIXED ASSETS

Functional fixed assets used in the furtherance of the charity's objectives	Equipment £
Cost:	
At 1 January 2025	*24,898*
Additions	-
Disposals	-
At 31 December 2025	**24,898**
Depreciation:	
At 1 January 2025	*14,818*
Disposals	-
Charge for the year	3,544
At 31 December 2025	**18,362**
Net Book Value:	
At 31 December 2025	**6,536**
At 1 January 2025	*10,080*

All tangible fixed assets related to unrestricted funds both in 2025 and 2024.

6. CURRENT ASSETS

All 'prepayments and accrued income' related to unrestricted funds both in 2025 and 2024.
Cash at bank and in hand balances were as follows: £106,181 (2024: £166,789) of which £98,912 (2024: £151,733) was unrestricted and £7,269 (2024: £15,056) was restricted.

7. CREDITORS

	Total 2025	*Total 2024*
	£	*£*
Accruals for Love Gifts	**10,926**	*11,591*
Other taxes and social security costs	**3,489**	*3,082*
Other creditors	**2,039**	*1,930*
	16,454	*16,603*

All creditors related to unrestricted funds both in 2025 and 2024.

8. LOVE GIFTS

During the year under review the following sums were gifted to the following recipients:	**no. of payments**	**Total 2025**	*Total 2024*
		£	*£*
Vineyard Churches UK	**13**	**7,788**	*9,066*
Gifts < £1,000 to 12 (2024: 12) institutions	**13**	**7,788**	*8,900*
		15,576	*17,966*

All love gifts related to unrestricted funds both in 2025 and 2024.

9. FUNDS

UNRESTRICTED FUNDS	*As at 01/01/2025*	**Incoming**	**Outgoings**	**Transfers**	**As at 31/12/2025**
	£	**£**	**£**	**£**	**£**
General Fund	*149,860*	140,710	(173,582)	(31,328)	**85,660**
Designated Funds:					
Sabbatical costs	*3,000*	-	-	1,500	**4,500**
Love gifts	-	15,576	(15,576)	-	**-**
Emergency love gifts	*1,000*	-	-	-	**1,000**
Total Unrestricted Funds	*153,860*	156,286	(189,158)	(29,828)	**91,160**

	As at 01/02/2024	*Incoming*	*Outgoings*	*Transfers*	*As at 31/12/2024*
	£	*£*	*£*	*£*	*£*
General Fund	*182,425*	*181,325*	*(193,646)*	*(20,244)*	*149,860*
Designated Funds:					
Sabbatical costs	*1,500*	-	-	*1,500*	*3,000*
Emergency love gifts	*833*	-	-	*167*	*1,000*
Total Unrestricted Funds	*184,758*	*181,325*	- *193,646*	*(18,577)*	*153,860*

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

Designated Funds:

Sabbatical costs - monies set aside to settle future sabbatical costs as/when they arise.

Love gifts - monies set aside for regular church giving.

Emergency love gifts - monies set aside to settle emergency gifts as/when they arise.

9. FUNDS (cont.)

RESTRICTED FUNDS	*As at 01/01/2025*	**Incoming**	**Outgoings**	**Transfers**	**As at 31/12/2025**
	£	**£**	**£**	**£**	**£**
Storehouse	-	15,175	(42,163)	26,988	**-**
Storehouse Supplies	*1,665*	3,150	(2,973)	-	**1,842**
Storehouse Voucher Scheme	*13,391*	2,496	(10,460)	-	**5,427**
Staff development	-	5,000	(5,000)	-	**-**
Voluntary pastoral assistant	-	194	(2,336)	2,142	**-**
Dreaming The Impossible	-	2,643	(3,341)	698	**-**
Sabbatical costs	-	-	-	-	**-**
	15,056	28,658	(66,273)	29,828	**7,269**

	As at 01/02/2024	*Incoming*	*Outgoings*	*Transfers*	*As at 31/12/2024*
	£	*£*	*£*	*£*	*£*
Storehouse	-	*25,607*	*(44,184)*	*18,577*	-
Storehouse Supplies	-	*2,504*	*(839)*	-	*1,665*
Storehouse Voucher Scheme	-	*20,668*	*(7,277)*	-	*13,391*
Sabbatical costs	-	-	-	-	-
	-	*48,779*	*(52,300)*	*18,577*	*15,056*

Storehouse et al:
Donations received to support the Storehouse project and its various facets. £26,988 was transferred from unrestricted funds to cover the deficit on the running of the project.

Staff development
Monies received to fund training costs.

Dreaming The Impossible
Donations received to fund the youth movement (12-18 year olds). £698 was transferred from unrestricted funds to cover the deficit on the DTI's costs.

Voluntary Pastoral Assistant
Donations received to fund the assistant's costs. £2,142 was transferred from unrestricted funds to cover the deficit on the VPA's costs.

Sabbatical costs:
Donations received to help cover sabbatical costs.

10. OTHER FINANCIAL COMMITMENTS	**Total 2025 £**	*Total 2024 £*
At the year end the charity had total rental commitments under non-cancellable operating leases relating to land and buildings as set out below:		
Operating leases re land and buildings:		
Not later than one year	**3,360**	*20,160*
Later than one year and not later than five years	**-**	*3,360*
	3,360	*23,520*

11. RELATED PARTY TRANSACTIONS

During the year donations totalling £28,800 (2024: £37,425) were received from the trustees.

There are no related party transactions during the year (2024: £ nil).

Signatures' technical details

Signatures

david@kingdomvineyard.com
30/09/2026, 13:25:02 BST

Fingerprint
6196a69ebe897242c8510731798f230f461d6c0e

graham@buchananbonds.com
30/09/2026, 13:26:07 BST

Fingerprint
4eafc066ce67c128aa1e2f7493e1c1a8357d5e30

Event log

10.50.10.59	30/09/2026, 13:21:01 BST Signing request created.
System	30/09/2026, 13:21:05 BST Notification sent to david@kingdomvineyard.com.
System	30/09/2026, 13:23:20 BST Signing page opened by signee david@kingdomvineyard.com.
System	30/09/2026, 13:25:02 BST Signee david@kingdomvineyard.com signed document.
System	30/09/2026, 13:25:05 BST Notification sent to graham@buchananbonds.com.
System	30/09/2026, 13:25:31 BST Signing page opened by signee graham@buchananbonds.com.
System	30/09/2026, 13:26:07 BST Signee graham@buchananbonds.com signed document.
System	30/09/2026, 13:26:07 BST Signing process completed.

Summary

Envelope's ID:	28cof0cn
Document's hash:	696aa516bf935c53c3401aa2df9fa17ff7f388caf05855a456e71fccccdfa304
Final stamp:	30/09/2026, 13:26:13 BST

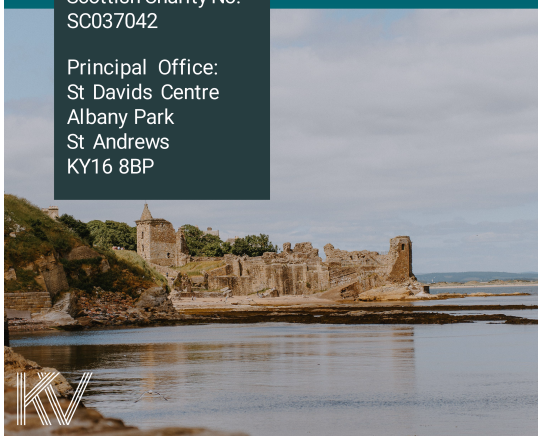
KINGDOM VINEYARD (EAST FIFE)

TRUSTEES' REPORT AND ACCOUNTS

For the period ended 31st December 2025

Scottish Charity No.
SC037042

Principal Office:
St Davids Centre
Albany Park
St Andrews
KY16 8BP



Verification QR Code

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