WHOLENESS THROUGH CHRIST

ACCOUNTS

FOR THE YEAR ENDED

31ST DECEMBER 2025

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

TAR Wholeness Through Christ

Charity Commission
OSCR

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2025	To	31	12	2025

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
Postcode	FK2 0JR
Website	www.wholenessthroughchrist.org

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	Derek Townshend	Trustee		Trustee
3	Pauline Townshend	Trustee		Trustee
4	Richard Haywood	Trustee	June - December	Trustee

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 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	Although there was a deficit in 2025. This was due to receiving less gifts than were expected and also monies being spent on a new property that was covered from designated funds - which were set aside for this purpose. However, a gift that was expected in 2025 gift arrived at the beginning of 2026 which cleared the loss and the charity expects to remain to a positive financial position going forward.

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 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. We regularly help people (through the next door supermarket) where they can collect food for free.

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 then 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	23/07/26	

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 2025 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

23/7/26

WHOLENESS THROUGH CHRIST

Statement of Financial Activities
For the year ended 31 December 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted £	2024 Total Funds £	2023 Total Funds £
Income and Expenditure						
Income and endowments from:						
Fees		-	-		-	-
Gifts and Gift Aid	4	53,612	-	5,720	59,332	83,525
Interest		6,006	-	-	6,006	8,228
Charitable Activities		4,149	-	-	4,149	5,526
Total incoming resources		63,767	-	5,720	69,487	97,279
Expenditure on:						
Charitable activities						
Costs of Generating Funds		4,231	-	-	4,231	7,356
Direct charitable activity		72,322	-	5,720	78,042	75,957
Support costs	6	1,500	-	-	1,500	1,100
New Building Cost			179		179	-
Total resources expended		78,053	179	5,720	83,952	84,413
Net incoming/(outgoing) resources for year		(14,286)	(179)	-	(14,465)	12,866
Net transfers between funds		-	-		-	-
Net movement in funds		(14,286)	(179)	-	(14,465)	12,866
Fund balances brought forward at beginning of year		(2,604)	420,672	-	418,068	405,202
Fund balances carried forward at end of year		(16,890)	420,493	-	403,603	418,068

WHOLENESS THROUGH CHRIST

Balance Sheet
As at 31 December 2025

	Note	2025 £	2025 £	2024 £	2024 £
Fixed assets	7		264,079		70,629
Current assets					
Debtors	8	228		-	
Cash at bank and in hand		146,434		351,465	
		146,662		351,465	
Creditors due < 1Year					
Creditors	9	7,138		4,026	
Net current assets			139,524		347,439
Net assets			403,603		418,068
FINANCED BY:-					
Unrestricted Fund					
Other Funds					
- Designated	11	420,493		420,672	
- General Fund		(16,890)		(2,604)	
			403,603		418,068

Approved by the Trustees on 23 July 2026 and signed on their behalf by

Ivy Blair

Ivy Blair
Trustee

WHOLENESS THROUGH CHRIST

Notes to the Accounts
Year ended 31 December 2025

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 2025

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**

Donations	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025** £
Gifts & Gift Aid	18,075	-	18,075
Gifts from Canada	35,537	5,720	41,257
	53,612	5,720	59,332

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

5. **Staff costs**

	2025 £	**2024** £
Salaries and wages	42,853	43,466
Employers Contributions to pension schemes	3,503	1,265
	46,356	44,731

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.

6. **Support costs**

	2025 £	**2024** £
Independent examination fee	1,500	1,100
Accountancy fee	-	-
	1,500	1,100

WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)
Year ended 31 December 2025

7. Fixed Assets

	Property
	£
Cost	
As at 1 January 2025	70,629
Additions	193,450
As at 31 December 2025	264,079
Depreciation	
As at 1 January 2025	-
Charge for year	-
As at 31 December 2025	-
Net book value at 31 December 2025	264,079
Net book value at 31 December 2024	70,629

8. Debtors

	2025	2024
	£	£
Amounts due within one year:		
Other Debtors	-	-
Prepayments	228	-
	228	-

9. Creditors

	2025	2024
	£	£
Amounts due within one year:		
Accruals	5,325	1,100
Other tax and social security	1,813	2,926
	7,138	4,026

WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)
Year ended 31 December 2025

10. (a) **Unrestricted funds**
2025

Designated Funds	**Balance at 31 Dec 2024** £	Income £	Expenditure £	Transfers £	**Balance at 31 Dec 2025** £
Property Fund	70,629	-	-	193,450	264,079
New Centre Fund	345,618	-	(179)	(193,450)	151,989
Airfare Fund	4,425	-	-	-	4,425
	420,672	-	(179)	-	420,493
General Fund	(2,604)	63,767	(78,053)	-	(16,890)
	418,068	63,767	(78,232)	-	403,603

Unrestricted funds (continued)
2024

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

The Property Fund was set up to allocate within reserves an amount equal to net book value of the 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. A new centre was bought in the Falkirk area during the period. As designated funds spent on this purchase have now been used for the intended purpose, this expenditure has been transferred to the Property Fund.

The Airfare Fund was established to set aside funds for airfares from the UK to WTC in Windsor, Canade to help run retreats there.

10 (b) **Restriced Funds**
2025

	Balance at 31 Dec 2024 £	Income £	Expenditure £	Transfers £	**Balance at 31 Dec 2025** £
Consultancy Fees	-	5,720	(5,720)	-	-
	-	5,720	(5,720)	-	-

Restriced Funds
2024

	Balance at 31 Dec 2023 £	Income £	Expenditure £	Transfers £	**Balance at 31 Dec 2024** £
Consultancy Fees	-	10,000	(10,000)	-	-
	-	10,000	(10,000)	-	-

The charity received retricted funds towards the cost of consultancy fees.

WHOLENESS THROUGH CHRIST

Notes to the Accounts (Continued)
Year ended 31 December 2025

11.

2025

	Fixed Assets £	Net Current Assets £	Current Liabilities £	**Total 2024** £
Unrestricted - General	-	(9,752)	(7,138)	(16,890)
- Other Funds	264,079	156,414	-	420,493
Restricted	-	-	-	-
	264,079	146,662	(7,138)	403,603

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	-	-	-	-
	70,629	351,465	(4,026)	418,068

12. **Related Parties**

Trustees do not receive remuneration for services rendered as Trustees.

There are no related party transactions to be disclosed.