

Scottish Charity No. SC052577

Whyte's Causeway Baptist Church Kirkcaldy
Scottish Charitable Incorporated Organisation (SCIO)

Trustees' Report and Financial Statements
For the year ended 30 June 2025

Whyte’s Causeway Baptist Church Kirkcaldy

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Whyte's Causeway Baptist Church Kirkcaldy

Report of the Trustees for the year ended 30 June 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 30 June 2025.

Registered office

Whytescauseway
Kirkcaldy
KY1 1XF

Bankers

Virgin Money
Glenrothes Branch
5 Falkland Gate
Glenrothes
KY7 5NS

Charity Bank Ltd
Fosse House
182 High St
Tonbridge
TN9 1B

Status of Charity and governing document

Whytes Causeway Baptist Church Kirkcaldy is a Scottish Charitable Incorporated Organisation (SCIO) (SC052577). It was registered in its current legal form on 31 May 2023. The charity was previously an Unincorporated Organisation (SC005860) but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO on 30 November 2023. It has a single tier structure and as such the Trustees are the members of the charity.

Aims and affiliation

The aims of the church are in line with its Mission Statement – *“The making and maturing of disciples of Jesus Christ in the power of the Holy Spirit to the glory of God”*. The church is affiliated to the Baptist Union of Scotland.

Trustees and Office Bearers

The church is congregational in policy and its day-to-day running is undertaken by the Trustees and the Minister, with support from the congregation and members. The Trustees who served during the year and to the date of this report were as follows:

Trustees

Sandra Fotheringham	Treasurer	
Catherine Mitchell	Secretary	(Resigned on 18 Aug 2025)
Rev. Archie Young		(Resigned on 01 Sept 2025)
Keith Poole		(Appointed on 18 Aug 2025)
Elizabeth Reid		(Appointed on 18 Aug 2025)
Christine Murray	Secretary	(Appointed on 18 Aug 2025)
Carolyn Kemp		
Rev Martin Donaghey	Minister	

Title deeds to the properties owned by the Church or in which the Church has a secured interest are held in the name of the Church.

Appointment of Trustees

All Trustees were co-opted at the outset of the founding, except for Carolyn Kemp (Deacon) and Rev. Martin Donaghey who was co-opted as a Charity trustee upon taking up employment as the minister of the church.

Whyte's Causeway Baptist Church Kirkcaldy

Report of the Trustees for the year ended 30 June 2025

Objectives and activities

Our charitable purposes are:

The advancement of religion, specifically the Christian faith, primarily in Kirkcaldy, and also throughout Scotland and the rest of the world, by all means consistent with: The Christian Bible; The Apostles' Creed; including worship, ministry, mission, witness, prayer, fellowship, networking, education, community service and the provision of activities and facilities for the community, and the relief of poverty and other social needs, including the support of individuals and other charitable organisations and agencies involved in any or all of these.

Our Mission Statement is "Journeying together in the love of Christ".

We achieve the above through:

- Weekly Sunday Worship services
- Sunday School
- Monday night youth church
- Warm Spaces during winter months
- Fellowship groups every Tuesday
- Bible Studies
- Prayer meetings
- Craft Group
- Fellowship evenings and outings for older and younger members
- Gifts for mission organisations and local charities

Achievements and performance

The SCIO was founded to transfer the old Whytes Causeway Baptist Church (Unincorporated Association) SC005860 to a new constitutional arrangement of a SCIO. The SCIO was voted into existence on 12 March 2023, and the accounts began being transferred to this charity from December 2023.

During the first six months of the financial period the church was in Ministry vacancy which allowed funds to accumulate. The health of the church during the financial period, in terms of congregational numbers was excellent and thriving through the considerable voluntary effort of those in leadership including the interim moderator, and members of the congregation. In addition, subscribers to the church YouTube channel increased to 130 along with the number of times watched, many of these in other countries indicating an extensive outreach.

Voluntary giving from the church is generous (including one legacy) and a large percentage is passed on to Christian charities working abroad including Barnabas Aid, Compassion and British Missionary Society. All of these seek to relieve poverty, provide emergency aid and implement positive actions such as education and medical training. The church also donates in a practical way through the collection of food stuffs for the local Food Bank, dried goods (Barnabas Food Gives initiative) and children's clothes to go abroad.

There has been several events to raise funds including a Strawberry Fayre and a Craft Fayre, supported by the whole church and led by the Mission Group whose main focus of support is British Missionary Society and Overseas Mission Fellowship to whom most funds go.

A Warm Welcome Space was run in the church hall through the winter by volunteers, grant aid was secured to assist with refreshments and heating costs. This was regularly attended by local residents in need.

After careful congregational consultation our Minister was appointed in March 2024 with the purpose of leading the congregation in reaching out to the local community as well as working with other local Christian organisations. The latter three months of the financial period have been a time of transition which has seen a positive increase in Membership and younger attendees as well as new volunteers.

Whyte's Causeway Baptist Church Kirkcaldy

Report of the Trustees for the year ended 30 June 2025

Financial review

Principal sources of funding

The church receives its funding by way of weekly offerings, gift aid donations and grants.

Results for the year

The financial statements for the year are set out in pages 5 to 9. The Receipts and Payments Account on page 5 reflects a deficit of £25,269 (2024: surplus of £36,690).

Reserves

It is the policy of the church to maintain unrestricted funds at a level which equates to approximately three months unrestricted expenditure that allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund on page 5 at 30 June 2025 amounted to £64,262 (2024: £87,086), which is above the required level.

Total reserves, including restricted funds, amounted to £88,682 (2024: £113,951).

Donations and gifts

The church makes donations from its tithed gift income to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

Approved by Trustees on 17th December 2025 and signed on their behalf by:

Signed by:

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Christine Murray
Trustee/Secretary

Whyte's Causeway Baptist Church Kirkcaldy

Report of the Independent Examiner to the Trustees *for the year ended 30 June 2025*

I report on the accounts of the church for the year ended 30 June 2025 which are set out on pages 5 to 9.

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) (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 (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 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (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 accounts to be reached.

DocuSigned by:

Jonathan Innes

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Jonathan N Innes FCCA
Managing Director

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

Date: 17th December 2025

Whyte's Causeway Baptist Church Kirkcaldy

Receipts and Payments Account *for the year to 30 June 2025*

		General fund	Designated fund	Restricted funds	2025 Total	2024 Total
		£	£	£	£	£
Receipts						
Covenants		29,611	960	303	30,874	32,427
Donations		-	-	-	-	990
Offerings		7,721	-	-	7,721	6,003
Miscellaneous income		52	-	-	52	5,310
Gift Aid reclaimed		8,890	-	-	8,890	4,236
Legacies		-	-	-	-	34,000
Fundraising activities		3,138	-	-	3,138	833
Bank interest		3,184	-	-	3,184	941
Insurance claim		9,000	-	-	9,000	-
Rent		505	-	-	505	-
Grants		-	-	-	-	1,100
Total receipts		62,101	960	303	63,364	85,840
Payments						
Staff costs	4	44,606	-	-	44,606	16,213
Pulpit supply		688	-	-	688	2,568
Building maintenance		10,612	4,564	-	15,176	8,849
Cleaning costs		2,398	-	-	2,398	1,172
Utilities		10,800	-	-	10,800	6,361
Insurance		2,957	-	-	2,957	2,409
IT costs		1,436	-	-	1,436	1,305
Catering / Flowers		502	-	-	502	1,008
Youth expenditure		-	-	-	-	242
Grants and donations	5	8,346	-	-	8,346	2,713
Fellowship costs		-	-	-	-	2,931
Payroll fees		414	-	-	414	292
Independent examination fees		-	-	-	-	726
Miscellaneous expenditure		1,310	-	-	1,310	2,361
Total payments		84,069	4,564	-	88,633	49,150
Surplus/(deficit) before transfers		(21,968)	(3,604)	303	(25,269)	36,690
Transfer between funds		(856)	109	747	-	-
Net increase / (decrease) in cash for the year		(22,824)	(3,495)	1,050	(25,269)	36,690
Cash balance brought forward		87,086	4,138	22,727	113,951	77,261
Cash balance carried forward		64,262	643	23,777	88,682	113,951

Whyte's Causeway Baptist Church Kirkcaldy

Statement of Balances as at 30 June 2025

	Notes	Opening balance £	2025 (Deficit) for year £	Closing balance £	Opening balance £	2024 Surplus for year £	Closing balance £
Bank balances		113,951	(25,269)	88,682	77,261	36,690	113,951
Represented by:							
Unrestricted funds	6						
General fund				64,262			87,086
Designated fund				643			4,138
Restricted funds	7						
Youth worker fund				21,073			20,796
Creative Craft fund				773			-
Building fund				1,931			1,931
				88,682			113,951
Properties (at sum insured)							
Church premises and land				2,272,226			2,272,226
Moveable contents				64,085			64,085
				2,336,311			2,336,311
Gift aid reclaim due				9,843			3,903
Pension contributions				826			-
				10,669			3,903
Statement of liabilities at 30 June 2025							
Independent examination fee				1,680			798
Outstanding salaries				294			-
Pension contributions				-			2,003
PAYE				1,766			-
				3,740			2,801

The financial statements on pages 5 to 9 were approved by the Trustees on 17th December 2025 and signed on their behalf by the undernoted:

Signed by:

Christine Murray

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Christine Murray
Trustee/Secretary

The notes on page 7 to 9 form part of these financial statements.

Whyte's Causeway Baptist Church Kirkcaldy

Notes to the Financial Statements for the year ended 30 June 2025

1. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 4, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

2. Transactions with Trustees and reimbursement of expenses

There were no transactions with the Trustees or reimbursement of personal expenses during the year to 30 June 2025 (2024: nil).

3. Related party transactions

There were no transactions with related parties during the year to 30 June 2025 (2024: nil).

Whyte's Causeway Baptist Church Kirkcaldy

Notes to the financial statements for the year ended 30 June 2025

4. Staff costs and numbers	General fund	Designated fund	Restricted funds	Total 2025	Total 2024
	£	£	£	£	£
Gross salaries and employer's NI	26,251	-	-	26,251	16,058
Pension contributions	8,790	-	-	8,790	155
Minister's expenses	9,565	-	-	9,565	-
	44,606	-	-	44,606	16,213

The average number of employees during the year was 1 (2024: 1).

5. Donations	General fund	Designated fund	Restricted funds	Total 2025	Total 2024
	£	£	£	£	£
Baptist Union of Scotland	1,440	-	-	1,440	1,240
BMS World Mission	954	-	-	954	573
Barnabus	200	-	-	200	-
Kirkcaldy Food Bank	400	-	-	400	-
Kirkcaldy Area Reachout Trust	400	-	-	400	-
MAF - Mission Aviation Fellowship	200	-	-	200	-
CFCM - Missionary gift	130	-	-	130	-
Safe Families for Children	400	-	-	400	-
SU Gowanbank	1,782	-	-	1,782	-
OMF Thai Focus	1,590	-	-	1,590	-
Scripture Union	700	-	-	700	-
Individuals	150	-	-	150	900
	8,346	-	-	8,346	2,713

6. Unrestricted funds	Balance at 01.07.2024	Receipts	Payments	Transfers	Balance at 30.06.2025
	£	£	£	£	£
General fund	87,086	62,101	(84,069)	(856)	64,262
Designated building fund	4,138	960	(4,564)	109	643
Total unrestricted funds	91,224	63,061	(88,633)	(747)	64,905

Explanation of funds

The *General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The *Designated building fund* represents income and expenditure which the trustees have allocated for building repairs.

Whyte's Causeway Baptist Church Kirkcaldy

Notes to the financial statements for the year ended 30 June 2025

7. Restricted funds	Balance at 01.07.2024	Receipts	Payments	Transfers	Balance at 30.06.2025
	£	£	£	£	£
Youth Pastor fund	20,796	70	-	207.00	21,073
Creative Craft fund	-	233	-	540.00	773
Building fund	1,931	-	-	-	1,931
	22,727	303	-	747.00	23,777

Explanation of funds

The *Youth Pastor fund* represents money raised to cover the youth pastor's salary once a suitable candidate has been appointed.

The *Creative Craft fund* represents money held on behalf of the Creative Craft Collective.

The *Building fund* represents money raised to cover the upkeep and repair of church buildings.