

Charity Registration No. SC052258 (Scotland)

COASTLINE COMMUNITY CHURCH SCIO
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR TO 31 DECEMBER 2025
SCOTTISH CHARITY NUMBER SC052258

Henderson Black & Co

CHARTERED ACCOUNTANTS, ANSTRUTHER

**COASTLINE COMMUNITY CHURCH SCIO
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COASTLINE COMMUNITY CHURCH SCIO REPORT OF THE TRUSTEES

The trustees present their report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP FRS 102) and the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102).

OBJECTIVES AND ACTIVITIES

This is the second year Coastline Community Church has operated as a SCIO (Charity Number SC052258). Prior to 2024 the organisation was called East Neuk Baptist Fellowship (ENBF) and the church continues to be affiliated to the Baptist Union of Scotland which aims to bear witness to the truth and Gospel of Jesus Christ within the community and to support its spread locally, nationally and internationally.

Coastline is a Christian church which organises and promotes Christian values and works to benefit the local community. It aims to promote values consistent with the teachings of the Christian Bible including worship, ministry, prayer, witness, education, community service and the support of agencies and other charitable organisations involved in Christian missionary work, the relief of poverty and other social needs.

ACHIEVEMENTS AND PERFORMANCE

January 2025 to December 2025 - A Period of change

Leadership

In spring 2023 Rev Daniel Pollin left CCC after which Dave Smith led the church as Associate Pastor till February 2025 when he was voted in as Pastor of Coastline Community Church by the membership. His induction and ordination took place during the weekend of 17th/18th May when he became Rev Dave Smith. He is our only paid member of staff.

All of the rest of the church family - approximately 36 members and 31 adherents are volunteers and/or potential volunteers, helping in the various areas of church life which consists of: Bible Study/Teaching, Worship, Prayer, Welcome/Hospitality/Catering, Admin and IT, Mission, Maintenance, Finance, Cleaning/Caretaking, Pastoral Care, Safeguarding, Evangelistic Outreach and community focused groups - Craft/Quilters/Women's Fellowship/Friendship Club/Walk and Talk, Youth and Schools work.

All of the above areas have been enhanced during 2025 with a main focus on developing a Prayer strategy and formalising a Pastoral Care team.

Teaching/Preaching/Bible Study/Prayer

The pastor carried out most of the preaching and teaching during 2025 with some help from outside speakers and members of the church family. One member leads a fortnightly Bible Study with numbers being around 12. A prayer strategy was initiated and a weekly Prayer meeting provides an opportunity for devotions and prayer outwith normal Sunday service.

Praise and worship

The worship band leader was unwell and absent for much of 2025 and several band members left resulting in the band now consisting of 3 musicians plus a sounds person. However praise continues to be innovative with an equal mix of traditional and contemporary songs.

Craft/Quilters/Walk and Talk Groups

As well as providing a meeting place for those interested in developing particular skills, (or exercise) the groups also involve themselves in contributing to the mission work of the church by making regular donations through fund raising to Romania/Ukraine/Moldova or by producing items to assist with a particular request for aid, e.g. hand warmers for the soldiers. The Craft Group also supports Fife Gingerbread Group by knitting baby clothes and distributing them to this local charity. There is an overseas mission team who liaise regularly with our mission partners overseas therefore requests for aid are expedited quite quickly. Updates and prayer requests from the mission field are also conveyed to the congregation on a regular basis.

COASTLINE COMMUNITY CHURCH SCIO REPORT OF THE TRUSTEES

ACHIEVEMENTS AND PERFORMANCE (continued)

Computer/IT upgrade

Towards the end of 2025 it was agreed by the leadership to upgrade the computer systems operating in different areas of the building. This involved a complete IT overhaul including archiving relevant files and creating a network of co-ordinated and compatible PCs. Installation of further technology will continue into 2026 in order to improve the quality of visual resources and sound equipment used in the main hall.

Youth and Schools

Sunday School

Our Sunday Schools have remained fairly settled in their numbers this year. The main change on Sunday has actually been the teachers, with us adding a few new faces. Our midweek Sunday School has continued with three of our congregation taking responsibility for leading this small group of around 10 children.

High School Work

We have continued our work with Waid Academy doing our weekly Walk at Waid and our Drop-in, in partnership with the East Neuk Lighthouse. We now use two rooms at the front of the building with an average of 60 young people attending each week. We have also added some new volunteers to the team this year. We have participated in transition work in significant ways in the last few years. Each new S1 pupil will receive a transition bag which contains an SU developed book amongst other things. We have participated in the transition days where the P7s come up from the primary schools and experience the high school and the sports days which also aid in the transition. We have been able to go out and offer a transition session at a primary school and will expand that this year. We still fund Breakfast at Waid for those who need it.

Primary School Work

We have continued with the reading scheme alongside Lighthouse in Anstruther Primary School. We have really seen the value of this work this year as we chart the children's progress and gain feedback from the school. The effects of covid are still being felt in different areas of the school and this reading support is very important. 'BIG 5' has continued alongside East Neuk Lighthouse. We have worked with every Primary 5 across the cluster through this project.

Outreach

East Neuk Foodbank

We have continued to support the East Neuk Foodbank in a number of ways. Support is offered by the Pastor and 2 of our members. The main objective of the foodbank is to give food (and other essentials) to those in crisis. Over the last year we have distributed an average of 35 bags per week over the 2 days in which we operate. Other types of support offered include assisting with practical things, talking to people about their mental health struggles and how that impacts life, making grant requests, helping looking at forms, contacting other agencies, signposting, arranging meetings and consultations, giving a push where needed and coordinating

Social Media

We have continued to reach out to our communities and those further afield through our social media. Engagement has been good. This is an area we may look to increase and use in the year ahead.

Evangelistic Outreach

The Friendship Cafes in Crail and Pittenweem provide a warm welcome, listening ear, home made soup and snacks on a free, or donation basis, each Friday.

Pittenweem Arts Festival - our festival café, running for a week, was busy allowing an opportunity for meaningful conversations and a demonstration of Jesus' love, through sincere hospitality and an opportunity to indulge in refreshments kindly provided by the plethora of bakers which we have at Coastline.

COASTLINE COMMUNITY CHURCH SCIO REPORT OF THE TRUSTEES

ACHIEVEMENTS AND PERFORMANCE (continued)

Evangelistic Outreach (continued)

During the festive period a Christmas Day meal was organised, cooked and served in the church cafe to some of those on their own in the community. This was largely conceived and delivered by one church member. Literature was also distributed through letterboxes or handed out as carols were being sung in the market square.

During the winter months a Women's Fellowship is active on a fortnightly basis and invites a variety of speakers along to its meetings. These meetings are open to ladies in the community from other churches and groups.

External groups

A number of organisations from outwith the church make use of the building. These include the local Brownies, Pilates, Anstruther Philharmonic, Pittenweem Library, Probus Club, and Families First as well as one off hires from local societies and speakers.

Fundraising

Chicken Drive/ Carpe Diem Choir - Two family evenings of entertainment were organised, the funds of which went towards supporting our missionary partners in Moldova and Romania.

As well as overseas partnerships, Coastline also sponsors individuals and churches through 20 schemes, Compassion UK and the persecuted church through support of Barnabas Aid.

FINANCIAL REVIEW

The unrestricted income in the year was £67,741 (2024 £73,943), with unrestricted expenditure of £63,263 (2024 £71,422), giving a surplus of £4,478 before transfers (2024 surplus of £2,521).

Income levels were boosted by the solar panel feed-in-tariff payments of £803 (2024 £521), and the biomass boiler Renewable Heating Incentive payments of £4,795 (2024 £756).

Investment Policy

The Fellowship now holds no Stocks or Shares. The investment policy is to minimise exposure to the volatility of markets while generating income towards the charity's running costs and capital growth. The charity hold a Treasurer's account with a balance at the year end of £19,270 (2024 £18,827).

Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the charity, and are satisfied that systems are in place to mitigate the charity's exposure to the major risks. Risk assessments address all key areas of the charity's activities.

Reserves Policy

The trustees' policy is to maintain the level of reserves in order to fund the costs of operating the new church and to support the ongoing work of the church. At the year end unrestricted reserves were £892,739 (2024 £890,906) and restricted reserves were £890 (2024 £990). Of the unrestricted reserves, £40,518 were represented by unrestricted net current assets (2024 £32,815).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The original East Neuk Baptist Fellowship was established in 2003 by Trust Deed. The Church was a registered charity (No. SC000433) and was established as SCIO during 2023 with a registered charity number SC052258. The Church is administered in accordance with the terms of its constitution based on the model provided by the Baptist Union of Scotland.

The office bearers of the Church are the Pastor, Secretary and Treasurer who act as Trustees along with a number of deacons as appointed by Church meeting. Deacons must be members of good standing within the Church and be nominated by three members, agree to their names being brought before the Church and receive the vote of two thirds of members present at the meeting called for the purpose of such election.

The Church is congregational in its form of government and in its membership with the Baptist Union of Scotland to whose Declaration of Principle it subscribes. Church meetings are held at least quarterly, one of these meetings being the Annual General Meeting, with the pastor presiding. The spiritual oversight of the Church rests with the pastor and deacons.

COASTLINE COMMUNITY CHURCH SCIO REPORT OF THE TRUSTEES

REFERENCE AND ADMINISTRATIVE INFORMATION

Committee of Trustees (Deacons)

The Members of the Committee of Trustees during the period under review were:-

Mrs M Smith
Mrs S Hughes
Mr R Henderson
Mrs M Arthur
Mrs P Duncan
Mr M Robertson

Pastor Rev D Smith (inducted 17th May 2025)

Office bearers

Secretary Mrs M Arthur
Treasurer Mrs P Duncan

Charity name Coastline Community Church SCIO

Charity number SC052258

Contact address 21 Session Street, Pittenweem, Fife, KY10 2QL

Independent examiner Mark Robertson BA CA, Henderson Black & Co, 28 Rodger Street, Anstruther, Fife, KY10 3DU

Bankers Unity Trust Bank plc, PO Box 7193, Planetary Road, Willenhall, WV1 9DG

STATEMENT OF TRUSTEES RESPONSIBILITIES

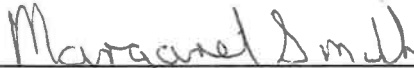
Charity law requires the trustees to prepare financial statements for each financial period which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- 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 proper 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 Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) 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.

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.

Approved by the Trustees and signed on their behalf,

 Deacon

 Deacon

 Deacon

Date: 18 May 2026

**COASTLINE COMMUNITY CHURCH SCIO
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE COASTLINE COMMUNITY CHURCH SCIO**

I report on the Financial Statements of the Trust for the year ended 31 December 2025, which are set out on pages 6 to 13.

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 and Trustee 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 as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

This report is made to the trustees in accordance with the terms of my engagement. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the trustees of the The Coastline Community Church.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 connection with 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 Accounts Regulations; and
 - (b) to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulationshave 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.



18-May-26

Mr Mark J Robertson, BA, CA
Henderson Black & Co.
Chartered Accountants
28 Rodger Street
Anstruther
Fife
KY10 3DU

**COASTLINE COMMUNITY CHURCH SCIO
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR TO 31 DECEMBER 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Income and endowments:							
Donations and legacies	2	55,438	2,290	57,728	63,514	1,310	64,824
Charitable activities	2	11,860	639	12,499	9,807	1,150	10,957
Investment income	2	443	-	443	622	-	622
Total Income		67,741	2,929	70,670	73,943	2,460	76,403
Expenditure on:							
Charitable activities	3	63,263	5,674	68,937	71,422	4,189	75,611
Total Expenditure		63,263	5,674	68,937	71,422	4,189	75,611
Net income/(expenditure) before transfers		4,478	(2,745)	1,733	2,521	(1,729)	792
Transfer between funds		(2,645)	2,645	-	(1,311)	1,311	-
Net movement in funds		1,833	(100)	1,733	1,210	(418)	792
Reconciliation of funds:							
Total funds brought forward	8	890,906	990	891,896	889,696	1,408	891,104
Total funds carried forward	8	892,739	890	893,629	890,906	990	891,896
Represented by:							
Fixed Assets		852,221	-	852,221	858,091		858,091
Current Assets		41,598	890	42,488	33,895	990	34,885
Current Liabilities		(1,080)		(1,080)	(1,080)	-	(1,080)
		892,739	890	893,629	890,906	990	891,896

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The Statement of Financial Activities includes all gains and losses recognised in the period. All income and expenditure derive from continuing activities.

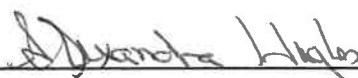
**COASTLINE COMMUNITY CHURCH SCIO
BALANCE SHEET
AS AT 31 DECEMBER 2025**

		2025		2024	
		£	£	£	£
Fixed assets:					
Tangible fixed assets	5		852,221		858,091
Current assets:					
Debtors	6		1,597		1,343
Bank and cash			<u>40,891</u>		<u>33,542</u>
			42,488		34,885
Liabilities:					
Creditors falling due within one year	7		<u>1,080</u>		<u>1,080</u>
Net current assets			41,408		33,805
Net assets			<u><u>893,629</u></u>		<u><u>891,896</u></u>
Represented by:					
Unrestricted funds					
General funds	8		892,739		890,906
Restricted funds					
Grants Fund	8		890		990
Total funds			<u><u>893,629</u></u>		<u><u>891,896</u></u>

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The financial statements were approved by the Fellowship members on 18 May 2026 and signed on their behalf by:


Deacon


Deacon

**COASTLINE COMMUNITY CHURCH SCIO
CASH FLOW STATEMENT
FOR THE YEAR TO 31 DECEMBER 2025**

	2025		2024
	£	£	£
Net cash provided by operating activities	9,173		10,139
Cash flows from investing activities			
Investment income	443		622
Purchase of fixed assets	<u>(2,267)</u>		<u>-</u>
Net cash used in investing activities	(1,824)		622
Change in cash and cash equivalents in the period	<u>7,349</u>		<u>10,761</u>
Cash and cash equivalents b/f	33,542		22,781
Cash and cash equivalents c/f	<u><u>40,891</u></u>		<u><u>33,542</u></u>
Analysis of Cash and cash equivalents			
Cash at bank and in hand	40,891		33,542
	<u>40,891</u>		<u>33,542</u>
Reconciliation of net income to net cash flow from operating activities	2025		2024
	£		£
Operating profit/(loss)	1,733		792
Depreciation of tangible assets	8,137		8,559
Investment income	(443)		(622)
Increase/(decrease) in debtors	(254)		1,536
Decrease in creditors within one year	-		(126)
Net cash used in operating activities	<u>9,173</u>		<u>10,139</u>
Reconciliation of Net Debt	At 1		At 31
	January	Cash-	December
	2025	flows	2025
Cash	33,542	7,349	40,891
Total	<u><u>33,542</u></u>	<u><u>7,349</u></u>	<u><u>40,891</u></u>

**COASTLINE COMMUNITY CHURCH SCIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR TO 31 DECEMBER 2025**

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019, the Charities and Trustee Investment Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006.

The Coastline Community Church SCIO meets the definition of a public benefit entity under FRS 102. The presentation currency of the financial statements is Pound Sterling (£).

1.2 Conversion to a SCIO

The charity was established as a SCIO on 19 January 2023 to replace the East Neuk Baptist Fellowship (registered charity number SC000433 (Scotland), an unincorporated charity which was dissolved with all assets and liabilities passing to the SCIO on 31 March 2023 (date of merger).

Incorporation did not introduce any material changes to the objectives, activities or governance regime of the charity and the accounts are presented under the principles of merger accounting as one ongoing entity.

1.3 Compliance with accounting standards

The financial statements are prepared in accordance with applicable United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), which have been applied consistently (except as otherwise stated).

The charity does not commit itself to obligations that it cannot meet, the Trustees consider that there are no material uncertainties over the ability to continue as a going concern. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Income and expenditure

Income is recognised when the charity has the entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and the amount can be measured reliably. All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made when the amount can be quantified with reasonable certainty.

Expenditure is recognised on an accruals basis as the liability is incurred.

1.5 Tangible fixed assets and depreciation

All tangible fixed assets having a value to the charity of greater than one year are capitalised. Heritable property is stated at historical cost other than the Pittenweem Manse which is carried at valuation. Fixtures and equipment are stated at valuations provided by the trustees in 2004. Depreciation is provided at the following annual rates in order to write off the costs, less residual value, of each asset over its estimated useful life as follows:

Land	- Not depreciated
Heritable Property	- 1% on cost
Fixtures & Equipment	- 15% on cost

1.6 Taxation

The Coastline Community Church 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 Value Added Tax and expenditure therefore include irrecoverable input VAT.

1.7 Financial instruments

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 the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. The charity had no such loans during the year.

1.8 Significant judgements and estimates

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily available from other sources. The estimates and associated assumptions are based on historical experience and other factors that are to be relevant. Actual results may differ from these estimates. In preparing these financial statements, the trustees have made the following judgements:

**COASTLINE COMMUNITY CHURCH SCIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR TO 31 DECEMBER 2025**

1.8 Significant judgements and estimates (continued)

Accruals

Trustees estimate the requirements for accruals using post year end information. This identifies costs that are expected to be incurred for services provided by other parties. Accruals are only released when there is a reasonable expectation that these costs will not be invoiced in the future.

1.9 Funds

Funds are classified as either restricted or unrestricted funds, defined as follows;

Restricted funds are funds received for the objects of the charity and specified for a restricted purpose within these objects by the donor.

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.

2 Income	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Donations and legacies						
Offerings	41,034	35	41,069	43,366	50	43,416
Tax recoverable	7,672	-	7,672	10,678	-	10,678
Donations	6,732	2,255	8,987	9,470	1,260	10,730
BUS Grant	-	-	-	-	-	-
	<u>55,438</u>	<u>2,290</u>	<u>57,728</u>	<u>63,514</u>	<u>1,310</u>	<u>64,824</u>
Charitable activities						
Other fundraising	6,262	639	6,901	8,530	1,150	9,680
Feed in tariff/RHI	5,598	-	5,598	1,277	-	1,277
	<u>11,860</u>	<u>639</u>	<u>12,499</u>	<u>9,807</u>	<u>1,150</u>	<u>10,957</u>
Investment income						
Bank interest	443	-	443	622	-	622
	<u>443</u>	<u>-</u>	<u>443</u>	<u>622</u>	<u>-</u>	<u>622</u>
3 Expenditure						
	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Charitable Activities						
Pastor's salary costs	30,780	-	30,780	28,842	-	28,842
Caretaker salary costs	-	-	-	6,279	-	6,279
Pulpit supply	280	-	280	420	-	420
Council tax & water rates	627	-	627	469	-	469
Heat and light	6,037	-	6,037	5,752	-	5,752
Insurance	2,290	-	2,290	2,077	-	2,077
Repairs and maintenance	3,999	-	3,999	7,989	-	7,989
Telephone	1,088	-	1,088	1,529	-	1,529
Donations made	2,634	3,432	6,066	3,182	3,045	6,227
BUS subscription	1,722	-	1,722	1,604	-	1,604
Motor and travel expenses	182	-	182	385	-	385
Professional fees	-	-	-	204	-	204
Independent examiner's fee	1,320	-	1,320	1,116	-	1,116
Other	4,167	2,242	6,409	3,015	1,144	4,159
Depreciation	8,137	-	8,137	8,559	-	8,559
	<u>63,263</u>	<u>5,674</u>	<u>68,937</u>	<u>71,422</u>	<u>4,189</u>	<u>75,611</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity to which all support costs incurred relate.

**COASTLINE COMMUNITY CHURCH SCIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR TO 31 DECEMBER 2025**

4 Staff costs	<u>Unrestricted General Fund</u> £	<u>Restricted Funds</u> £	<u>Total 2025</u> £	<u>Unrestricted General Fund</u> £	<u>Restricted Funds</u> £	<u>2024</u> £
Salaries and wages	30,065	-	30,065	28,306	-	28,306
Employers NIC	-	-	-	-	-	-
Pension costs	715	-	715	536	-	536
	<u>30,780</u>	<u>-</u>	<u>30,780</u>	<u>28,842</u>	<u>-</u>	<u>28,842</u>

The average number of employees during the period was 1 (2024 - 1) with all employee time involved in providing either support to the governance of the charity or support services to charitable activities. No employee had employee benefits in excess of £60,000 in the year to 31 December 2025 or 2024. There were no payments to trustees during the year, other than the Pastor's salary costs.

5 Fixed Assets	<u>Heritable Property</u> £	<u>2025 Fixtures & Equipment</u> £	<u>Totals</u> £	<u>Heritable Property</u> £	<u>2024 Fixtures & Equipment</u> £	<u>Totals</u> £
<u>Cost/Valuation</u>						
As at 1 January	937,093	51,193	988,286	937,093	51,193	988,286
Additions	-	2,267	2,267	-	-	-
At 31 December	<u>937,093</u>	<u>53,460</u>	<u>990,553</u>	<u>937,093</u>	<u>51,193</u>	<u>988,286</u>
<u>Depreciation</u>						
As at 1 January	80,623	49,572	130,195	73,451	48,185	121,636
Charge for year	7,172	965	8,137	7,172	1,387	8,559
At 31 December	<u>87,795</u>	<u>50,537</u>	<u>138,332</u>	<u>80,623</u>	<u>49,572</u>	<u>130,195</u>
<u>Net Book Value</u>						
At 31 December	<u>849,298</u>	<u>2,923</u>	<u>852,221</u>	<u>856,470</u>	<u>1,621</u>	<u>858,091</u>
At 31 December	<u>856,470</u>	<u>1,621</u>	<u>858,091</u>	<u>863,642</u>	<u>3,008</u>	<u>866,650</u>

Heritable property

The Church building, including the land purchased at the site, is included above at its historic cost of £547,216.

The original property valuation used in the preparation of the accounts for the Pittenweem Manse was £150,000, provided by the Trustees in 2004. In February 2016 a revised valuation was provided by Pagan Solicitors of £170,000 and incorporated in to the accounts. The Trustees are of the opinion that this valuation remains appropriate at 31 December 2025.

Fixtures and Equipment

The fixtures & equipment valuations used in the preparation of the accounts were provided by the Trustees in 2004.

6 Debtors	<u>Unrestricted General Fund</u> £	<u>Restricted Funds</u> £	<u>Total 2025</u> £	<u>Unrestricted General Fund</u> £	<u>Restricted Funds</u> £	<u>Total 2024</u> £
Prepayments	1,597	-	1,597	1,343	-	1,343
	<u>1,597</u>	<u>-</u>	<u>1,597</u>	<u>1,343</u>	<u>-</u>	<u>1,343</u>

**COASTLINE COMMUNITY CHURCH SCIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR TO 31 DECEMBER 2025**

7	Creditors	Unrestricted General Fund £	Restricted Funds £	Total 2025 £	Unrestricted General Fund £	Restricted Funds £	Total 2024 £
	Accruals	1,080	-	1,080	1,080	-	1,080
		<u>1,080</u>	<u>-</u>	<u>1,080</u>	<u>1,080</u>	<u>-</u>	<u>1,080</u>

8	Movement in Funds	At 1 January 2025 £	Income & Gains £	Expenditure £	Transfers £	At 31 December 2025 £
	Unrestricted Funds					
	General Fund	889,014	67,741	(63,263)	(2,513)	890,979
	Designated Funds					
	Manse Roof Fund	1,892	-	-	-	1,892
	New Technology Fund	-	-	-	(132)	(132)
	Total Unrestricted Funds	<u>890,906</u>	<u>67,741</u>	<u>(63,263)</u>	<u>(2,645)</u>	<u>892,739</u>
	Restricted Funds					
	SBWF Fund	190	450	(439)	-	201
	Youth Work Fund	-	289	(1,003)	1,000	286
	Fife Fellowship Online	800	-	(800)	-	-
	Romania Fund	-	2,190	(3,432)	1,645	403
	Total Restricted Funds	<u>990</u>	<u>2,929</u>	<u>(5,674)</u>	<u>2,645</u>	<u>890</u>
	Total Funds	<u>891,896</u>	<u>70,670</u>	<u>(68,937)</u>	<u>-</u>	<u>893,629</u>

	At 1 January 2024 £	Income & Gains £	Expenditure £	Transfers £	At 31 December 2024 £
Unrestricted Funds					
General Fund	887,696	73,386	(70,757)	(1,311)	889,014
Designated Funds					
Manse Roof Fund	2,000	557	(665)	-	1,892
Total Unrestricted Funds	<u>889,696</u>	<u>73,943</u>	<u>(71,422)</u>	<u>(1,311)</u>	<u>890,906</u>
Restricted Funds					
SBWF Fund	274	350	(434)	-	190
Youth Work Fund	-	50	(384)	334	-
Fife Fellowship Online	1,134	-	(334)	-	800
Contingencies Fund	-	-	(60)	60	-
Romania Fund	-	2,060	(2,977)	917	-
Total Restricted Funds	<u>1,408</u>	<u>2,460</u>	<u>(4,189)</u>	<u>1,311</u>	<u>990</u>
Total Funds	<u>891,104</u>	<u>76,403</u>	<u>(75,611)</u>	<u>-</u>	<u>891,896</u>

**COASTLINE COMMUNITY CHURCH SCIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR TO 31 DECEMBER 2025**

8 Movement in Funds - continued

Unrestricted Funds

The General fund consists of non-designated unrestricted funds.

The Manse Roof Fund is a designated fund to assist in funding future work on the Manse roof.

The New Technology Fund is a designated fund to assist in funding the upgrade of the computer systems. Transfers are made from the General Fund to support this fund.

Restricted Funds

The Scottish Baptist Women's Fellowship is a restricted fund financing the work of Women's Fellowship.

The Youth Work Fund is a restricted fund financing the activities of the fellowship's youth work. Transfers are made from the General Fund to support the costs involved in these activities.

The Fife Fellowship Online fund (previously the Lawview Christian Fellowship) is a restricted fund to manage the resources of the Fife Fellowship Online (originally the Largo Baptist Church).

The Romania Fund is is a restricted fund relating to monies received and expended in relation to the fellowship's involvement in helping Baptist work in Romania. Transfers are made from the General Fund to support this fund.