

ABERDEEN: TORRY UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No. SC009542

A Congregation of the United Free Church of Scotland,

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

**Torry U.F. Church, Grampian Road
ABERDEEN**

Congregation Report and Financial Statements

Year ending 31 December 2025

	Page
Contents	1
Trustees, Office Bearers, members of Courts of the Congregation	2
Congregation Report	3/5
Report of the Independent Examiner	6
Statement and Movement of Balances on Congregational Funds	7
Notes to Financial Statements	7
Financial Statements:-	
<i>Receipts and Payments, all Funds</i>	8
<i>Supplement Sheet and notes</i>	9

**Office Bearers, Trustees and Members of the Courts of the Congregation
serving during Year ending 31 December 2025**

Minister		Rev I. F. R. Lloyd
Office Bearers	Session Clerk Clerk to Deacons Court Treasurer	Mrs F. Duff Mr I. Duff Mrs J. McKenzie
Property Trustees	Minister, Session Clerk, Clerk to Deacons Court, Treasurer (ex Officio)	
Kirk Session	Minister Session Clerk:- Elders:-	Rev I. F. R. Lloyd Mrs F. Duff Mr I. Duff, Mr G McKenzie, Miss I. McLean, Mrs E. M. Pyle
Deacons Court	Minister - Clerk – Elders:- Elected Members:-	Rev I. F. R. Lloyd Mr I. Duff Mrs F. Duff, Mr G. McKenzie, Miss I. McLean, Mrs E.M. Pyle Mr J. Hamilton, Mrs J. McKenzie
During the year Mr C. Main passed away.		
Bankers	Virgin Money, 62 Union Street,Aberdeen.AB10 1WD	
Independent Examiner	Mrs G McCartney	

Congregation Report year ending 31 December 2025

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the **North** (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its **Minister** and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the **Deacons Court** of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The **Minister** of this Congregation is appointed by the Presbytery of the **North**. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the **Deacons Court**. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by elders.

4. Activities and Achievements

The Church sought to continue its purpose through another year of worshipping, proclaiming and serving the Lord Jesus Christ.

We have gathered for worship each Sunday morning. Our evening service has continued to meet via Zoom video-link to worship and study God's word. We have also undergirded all of our work by meeting to pray for the church in Aberdeen, Scotland and the church in the wider world, as well as praying for the concerns of that wider world. We continue to sponsor a child in Ethiopia as she progresses in her educational journey.

We sought to raise our communication with the wider community via Facebook page, and also each week's sermon available on our web-site.

The Minister and others of the church have continued to work with the two Primary Schools and Secondary School linked with Torry in a Chaplaincy Team.

We have also continued our work amongst children through the Boys Brigade and Girls Brigade Companies, which have been served by their leaders meeting in the Church and hall together with events for the parents..

We have also hosted a number of different community and council-based events and consultations.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages **7 to 9** consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2025 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Receipts and Payments and Statement of Balances on Congregational Funds are set out on pages 7 to 9. The Receipts and Payments for the regular Congregation activities are shown in the General Fund and in the year amounted to £41,308.84 and £61,685.82 respectively and show a deficit of £20,376.98. £25,000.00 was transferred from the Investment Fund to the General Fund. The total amount of all Congregation Funds at 31st December, 2025 is £52,213.10

6. Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

Land and Property consist of **Church, Church Hall** together with fittings and furnishings (including communion, other ecclesiastical articles). **Congregation owns a Manse.**

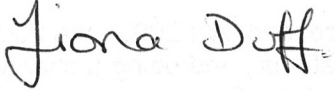
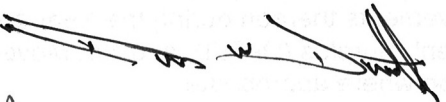
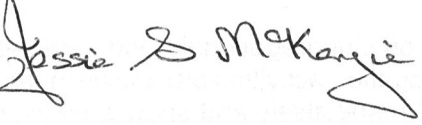
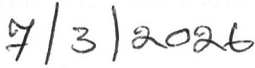
These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2025 is on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the **Deacons Court** at their meeting on **03 March 2026** and by the Congregation at the Annual General Meeting held on **7th March 2026**. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed		(Rev I.F.R. Lloyd) Minster
Signed		(Mrs F. Duff) Session Clerk
Signed		(Mr I. Duff) Clerk to the Deacons Court
Signed		(Mrs J. S. McKenzie) Treasurer
Date		(Date of Annual General Meeting)

Independent Examiner's Report to the Trustees and Office Bearers of Aberdeen: Northfield United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2025 which are set on pages **3 to 5** and **7 to 10**

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1) (c) of the 2005 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 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and 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 report and accounts.

Independent Examiners Statement

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

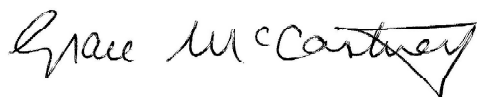
1. which gives me reasonable cause to believe that in any material respect the requirements:

- 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 report and accounts which accord with the accounting records and comply with Regulation 9 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 Report and Financial Statements to be reached.

Signed:



Name:

Grace McCartney

Address

**108 Bankhead Avenue
Bucksburn
Aberdeen AB21 9EY**

Date:

24 February 2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund *	Nature of Fund **	Balance 31.12.24 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows Bank etc.	£
General	Unrestricted	£5,883.45	£39,558.84	£59,935.82	-£20,376.98	£25,000.00	£4,623.02	£10,506.47	Virgin Money Current A/C	£10,506.47
UF GT	Note 1	£60,581.52	£5,338.34	£216.78	£5,121.56	-£25,000.00	-£19,878.44	£40,703.08	UF GT	£40,703.08
Virgin Money		£990.99	£12.46				£12.46	£1,003.55	Virgin Money Savings A/C	£1,003.55
Mission	Designated	£0.00	£1,750.00	£1,750.00	£0.00	£0.00	£0.00	£0.00	Virgin Money Current A/C	
	Note 2									
Fabric / Building	Designated	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
	Note 3									
Youth	Designated	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
	Note 4									
Manse	Designated	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
	Note 5									
Total Congregation Funds		£67,455.96	£46,659.64	£61,902.60	-£15,255.42	£0.00	-£15,242.96	£52,213.10		£52,213.10

* Fund Name - amend as appropriate

** Nature of Fund - specify whether Unrestricted, Designated or Restricted

Notes to the Financial Statements for the Year ending 2025 (sample notes - please amend as appropriate)

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Mission	Designated	Note 2	To support charitable and missionary outreach work at home and overseas
Fabric / Building	Designated	Note 3	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Youth	Designated	Note 4	To establish, deliver and develop a range of activities to support children/youths and families, and to promote education in the Christian faith
Manse	Designated	Note 5	Net income from let of Manse, for repairs, decoration and refurbishment of the Manse
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse, Hall	Note 7	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Investments		Note 8	Investments held on behalf of the Congregation which have a variable Market Value are included in the above Statement of Balances at the value at the year end. Revaluations during the year are reported in the table above as 'Net Change in Fund'
Contingent Liabilities		Note 9	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below :- There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 10	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation

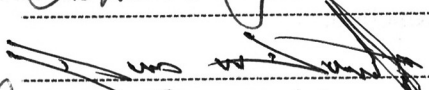
Approval of Congregation Financial Statements for the year ending 31 December 2025 as set out on Pages 7,8 and 9 by Office Bearers authorised to sign :

Minister



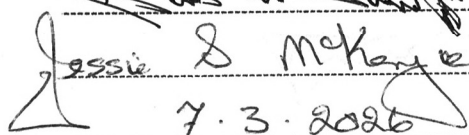
Name : Rev Ian Lloyd

Clerk to Deacons Court



Name : Mr Ian Duff

Treasurer



Name : Mrs Jessie McKenzie

Date

7.3.2026

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund* : Nature of Fund** :		Notes Details	General Unrestricted	Mission Designated	Fabric / Building Designated	Youth Designated	Manse Designated	Total 2025	Total 2024
Receipts									
Offerings	Open Plate		£ 1,659.03					£ 1,659.03	£ 1,649.44
	Freewill		£ 5,025.45					£ 5,025.45	£ 7,067.00
	Freewill (gift aid)		£ 16,762.10					£ 16,762.10	£ 18,817.00
	Gift Aid Tax		£ 8,788.26					£ 8,788.26	£ 8,443.39
	Other	Page 9.1	£ 4,420.00	£ 1,750.00				£ 6,170.00	£ 8,541.00
	Sub Total		£ 36,654.84	£ 1,750.00	£ -	£ -	£ -	£ 38,404.84	£ 44,517.83
Donations	Organisations	Page 9:2	£ 280.00					£ 280.00	£ 210.00
	Other	Page 9:2	£ 1,943.00					£ 1,943.00	£ 2,772.00
	Sub Total		£ 2,223.00	£ -	£ -	£ -	£ -	£ 2,223.00	£ 2,982.00
Other	Bank Interest							£ -	
	Rent / Let		£ 500.00					£ 500.00	£ 1,400.00
	Stedfast		£ 181.00					£ 181.00	£ 216.00
	Miscellaneous	Page 9:3						£ -	
	Sub Total		£ 681.00	£ -	£ -	£ -	£ -	£ 681.00	£ 1,616.00
Events	Fundraising		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Ordinary Receipts			£ 39,558.84	£ 1,750.00	£ -	£ -	£ -	£ 41,308.84	£ 49,115.83
Extraordinary	Donation / Bequest							£ -	
	Grant							£ -	
	Other	Page 9.4						£ -	£ 1,140.00
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -	£ 1,140.00
Missions	Other charities	Page 9.5	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Receipts (Ordinary plus Extraordinary)			£ 39,558.84	£ 1,750.00	£ -	£ -	£ -	£ 41,308.84	£ 50,255.83
Payments									
Ministry	Stipend/Salary & NIC		£ 37,215.09					£ 37,215.09	£ 35,047.06
	Expenses							£ -	£ 350.00
	Pulpit Supply		£ 740.00					£ 740.00	£ 640.00
	Int Moderator Fee, Exp							£ -	
	Sub Total		£ 37,955.09	£ -	£ -	£ -	£ -	£ 37,955.09	£ 36,037.06
Other Salary	Church Officer / Cleaner		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Property	Council Tax		£ 3,494.17					£ 3,494.17	£ 3,203.75
	Insurance		£ 4,243.52					£ 4,243.52	£ 3,900.40
	Heat & light		£ 6,499.35					£ 6,499.35	£ 9,435.42
	Repairs, upkeep		£ 419.16					£ 419.16	£ 3,521.11
	Equipment, Furnishing		£ 727.63					£ 727.63	£ 708.66
	Other	Page 9.6	£ 55.32					£ 55.32	£ 82.34
	Sub Total		£ 15,439.15	£ -	£ -	£ -	£ -	£ 15,439.15	£ 20,851.68
Other	Stedfast Magazine		£ 276.00					£ 276.00	£ 276.00
	Office & Publicity	Page 9.7						£ -	
	Kirk Session							£ -	
	Miscellaneous	Page 9.8	£ 960.58					£ 960.58	£ 1,423.97
	Organisations Support							£ -	
	Sub Total		£ 1,236.58	£ -	£ -	£ -	£ -	£ 1,236.58	£ 1,699.97
Fundraising	Expenses		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination		£ 4,599.00					£ 4,599.00	£ 5,199.40
	Presbytery		£ 96.00					£ 96.00	£ 75.00
	Denominational Missions	Page 9.9	£ 300.00					£ 300.00	£ 500.00
	Sub Total		£ 4,995.00	£ -	£ -	£ -	£ -	£ 4,995.00	£ 5,774.40
Total Ordinary Payments			£ 59,625.82	£ -	£ -	£ -	£ -	£ 59,625.82	£ 64,363.11
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -	£ 1,140.00
Mission	Other charities	Page 9.11	£ 310.00	£ 1,750.00	£ -	£ -	£ -	£ 2,060.00	£ 2,310.00
Total Payments (Ordinary plus Extraordinary)			£ 59,935.82	£ 1,750.00	£ -	£ -	£ -	£ 61,685.82	£ 67,813.11
Surplus (Deficit) Net Recpts (Paymnts)			-£ 20,376.98	£ -	£ -	£ -	£ -	-£ 20,376.98	-£ 17,557.28
Transfers From Other Funds (show as positive number)			£ 25,000.00	£ -	£ -	£ -	£ -	£ 25,000.00	£ -
Transfers To Other Funds (show as negative number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -
Net Movement on Funds			£ 4,623.02	£ -	£ -	£ -	£ -	£ 4,623.02	-£ 17,557.28

Supplementary Sheet and Notes - Year ending 31 December 2025

	General Unrestricted £	Mission Designated £	Fabric / Building Designated £	Youth Designated £	Manse Designated £
Note Details of Receipts					
9.1 Offerings - Other					
Thank Offering	£ 4,420.00	£ 1,500.00			
Mission Offering		£ 250.00			
Easter Scheme					
	£ 4,420.00	£ 1,750.00	£ -	£ -	£ -
9.2 Donations - Organisations & Other					
Boys Brigade	£ 280.00				
Private Donations	£ 1,943.00				
	£ 2,223.00	£ -	£ -	£ -	£ -
9.3 Other - Miscellaneous					
	£ -	£ -	£ -	£ -	£ -
9.4 Extra-ordinary - Other					
	£ -	£ -	£ -	£ -	£ -
9.5 Receipts from Missions					
	£ -	£ -	£ -	£ -	£ -
Note Details of Payments					
9.6 Property - Other					
Bank Charges	£ 55.32				
	£ 55.32	£ -	£ -	£ -	£ -
9.7 Office & Publicity					
	£ -	£ -	£ -	£ -	£ -
9.8 Miscellaneous					
Church Supplies	£ 98.58				
Field Hire - Picnic	£ 63.00				
Fire Safety Inspection	£ 462.00				
General Assembly	£ 130.00				
C.C.L.I Renewal	£ 207.00				
	£ 960.58	£ -	£ -	£ -	£ -
9.9 Denominational Missions					
Easter Scheme	£ 300.00				
	£ 300.00	£ -	£ -	£ -	£ -
9.10 Extraordinary Payments					
	£ -	£ -	£ -	£ -	£ -
9.11 Other charities					
Barnabas	£ 300.00				
Christian Institute	£ 300.00				
International Mission to Jewish People	£ 300.00				
Scottish Bible Society	£ 300.00				
Scripture Union	£ 300.00				
Tearfund	£ 300.00				
Easter Scheme	£ 260.00				
	£ 2,060.00	£ -	£ -	£ -	£ -