

KING STREET UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No.**SC016463**
A Congregation of the United Free Church of Scotland,

Congregation Report and Accounts

Year to 31 December 2025

**Independently Examined
&
Approved at
AGM**

Principal Place of Worship and of Congregational activities:

**King Street, Tayport, Fife
DD6 9LP**

Congregation Report and Accounts

Year to 31 December 2025

	Page
Contents	1
Trustees, Office Bearers, and members of the Courts of the Congregation	2
Congregation Annual Report	3/5
Report of the Independent Examiner	6
Statement and Movement of Balances on Congregational Funds. (Including Notes and Approval by authorised signatories)	7
Financial Statements: -	
Receipts and Payments Categorised -- All funds.	8
Receipts and Payments Detailed-----General Fund	9
Receipts and Payments Detailed-----Fabric Fund	10

Office Bearers, Trustees, and Members of the Courts of the Congregation during year to 31 December 2025

Interim Moderator Rev. Jared Michelson

Office Bearers

Session Clerk	Miss. Linda Webster
Clerk to Board	Mr. Iain Cougan
Interim Treasurer	Mr W.H Tough

Property Trustees (*ex Officio*) Session Clerk, Clerk to the Board, Treasurer.

Kirk Session

Interim Moderator Rev. Jared Michelson

Session Clerk Miss. Linda Webster

Elders :-

Mr Iain Cougan
Mrs Mavis Forgan
Mrs Ann McRobbie
Miss Winifred Proud
Mr. George Ritchie.
Mr. W.H. Tough
Miss. Linda Webster

Congregational Board

Interim Moderator Rev. Jared Michelson

Session Clerk	Miss. Linda Webster
Elders	
Elected Members	

Mrs. Ann Christie
Mrs. Jean Paterson

Clerk to Board	Mr. Iain Cougan
Treasurer	Mr. W.H. Tough

* Retired/resigned/deceased during year

x Appointed during year

Bankers

Bank of Scotland

Independent Examiner

Mr Gavin Robertson

Congregation Report year to 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 wellbeing and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its *Interim Moderator* and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the *Congregational Board* of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The *Interim Moderator* 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 *Congregational Board*. 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

Activities and Achievements

The Congregation at King Street UF Church remains in good heart with weekly services alternating between King Street and Tayport Parish Church. We are well served by regular pulpit supply together with our Interim Moderator, The Rev Jared Michelson.

In addition, the "Churches Acting Together in Tayport" (C.A.T.T.) continue to organise an evening service once a month with each of the four churches in the community holding these services in turn. We held our first Christmas Day service in many years - it was well attended and hymns were accompanied by a string orchestra. We also started the process to re-introduce formal pastoral visitation within our Church Community.

We come together to take part in fund raising events such as an annual sponsored walk in aid of Christian Aid and our own annual coffee morning which realised the sum of £383.

We also participate along with all the other churches in Tayport in Annual Christian Unity services, Songs of Praise and The World Day of Prayer, which dates back to the nineteenth century and is an ecumenical movement led by Christian women who welcome everyone to join in prayer and action for peace and justice throughout the World.

We continue to host and be well represented at the "No Pew Needed" initiative, which runs throughout the year, where we travel to local religious places of interest to learn about their history, or meet closer to home to witness God in the local area. A wonderful time of fellowship.

Our members are also involved in helping and providing home baking for "A Warm Place" weekly, during the winter months, in the Parish Church Hall. Anyone from the Community is welcome to go along each week for refreshments, company and fellowship. Any donations received from such events are distributed to a variety of good causes.

The Remembrance Day Service was conducted once again at the War memorial and afterwards in the Parish Church building when representatives from local community organisations attended.

A monthly newsletter, with suggested prayer points, giving all the Congregation the opportunity to participate in shared prayer. Other topical points of Community and Church news along with a diary of events, online and offline, are also part of the newsletter which is issued to all members and now exchanged with other churches and denomination's publications in the town.

The Sunday School is suspended due to temporary shortage of members

. The refurbished church hall is available for let by local Community organisations. It is currently being used for Sunday Services as the heating in the church is awaiting repair by Scottish Power.

5. Financial Statement 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 £100,000, the Financial Statements of this Congregation set out on pages **7 to 10** consist of a Statement of Congregational Funds and movements thereon and details of the Receipts and Payments during the Year ending 31st December **2025**, Surplus (Deficit) and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The General fund has a balance of £95182 resulting in a surplus of £871 for the year 2025. This fund shows gifts of £3000 due in 2025 received 9th Feb 2026. HMRC gift aid refunds NOT yet received so will be included in 2026 accounts.

The Fabric fund shows a balance of £21127 and a deficit of **£23655** for the year 2025. The Manse was empty all 2025 so NO rent was received & a new bathroom was fitted. This fund shows gifts of £1000 due in 2025 received 9th Feb 2026.

Other than the above there is no further outstanding income or expenditure that might affect the General Fund or Fabric Fund in 2025/26. Note, a grant of £4000 has been allocated from UF Church HQ towards the rewiring of the main Church electrics. The grant has not yet been taken up.

4. Accounting Policies

The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, interest on Congregation Funds and rent from letting Manse.

The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid 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 the Account.

The Balances of Congregation Funds (page 7) 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

5. Land and Property

Land and Property owned by the Congregation consist of the Church, Church Hall, Manse and ancillary buildings together with fittings and furnishings therein (including communion and other ecclesiastical articles). The Manse will be rented out on a short-assured tenancy pending the calling of a full-time minister. Income from rent is held in the Fabric fund used mainly for maintenance and refurbishment of the above properties. 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 or for resale. No market value has been placed on these Assets.

6. 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 Accounts of the Congregation. The Independent Examiner's Report for the year to 31st December 2024 is on page 6.

7. Approval of Congregation Report and Financial Statements.

The Annual Report and Accounts were approved by the *Trustees* at their meeting on 15/03/2026 and by

the Congregation at the Annual General Meeting held on 24/05/2026.

The Office Bearers authorised to sign the Report and Accounts on behalf of the Congregation are: -

Signed (Rev. Jared Michelson) Interim Moderator

Signed (Linda Webster) Session Clerk

Signed (Iain Cougan) Clerk to the Congregational Board

Signed (W.H.Tough) Treasurer

Date 24/05/2026

Independent Examiner's Report to
The Trustees & Office Bearers of King Street 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 1 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 Accounts 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.

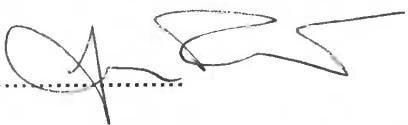
Independent Examiners Statement

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 respects 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
- 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.....Mr Gavin Robertson

Address..... Mitigate, Windmill Road, Gauldry, DD6 8WR

Date.....23/04/2026.....

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King Street U.F.Church Taffort				SC016463				Statement of Balances and movement on all funds for Year Ending 31st Dec				2025	
Year	Fund Balance/value 1st Jan	Receipts	Payments	Surplus (Deficit)	Net fund transfers	Net change on funds	Fund Balance/Value 31st Dec	Check	Held as below			2025 £	2024 £
	£	£	£	£	£	£	£						
Unrestricted Fund:-													
Congregational/General Fund									BOS General Ace No 06004142			92183	94312
Note:- Ordinary receipts and payments of the Congregation. Office bearers may designate unrestricted funds for general reserves or for specified purposes e.g.-property refurbishment or donations to other charities.									Cash in Hand		0	0	0
									Total Cash and Bank balance		92183	94312	94312
									Debtors		3000	0	0
									Other current assets		0	0	0
									Liabilities		0	0	0
									Uncashed Cheques		0	0	0
									Total Funds		95183	94312	94312
Total General Fund - Current Year	2025	94312	9728	8857	871	0	871	95183					
Total General Fund - Previous Year	2024	91198	12367	9253	3114	0	3114	94312					
Restricted Fund:-													
Fabric Fund									Bank of Scotland Ace No.00116709		20037	44692	
Note:-Fabric Fund mainly used for upkeep of property and refurbishment of Church, Hall and Manse.									T.S.B.Graan Ale No. 3003089		91	91	
									Cash in Hand		0	0	0
									Total Cash and Bank balance		20127	44782	44782
									Debtors		1000	0	0
									Other current assets		0	0	0
									Liabilities		0	0	0
									Uncashed Cheques		0	0	0
									Total Funds		21127	44782	44782
Total Fabric Fund - Current Year	2025	44782	1752	25407	-23655	0	-23655	21127					
Total Fabric Fund - Previous year	2024	36883	12400	4501	7899	0	7899	44782					
Investments													
Note:- Investments held on behalf of the Congregation which have a variable market value are included in this statement at year end value. No Investments are currently held on behalf of the Congregation.													
Total Investments - Current Year	2025	0	0	0	0	0	0	0	Total Investments Value at year end		0	0	0
Total Investments - Previous year	2024	0	0	0	0	0	0	0	Total Investments Value at year end		0	0	0
OSCR Statement of receipts and payments													
									Total cash and bank balances		112310	139094	139094
									Debtors		4000	0	0
									Other current assets		0	0	0
									Liabilities		0	0	0
									Uncashed Cheques		0	0	0
									Total Funds		116310	139094	139094
Total funds of Charity- Current Year	2025	139094	11480	34264	-22784	0	-22784	116310					
Total funds of Charity- Previous year	2024	128081	24757	13754	11013	0	11013	139094					
General notes on accounts													
1. The Accounts are prepared on a Receipts and Payment basis													
2. Heritable Properties, consisting of Church, Hall and Manse are not included in the Accounts and are held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the Community it serves and NOT for investment or resale. No market value is placed on these properties.													
3. Note gift aid donations made in current accounting year are now claimed for tax refund in the year following.													
4. No payments have been made to any Trustees for the performance of their duties as a Trustee of the Congregation													
5. Governance Costs:- No Governance costs were incurred during the year. Duties relating to governance are provided voluntarily													
6. Contingent Liabilities:- Financial Statements present the receipts received and payments made during the year (pages 7 & 8). In the event there are any material outstanding liabilities or commitments these are noted in statement above.													
Allirol of Congregation Financial Statements for the Year ending 31st December 2025 as set out on pages 7, 8, 9, 10. All office bearers authorised to sign.													
Statement approved by Trustees & Congregational Board at a Meeting held on													
Independently Examined Statement presented & approved at the Annual General Meeting of the Congregation held on													
Signed - Trustees													
Interim Moderator	Rev Jared Michelson												
Session Clerk	Miss Linda Webster												
Clerk to the Congregational Board	Mr Iain Cougan												
Treasurer (Interim)	Mr Hamish Tough												

King Street U.F.Church Tayport		SCO16463	General Fund Receipts and payments (Detailed) for the Year to 31st Dec					2025	Independently Examined & Approved at AGM	
UF HQ Categories	Ordinary Receipts	9309.50						Ordinary Payments		
	Year ending Dec 31st	2025	2024					Year ending Dec 31st	2025	2024
		£	£	£				£	£	£
		4349.00	7709.00							
	Offerings:							Ministry		
	Plate Collections	1600.50			1047.12			M Pastoring One day Honorarium	0.00	0.00
O	Members regular donations ® (Envelopes)	1649.00	Hamish Tough: £3000 Misc donations received 9th Feb 2026. Were due by 31st Dec 2025. Included in 2025 income		1942.00			M Ministers Expenses Pulpit	0.00	0.00
O	Members regular GiftAid envelopes	2700.00			2926.00			M Ministers Expenses pastoring	0.00	0.00
O	Standing Orders	360.00			360.00			M Pulpit Supply + Expenses	1817.60	1826.39
O	DD / Bank Transfers	3000.00			3000.00			M Moderator Fee	300.00	600.00
TX	Tax recovered on all gift aid	0.00			2540.84			Sub total	2117.60	2426.39
TX	Other							Other Salaries		
	Sub total		9309.50	11815.96	11815.96			S Organist	0.00	0.00
	Special Collections							S Cleaner	0.00	0.00
C	Services(Christmas eve etc.)	0.00			0.00			S Gardener	0.00	0.00
C	Salvation Army	0.00			0.00			S Other (Specify)	0.00	0.00
C	Gift Day ®	0.00			0.00			Sub total	0.00	0.00
C	Catherine Mission	0.00			0.00			Property -Church Misc		
C	EASTER service	0.00			0.00			PC Other (Specify)	0.00	0.00
	Sub total		0.00	0.00	0.00			PC Council Tax	0.00	0.00
	Donations							PC Insurance	1524.04	1380.21
D	Sale of seats	0.00			0.00			PC Heat and Light and water	1376.95	1105.44
D	CHARITY SHOP	0.00			0.00			PC Cleaning materials etc	0.00	0.00
D	Hall Lets	0.00			0.00			PC TREES	0.00	0.00
D	Funerals / baptism etc.	0.00			100.00			PC Garden (See Fabric account)	0.00	0.00
D	Funeral Open Plate	0.00			0.00			PC Other expenses CR	70.00	0.00
D	Other	0.00			0.00			Sub total	2970.99	2485.65
	Sub total		0.00	100.00	100.00			Fund Raising Expenses		
	Fund Raising Events							F Coffee morning expenses	0.00	0.00
F	Coffee Morning	382.72			425.00			Sub total	0.00	0.00
O	Donations anon	0.00			0.00			Other Working Expenses		
F	Craft Group	0.00			0.00			E Presbytery Dues	100.00	81.00
F	Amazon Charity	0.00			0.00			E Stedfast and Orbit	48.00	24.00
	Sub total		382.72	425.00	425.00			E Bank Service Charges	55.69	0.00
	Other Ordinary Receipts							E Assembly Expenses(Tayport)	65.00	0.00
Inv	Investment Income	0.00			0.00			E Sunday school	0.00	0.00
R	Bank Interest	0.00			0.00			E Misc. Expenses Wreath	0.00	35.00
R	Tax refund Interest	0.00			0.00			E Envelopes	0.00	83.18
R	Stedfast	36.00			26.00			E Remote Cong. assembly exp.	0.00	0.00
R	Prayer Bks	0.00			0.00			E Tax deducted interest Acc.06004142	0.00	0.00
R	Other	0.00			0.00			Sub total	268.69	223.18
	Sub total		36.00	26.00	26.00			HQ Contribution to Target	3500.00	3500.00
	Total Ordinary Receipts		9728.22	12366.96	12366.96			Total Ordinary Payments	8857.28	8603.22
								Surplus/Deficit for Year- ordinary -----	870.94	3763.74
	Extraordinary Receipts							Extra Ordinary Payments		
L	Legacies / Bequests etc.	0.00			0.00			EP Tax refund due	0.00	0.00
G	Grants	0.00			0.00			G Grants paid out	0.00	0.00
MC	Receipts for Missions etc	0.00			0.00			MC Paid to Missions & charities etc	0.00	450.00
ER	Easter Mission	0.00			0.00			EP Salvation Army	0.00	200.00
	Sub total		0.00	0.00				Sub total	0.00	650.00
	Total Receipts		9728.22	12366.96				Total Payments	8857.28	9253.22
								Surplus/Deficit for Year- Total -----	870.94	3113.74
	Transfers from other Funds		0.00	0.00				Transfers to other Funds	0.00	0.00
	Loans Returned From Other Funds		0.00	0.00				Other (Specify)	0.00	0.00
	New Loans from other funds		0.00	0.00				New Loans to other funds	0.00	0.00
	Cash in hand banked		0.00	240.00						
			0.00							
	Opening BankBalance @ 1 Jan.							Closing BankBalances @ 31 Dec 2025		
	BOS General Acc No 06004142		94311.81	90958.07					92182.75	94311.81
	Cash in Hand		0.00	240.00					0.00	
	Current Debtors (Due from other funds)		0.00	0.00					3000.00	0.00
	Liabilities (Money due to other funds)		0.00	0.00					0.00	0.00
	Liabilities (Uncashed cheques)		0.00	0.00					0.00	0.00
	Account/Balance -b/fwd.		94311.81	91198.07				Account/Balance -c/fwd.	95182.75	94311.81
	Trial Balance		104040.03	103565.03				Trial Balance	104040.03	103565.03
						page 9				

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