

PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No. SC009637

A Congregation of the United Free Church of Scotland

Congregational Report and Financial Statements

Year ending 31 December 2025

Principal Place of Worship and of Congregational activities:

**Portobello Wilson Memorial UF Church
127 Moira Terrace Edinburgh
EH7 6VB**

PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

Congregational Report and Financial Statements

Year ending 31 December 2025

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PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

Office Bearers, Trustees, and members of the Courts of the Congregation Serving during the year ending 31st December 2025

Minister Position vacant

Interim Moderator Rev A Ritchie

Office Bearers	Session Clerk	Mr G Smith
	Clerk to Board	Mr G Smith
	Treasurer	Mr G Smith

Property Trustees (ex Officio) Minister, Session Clerk, Clerk to Board, Treasurer

Kirk Session	Minister	
	Session Clerk	
	Treasurer	
	Elders:-	Ms. M Bailey (retired)
		Mrs. M Brown
		Mrs. P Cook
		Mrs. P Hannah
		Ms. G Reid
		Mrs. A Vance
		Mr. D Fraser
	Mr. S Kenneway	
	Mr. D Whitwham-Biroth	

Congregational Board

Minister	
Session Clerk	
Treasurer	
Elders	
Clerk to Board	
Members:-	Mrs. M Turnbull
	Mr. N Turnbull

Bankers Royal Bank of Scotland

Independent Examiner Mr. R Munro
36 Ninth Street
Newtongrange
EH22 4JJ

PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

Congregational Report Year to 31 December 2025

1. Constitution and Principal Activities

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 our 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 East (in which this Congregation operates) 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 are exercised by the Kirk Session of this Congregation. The Kirk Session consists of the Minister and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report. All property owned by the congregation is held in the name of the ex officio office bearers named on page 2 and appointed in terms of the Trust deed of the congregation.

The Minister of this Congregation is inducted by the Presbytery of the East. 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 elders.

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4. Activities and Achievements

The Interim Moderator, with the input of visiting Preachers and Elders maintained the conduct of weekly worship, and with the faithful care of the Kirk Session, provided pastoral care to members and families, to adherents, and to others in the community through home and hospital visits, practical assistance, telephone calls, Holy Communion, email, postal letters, Bible study, social events and birthday cards.

Church ran a food bank in association with Edinburgh City Mission and has remained in strong demand from families and individuals who are suffering hardship, and has received much support from the local community. Congregation also held a monthly film society showing blockbuster films to the local community without the expense or accessibility problems of going to the cinema. In addition the Church ran a monthly friendship group attended by a number of pensioners.

The Church building hosted local community groups' activities on both a regular and one-off basis. These included a line-dancing group, two guide troops, brownie troop, Music Therapy group from the Redwoods charity, AGMs for various groups (including an allotment association and residents association from a block of flats in the area) and a Pentecostal church group holding their own worship services.

In the coming year, 2026, the congregation anticipate adding much improved disabled access to the rear of the building. As of February 2026, this is in the closing stages of Building Warrant approval.

5. Financial Review 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 Payments, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

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 Congregational 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 Congregation Funds which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to the Financial 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.

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7. Land and Property

Land and Property consists of the Church together with fittings and furnishings therein (including communion and other ecclesiastical articles). The 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 or for resale. No market value has been placed on these Assets.

8. Independent Examiner

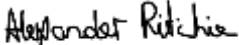
In accordance with the terms of "the 2005 Act", Section 44(1)(c), and as a Charity falling under regulation 9. of "the Regulations", and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of "the Regulations" to carry out 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

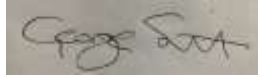
The Congregational Report and Financial Statements were approved by the Congregational Board at their meeting on 14th June 2026 and were presented to the Annual General Meeting of the Congregation on 14th June 2026

In November 2025, the former treasurer, Scott Vance, handed over control of the church accounts to the Session Clerk, George Smith, with a view to a new treasurer being appointed during 2026. The Session Clerk acting as treasurer in the interim.

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

Signed  _____ Rev. A Ritchie **Interim Moderator**

 _____ Signed _____ Mr. George Smith **Clerk of the Congregational Board**

 _____ Signed _____ Mr. George Smith **Treasurer**

Date **22nd June 2026**

PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

Independent Examiners Report to the Trustees and Office Bearers of Portobello United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ended 31 December 2025 which are set out on pages 2 to 5 and 7 to 9.

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

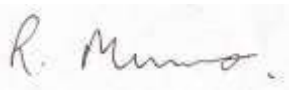
In the course of my examination, no matter has come to my attention

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 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 Accounts to be reached.

Signed _____



Independent Examiner

Name
Address

**Robert Munro
36 Ninth Street
Newtongrange
EH22 4JJ**

Dated _____ 22nd June 2026

PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

Statement of Balances and movements on Congregational Funds for the year ended 31 December 2025

Fund	Nature of Fund	Balances 01/01/2025	Receipts 2025	Payments 2025	Surplus (Deficit)	Net Fund Transfers	Net change on Fund	Balance 31/12/2025
General	Unrestricted	81,212.02	116,339.00	38,517.22	77,821.78	0.00	77,821.78	159,033.80
Charity	Restricted	9,815.00	887.00	652.00	235.00	0.00	235.00	10,050.00
Foodbank	Restricted	0.00	1,500.00	1,264.50	235.50	0.00	235.50	235.50
Ramp Fund	Restricted	23,050.00	6,324.06	5,553.00	771.06	0.00	771.06	23,821.06
Totals		114,077.02	125,050.06	45,986.72	79,063.34		79,063.34	193,140.36

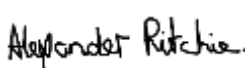
Current Account (Royal Bank of Scotland)	20.30
Business Instant Access Reserve (Royal Bank of Scotland)	193,120.06
Total	193,140.36

Notes to the Financial Statements of the Year end 2025

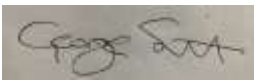
Nature of the Congregation Funds

General	Unrestricted	Note 1	Ordinary receipts and payments of the congregation. Office bearers may designate unrestricted funds for general reserves or specific purposes.
Charity	Restricted	Note 2	To benevolent purposes for charitable bodies
Foodbank	Restricted	Note 3	For the general running of the foodbank operated by the congregation.
Ramp fund	Restricted	Note 4	For the construction of improved disabled access to the rear of the church building
Governance		Note 5	No governance costs are incurred during the year. Duties related to governance are provided voluntarily.
Property		Note 6	Congregation property is held for 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.
Contingent Liabilities		Note 7	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 8	No payments have been made to any trustee for the performance of their duties as Trustees of the Congregation.

Approval of the Financial Statements for the year ending 31 December 2025 as set out in pages 7, 8 and 9 by office bearers authorized to sign.

Interim Moderator: 

Clerk to the Congregational Board: 

Treasurer: 

Date: 22nd June 2026

PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

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

Fund		General Fund YTD 31 Dec 2025	Charity Fund YTD 31 Dec 2025	Foodbank YTD 31 Dec 2025	Ramp Fund YTD 31 Dec 2025	Total YTD 31 Dec 2025	Total YTD 31 Dec 2024
Receipts							
Offerings	Open Offering	4,172.10	887.00	1,500.00		6,559.10	9,457.00
	Freewill (Non Gift Aid)	2,335.00				2,335.00	5,589.00
	Freewill (Gift Aid)	27,025.00				27,025.00	21,082.00
	Gift Aid Tax	7,497.17				7,497.17	8,362.00
	Other	1,040.50				1,040.50	0.00
	Sub Total	42,069.77	887.00	1,500.00	0.00	44,456.77	44,490.00
Donations	Organisations	0.00				0.00	0.00
	Other	0.00				0.00	0.00
	Sub Total	0.00		0.00	0.00	0.00	0.00
Other	Interest	1,621.38				1,621.38	1,341.00
	Rental	23,027.96				23,027.96	15,162.00
	Stedfast	0.00				0.00	0.00
	Miscellaneous	0.00			6,324.06	6,324.06	9,000.00
	Sub Total	24,649.34	0.00	0.00	6,324.06	30,973.40	25,503.00
Events	Events	0.00				0.00	0.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00
Extraordinary	Bequests	49,619.89				49,619.89	0.00
	Sub Total	49,619.89	0.00	0.00	0.00	49,619.89	0.00
Missions	Other Charities					0.00	0.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00
Total Receipts		116,339.00	887.00	1,500.00	6,324.06	125,050.06	69,993.00
Payments							
Ministry	Stipend	0.00				0.00	0.00
	Ministry Expenses	0.00				0.00	0.00
	Pulpit Supply	2,657.00				2,657.00	2,677.00
	Interim Moderator	241.67				241.67	0.00
	Sub Total	2,898.67	0.00	0.00	0.00	2,898.67	2,677.00
Other Salaries	Organist Salary	1,129.92				1,129.92	1,122.00
	Sub Total	1,129.92	0.00	0.00	0.00	1,129.92	1,122.00
Property	Council Tax	0.00				0.00	-205.00
	Insurance	3,955.18				3,955.18	3,604.00
	Heat and Light	7,725.30				7,725.30	10,612.00
	Repairs and Upkeep	14,882.36				14,882.36	8,462.00
	Equipment, Furnishing	0.00				0.00	0.00
	Sub Total	26,562.84	0.00	0.00	0.00	26,562.84	22,473.00
Fundraising	Fundraising Expenses	0.00				0.00	0
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00
Other	Stedfast	0.00				0.00	144.00
	Office and Publicity	538.79				538.79	231.00
	Kirk Session	0.00				0.00	56.00
	Miscellaneous	50.00				50.00	1,181.00
	Sub Total	588.79	0.00	0.00	0.00	588.79	1,612.00
Contributions	Demonimation	7,337.00				7,337.00	7,022.00
	Presbytery	0.00				0.00	108.00
	Sub Total	7,337.00	0.00	0.00	0.00	7,337.00	7,130.00
Extraordinary	Refurbishment	0.00			5,553.00	5,553.00	0.00
	Sub Total	0.00	0.00	0.00	5,553.00	5,553.00	0.00
Mission	Other Charities		652.00	1,264.50		1,916.50	1,984.00
	Sub Total	0.00	652.00	1,264.50	0.00	1,916.50	1,984.00
Total Payments		38,517.22	652.00	1,264.50	5,553.00	45,986.72	36,998.00
Surplus (Deficit)		77,821.78	235.00	235.50	771.06	79,063.34	32,996.00
Transfer between funds		0	0	0	0	0	0.00
Net movement on funds		77,821.78	235.00	235.50	771.06	79,063.34	32,996.00

PORTOBELLO UNITED FREE CHURCH OF SCOTLAND

Supplementary Sheet and Notes - Year ending 31 December 2025

Note Details of Receipts

1 Offerings - Other	General
Refreshments Donations	195.00
Sunshine Bags	163.00
Anonymous Donations	637.5
Ice Cream Sunday Donation	45
Sub Total	1,040.50

2 Ramp Fund Income	General
Morrison Partnership	6,324.06
Sub Total	6,324.06

3 Rental Income	General
Manse Rent	19,225.96
Baby Sensory	600.00
Line Dancing	1,075.00
Pentecostal Church Group	912.00
Brownies 51st Company	630.00
Guides 180th Company	180.00
One-off community hires	225.00
Guides 9th Company	180.00
Sub Total	23,027.96

NB. Guides only started late in 2025

Note Details of Payments

4 Property	General		
	Church	Manse	Total
Council tax	0.00	0.00	0.00
Insurance	3,312.86	642.32	3,955.18
Heat & Light	7,725.30	0.00	7,725.30
Repairs & Upkeep	14,882.36	0.00	14,882.36
Equipment	0.00	0.00	0.00
Sub Total	25,920.52	642.32	26,562.84

5 Office & Publicity	General
Anniversary Photobooks	60
Fire Blanket	10
Disposables (e.g Toilet Roll)	241
Church (Broadband)	227.79
Sub Total	538.79

6 Miscellaneous	General
Gift to Rev Martin Whitehead	50
Sub Total	50

6 Ramp Expenditure	Ramp
Ramp Building Warrant	728.00
Architect Fees	2,225.00
Fyvie Fundraising	2,600.00
Sub Total	5,553.00

7 Mission - Other charities	General	Charity	Foodbank	Total
Foodbank (Cyrenians)			1,036.80	1,036.80
Foodbank (Broadband)			227.70	227.70
Children First		162.00		162.00
Easter Scheme		160.00		160.00
Christian Aid		140.00		140.00
Dr Grahams Homes		190.00		190.00
Sub Total	0.00	652.00	1,264.50	1,916.50