

AUCHTERARDER UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC014292

A Congregation of the United Free Church of Scotland,
charity No. SC008167

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

***Auchterarder United Free Church, High Street, Auchterarder,
Perthshire, PH3 1BN***

Known as St Andrews UF Church

Congregation Report and Financial Statements

Year ending 31 December 2025

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**Office Bearers, Trustees and Members of the Courts of the Congregation
serving during Year ending 31 December 2024**

Minister		Rev Jim Newell
Interim Moderator		Rev Jerome O'Brien
Office Bearers	Session Clerk Clerk to Board Preses/Treasurer	Mr Ian Shering Mrs. June Broll Mr. Ian Shering
Property Trustees	<i>Minister, Session Clerk, Clerk to the Board, Treasurer (ex Officio)</i>	
Kirk Session	Minister Interim Moderator Session Clerk Elders:-	Rev Jim Newell Rev. Jerome O'Brien Mr. Ian Shering Mr. Stewart Robertson Mrs. Carolina Lorenzo Mr. Christian Lorenzo
Committee of Management	<i>Preses(Temp) Clerk Managers</i>	<i>Mr. Ian Shering Mrs June Broll Mr. Stewart Robertson Mrs Carolina Lorenzo Mr Christian Lorenzo</i>

Highlight resignations/ appointments during year –

Rev Jim Newell appointed as minister

Mrs Carolina Lorenzo and Mr. Christian Lorenzo elected as managers.

Bankers:- Bank of Scotland

Independent Examiner :- Mr. Andrew Wadkin

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 **East** (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/ Interim Moderator** and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the **Congregational Board/ Deacons Court/ Committee of Management** of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The **Minister/ Interim Moderator** of this Congregation is appointed 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/ Deacons Court/ Committee of Management**. 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

Brief resume / summary of Congregation Activities, Achievements, significant events/ changes during year

In the year of 2025 following Jim Newell's appointment and the start of our revitalisation phase emphasis was placed on membership and attendee visitation as well as engaging in community involvement. This is ongoing to further enhance relations of all concerned.

Church services on Sunday mornings have been faithfully attended by the regulars meeting under the word of God to worship and pray together. The services have been blessed by visitors on holiday and by people who are passing through as they tour the country.

Services are also on Zoom. Participants are visible on the screen and they can also view the service and take part, if desired. This means that those who are unwell or housebound are able to take part fully in the service. Mid-week services are still conducted via zoom and it enables folk to meet even when unwell and when there is increment weather.

In 2025 we had regular men's breakfasts on Saturday mornings which brought in some new people to discuss and share life together.

Outreach was conducted by going out to meet people in streets, shops and homes. Sometimes it involved a leaflet drop other times in private conversations.

The church has maintained a Facebook page and has over 400 followers.

Ladies meetings were held monthly and were successful in bringing blessing not only to our own but to many other church folk and charities benefitting including a Macmillan coffee morning which was very well supported.

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 **6 to 7** 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.

Summary

The Receipts and Payments and Statement of Balances on Congregation Funds are set out on pages 7 to 10. The ordinary Receipts and Payments for the regular Congregation Funds activities are shown in the General Fund and in the year amounted to £12,383.79 and £25,092.25 respectively and gives a deficit of £12,708.46 The receipts and payments by the Ladies Association amounted to £0 and £25.50 respectively and gives a deficit of £25.50. Net deficit per statement amounts to (£12,708.46). The total amount of all Congregational Funds at 31st December 2022 is £26,294.40

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. If manse owned but let this should be noted)**

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

Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the **Congregational Board/ Deacons Court/ Kirk Session & Committee of Management** at their meeting on 5th July 2026 and by the Congregation at the Annual General Meeting held on 19th July 2026. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed *J. O'Brien* **Minster/ Interim Moderator**

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Signed *Ian Shering* **Session Clerk**

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Signed *June Broll* **Clerk of Committee of Management**

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Signed...*Ian Shering*..... Preses

Signed *Ian Shering* **Treasurer**

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Date.....19th August, 2026.....

Independent Examiner's Report to the Trustees and Office Bearers
of St Andrews United Free Church of Scotland, Auchterarder.

Independent Examiner's Report to the Trustees and Office Bearers of Auchterarder 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 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 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: **Andrew Wadkin**

Address: **7 Dunvegan Avenue, Larbert, FK5 4TF**

Date: **17/05/2026**

Auchterarder United Free Church

Receipts and Payments year ending 30th December 2025

Comparison with year ending December 2024

Fund		Ladies Assn General Unrestricted	Church General Unrestricted	Total 2025	Notes Details	Total 2024
		£	£	£		£
RECEIPTS						
Offerings	Open Plate		2,457.30	2,457.30		3,001.00
	Free Will (GASD)		2,008.20	2,008.20		2,089.00
	Free Will not G/A		150.00	150.00		0.00
	Gift Aid		7,378.00	7,378.00		4,584.00
	Gift Aid Refund					1,369.75
	GASD Refund					976.84
	Other					
	Sub Totals		11,993.50	11,993.50		12,020.59
Donations			80.00	80.00		25.00
	Sub total		80.00	80.00		25.00
Other						
	Virgin Interest		238.29	238.29		153.55
	Stedfast		72.00	72.00		96.00
Mission						
	Sub total		310.29	310.00		249.55
Total Receipts		0.00	12,383.79	12,383.79		12,295.14
PAYMENTS						
Ministry	Stipend		14,289.15	14,289.15		12,862.80
	Pulpit Supply+Exp		60.00	60.00		300.00
	Minister Expenses		62.00	62.00		
	Commissioners Exp		130.00	130.00		97.50
	Sub total		14,541.15	14,541.15		13,260.30
Other salary	Cleaner		600.00	600.00		650.00
	Sub total		600.00	600.00		650.00
Property	Bank Charges	25.50	60.75	86.25		
	Insurance		1,739.24	1,739.24		1,572.00
	Gas		2,223.70	2,223.70		2,381.32
	Electricity		478.65	478.65		450.89
	Repairs/upkeep		2,583.08	2,583.08		469.78
	Equipment		494.00	494.00		
	Sub total	25.50	7,579.42	7,604.92		4,873.99
Other	Stedfast		132.00	132.00		66.00
	Office and Publicity					
	Gifts(WHO+treasur					200.00
	Misc+Don Env		104.18	104.18		204.18
	Gift-Retirement					50.00
	Sub total		236.18	236.18		520.18
UF Contributions	Presbytery					24.00
	Target		2,110.00	2,110.00		1,823.80
	Sub total		2,110.00	2,110.00		1,847.80
Mission	Leaflets					406.64
	Prayer Union					
	Sub total					406.64
Total Payments		25.50	25,066.75	25,092.25		21,558.91
Surplus/ Deficit Net Receipts/Paymnts		-25.50	-12,682.96	-12,708.46		-9,263.77
Transfers between Funds						
Net Movement of funds		-25.50	-12,682.96	-12,708.46		-9,263.77

Auchterarder United Free church (St Andrews UF Church)

Statements of Balances and Movement on Congregational Funds for Year Ending 31st December 2025

Fund	Nature of Fund	Balance 01.01.25	Receipts 2025	Payments 2025	Surplus/ Deficit	Net Fund Transfers	Net Change On Fund	Balance 31.12.25	Held as Follows	Balance 31.12.25
General	B of Scot	12,539.90	12,383.79	25,066.75	-12,682.96	10,000.00	-2,682.96	9,856.94	B of Scot	9,856.94
	Virgin Money	18,050.61	0.00	0.00	0.00	-10,000.00	-10,000.00	8,050.61	Virgin Money	8,050.61
	Petty cash	22.07	0.00	0.00	0.00	0.00	0.00	22.07	Petty Cash	22.07
Womens Assn	B of Scot	8,390.28	0.00	25.50	-25.50	0.00	-25.50	8,364.78	B Of Scot	8,364.78
Total Funds		39,002.86	12,383.79	25,092.25	-12,708.46	0.00	-12,708.46	26,294.40		26,294.40

Notes to the Financial Statements for the year ending 31st December. 2025

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Notes of Congregational 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)

Ladies Restricted Note 2

Funds held by the Ladies Association

Governance

No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.

Property Church

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 premises.

Contingent Liabilities Note

Financial Statements present the receipts received and payments made during the year. In the event there are any material outstanding, contingent liabilities and/or commitments, these are noted below:-

There are no contingent liabilities at the date of this Report and Financial Statement.

Approved of Congregation Financial Statement for the year ending 31 December 2025

as set out on Pages 7,8,9 by Office Bearers to sign.

Minister

J O'Brien

J. O'Brien

Clerk to Congregational Board

Jane Broll

Mrs J. Broll

Treasurer

Ian Shering

I. Shering