

DALREOCH UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC005438

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

Congregational Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

**101 Hawthornhill Road
Castlehill
Dumbarton
G82 5JE**

Congregational Report and Financial Statements

Year ending 31st December 2025

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

Interim Moderator

Rev. Dr. S Rettie

Office Bearers

***Session Clerk
Clerk to Board
Treasurer***

Mrs P Kerr
Mrs D Love
Miss C M Johnstone

Property Trustees

***Interim Moderator, Session Clerk, Clerk to the Board, Treasurer
(ex Officio)***

Kirk Session

***Interim Moderator
Session Clerk
Elders: -***

Mrs M Bush
Mrs C Crawford
Mrs A Robertson
Mr W Johnstone
Mr C Rettie
Mrs D Love

Congregational Board

***Interim Moderator
Clerk
Elders
Elected Members: -***

Mrs S McKenzie
Miss C M Johnstone
Mrs M Johnstone
Mrs M White
Mrs R McCulloch

Bankers

Bank of Scotland
High Street
Dumbarton

Independent Examiner

Mrs Linda Kinniburgh

Congregational 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 and women 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 West (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 are 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 3 of this Report.

The Interim Moderator of this Congregation is appointed by the Presbytery of the West. 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.

4. Activities and Achievements

The bible study class meets every Wednesday evening in the church. There is a "Paws for Thought" which is recorded by the minister every fortnight on a Wednesday and is posted to your social media platforms and website.

The church "Gleanings Magazine" is still being produced for all members and visitor's and posted to those members who are unable to attend church, to keep them informed of church news. The minister is also carrying out weekly phone calls and visits to check on the welfare of our members who cannot attend on a Sunday.

The congregation continues to seek to give witness to the Gospel in the community with weekly services of worship at 11.15am on a Sunday and social events. The average attendance is in the low

twenties.

We try to involve all age groups and keep the community informed through social media. Our hall facilities are available to outside groups and are currently used by Squirrels, Beavers, Cubs, and Scouts and Adventure Scouts on a Wednesday and Thursday night. On a Sunday night the local Warhammer group use the church hall, and a Tuesday night is used for carpet bowls. The Ladies Group meet on a Wednesday afternoon, 9 to 10 ladies attend this, we are advertising locally to try and encourage more members. There have been numerous successful events, e.g. Quiz Night, Beetle Drive, and Christmas Afternoon Tea. These were very well attended.

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 8 to 10 consist of a Statement of Congregational Funds and movements thereon during the Year ending 31st 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.

Ordinary receipts in 2025 remained similar to those of 2024.

There is no significant outstanding income or expenditure which might impact on the year end position shown in the Statement of Congregational Funds.

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 Congregational 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 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 Congregational 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).

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.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation nine. 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 eleven 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 7.

9. Approval of Congregational Report and Financial Statements

The Congregational Report and Financial Statements were approved by the Congregational Board at their meeting on 2nd February 2026. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are: -

Signed



Interim Moderator

Rev. Dr. S Rettie

Signed

Patricia A. Kerr.

Session Clerk

Mrs P A Kerr

Signed

Donette Love

Clerk to the Congregational Board

Mrs D Love

Signed



Treasurer

Miss C M Johnstone

Date

21/2/2026

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

I report on the Report and Financial Statements of the Congregation for the year ending 31st December 2025 which are set on pages **4 to 6 and 8 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 and the Charities Accounts (Scotland) Regulations 2006. 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 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 Charities Accounts (Scotland) Regulations 2006. 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.

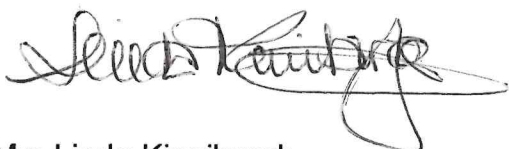
1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulation
- 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: Mrs Linda Kinniburgh

Address: 18 Bolerno Place
BISHOPTON
PA7 5FE

Date: 27.01.26

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

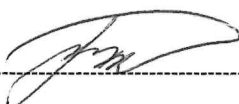
Fund	Nature of Fund	Balance 31.12.24 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows	
									Bank etc.	£
General	Unrestricted Note 1	£4,667.68	£43,854.68	£49,751.98	-£5,897.30	£4,880.00	-£1,017.30	£3,650.38	BOS	£3,650.38
Fabric / Building	Designated Note 2	£10,677.50	£71.13	£0.00	£71.13	-£6,480.00	-£6,408.87	£4,268.63	BOS	£4,268.63
Reserve	Designated Note 3	£16,226.82	£157.05	£0.00	£157.05	£1,600.00	£1,757.05	£17,983.87	BOS	£17,983.87
Manse	Designated Note 4	£90.58	£0.72	£0.00	£0.72	£0.00	£0.72	£91.30	BOS	£91.30
Manse Sale	Investments Note 5	£35,037.49	£2,993.76	£0.00	£2,993.76	£0.00	£2,993.76	£38,031.25	Head Office	£38,031.25
Petty Cash	Unrestricted Note 6	£505.24	£10,804.50	£10,920.00	-£115.50	£0.00	-£115.50	£389.74	Cash In Hand	£389.74
Benevolent Fund	Restricted Note 7	£15.63	£0.00	£0.00	£0.00	£0.00	£0.00	£15.63	BOS	£15.63
Flower Account	Restricted Note 8	£3.56	£0.00	£0.00	£0.00	£0.00	£0.00	£3.56	BOS	£3.56
Total Congregation Funds		£67,224.50	£57,881.84	£60,671.98	-£2,790.14	£0.00	-£2,790.14	£64,434.36		£64,434.36

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).
Fabric / Building	Designated	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Reserve	Designated	Note 3	Reserve money for the running and up keep for the church
Manse	Designated	Note 4	Net income from let of Manse, for repairs, decoration and refurbishment of the Manse
Manse Sale	Investment	Note 5	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'
Petty Cash	Unrestricted	Note 6	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Benevolent Fund	Restricted	Note 7	To benevolent purposes for members, adherents and those in the local community
Flower Account	Restricted	Note 8	Reserve money for buying flowers for the church

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 / Interim Moderator ***



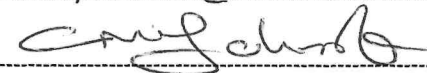
Name : Sara Rettie

Clerk to Congregational Board / Preses ***



Name : Donette Love

Treasurer



Name : Carolyn M Johnstone

Date



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

Fund* : Nature of Fund** :		Notes Details	General Unrestricted	Fabric / Building Designated	Reserve Designated	Manse Designated	Total 2025	Total 2024
Receipts								
Offerings	Open Plate		£2,089.70				£ 2,089.70	£ 2,740.00
	Freewill		£655.00				£ 655.00	£ 942.00
	Freewill (gift aid)		£22,034.38				£ 22,034.38	£ 19,526.30
	Gift Aid Tax		£7,555.18				£ 7,555.18	£ 4,476.24
	Other	Page 9.1	£ -				£ -	
	Sub Total		£ 32,334.26	£ -	£ -	£ -	£ 32,334.26	£ 27,684.54
Donations	Organisations	Page 9:2	£250.00				£ 250.00	£ 800.00
	Other	Page 9:2	£75.61				£ 75.61	£ 6,142.00
	Sub Total		£ 325.61	£ -	£ -	£ -	£ 325.61	£ 6,942.00
Other	Bank Interest		£0.00	£ 71.13	£157.05	£ 0.72	£ 228.90	£ -
	Rent / Let		£2,520.00				£ 2,520.00	£ 4,142.00
	Stedfast		£72.00				£ 72.00	£ 76.00
	Miscellaneous	Page 9:3	£4,571.00				£ 4,571.00	£ 11,320.27
	Sub Total		£ 7,163.00	£ 71.13	£ 157.05	£ 0.72	£ 7,391.90	£ 15,538.27
Events	Fundraising		£3,442.81	£ -	£ -	£ -	£ 3,442.81	£ 4,171.50
Total Ordinary Receipts			£ 43,265.68	£ 71.13	£ 157.05	£ 0.72	£ 43,494.58	£ 54,336.31
Extraordinary	Donation / Bequest		£ -				£ -	
	Grant		£ -				£ -	
	Other	Page 9.4	£ -				£ -	
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -
Missions	Other charities	Page 9.5	£589.00	£ -	£ -	£ -	£ 589.00	£ 552.30
Total Receipts (Ordinary plus Extraordinary)			£ 43,854.68	£ 71.13	£ 157.05	£ 0.72	£ 44,083.58	£ 54,888.61
Payments								
Ministry	Stipend/Salary & NIC		£21,124.05				£ 21,124.05	£ 19,720.08
	Expenses		£ -				£ -	
	Pulpit Supply		£358.32				£ 358.32	£ 272.44
	Int Moderator Fee, Exp		£ -				£ -	
	Sub Total		£ 21,482.37	£ -	£ -	£ -	£ 21,482.37	£ 19,992.52
Other Salary	Church Officer		£ -	£ -	£ -	£ -	£ -	£ -
Property	Rent		£ 1,250.00				£ 1,250.00	£ 1,250.00
	Insurance		£ 1,402.22				£ 1,402.22	£ 1,376.19
	Heat & light		£ 3,261.97				£ 3,261.97	£ 1,828.00
	Repairs, upkeep		£ 1,275.80				£ 1,275.80	£ 1,281.00
	Equipment, Furnishing		£ 8,679.65				£ 8,679.65	£ 569.39
	Other	Page 9.6	£ -				£ -	
	Sub Total		£ 15,869.64	£ -	£ -	£ -	£ 15,869.64	£ 6,304.58
Other	Stedfast Magazine		£ 72.00				£ 72.00	£ 72.00
	Office & Publicity	Page 9.7	£ 948.69				£ 948.69	£ 146.52
	Cleaner / Organists		£ 3,360.00				£ 3,360.00	£ 3,426.00
	Miscellaneous	Page 9.8	£ 4,852.80				£ 4,852.80	£ 12,904.91
	Organisations Support		£ 110.00				£ 110.00	£ -
	Sub Total		£ 9,343.49	£ -	£ -	£ -	£ 9,343.49	£ 16,549.43
Fundraising	Expenses		£ 293.88	£ -	£ -	£ -	£ 293.88	£ 276.67
Contributions	Denomination		£2,075.60				£ 2,075.60	£ 1,803.16
	Presbytery		£98.00				£ 98.00	£ 345.80
	Denominational Missions	Page 9.9	£ -				£ -	
	Sub Total		£ 2,173.60	£ -	£ -	£ -	£ 2,173.60	£ 2,148.96
Total Ordinary Payments			£ 49,162.98	£ -	£ -	£ -	£ 49,162.98	£ 45,272.16
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -
Mission	Other charities	Page 9.11	£ 589.00	£ -	£ -	£ -	£ 589.00	£ 610.75
Total Payments (Ordinary plus Extraordinary)			£ 49,751.98	£ -	£ -	£ -	£ 49,751.98	£ 45,882.91
Surplus (Deficit) Net Recpts (Paymnts)			-£ 5,897.30	£ 71.13	£ 157.05	£ 0.72	-£ 5,668.40	£ 9,005.70
Transfers From Other Funds (show as positive number)			£12,480.00		£7,600.00	£ -	£ 20,080.00	£ -
Transfers To Other Funds (show as negative number)			-£ 7,600.00	-£ 6,480.00	-£6,000.00	£ -	-£ 20,080.00	-£ 5,000.00
Net Movement on Funds			-£ 1,017.30	-£ 6,408.87	£ 1,757.05	£ 0.72	-£ 5,668.40	£ 4,005.70

Supplementary Sheet and Notes - Year ending 31 December 2025

	General Unrestricted £	Fabric / Building Designated £	Reserve Designated £	Manse Designated £
Note Details of Receipts				
9.1 Offerings - Other				
	£ -	£ -	£ -	£ -
9.2 Donations - Organisations & Other				
Bowls	£250.00			
Penny Jar	£ 75.61			
	£ 325.61	£ -	£ -	£ -
9.3 Other - Miscellaneous				
Petty Cash Money Banked	£ 4,571.00			
	£ 4,571.00	£ -	£ -	£ -
9.4 Extra-ordinary - Other				
	£ -	£ -	£ -	£ -
9.5 Receipts from Missions				
	£ -	£ -	£ -	£ -
Note Details of Payments				
9.6 Property - Other				
	£ -	£ -	£ -	£ -
9.7 Office & Publicity				
Photocopier Lease	£ 724.80			
Photocopier Usage	£ 80.10			
Accounts Monthly Dividers	£ 13.99			
Envelope's	£ 3.50			
Calendar	£ 2.00			
Bible Study - Books	£ 11.60			
Stamps	£ 27.60			
Springback folders	£ 20.00			
Large print hymn book and bible	£ 50.12			
Microphone Batteries	£ 11.48			
Paper	£ 3.50			
	£ 948.69	£ -	£ -	£ -
9.8 Miscellaneous				
Banked	£ 4,571.00			
Paper towels	£ 21.75			
Gift Voucher - Auditor	£ 40.00			
Bleach	£ 3.00			
Bin Liners, Air Freshers, Wipes, Washing Up Liquid	£ 21.46			
Hand Soap, Black Bags, Kitchen Foil and Toilet Roll	£ 37.63			
Cleaning Materials	£ 46.71			
Easter Eggs & Table Cloth and Plates	£ 29.98			
Poinsettia	£ 4.00			
Christmas Light Holder	£ 4.99			
Gift Voucher - John White & Wine Peter Anderson	£ 45.59			
Flowers M Byrne Birthday & Death	£ 53.00			
2 x Oven Trays	£ 5.00			
2 x Vestry Keys Cut	£ 14.00			
2 x Boxes of Paper Towel	£ 57.45			

Milk
Felt Protectors
Petty Cash Balance

£	2.74			
£	10.00			
-£	115.50			
£	4,852.80	£ -	£ -	£ -

9.9 Denominational Missions

£ -	£ -	£ -	£ -	

9.10 Extraordinary Payments

£ -	£ -	£ -	£ -	

9.11 Other charities

St Margarets
Erskine Hospital

£	359.00			
£	230.00			
£	589.00	£ -	£ -	£ -