CRAIGMAILEN UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC001714

A Congregation of the United Free Church of Scotland,

Congregation Report and Financial Statements

Year ending 31 December 2025

Annual General Meeting and Financial report

8th March 2025

Order of Business

Meeting Constituted

Minutes of Previous AGM.

Treasurer's report

Adoption of Financial Statement of Congregational Funds
Reappointment of members of the Congregational Board

Fabric and Grounds

Manse

Reports from Organisations

Good News Crew

Report from Kirk Session
Presbytery
General Assembly
Any other competent business

Words from Minister

Benediction

Principal place of worship and of Congregation activities:

10 Braehead
Bo'ness West Lothian
EH510BZ

Congregation Report and Financial Statements

Year ending 31 December 2025

	Page
Trustees, Office Bearers, members of Courts of the Congregation	3
Congregation Report	4
Report of the Independent Examiner	6
Statement and Movement of Balances on Congregational Funds	7
Notes to Financial Statements	7
Financial Statements: -	
Receipts and Payments, all Funds	*8*
Supplement Sheet and notes	9

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

Minister		Rev Andrew Brown
Office Bearers	**Session Clerk**	Mrs Linda Bell
	Clerk to Board	Mrs Heather Cullen
	Treasurer	Dr Willam Rose
Property Trustees		Minister, Session Clerk, Clerk to the Board, Treasurer (ex Officio)

Kirk Session

Minister/Interim Moderator
Session Clerk
Elders: -

Mr J Muir	26.08.73
Mrs L Bell	01.06.86
Mrs B Muir	01.06.86
Mrs E Mole	19.09.93
Mrs M Hunter	16.11.97
Miss J McFarlane	16.11.97
Mrs M Graham	25.11.01
Mrs H Cullen	24.03.13

Congregational Board

Minister
Elders
Elected Members: -

Mr R Graham	2020
Mr R Chisholm	2019
Mrs S Graham	2020
Miss H Rose	2019
Dr W Rose	2023

Independent Examiner	Mrs Susan Grant
Bankers	UF Church Finance Committee & The Bank of Scotland

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 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.

   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 Achievement**
   Craigmailen Church runs a number of different activities which seek to support and love the local community. The Church which has 57 members and several adherents, have worship services each Sunday morning with around 40 adults regularly attending. Worship services are designed to help worshippers of all ages to engage and to worship God in a way that feels natural to themselves. The Church also has a small children's group with around 13 children of different ages involved. Craigmailen also hosts a monthly children's club, a weekly baby and toddlers group, bible study, badminton club, lunch club and more. These groups are attended by a range of people from a few weeks old to people in their mid 90s and the Church seeks to support, help and love all these different people. Throughout a week, the Church can engage with and support up to 100 different individuals. It also has strong links with the local primary school.

   The Church building is upkept regularly with a congregational board which looks after all aspects of the property, both externally and internally. The building is now showing serious signs of decay and degradation with an architect's report highlighting the requirement for repairs totalling over £800k.

The work of the Church is funded by the generous donations of its members and adherents and is supported by having one full time paid minister alongside a number of people who give of their time on a voluntary basis.

Rev Andrew Brown (Minister: Craigmailen Church, Bo'ness)

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 £100,000, 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.

The ordinary receipts and payments and statement of balances on Congregational funds are shown in the general funds and in the year amounted to £56.727.27 and £69,144.62 respectively and show a deficit of £12,417.45. The receipts show anonymous donations of £2,000. The total amount of all Congregational funds at 31 December 2025 is £37,330.35. Funds held centrally by the denomination can also provide income. A net return of £3,236.01 was received this year.

The denomination continues to set a Target value for the congregation to pay towards central funds. This is expected to be around £65 per member for 2026.

With a £12k deficit being partially offset by returns on investment funds and large donations, the net deficit for 2025 is approximately £9k. The building requires £800k of repairs and is not a viable option for the present funds and projected income. The board are urgently examining options to are to move out of the building and to worship elsewhere. Several options have been examined recently but no viable buildings / rooms have yet been identified. It is still the view of the session and board that a minister is fundamentally more important than a building.

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.

Congregational Funds, previously recorded individually, have now been absorbed into the main general fund. The general fund is now compromised entirely of unrestricted funds, meaning that all monies can be used for any purpose agreed by the church officers.

7. Land and Property

Land and Property consist of Church, Church Hall together with fittings and furnishings (including communion, 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 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 included on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Congregational Board at their meeting on 17th February ***and*** by the Congregation at the Annual General Meeting held on 8th March 2026. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are: -

Signed Minster

.....

Rev Andrew Brown

Signed Session Clerk

.....

Mrs Linda Bell

Signed Clerk to the Congregational Board

.....

Mrs Heather Cullen

Signed Treasurer

.....

Dr William Rose

Date: 8th March 2026

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

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 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 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 Susan Grant Independent Examiner

Mrs Susan Grant

Date: 03/03/26.

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	£8,108.90	£56,727.27	£69,144.62	-£12,417.35	£10,000.00	-£2,417.35	£5,691.55		£5,691.55
UF HQ	Unrestricted Note 2	£38,402.79	£3,236.01	£0.00	£3,236.01	-£10,000.00	-£6,763.99	£31,638.80		£31,638.80
		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
Total Congregation Funds		£46,511.69	£59,963.28	£69,144.62	-£9,181.34	£0.00	-£9,181.34	£37,330.35		£37,330.35

*** 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).
UF HQ	Unrestricted	Note 2	Central holding of Craigmailen funds for investment purposes.
Fabric / Building	N/A	Note 3	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Youth	N/A	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	N/A	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 commiments 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 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 / Interim Moderator ***	Andrew Brown	Name :	Andrew Brown
Clerk to Congregatioal Board / Preses ***	Heather Cullen	Name :	Heather Cullen
Treasurer	William Rose	Name :	William Rose
Date	08/03/2026		08/03/2026

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

Fund* : / Nature of Fund** :		Notes / Details	General Unrestricted	HQ Fund Unrestricted	Fabric / Building Designated	Youth Designated	Manse Designated	Total 2025	Total 2024
Receipts									
Offerings	Open Plate		£ 9,080.39					£ 9,080.39	£ 8,473.09
	Freewill		£ 28,184.00					£ 28,184.00	£ 25,748.00
	Freewill (gift aid)							£ -	
	Gift Aid Tax		£ 10,222.00					£ 10,222.00	£ 8,664.75
	Other (Target)	Page 9.1	£ 761.00					£ 761.00	£ 771.00
	Sub Total		£ 48,247.39	£ -	£ -	£ -	£ -	£ 48,247.39	£ 43,656.84
Donations	Organisations	Page 9:2	£ 1,099.93					£ 1,099.93	£ 836.70
	Other	Page 9:2	£ 80.00					£ 80.00	
	Sub Total		£ 1,179.93	£ -	£ -	£ -	£ -	£ 1,179.93	£ 836.70
Other	Bank Interest			£ 3,236.01				£ 3,236.01	£ 2,819.96
	Rent / Let (Barony Players)		£ 100.00					£ 100.00	£ 260.00
	Stedfast		£ 186.00					£ 186.00	£ 147.00
	Miscellaneous	Page 9:3	£ 2,276.93					£ 2,276.93	£ 2,055.00
	Sub Total		£ 2,562.93	£ 3,236.01	£ -	£ -	£ -	£ 5,798.94	£ 5,281.96
Events	Fundraising		£ 2,737.02	£ -	£ -	£ -	£ -	£ 2,737.02	£ 1,273.50
Total Ordinary Receipts			£ 54,727.27	£ 3,236.01	£ -	£ -	£ -	£ 57,963.28	£ 51,049.00
Extraordinary	Donation / Bequest		£ 2,000.00					£ 2,000.00	£ 6,000.00
	Grant							£ -	
	Other	Page 9.4						£ -	£ 63.10
	Sub Total		£ 2,000.00	£ -	£ -	£ -	£ -	£ 2,000.00	£ 6,063.10
Missions	Other charities	Page 9.5	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Receipts (Ordinary plus Extraordinary)			£ 56,727.27	£ 3,236.01	£ -	£ -	£ -	£ 59,963.28	£ 57,112.10
	N/A								
Payments									
Ministry	N/A		£ 35,597.85					£ 35,597.85	£ 33,544.68
	Expenses							£ -	
	Pulpit Supply		£ 474.00					£ 474.00	£ 426.40
	N/A							£ -	
	Sub Total		£ 36,071.85	£ -	£ -	£ -	£ -	£ 36,071.85	£ 33,971.08
Other Salary	Church Officer / Cleaner		£ 130.00	£ -	£ -	£ -	£ -	£ 130.00	£ 2,067.00
Property	Council Tax		£ 3,429.48					£ 3,429.48	£ 3,005.44
	Insurance		£ 4,687.65					£ 4,687.65	£ 4,297.98
	Heat & light		£ 6,406.94					£ 6,406.94	£ 5,527.92
	Repairs, upkeep		£ 1,931.62					£ 1,931.62	£ 6,374.91
	Equipment, Furnishing							£ -	£ 3,676.91
	Other	Page 9.6						£ -	
	Sub Total		£ 16,455.69	£ -	£ -	£ -	£ -	£ 16,455.69	£ 22,883.16
Other	Stedfast Magazine		£ 75.90					£ 75.90	
	Office & Publicity	Page 9.7	£ 255.19					£ 255.19	£ 210.16
	Kirk Session							£ -	
	Miscellaneous	Page 9.8	£ 895.14					£ 895.14	£ 1,359.97
	Organisations Support							£ -	
	Sub Total		£ 1,226.23	£ -	£ -	£ -	£ -	£ 1,226.23	£ 1,570.13
Fundraising	Expenses		£ 32.40	£ -	£ -	£ -	£ -	£ 32.40	£ -
Contributions	Denomination		£ 5,901.00					£ 5,901.00	£ 5,599.50
	Presbytery							£ -	£ 72.00
	Denominational Missions	Page 9.9						£ -	
	Sub Total		£ 5,901.00	£ -	£ -	£ -	£ -	£ 5,901.00	£ 5,671.50
Total Ordinary Payments			£ 59,817.17	£ -	£ -	£ -	£ -	£ 59,817.17	£ 66,162.87
Extraordinary	Refurbishment etc	Page 9.10	£ 8,987.45	£ -	£ -	£ -	£ -	£ 8,987.45	£ 6,374.91
Mission	Other charities	Page 9.11	£ 340.00	£ -	£ -	£ -	£ -	£ 46,429.00	£ 340.00
Total Payments (Ordinary plus Extraordinary)			£ 69,144.62	£ -	£ -	£ -	£ -	£ 69,144.62	£ 72,877.78
Surplus (Deficit)	Net Recpts (Paymnts)		-£ 12,417.35	£ 3,236.01	£ -	£ -	£ -	-£ 9,181.34	-£ 15,765.68
Transfers From Other Funds (show as positive number)			£ 10,000.00	£ -	£ -	£ -	£ -	£ 10,000.00	£ 16,000.00
Transfers To Other Funds (show as negative number)			£ -	-£ 10,000.00	£ -	£ -	£ -	-£ 10,000.00	-£ 16,000.00
Net Movement on Funds			-£ 2,417.35	-£ 6,763.99	£ -	£ -	£ -	-£ 9,181.34	-£ 15,765.68

Supplementary Sheet and Notes - Year ending 31 December 2025

Note	Details of Receipts	General Unrestricted £	HQ Fund Unrestricted £	Fabric / Building Designated £	Youth Designated £	Manse Designated £
9.1	Offerings - Other (Target)	£ 761.00				
		£ 761.00	£ -	£ -	£ -	£ -
9.2	Donations - Organisations & Other					
	Badminton, school collections	£ 1,099.93				
	Easter scheme	£ 80.00				
		£ 1,179.93	£ -	£ -	£ -	£ -
9.3	Other - Miscellaneous (Fair teas)	£ 1,130.00				
	PA system grant	£ 922.93				
	HQ refund	£ 200.00				
	Retiral offering	£ 24.00				
		£ 2,276.93	£ -	£ -	£ -	£ -
9.4	Extra-ordinary - Other					
		£ -	£ -	£ -	£ -	£ -
9.5	Receipts from Missions					
	N/A					
	N/A					
		£ -	£ -	£ -	£ -	£ -
Note	N/A					
9.6	Property - Other					
		£ -	£ -	£ -	£ -	£ -
9.7	Office & Publicity					
	Broadband service	£ 255.19				
		£ 255.19	£ -	£ -	£ -	£ -
9.8	Miscellaneous					
	SS costs, coffee cups, Gen Ass fees	£ 895.14				
		£ 895.14	£ -	£ -	£ -	£ -
9.9	Denominational Missions					
	Cogwheel Trust	£ 340.00				
		£ 340.00	£ -	£ -	£ -	£ -
9.10	Extraordinary Payments					
	Bank charges, copyright, PA system, manse bathroom, bin fees, manse roof, deeds storage, manse skip, manse doors pest control, post ffice error (2024)	£ 8,987.45				
		£ 8,987.45	£ -	£ -	£ -	£ -
				08/03/2026		
9.11	Other charities					
	Bo'ness Car 4U	£ 340.00				
		£ 340.00	£ -	£ -	£ -	£ -

Craigmailen United Free Church of Scotland | **Presbytery of the east**

Financial Schedule for 2025 | **Section 1**

GENERAL FUND			£	£	£
RECEIPTS:					
Offerings:	Open	£	9,080.39		
	Free Will Envelopes	£	28,184.00		
	Free Will Envelopes (Gift Aid)	£	-		
	Gift Aid Tax Recovered	£	10,222.00		
	Other Offerings	£	761.00	£	48,247.39
Donations	Church Organisations	£	1,099.93		
	Other	£	80.00	£	1,179.93
Other Receipts	Interest	£	-		
	Rent/Let premises	£	100.00		
	Stedfast	£	186.00		
	Miscellaneous	£	2,276.93	£	2,562.93
Events	Fundraising	£	2,737.02	£	2,737.02
Total Ordinary Receipts				£	54,727.27
Extraordinary Receipts	Donation / Bequest	£	2,000.00		
	Grant	£	-		
	Other	£	-		
Total Extraordinary Receipts				£	2,000.00
Missions	Other charities	£	-	£	-
TOTAL RECEIPTS	carried down to summary			**A**	£ 56,727.27
PAYMENTS:	N/A				
Ministry	Minister Stipend/NI/expense etc	£	36,071.85	£	36,071.85
Other Salaries	Church Officer / Cleaner	£	130.00	£	130.00
Property	N/A	£	16,455.69	£	16,455.69
Other Congr. Payments	Total	£	1,226.23	£	1,226.23
Fundraising	Expenses	£	32.40	£	32.40
Contributions to	Denomination	£	5,901.00		
	Presbytery	£	-		
	Denominational Missions	£	-	£	5,901.00
Total Ordinary Payments				£	59,817.17
Extraordinary Payments	Refurbishment etc	£	8,987.45	£	8,987.45
Mission	Other charities	£	340.00	£	340.00
Total Extraordinary Payments				£	9,327.45
TOTAL PAYMENTS	carried down to summary			**B**	£ 69,144.62

GENERAL FUND - Summary:

TOTAL RECEIPTS	brought down	**A**	£ 56,727.27
(Less) TOTAL PAYMENTS	brought down	**B**	£ 69,144.62
SURPLUS (DEFICIT)			-£ 12,417.35
Transfers	From Other Funds (show as positive number)		£ 10,000.00
	To Other Funds (show as negative number)		£ -
BALANCE	**at 31.12.2024**		£ 8,108.90
	at 31.12.2025		£ 5,691.55

08/03/2026

Craigmailen United Free Church of Scotland
Financial Schedule 2025

Statement of All Congregation Fund Balances (excluding funds belonging to organisations) **Section 2**

Fund Name* e.g General etc	**Nature of Fund ****	**Balance at Beg. Yr.**	**Receipts**	**Payments**	**Transfers** to/from Fund**	**Balance at End Yr.**
		£	£	£	£	£
General	Unrestricted	£ 8,108.90	£ 56,727.27	£ 69,144.62	£ 10,000.00	£ 5,691.55
UF HQ	Unrestricted	£ 38,402.79	£ 3,236.01	£ -	-£ 10,000.00	£ 31,638.80
0	0	£ -	£ -	£ -	£ -	£ -
0	0	£ -	£ -	£ -	£ -	£ -
0	0	£ -	£ -	£ -	£ -	£ -
Total Funds at year end		£ 46,511.69	£ 59,963.28	£ 69,144.62	£ -	£ 37,330.35

* Fund Name - amend as appropriate
** Net transfers
** Nature of Fund - specify whether Unrestricted, Designated or Restricted

Payments to Missions, Assembly Schemes and Charities **Section 3**

Name of Mission, Fund,Charity	£
Cogwheel Trust	£ 340.00
	£ -
	£ -
	£ -
	£ -
	£ -
	£ -
	£ -
	£ -
	£ -
Total Payments	£ 340.00

Title Deeds held by: **Church** Bank of Scotland **Section 4**
Bank of Scotland

N/A

Schedule signed:

Minister/Interim Moderator N/A

Congregational Treasurer William Rose
N/A

Please return Schedule, ideally with a signed audited copy of the Congregational Report and Accounts, by Friday 27th February 2026.

One copy to Church Office, one copy to Presbytery Clerk and one copy to be retained for your records.

If a signed audited copy of the Congregational Report and Accounts is not available before 27th February 2026, please send as soon as possible thereafter,