

Dumfries Free Church of Scotland

Trustees' Report and Financial Statements

For the Year Ended 31 December 2025

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Dumfries Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

Status of Charity and Governing Document

Dumfries Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038156).

Administrative Details

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 3.

Address

20 George Street
Dumfries
DG1 1EH

Bankers

Virgin Money UK plc
84 – 86 High Street
Dumfries
DG1 2BJ

Solicitors

Blackadders LLP
10 Euclid Crescent
Dundee
DD1 1AG

Independent Examiner

John Moffat BA FCA
Mann Judd Gordon Chartered Accountants
26 Lewis Street, Stornoway, Isle of Lewis, HS1 2JF

Aims and Affiliation

Dumfries Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its

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Report of the Trustees

forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Church building and the manse are the property of the congregation and are held in trust by locally elected congregational trustees under the Church's Model Trust Deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its Minister. The Kirk Session, being the Minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the Trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of congregational trustees who are responsible only for holding property in trust. The members of the Deacons' Court who served during the year were as follows:

Deacons' Court

Interim Moderator

Rev Duncan Peters

Elders

Mr J B B Dodds

Session Clerk – died 26th April 2026

Mr N H Cumming

Treasurer and Clerk to the Deacons' Court

Mr D Kenyon

Mr J Kenyon

Assessor Elder

Mr M D MacIver

Appointed 25th March 2025

Congregational Trustees

For holding property - Mr N H Cumming and Mrs M Maguire.

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities and the responsibilities of their office as elder or deacon. The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide assurance against fraud and error.

Activities

During the year, the congregation met for public worship and carried out various activities in pursuit of the above stated aims. The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially. The following matters are highlighted:

In relation to **congregational activities**:

- The Session welcomed warmly Mr Marcus MacIver as Assessor Elder, and are thankful for his help and advice in the work of the congregation.
- In the spring of 2026 Jack Dodds went to his eternal home with the Lord; he is missed greatly.
- The congregation is thankful for preachers, many of whom travel long distances, to lead the worship on the Lord's Day, and for spiritual benefit received from their ministry.
- During the year a child of members was baptised. We are encouraged by the number of young children in the congregation.
- We continue to welcome a few Iranian asylum seekers to the services. In addition to the Sunday services, they attend Bible studies for them during the week. During the year three were baptised.

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Report of the Trustees

- The Wednesday *Drop-in* continued until January 2026, with the support of a Bethany Christian Trust supervisor. Following her retiral, and the absence of available people to continue supporting the work, it was decided regretfully that this weekly ministry, which continued for some twelve years, will cease.
- *Seeds & Saplings* (ages 8 and under) meets on the second Saturday morning of each month; it is advertised in *Facebook*, and it would be encouraging if local people attended.
- A Carol Service was held in the Lower Hall in December. Refreshments were served afterwards.
- The practice of enjoying together the occasional Congregational Meal, following the morning service, has continued.
- With the practical help of the Open Air Mission, open air preaching on the High Street was undertaken on a few occasions during the year. Additionally, a monthly Christian Literature table is provided in the High Street.
- We are thankful for Mann Judd Gordon Ltd, of Stornoway undertaking the responsibility of the Independent Examiner.

In relation to **congregational funding**:

- Giving to the General Fund declined somewhat in 2025; giving is sustained by the generosity of external donors; there is continued thankfulness for this encouragement.
- The minimum remittance required from the Mission Board is the Administration Levy which varies according to income levels.
- The Deacons' Court has established two funds to make provision for potential future ministry, namely, a Designated Ministry Fund and additionally a Restricted Ministry Fund for income restricted by donors for this purpose.
- In January 2025 roof repairs at the manse, involving the removal of two chimneys, were undertaken at a cost of £3,228. In January 2026, roof repairs on the church building were undertaken at a cost of £8,294.

Reserves and Results for the Year

There was a surplus of £7,137 on the General Fund. This was transferred to the Unrestricted Designated Ministry Fund. The year ended with balances on the Fabric Fund and General Fund being £33,279 and 16,098, respectively. The Unrestricted Designated Ministry Fund and Restricted Ministry Fund had a combined balance of £69,308. The trustees are satisfied with the level of reserves retained by the charity, being in total £118,943 (2024: £92,044).

On behalf of the Trustees



Rev D Peters
Trustee/Interim Moderator

27 July 2026

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Report of the Independent Examiner to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 6 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the 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 accounts.

Independent Examiner's 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 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 accounts to be reached.

Signed:



Name John Moffat BA FCA
Qualification Chartered Accountant

Address Mann Judd Gordon Ltd
Chartered Accountants and Registered Auditors
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

Date: 6 August 2026

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Statement of Receipts and Payments for year ended 31 December 2025

		Funds				
		Unrestricted		Restricted	Total	Total
		General	Designated		2025	2024
	Notes	£	£	£	£	£
Receipts						
Congregational Gift Aid		5,218	-	8,190	13,408	15,057
Tax recovered		2,237	-	3,053	5,290	5,137
Church Door Collections		5,492	-	-	5,492	6,296
GASD Scheme	2	1,210	-	-	1,210	1,398
Donations		3,961	600	4,170	8,731	6,462
Donations/Income - Mission		99	-	110	209	130
Legacies		-	5,000	-	5,000	-
Investment income	3	-	1,647	152	1,799	1,464
Rent		-	1,055	-	1,055	1,070
Magazine income		74	-	-	74	48
Sundry income		168	-	-	168	26
Total Receipts		18,459	8,302	15,675	42,436	37,088
Payments						
<i>Charitable activities</i>						
Remittances - Central Funds	4	1,456	-	152	1,608	1,560
Minister's expenses	5	811	-	-	811	576
Pulpit supply		3,801	-	-	3,801	4,161
Building expenses						
Church/Manse insurance		1,761	-	-	1,761	1,599
Church - energy		957	-	-	957	1,709
Manse - energy		467	-	-	467	515
Council tax - manse		-	-	-	-	-
Repairs & renewals	12	-	3,753	-	3,753	4,016
Mission	6	873	-	110	983	1,320
Licenses: hymns/website		300	-	-	300	140
Grants/gifts	7	197	-	200	397	330
Advertising		65	-	-	65	63
Presbytery dues		251	-	-	251	597
Sundry expenses		383	-	-	383	465
<i>Governance costs</i>						
Trustee indemnity insurance	5	-	-	-	-	-
Independent Examiner		-	-	-	-	-
Total Payments		11,322	3,753	462	15,537	17,051
Surplus/(Deficit) for year		7,137	4,549	15,213	26,899	20,037
Transfer		(7,137)	7,137	-	-	-
Surplus /(Deficit) for year after transfer		-	11,686	15,213	26,899	20,037

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Statement of Balances at 31 December 2025

		Funds			
		Unrestricted	Restricted	Total	Total
				2025	2024
	Notes	£	£	£	£
Cash Funds					
Bank balances at start of year		66,709	25,335	92,044	72,007
Surplus /(Deficit) on Receipts & Payments Statement		11,686	15,213	26,899	20,037
Bank balances at end of year	8	78,395	40,548	118,943	92,044
Other Assets					
Manse	10,11	-	190,000	190,000	190,000
Church building	11	-	-	-	-
Tax reclaim due		917	495	1,412	1,130
Prepayments and sums due		294	-	294	267
Total		1,211	190,495	191,706	191,397
Liabilities					
Creditors and deferred income		241	-	241	113

The financial statements were approved by the Trustees on 27 July 2026 and were signed on their behalf by:



N H Cumming
Trustee/Treasurer



D Kenyon
Trustee

The notes form part of these financial statements.

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Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies

(i) Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

(ii) Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

(iii) Fixed Assets

Details of the assets held are shown in note 11 to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

(iv) VAT

The congregation is not registered for VAT and expenditure includes VAT where applicable.

(v) Explanation of Funds

Unrestricted funds comprise income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes. In addition to the Fabric Fund, the Deacons' Court established recently a Ministry Fund.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

2. Gift Aid Small Donations (GASD) Scheme

HMRC launched this scheme from 6 April 2013, whereby tax is claimed back on small cash donations (with a maximum of £8,000 from 6 April 2016) which are not covered by gift aid declarations, provided certain conditions are met.

3. Investment income

£152 was received from the Dalzell Bequest, administered by the Church of Scotland; it is money designated for the Sustentation Fund, and therefore is classified under Restricted Funds.

Interest earned on the Term Deposit (see Note 8) is allocated to the Fabric Fund.

4. Remittance to Central Funds

The remittance due in 2025 relates to the Administration Levy of £1,608.

5. Transactions with Trustees

There were no transactions with the Trustees, apart from reimbursing expenditure incurred on behalf of the congregation. Trustee Indemnity Insurance is included in the premium charged by the Insurance Co, but no longer identifies it separately. During the year £811 expenses were paid to the Interim Moderator (2024 - £576).

6. Mission

Mission expenses total £873, of which £579 relates to the weekly Drop-in.

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Notes to the Financial Statements for the year ended 31 December 2025

7. Grants/Gifts

During the year gifts were made from the Unrestricted Fund, as follows:

	2025	2024
	£	£
Broughty Ferry Free Church of Scotland – building fund	150	-
Open Air Mission	-	150
Former Interim Moderator – book token	-	100
Sundry gifts	47	-
	<u>197</u>	<u>250</u>

8. Cash at Bank

	£
Virgin Money - Current A/c	68,943
- 12 month Term Deposit A/c, paying 4.15% interest, maturing on 24.02.2026	50,000
	<u>118,943</u>

9. Unrestricted Funds – Movement

	Balance at 01.01.25	Incoming resources	Resources expended	Transfers	Balance at 31.12.25
	£	£	£	£	£
General Fund	16,098	18,459	(11,322)	(7,137)	16,098
Designated Funds: Ministry	21,881	-	-	7,137	29,018
Fabric	28,730	8,302	(3,753)		33,279
Total Unrestricted Funds	<u>66,709</u>	<u>26,761</u>	<u>(15,075)</u>	-	<u>78,395</u>

Explanation of Funds

The General Fund encompasses all income and expenditure relating to the primary focus of the activities of the charity, other than those for which income is restricted.

The Ministry Fund was established by the Deacons' Court on 19th January 2023 to set aside funds in the hope that within a couple of years it may be possible to call a minister or arrange Resident Supply for an initial period of three years.

The Fabric Fund represents the money set aside by the Deacons' Court for the fabric of the buildings and the repayment of loans in respect of property. Rental income and interest received are credited to the Fund.

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Notes to the Financial Statements for the year ended 31 December 2025

10. Restricted Funds - Movement

	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Balance at 31.12.25 £
Restricted Ministry Fund	25,047	15,243	-	40,290
Dalzell Bequest Fund	-	152	(152)	-
Benevolent Fund	288	170	(200)	258
Drop-in (for presents)	-	110	(110)	-
	25,335	15,675	(462)	40,548

Explanation of Funds

The Manse Fund relates to the property. The present manse was purchased from the proceeds of the sale of the former manse (£120,000) and a donation. Consequently, the manse fund is made up of a Designated (Unrestricted) Fund of £120,000 and a Restricted Fund of £70,000.

The Dalzell Bequest Fund represents money given towards the sustentation fund of the congregation. The main Dalzell Bequest fund is held by the Church of Scotland which administers it to its various constituent parts.

The Benevolent Fund is for the purpose of providing financial assistance at the discretion of the Deacons' Court. It is funded mainly from retiring offerings following partaking of the Lord's Supper.

The Restricted Ministry Fund was established by the Deacons' Court on 30th March 2023 for income restricted by the donor for the purposes of funding Ministry, including Resident Supply and weekly Supply expenditure.

11. Fixed Assets

The congregation owns the church building at 20 George Street and the manse at 48 Averill Crescent DG2 7RY, and the title deeds are held in terms of the model trust deed of the Free Church of Scotland. The sale, and use of proceeds of sale, requires the authorisation of the General Assembly of the Free Church of Scotland.

The manse was purchased in October 2011 at a price of £190,000. The church building has not been valued in view of the limited market available and is not included in the Statement of Balances. The church building is insured for £1,859,262 and the manse for £355,693.

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Notes to the Financial Statements for the year ended 31 December 2025

12. Fabric Fund – Analysis of Payments

2024		2025
£		£
-	Church - Portable electrical appliance testing	96
576	- Structural survey for POV (both buildings)	-
970	- Roof repairs	-
1,140	- Lighting renewal (upstairs)	-
64	- Plumbing repairs	-
150	- Heating maintenance	156
63	- Fire equipment maintenance	113
16	- Sundry	12
<u>2,979</u>		<u>377</u>
-	Manse - Removal of two chimneys (water penetration)	3,228
588	- WC/shower room – extractor fan & new electric heater	-
180	- Pruning trees/hedges	-
113	- Plumbing repairs	-
156	- Heating maintenance	148
<u>1,037</u>		<u>3,376</u>
<u>4,016</u>	Totals	<u>3,753</u>