

BALINTORE UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC016370

A Congregation of the United Free Church of Scotland,

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

***Park Street,
BALINTORE***

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 2025

Minister/ Interim Moderator		Rev. Scott Cameron
Office Bearers	Session Clerk Clerk to Board/ C of M/ Preses	R. Allan A. Ross W.K. Skinner
	Treasurer	Eliz. Skinner
Property Trustees	Rev. Scott Cameron; R. Allan; A. Ross; G. Skinner; C. Robertson (appointed 14/9/2025); W.K. Skinner; Eliz. Skinner.	
Kirk Session	Minister/Interim Moderator Session Clerk Elders:-	Rev. Scott Cameron R. Allan A. Ross G. Skinner; C. Robertson (appointed 14/9/2025)
Congregational Board Committee of Management Deacons Court	Minister Clerk Elders Elected Members:-	Rev. Scott Cameron A. Ross R. Allan G. Skinner C. Robertson (appointed 14/9/2025) W.K. Skinner; Eliz Skinner
Bankers		Royal Bank of Scotland, Alness (B) Branch, 83 High St., Alness. IV17 0SH
Independent Examiner		Jonathan N Innes FCCA Innes & Partners, 9 Ardross Street, Inverness. IV3 5NN

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 North jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the (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 North. 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

The congregation meets twice on Sunday for public worship and on the Wednesday Evening for Prayer and Bible Study. To encourage fellowship, Tea and coffee is served in the hall after the Sunday morning service. The attendances are somewhat steady but very encouraged with new faces appearing. A joint Hilton FC / Balintore UFC congregation prayer meeting is held once a month in alternative village churches. Contemporary Praise continues to be utilised along with traditional Hymns, New and Old Psalms. For the Festive season, the two village congregations held a joint community service in the local Seaboard Hall in the Sunday evening preceding Christmas with a packed Hall and a New Year's Day service held in the Church Hall also well attended. An annual Faith Mission Rally was also held at the beginning of the Year in the Seaboard Hall and for Easter the two village congregations also had a well-attended joint evening service in the Seaboard Hall.

The Parents and Toddlers continue with very good numbers attending. The 'Knit 'n' Natter' group continues. The home Bible study group meets on a Friday morning followed by a time for prayer in the Church Foyer. The Women's Association meets monthly, now on a Tuesday afternoon with various local speakers invited to address the ladies. The congregation receive the weekly bulletin via email or received at the Church which is important to keep the congregation up to date.

Both Sunday services are now downloaded onto You-Tube which has also been well received.

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 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 Payment, 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 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)**

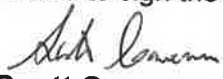
These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

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.

9. 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 **16th February 2026** and by the Congregation at the Annual General Meeting held on **22nd April..... 2026**. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-


Signed **Rev. Scott Cameron**

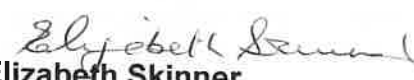
Minster/ Interim Moderator


Signed **Robert Allan**

Session Clerk


Signed **Andrew Ross**

**Clerk to the Congregational Board
Clerk of Committee of Management
Preses**


Signed **Elizabeth Skinner**

Treasurer

Date **29th March 2026**

Independent Examiner's Report to the Trustees and Office Bearers of Balintore 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 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 ("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: Jonathan N Innes FCCA

Address: 9 Ardross Street, Inverness, IV3 5NN

Date: 31/3/2026

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

		Notes	General	Prayer Meeting	Youth	Women's Asscn.	Total	Total
		Details	Unrestricted	Designated	Designated	Unrestricted	2025	2024
Receipts								
Offerings	Open Plate	Page 9.1	£ 19,309.80	£ 2,141.00		£ 606.80	£ 22,057.60	£ 18,824.57
	Freewill (gift aid)		£ 34,388.00	£ 400.00			£ 34,788.00	£ 24,190.00
	Gift Aid Tax		£ 8,232.35				£ 8,232.35	
	Other		£ 1,710.00				£ 1,710.00	£ 11,318.73
	Sub Total		£ 63,640.15	£ 2,541.00	£ -	£ 606.80	£ 66,787.95	£ 54,333.30
Donations	Organisations	Page 9.2					£ -	£ 2,421.00
	Other		£ 105.00		£ 20.00		£ 125.00	£ 689.03
	Sub Total		£ 105.00	£ -	£ 20.00	£ -	£ 125.00	£ 3,110.03
Other	Stedfast	Page 9.2	£ 193.00				£ 193.00	£ 97.00
	Miscellaneous		£ 587.23				£ 587.23	£ 108.50
	Sub Total		£ 780.23	£ -	£ -	£ -	£ 780.23	£ 205.50
Total Ordinary Receipts			£ 64,525.38	£ 2,541.00	£ 20.00	£ 606.80	£ 67,693.18	£ 57,648.83
Extraordinary Donation / Bequest		Page 9.3	£ 260.00				£ 260.00	£ 400.00
	Other		£ 3,235.20				£ 3,235.20	£ 618.00
	Sub Total		£ 3,495.20	£ -	£ -	£ -	£ 3,495.20	£ 1,018.00
Total Receipts (Ordinary plus Extraordinary)			£ 68,020.58	£ 2,541.00	£ 20.00	£ 606.80	£ 71,188.38	£ 58,666.83
Payments								
Ministry	Stipend/Salary & NIC		£ 35,597.85				£ 35,597.85	£ 11,267.56
	Pulpit Supply		£ 1,088.00				£ 1,088.00	£ 4,940.00
	Sub Total		£ 36,685.85	£ -	£ -	£ -	£ 36,685.85	£ 16,207.56
Property	Council Tax	Page 9.4	£ 2,995.24				£ 2,995.24	
	Insurance		£ 2,066.99				£ 2,066.99	£ 2,260.83
	Heat & light		£ 3,471.88				£ 3,471.88	£ 5,757.06
	Repairs, upkeep		£ 896.50				£ 896.50	£ 1,668.43
	Sub Total		£ 9,430.61	£ -	£ -	£ -	£ 9,430.61	£ 9,686.32
Other	Stedfast Magazine	Page 9.6	£ 180.00				£ 180.00	£ 78.00
	Office & Publicity		£ 1,966.12				£ 1,966.12	£ 2,100.46
	Miscellaneous		£ 1,338.08	£ 143.08	£ 213.25		£ 1,694.41	£ 2,202.75
	Paid to General Trustees (Head Office)		£ 100,000.00				£ 100,000.00	£ -
	Sub Total		£ 103,484.20	£ -	£ 143.08	£ 213.25	£ 103,840.53	£ 4,381.21
Governance costs			£ 414.00	£ -	£ -	£ -	£ 414.00	£ 396.00
Contributions	Denomination		£ 5,526.00			£ 300.00	£ 5,826.00	£ 5,312.00
	Presbytery		£ 152.00				£ 152.00	£ 102.00
	Denominational Missions						£ -	£ 618.00
	Sub Total		£ 5,678.00	£ -	£ -	£ 300.00	£ 5,978.00	£ 6,032.00
Total Ordinary Payments			£ 155,692.66	£ -	£ 143.08	£ 513.25	£ 156,348.99	£ 36,703.09
Extraordinary Refurbishment etc			£ -	£ -	£ -	£ -	£ -	£ 7,711.91
Mission	Other charities	Page 9.8	£ 6,910.20	£ -	£ -	£ -	£ 6,910.20	£ 4,300.00
Total Payments (Ordinary plus Extraordinary)			£ 162,602.86	£ -	£ 143.08	£ 513.25	£ 163,259.19	£ 48,715.00
Surplus (Deficit)			-£ 94,582.28	£ 2,541.00	-£ 123.08	£ 93.55	-£ 92,070.81	£ 9,951.83
Transfers between funds			£ 2,433.00	-£ 2,433.00	£ -	£ -	£ -	£ -
Net Movement on Funds			-£ 92,149.28	£ 108.00	-£ 123.08	£ 93.55	-£ 92,070.81	£ 9,951.83
Funds B/fwd			£ 129,911.38	£ 2,433.00	£ 442.67	£ 313.87	£ 133,100.92	£ 123,149.09
Funds C/fwd			£ 37,762.10	£ 2,541.00	£ 319.59	£ 407.42	£ 41,030.11	£ 133,100.92

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	£129,911.38	£68,020.58	£162,602.86	£-94,582.28	£2,433.00	£-92,149.28	£37,762.10	
Prayer Meeting	Designated Note 2	£2,433.00	£2,541.00	£0.00	£2,541.00	£-2,433.00	£108.00	£2,541.00	
Youth	Designated Note 3	442.67	£20.00	£143.08	£-123.08	£0.00	£-123.08	£319.59	
Women's Asscn.	Unrestricted Note 4	313.87	£606.80	£513.25	£93.55	£0.00	£93.55	£407.42	Royal Bank of Scotland £41,030.11
Total Congregation Funds		£133,100.92	£71,188.38	£163,259.19	£-92,070.81	£0.00	£-92,070.81	£41,030.11	£41,030.11

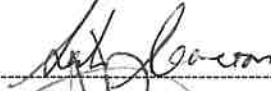
Notes to the Financial Statements for the Year ending 2025

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).
Prayer Meeting	Designated	Note 2	The Prayer Meeting offerings are designated for mission and charity work
Youth	Designated	Note 3	To establish, deliver and develop a range of activities to support children/youths and families, and to promote education in the Christian faith
Women's Association	Designated	Note 4	To support the work of the Women's Association
Property	Church Manse, Hall	Note 5	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 6	Any interest gained from the Special Investment Account is reinvested in the Investment Account. The valuation at 31.12.25 is £183,915.07 (2024: £69,925.57)
Contingent Liabilities		Note 7	Financial Statements present the receipts received and payments made during the year. 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 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



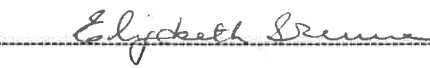
Name : Rev. Scott Cameron

Clerk to Congregational Board / Preses



Name : Andrew Ross

Treasurer



Name : Elizabeth Skinner

Date

29 March 2026

Supplementary Sheet - year ending 31st December 2025

Details of Receipts

1 Offerings

Thank Off	850.00
Do Gift Aid	860.00
	<u>1,710.00</u>

2 Miscellaneous

Calendars	277.23
Book	10.00
Compensation	100.00
Cancelled cheque	200.00
	<u>587.23</u>

3 Designated donations

Cogwheel trust	340.00
Blythswood - Shoebox appeal	325.00
Easter Scheme	744.00
Joint Easter Service	236.20
Joint Carol Service	386.00
Prayer Union	40.00
Ian Hepburn	20.00
Blythswood B.B.Q.	1,144.00
	<u>3,235.20</u>

SUPPLEMENTARY EXPS

4 INSURANCE

CHURCH	1026.34
MANSE	1040.65
	<u>2066.99</u>

5 REPAIRS

Manse Garden	285.94
Water Heater	328.80
Sign	54.00
Fire Risk Ass	227.76
	<u>896.50</u>

6 OFFICE

PHONE	658.85
COPIER	764.11
C.C.L.I. LICENCE	239.00
GOVERNANCE	414.00
WEB SITE	160.00
GRAPHIC MEDIA	89.95
CARD MINISTRY	54.21
	<u>2,380.12</u>

7 MISCELLANEOUS

ASSEMBLY	349.60
PETROL	22.37
RENT	37.20
PAPER TOWELS	71.20
BOOK	10.00
BIBLE	24.94
WREATH	43.00
CALENDARS	277.23
B.B.Q. FOOD	202.54
REV. A. MACLEOD	300.00
INVESTMENT A/c (HEAD OFFICE)	100,000.00
	<u>101,338.08</u>

8 MISSIONS

C.A.S.T.	236.20
Shona Mackay	100.00
Rev. I Hepburn	1,075.00
H. T. C.	200.00
M. A. F.	200.00
Mizpah Outreach	200.00
U. F. C. of S. Prayer Union	240.00
Easter Scheme	744.00
Release International	200.00
David & Mary Robinson	100.00
Bryn Lyttle Foundation Trust	200.00
SAMMY	200.00
INDIA VILLAGE MINISTRIES	200.00
MISSION INTERNATIONAL	486.00
Cogwheel trust	1,060.00
blythswood	1,469.00
	<u>6910.20</u>