

ERSKINE UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.**SC012610**

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

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

Erskine United Free Church

Congregation Report and Financial Statements

Year ending 31 December 2025

	Page
Contents	1
Trustees, Office Bearers, members of Courts of the Congregation	2
Congregation Report	3/5
Report of the Independent Examiner	6
Statement and Movement of Balances on Congregational Funds	7
Notes to Financial Statements	7
Financial Statements:-	
<i>Receipts and Payments, all Funds</i>	8/9

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

Minister/ Interim Moderator

Rev. Alexander Ritchie

Office Bearers

Session Clerk

Vacant

Clerk to Board

Mrs Gillian Smith

Preses

Vacant

Treasurer

Mr Neil Cameron

Leader of Praise

Dr. James MacDonald

Property Trustees

Minister, Session Clerk, Clerk to the Board, Treasurer

Kirk Session

Minister/Interim Moderator

Rev. Alexander Ritchie

Session Clerk

Elders:-

Mrs Michelle Cahill

Mr Neil Cameron

Mr Allan Easson

Mrs Gillian Smith

Mrs Eileen Wardrop

Mrs Jennifer Thomson

Congregational Board

Committee of Management

Chairperson of Committee of Management

Preses

Vacant

Clerk

Mrs Gillian Smith

Elected Members:-

Mr Neil Cameron

Dr. James Macdonald

Ms Elaine Anderson

Mr Jack Thomson

Mrs May Rae (deceased)

Mrs Caitlin Cameron

Mrs Gillian Irvine

Bankers

TSB, High Street, Kirkcaldy

RBS, St Clair Street, Kirkcaldy

Independent Examiner

Lesley Cameron

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 and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the 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 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 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

Erskine followed a weekly programme of worship services, both in our own church building & elsewhere with our BEK partners at Burntisland & Kinghorn Church of Scotland. A midweek service was held every 2nd Thursday (apart from July & August) in our halls @ 11am.

We celebrated the major Christian festivals at Easter, Pentecost & Christmas with a range of different individual as well as shared events. A small group met regularly for Bible study via Zoom on Thursday evenings.

Our Monday Association organised coffee & pancake mornings throughout the year, these were very worthwhile & raised the church's profile. Monday Association also brought together a weekly group of around 30 people, with speakers, entertainment & a welcome opportunity to meet others.

Erskine's halls were used on a weekly basis by a variety of local groups-their activities include table tennis, choir singing, dancing, Rainbows and Brownies etc.

Our Lite Bite is open on Wednesday mornings during school term-time. This provides a welcoming space for toddlers & pre-school age children along with their parents, grandparents, childminders or carers. The group is appreciated by all those who attend, as it allows the children to play & mix together safely.

Community events were hosted in our church building, including a concert by our local Pipe Band in March & a Christmas concert of baroque music by Cromlit's Lilt. Both events attracted a very good attendance!

We continue to be involved in funding the full-time BEK worker project, which facilitates contact with our schools & community groups. It's felt that Erskine should be involved in the provision of good work like this which engages locally.

Erskine contributed to good causes both local, national and beyond throughout the past year. These included Burntisland & Kinghorn Foodbank, the Toll Centre & Tearfund.

4. 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 and 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.

2025, with an income of £43,561.29 and expenditure of £ 62,293.00 resulted in a deficit of £18,641.72 for the year which after a dividend of £2,336.00 on our investment account reduced to £16,305.72. This compares with an overall deficit in 2024 of £16,944.79 and so is a small but welcome improvement. Unfortunately our open plate offerings were down by nearly £4,000 however due to a small increase in the amount received by monthly standing order, an increase in general donations and a very healthy contribution from the Monday Association of £6,000.00 we managed to maintain a comparable level of income.

There were increases in Stipend costs, insurances and council tax charges for the manse but these were offset by unexpected reductions in energy costs and target fund contributions. Hall rental income increased.

Our reserves now stand at £25,473.94. The management team are actively pursuing a plan to sell the manse, purchase a newer modern property which they can rent out to support the church's income, hopefully invest any surplus funds from the property transactions and increase the number of hall lets.

5. 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.

6. Land and Property

Land and Property consist of **Church, Church Hall** together with fittings and furnishings (including communion, other ecclesiastical articles). The Congregation owns the 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.

7. 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 2019 is on page 6.

8. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the **Congregational Board/ Kirk Session & Committee of Management** at their meeting on **27 August 2026** and by the Congregation at the Annual General Meeting held on **30 August 2026**. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed *Alexander Ritchie.* **Minister/ Interim Moderator**

Signed *R. K. Allen* **Session Clerk**

Signed *M. Gillen Smith.* **Clerk to the Congregational Board
Clerk of Committee of Management
Preses**

Signed *Neil Cameron* **Treasurer**

Date *30 August 2026*

Independent Examiner's Report to the Trustees and Office Bearers of Erskine 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 out on pages 3 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 ("the 2005b 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 the 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) © of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

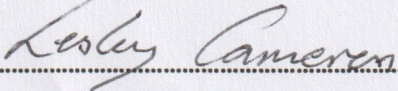
My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or 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:
 - a. To keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b. To prepare report and accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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:


.....

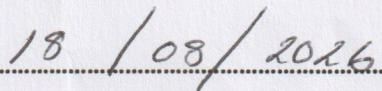
Name:

Lesley Cameron

Address:

22 Grange Road
Burntisland
KY3 0HH

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	Mission Designated	Fabric / Building Designated	Youth Designated	Manse Designated	Total 2025	Total 2024
Receipts									
Offerings	Open Plate		£ 8,918.00					£ 8,918.00	£ 9,021.00
	Freewill		£ 14,804.00					£ 14,804.00	£ 18,928.00
	Freewill (gift aid)		£ 1,455.00					£ 1,455.00	£ 460.00
	Gift Aid Tax		£ 6,546.00					£ 6,546.00	£ 6,817.00
	Other	Page 9.1	£ 1,080.00					£ 1,080.00	£ 1,525.00
	Sub Total		£ 32,803.00	£ -	£ -	£ -	£ -	£ 32,803.00	£ 36,751.00
Donations	Organisations	Page 9:2	£ 6,000.00					£ 6,000.00	£ 5,000.00
	Other	Page 9:2	£ 490.00					£ 490.00	
	Sub Total		£ 6,490.00	£ -	£ -	£ -	£ -	£ 6,490.00	£ 5,000.00
Other	Bank Interest		£ 32.28					£ 32.28	£ 164.66
	Rent / Let		£ 4,161.00					£ 4,161.00	£ 2,354.00
	Stedfast		£ 75.00					£ 75.00	
	Miscellaneous	Page 9:3						£ -	
	Sub Total		£ 4,268.28	£ -	£ -	£ -	£ -	£ 4,268.28	£ 2,518.66
Events	Fundraising		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Ordinary Receipts			£ 43,561.28	£ -	£ -	£ -	£ -	£ 43,561.28	£ 44,269.66
Extraordinary	Donation / Bequest							£ -	
	Grant							£ -	
	Other	Page 9.4						£ -	
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Missions	Other charities	Page 9.5	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Receipts (Ordinary plus Extraordinary)			£ 43,561.28	£ -	£ -	£ -	£ -	£ 43,561.28	£ 44,269.66
Payments									
Ministry	Stipend/Salary & NIC		£ 37,531.00					£ 37,531.00	£ 33,851.00
	Expenses		-					£ -	
	Pulpit Supply		£ -					£ -	£ 60.00
	Int Moderator Fee, Exp		£ 1,800.00					£ 1,800.00	£ 2,452.00
	Sub Total		£ 39,331.00	£ -	£ -	£ -		£ 39,331.00	£ 36,363.00
Other Salary	Church Officer / Cleaner		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Property	Council Tax		£ 3,276.00					£ 3,276.00	£ 2,962.00
	Insurance		£ 5,591.00					£ 5,591.00	£ 5,269.00
	Heat & light		£ 4,332.00					£ 4,332.00	£ 7,388.00
	Repairs, upkeep		£ 2,178.00					£ 2,178.00	£ 4,653.00
	Equipment, Furnishing							£ -	
	Other	Page 9.6						£ -	
	Sub Total		£ 15,377.00	£ -	£ -	£ -	£ -	£ 15,377.00	£ 20,272.00
Other	Stedfast Magazine							£ -	
	Office & Publicity	Page 9.7	£ 374.00					£ 374.00	
	Kirk Session							£ -	
	Miscellaneous	Page 9.8						£ -	
	Organisations Support							£ -	
	Sub Total		£ 374.00	£ -	£ -	£ -	£ -	£ 374.00	£ -
Fundraising	Expenses		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination		£ 6,798.00					£ 6,798.00	£ 7,714.00
	Presbytery		£ 168.00					£ 168.00	
	Denominational Missions	Page 9.9						£ -	
	Sub Total		£ 6,966.00	£ -	£ -	£ -	£ -	£ 6,966.00	£ 7,714.00
Total Ordinary Payments			£ 62,048.00	£ -	£ -	£ -	£ -	£ 62,048.00	£ 64,349.00
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Mission	Other charities	Page 9.11	£ 155.00	£ -	£ -	£ -	£ -	£ 155.00	£ 1,311.00
Total Payments (Ordinary plus Extraordinary)			£ 62,203.00	£ -	£ -	£ -	£ -	£ 62,203.00	£ 65,660.00
Surplus (Deficit) Net Recpts (Paymnts)									
			£ 18,641.72	£ -	£ -	£ -	£ -	£ 18,641.72	£ 21,390.34
Transfers From Other Funds (show as positive number)				£ -	£ -	£ -	£ -	£ -	£ -
Transfers To Other Funds (show as negative number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -
Net Movement on Funds			£ 18,641.72	£ -	£ -	£ -	£ -	£ 18,641.72	£ 21,390.34

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	£41,779.66	£43,561.28	£62,203.00	-£18,641.72		-£18,641.72	£23,137.94	RBS	£2,506.00
Mission	Designated Note 2	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	TSB	£12,858.00
Fabric / Building	Designated Note 3	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	INVESTMENT	£10,109.00
Youth	Designated Note 4	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
Manse	Designated Note 5	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
							£2,336.00	£2,336.00		
Total Congregation Funds		£41,779.66	£43,561.28	£62,203.00	-£18,641.72	£0.00	-£16,305.72	£25,473.94		£25,473.00

* 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).
Mission	Designated	Note 2	To support charitable and missionary outreach work at home and overseas
Fabric / Building	Designated	Note 3	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Youth	Designated	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	Designated	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 commitments 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 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 ***

Alexander Ritchie. *Robert A. Kessel*

Name :

ALEXANDER RITCHIE
ROBERT A. KESSEL

Clerk to Congregational Board / Preses ***

M. Gillian Smith

Name :

M. GILLIAN SMITH

Treasurer

Neil Curran

Name :

NEIL CURRAN

Date