

*Scottish Charity No.SC044551*

# **Dunfermline Free Church of Scotland**

Trustees' Report and Financial Statements  
*Year Ended 31 December 2025*

# Dunfermline Free Church of Scotland

---

*Contents of the Financial Statements for the year ended 31 December 2025*

|                                                          | PAGE |
|----------------------------------------------------------|------|
| Church Information                                       | 1    |
| Report of the Trustees (including Accounting Procedures) | 2    |
| Report of the Independent Examiner                       | 4    |
| Receipts and Payments Accounts                           | 5    |
| Statement of Balances Accounts                           | 7    |
| Notes to the Receipts and Payments Accounts              | 8    |

# Dunfermline Free Church of Scotland

---

## Church Information

### Trustees

Rev Andrew Macleod  
Jamie Langston  
Juan Herbst (Resigned May 2026)  
Donald Smith  
Douglas Lynn  
Norman Macleod (Resigned October 2025)  
Sharon Gordon  
Hamish Baillie (Appointed January 2026)  
Alistair Wilson (Appointed January 2026)  
Calum Allmond (Appointed May 2026)  
Stuart Houston (Appointed May 2026)  
Sarah Cumming (Appointed June 2026)  
Dolina Thomson (Appointed June 2026)  
John D. Morrison

### Address

36 Maclean Walk  
Dunfermline  
KY11 8TX  
Tel: 01383 791480  
[www.dfc.scot](http://www.dfc.scot)

### Bankers

Lloyds Bank  
Direct Business  
25 Gresham Street  
London  
EC2V 7HN

### Independent Examiner

Jonathan Innes  
Innes & Partners Limited  
9 Ardross Street  
Inverness  
IV3 5NN

# Dunfermline 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**

Dunfermline Free Church of Scotland is established by Constitution. The church is a Scottish Charity (No. SC044551).

## **Aims and Affiliation**

The Free Church of Scotland currently has a significant number of congregations in Scotland, as well as in London, North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it 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 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.

Dunfermline Free Church of Scotland (known as "New City Church") is a congregation of the national Free Church of Scotland working towards the common aims set out above. 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 congregation is authorised by the Church to have a minister paid from central funds of the Church.

The government of the Free Church of Scotland is Presbyterian and the congregation is within the Presbytery of Edinburgh & Perth.

## **Trustees and Office Bearers**

The Church is Presbyterian in government and its day-to-day running is undertaken by the Elders (the Kirk Session) and the Deacons (the Deacons' court). The Deacons' Court's specific function relates to the material and financial business of the congregation, whereas Elders are charged with the general and spiritual oversight of the congregations. It is accepted practice for the Minister and Elders to also be in membership of the Deacons' Court. Under charity law the Deacons' Court are deemed to be the Trustees of the Congregation. This is distinct from the role of congregational trustees responsible only for holding property in trust.

The Deacons' Court (the Trustees) who served during the year were as follows:-

### ***Deacons' Court***

Elders John Morrison and Jamie Langston.

Deacons Donald Smith and Dougie Lynn

Minister Andrew Macleod (inducted April 2025)

# Dunfermline Free Church of Scotland

---

## *Report of the Trustees*

### **Congregational Trustees**

For holding property - Douglas Lynn, Sharon Gordon and Alasdair Cumming

Appointment of Finance Committee June 2026 - Sarah Cumming, Dolina Thomson, Stuart Houston and Calum Allmond

### **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 as well as their responsibility as Elder or Deacon.

### **Achievements and Performance**

During the year, the Church met regularly for 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.

Significant highlights, events and developments of note in the year include the following: -

In relation to congregational activities:

Andrew Macleod was inducted as Minister in April 2025, ending a period of vacancy in the Congregation.

Weekly worship services were held in Masterton School and fortnightly evening services were held in Dunfermline East Church.

The congregation continued to operate as New City Church after adopting the name in May 2022 as a 'known as' name.

A number of missions were supported by the Church this year, including support for a congregational member operating in Malaysia, as well as sponsoring a student at Dumisani Theological Institute in South Africa.

Average attendances grew this year, with between 60 and 100 people attending our weekly Sunday Service.

In relation to congregational funding:

Continued commitment from church members via weekly offerings and Gift Aid donations.

The congregation continues to make monthly repayments to the Free Church of Scotland after securing a loan from the trustees to purchase 36 Maclean Walk, Dunfermline, KY11 8TX.

### **Financial review**

#### ***Principal sources of funding***

The congregation receives its funding by way of weekly offerings and Gift Aid donations.

#### ***Results for the year***

The financial statements for the year are set out on pages 5-10. The Statement of Financial Activities reflects net incoming resources of £101,681 (2024 – £99,180), an increase of 3% on the prior year.

# Dunfermline Free Church of Scotland

## Report of the Trustees

---

### Reserves

It is the policy of the congregation to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. Unrestricted Funds at 31 December 2025 amounted to £20,196 (2024 - £37,785) which is sufficient to cover requirements.

Total reserves, excluding the net book value of fixed assets, the carrying value of other debtors and accrued expenses but including balances on restricted funds amounted to £22,441 (2024: £37,785).

### Grant Making Policy

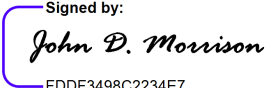
The congregation makes grants from its gift income to individual and organisations whose aims are compatible with the congregation's objectives.

### Statement on Risk

The trustees assess the major risks to which the congregation is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

### On Behalf of the Trustees

Signed by:



FDDF3498C2234E7...

John D. Morrison  
Session Clerk

Dated: 20.08.2026 .....

## Dunfermline Free Church of Scotland

### Report of the Independent Examiner for the year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 10.

#### 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 (as amended). The charity's 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 any 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 in 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 (as amended) and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.

DocuSigned by:

*Jonathan Innes*

2C9861F6B32C4E1...

**Jonathan N Innes FCCA**  
**Partner**

Innes & Partners Limited  
Chartered Certified Accountants

9 Ardross Street  
Inverness  
IV3 5NN

Date: 20.08.2026  
.....

Dunfermline Free Church of Scotland

SC044551

Receipts and Payments Accounts

For the year ended 31 December 2025

| Notes                                        | Unrestricted Funds   |                          |                          | Total<br>2025<br>£ | Total<br>2024<br>£ |
|----------------------------------------------|----------------------|--------------------------|--------------------------|--------------------|--------------------|
|                                              | General<br>Fund<br>£ | Designated<br>Funds<br>£ | Restricted<br>Funds<br>£ |                    |                    |
|                                              |                      |                          |                          |                    |                    |
| <b>Receipts</b>                              |                      |                          |                          |                    |                    |
| Bank interest                                | 345                  | -                        | -                        | 345                | 464                |
| Deposit funds called                         | -                    | 10,000                   | -                        | 10,000             | -                  |
| Minister-in-training Grant                   | -                    | -                        | -                        | -                  | 2,750              |
| Door collections and Envelopes               | 7,714                | -                        | 563                      | 8,277              | 7,444              |
| Other Income                                 | -                    | -                        | 3,000                    | 3,000              | 8,194              |
| Standing Orders & Charities Trust            | 68,962               | -                        | -                        | 68,962             | 69,366             |
| Tax recovered on gift aid giving             | 11,097               | -                        | -                        | 11,097             | 10,963             |
| <b>Total Receipts</b>                        | <b>88,118</b>        | <b>10,000</b>            | <b>3,563</b>             | <b>101,681</b>     | <b>99,180</b>      |
| <b>Payments</b>                              |                      |                          |                          |                    |                    |
| <i>Payments for Charitable activities</i>    |                      |                          |                          |                    |                    |
| Bible study books                            | 350                  | -                        | -                        | 350                | -                  |
| Charity, mission and other donations         | 2,714                | -                        | 563                      | 3,277              | 1,670              |
| Copyright Licence                            | 346                  | -                        | -                        | 346                | 163                |
| Minister-in-training Salary                  | -                    | -                        | -                        | -                  | 7,456              |
| Donation Envelopes                           | -                    | -                        | -                        | -                  | 49                 |
| Galashiels Plant                             | -                    | -                        | -                        | -                  | 1,020              |
| Garden Services                              | -                    | -                        | -                        | -                  | 278                |
| Gift Aid Admin                               | 222                  | -                        | -                        | 222                | 256                |
| Insurance                                    | 847                  | -                        | -                        | 847                | 773                |
| Induction Costs                              | 132                  | -                        | -                        | 132                | -                  |
| Manse & Office Expenses                      | 314                  | -                        | -                        | 314                | 680                |
| Manse Council Tax                            | 3,303                | -                        | -                        | 3,303              | -                  |
| Manse Heat & Light                           | 1,986                | -                        | -                        | 1,986              | 20,123             |
| Manse Repayments                             | 20,123               | -                        | -                        | 20,123             | -                  |
| Manse Repairs                                | -                    | 3,124                    | -                        | 3,124              | -                  |
| Minister Training                            | -                    | -                        | -                        | -                  | -                  |
| Minister's Expenses                          | 238                  | 950                      | -                        | 1,188              | -                  |
| Minister's leaving gift and farewell         | -                    | -                        | -                        | -                  | -                  |
| Minister's Travel                            | -                    | -                        | -                        | -                  | -                  |
| Ministry                                     | -                    | -                        | -                        | -                  | 157                |
| Presbytery Dues                              | 171                  | -                        | -                        | 171                | 171                |
| Pulpit Supply                                | 1,068                | -                        | -                        | 1,068              | 2,500              |
| Remittances to Central funds                 | 57,125               | -                        | -                        | 57,125             | 46,801             |
| Service & Misc Expenses                      | 542                  | -                        | -                        | 542                | 351                |
| Solicitor's Fees                             | -                    | -                        | -                        | -                  | -                  |
| Telephone                                    | -                    | -                        | -                        | -                  | -                  |
| Venue Rental                                 | 19,830               | -                        | 755                      | 20,585             | 1,213              |
| Website & Publications                       | 148                  | -                        | -                        | 148                | 118                |
| Youth Expenses                               | 1,924                | -                        | -                        | 1,924              | 1,450              |
| <i>Governance costs</i>                      |                      |                          |                          |                    |                    |
| Independent Examination                      | 250                  | -                        | -                        | 250                | 250                |
| <b>Total Payments</b>                        | <b>111,633</b>       | <b>4,074</b>             | <b>1,318</b>             | <b>117,025</b>     | <b>85,480</b>      |
| <b>Surplus/(Deficit) for the year</b>        | <b>(23,515)</b>      | <b>5,926</b>             | <b>2,245</b>             | <b>(15,344)</b>    | <b>13,700</b>      |
| Transfers                                    | (10,146)             | 10,146                   |                          |                    |                    |
| <b>Net movement in funds after transfers</b> | <b>(33,661)</b>      | <b>16,072</b>            | <b>2,245</b>             | <b>(15,344)</b>    | <b>13,700</b>      |
| Total funds brought forward                  | 37,785               | -                        | -                        | 37,785             | 24,085             |
| <b>Total funds carried forward</b>           | <b>4,124</b>         | <b>16,072</b>            | <b>2,245</b>             | <b>22,441</b>      | <b>37,785</b>      |
|                                              |                      |                          |                          | <b>2025</b>        | <b>2024</b>        |
| <b>Represented by:</b>                       |                      |                          |                          |                    |                    |
| <i>Unrestricted funds</i>                    |                      |                          |                          |                    |                    |
| General Fund                                 | 3                    |                          |                          | 4,124              | 37,785             |
| Designated Fund                              | 3                    |                          |                          | 16,072             | -                  |
| <b>Restricted Funds</b>                      | 4                    |                          |                          | 2,245              | -                  |
|                                              |                      |                          |                          | <b>22,441</b>      | <b>37,785</b>      |

Dunfermline Free Church of Scotland

SC044551

Statement of Balances

As at 31 December 2025

|                                                         | Notes | 2025<br>£            | 2024<br>£            |
|---------------------------------------------------------|-------|----------------------|----------------------|
| <b>Investments held at Cost</b>                         |       | -                    | -                    |
| <b>Bank &amp; Cash in hand</b>                          |       |                      |                      |
| Opening balance                                         |       | 37,785               | 24,085               |
| Surplus/(Deficit) for the year                          |       | (15,344)             | 13,700               |
| <b>Closing balances</b>                                 |       | <u>22,441</u>        | <u>37,785</u>        |
| <b>Total of monetry assets held</b>                     |       | <u><u>22,441</u></u> | <u><u>37,785</u></u> |
| <b>Reserves</b>                                         |       |                      |                      |
| Unrestricted funds                                      |       | 4,124                | 37,785               |
| Designated funds                                        |       | 16,072               | -                    |
| Restricted funds                                        |       | 2,245                | -                    |
|                                                         |       | <u>22,441</u>        | <u>37,785</u>        |
| <b>Statement of Assets held for Charitable purposes</b> |       |                      |                      |
| Freehold property - Manse                               | 2     | 258,499              | 265,528              |
| Other debtors and prepayments                           |       | <u>2,746</u>         | <u>2,500</u>         |
| <b>Sub-total</b>                                        |       | <u>261,245</u>       | <u>268,028</u>       |
| Less:                                                   |       |                      |                      |
| Outstanding loans on Freehold property - Manse          |       | <u>223,741</u>       | <u>232,928</u>       |
| <b>Total</b>                                            |       | <u><u>37,504</u></u> | <u><u>35,100</u></u> |
| <b>Statement of liabilities</b>                         |       |                      |                      |
| Venue rental accrued                                    |       | 3,300                | 28,800               |
| Pulpit supply and other creditors                       |       | 100                  | 145                  |
| Independent Examination                                 |       | 360                  | 250                  |
| Remittances to Central funds                            |       | 3,845                | 10,749               |
|                                                         |       | <u>7,605</u>         | <u>39,694</u>        |

Approved by the Trustees on 20.08.2026 and signed on their behalf by the undernoted:

Signed by:  
  
768B68422E8E42F...  
Treasurer  
Calum Allmond

The notes form part of these financial statements.

# Dunfermline Free Church of Scotland

---

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

## 1. Accounting Policies

### Accounting Convention

The financial statements have been prepared under the historical cost convention, and under the guidelines laid down in the Statement of Recommended Practice - Accounting and Reporting by Charities (revised 2008).

### Basis of financial statements

The financial statements have been prepared on a cash basis.

### Church Income

All voluntary income and bank interest is accounted for when received. Income from tax recoveries on Gift Aid is accounted for when received.

### Tangible fixed assets

Depreciation is provided solely for internal reporting purposes at the following annual rates in order to write off each asset over its estimated useful life:-

Freehold property - Manse 2.5% straight line

### Statement of Financial Activities

For the purpose of the Statement of Financial Activities as shown on Appendix page 1, funds are defined as follows:

Unrestricted funds comprise grants and other 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.

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.

# Dunfermline Free Church of Scotland

## Notes to the Financial Statements

For the year ended 31 December 2025

2. Tangible fixed assets

|                         | Freehold property -<br>Manse<br>£ | Total<br>£ |
|-------------------------|-----------------------------------|------------|
| <b>Cost</b>             |                                   |            |
| At 1 January 2025       | 283,100                           | 283,100    |
| Additions               | -                                 | -          |
| Disposals               | -                                 | -          |
| At 31 December 2025     | 283,100                           | 283,100    |
| <b>Depreciation</b>     |                                   |            |
| At 1 January 2025       | 17,572                            | 17,572     |
| Charge for year         | 7,029                             | 7,029      |
| Eliminated on disposals | -                                 | -          |
| At 31 December 2025     | 24,601                            | 24,601     |
| <b>Net Book Value</b>   |                                   |            |
| At 31 December 2025     | 258,499                           | 258,499    |
| At 31 December 2024     | 265,528                           | 265,528    |

# Dunfermline Free Church of Scotland

## Notes to the Financial Statements

For the year ended 31 December 2025

| 3. Unrestricted funds    | Balance at<br>01/01/25<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>31/12/25<br>£ |
|--------------------------|-----------------------------|----------------------------|----------------------------|----------------|-----------------------------|
| General Fund             | 37,785                      | 88,118                     | (111,633)                  | (10,146)       | 4,124                       |
| <b>Designated funds:</b> |                             |                            |                            |                |                             |
| Manse Repairs Fund       | -                           | 10,000                     | (4,074)                    | (5,926)        | -                           |
| Fabric Fund              | -                           | -                          | -                          | 13,572         | 13,572                      |
| Building Fund            | -                           | -                          | -                          | 2,500          | 2,500                       |
| Total designated funds   | -                           | 10,000                     | (4,074)                    | 10,146         | 16,072                      |
| Total unrestricted funds | 37,785                      | 98,118                     | (115,707)                  | -              | 20,196                      |

**Explanation of funds**

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

*The Manse Repairs Fund* encompasses funds set aside for the repair and maintenance of the Manse ahead of the new minister taking occupation of it.

*The Fabric Fund* encompasses funds set aside for any further repairs and maintenance costs required in respect of the Manse arising in the future.

*The Building Fund* encompasses funds set aside for the acquisition of a church building.

| 4. Restricted funds | Balance at<br>01/01/25<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Balance at<br>31/12/25<br>£ |
|---------------------|-----------------------------|----------------------------|----------------------------|----------------|-----------------------------|
| Youth Venue Fund    | -                           | 3,563                      | (1,318)                    | -              | 2,245                       |

*The Youth Venue Fund* encompasses funds donated specifically for the purposes of Youth venue hire and expenses incurred in respect of that.

