

Congregational Report and Financial Statements
Year ending 31 December 2025

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Minister Rev David Steele

Session Clerk (Redacted)

Clerk to the Congregational Board (Redacted)

Interim Treasurer (Redacted)

Kirk Session:

Moderator Rev David Steele

Session Clerk (Redacted)

Elders (Redacted)

(Redacted)

(Redacted)

(Redacted)

(Redacted)

(Redacted)

(Redacted)

Congregational Board:

Moderator Rev David Steele

Clerk (Redacted)

Interim Treasurer (Redacted)

Elders (Redacted)

(Redacted)

(Redacted)

(Redacted)

Board Members (Redacted)

(Redacted)

(Redacted)

(Redacted)

(Redacted)

(Redacted)

Bankers: The Royal Bank of Scotland PLC

Independent Examiner (Redacted)

Congregational 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 judgement 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, the Church accepts the obligation to witness to the truth of the Gospel and to serve people 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 West (in which the 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 wellbeing 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 West. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board of this Congregation. 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

Congregation continues to provide services of worship on a weekly basis,. With the ministry of Rev David Steele in it's third full year this has resulted in a widening of many aspects of the congregation's life and witness not least amongst the young people where the midweek club attracts circa 20 teenagers on a weekly basis. There has also been participation in the wider youth scene through Scripture Union.

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 Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The ordinary (i.e. non designated and restricted) Receipts and Payments for the regular Congregation activities are shown in the General Fund and in the year amounted to £52,745.84 (including a grant of £5,000 from the United Free Church of Scotland) and £54,994.83 respectively.

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 and a Manse).

These properties are owned by the General Trustees of the United Free Church of Scotland 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 within the Congregation's Accounts

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 at their meeting on March 202~~5~~⁶ and by the Congregation at the Annual General Meeting on 29th March. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:

Signed **Moderator**
Rev D Steele

Signed **Session Clerk**
Miss E McNaughton

Signed **Clerk to the Congregational Board**
Mr M Sheridan

Signed **Interim Treasurer**
Mrs F Crawford

Date 29 March 202~~5~~⁶

Independent Examiner's Report to the Trustees and Office Bearers of Darnley 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 - 5 and 7 - 9.

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 and the Charities Accounts (Scotland) Regulations 2006. 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 Charities Accounts (Scotland) Regulations 2006. 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:



Address



Date:

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	£229.53	£53,171.64	-£54,994.83	-£1,823.19	£0.00	-£1,823.19	-£1,593.66	RBSTreasurers
Mission	Designated Note 2	£171.21	£1,400.09	£854.00	£546.09	£0.00	£546.09	£717.30	
Home Mission Fd	Designated Note 3	£568.72	£0.00	£0.00	£0.00	£0.00	£0.00	£568.72	
Fabric	Restricted Note 4	£7,228.21	£6,620.00	£11,474.36	-£4,854.36		-£4,854.36	£2,373.85	
Youth	Designated Note 5	£986.37	£4,494.13	£1,513.73	£2,980.40	£0.00	£2,980.40	£3,966.77	
Legacy	Designated Note 6	£2,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£2,000.00	Gen Trustees
Benevolent	Restricted Note 7	£521.46	£5.90	£0.00	£5.90	£0.00	£5.90	£527.36	Benevolent
									Cash £222.44
Total Congregation Funds		£11,705.50	£66,691.76	-£41,152.74	-£3,145.16	£0.00	-£3,145.16	£8,560.34	£222.44

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).
(No governance costs are incurred during the year. Duties relating to governance are provided voluntarily)

Mission Designated **Note 2** Funds received to facilitate payments to Mission Partners and other Missionary projects

Home Mission Designated **Note 3** Funds received to develop work in the local area

Fabric Restricted **Note 4** Repairs to external and internal fabric and/or furnishings of Church, Hall or Manse

Youth Designated **Note 5** To enable the youth of the congregation to attend Denominational Camps and other events

Legacy Designated **Note 6** Legacy received Jan 2014 and invested long-term with the General Trustees of the United Free Church

Benevolent Restricted **Note 7** For benevolent purposes; to assist members, adherents and those in the local community

Other Notes

Payments to Trustees

No payments have been made to any Trustees for the performance of their duties as a Trustee of the Congregation

Property Church Manse, Hall **Note 8** Both the Manse and the Church are owned by the General Trustees of the United Free Church of Scotland, therefore no market value has been allocated to them in the accounts

Investments **Note 9** Funds in Legacy have variable values. Valuation as at 31 December 2025 is £3,005.65

Contingent Liabilities **Note 10** 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 :-

December 2025 Stipend payment, gross. £2,985.54

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 : D. STELLÉ

Clerk to Congregational Board / Preses ***

Name : M. SHERIDAN

Treasurer

Name : F. CRAWFORD

Date

29 March 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	Mission Designated	Home Mission Designated	Legacy Designated	Fabric Designated	Benevolent Restricted	Youth Restricted	Total 2025	Total 2024
Receipts											
Offerings	Open Plate		£ 9,226.83							£ 9,226.83	£ 4,408.92
	Freewill		£ 4,461.00							£ 4,461.00	£ 8,733.56
	Freewill (gift aid)		£ 21,470.00							£ 21,470.00	£ 19,478.30
	Gift Aid Tax		£ 7,113.50				£ 1,300.00		£ 750.00	£ 9,163.50	£ 9,565.75
	Other	Page 9.1									
	Sub Total		£ 42,271.33	£ -	£ -	£ -	£ 1,300.00	£ -	£ 750.00	£ 44,321.33	£ 42,186.53
Donations	Organisations	Page 9.2									£ 95.25
	Other - Individuals		£ 403.00	£ 1,400.09			£ 5,320.00		£ 3,744.13	£ 10,867.22	£ 7,695.55
	Sub Total		£ 403.00	£ 1,400.09	£ -	£ -	£ 5,320.00	£ -	£ 3,744.13	£ 10,867.22	£ 7,790.80
Other	Bank Interest		£ 219.51					£ 5.90		£ 225.41	£ 180.79
	Rent / Let		£ 5,138.00							£ 5,138.00	£ 4,517.50
	Pulpit Supply		£ 140.00							£ 140.00	£ 127.50
	Miscellaneous	Page 9.3									
	Sub Total		£ 5,497.51	£ -	£ -	£ -	£ -	£ 5.90	£ -	£ 5,503.41	£ 4,825.79
Events	Fundraising		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ 431.12
	Total Ordinary Receipts		£ 48,171.84	£ 1,400.09	£ -	£ -	£ 6,620.00	£ 5.90	£ 4,484.13	£ 60,691.76	£ 56,234.24
Extraordinary	Donation / Bequest										
	Grant		£ 5,000.00							£ 5,000.00	£ 5,000.04
	Other	Page 9.4									
	Sub Total		£ 5,000.00	£ -	£ -	£ -	£ -	£ -	£ -	£ 5,000.00	£ 5,000.04
Missions	Other charities	Page 9.5	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Total Receipts (Ordinary plus Extraordinary)		£ 53,171.84	£ 1,400.09	£ -	£ -	£ 6,620.00	£ 5.90	£ 4,484.13	£ 65,691.76	£ 60,234.28
Payments											
Ministry	Stipend Salary & NIC		£ 34,833.28							£ 34,833.28	£ 33,406.61
	Expenses		£ 508.34							£ 508.34	£ 107.80
	Pulpit Supply		£ 650.00							£ 650.00	£ 440.00
	Int Moderator Fee Exp										
	Sub Total		£ 35,991.62	£ -	£ -	£ -	£ -	£ -	£ -	£ 35,991.62	£ 33,954.41
Other Salary	Church Officer / Cleaner		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Property	Council Tax		£ 2,829.49							£ 2,829.49	£ 2,631.93
	Insurance		£ 3,051.17							£ 3,051.17	£ 2,959.80
	Heat & light		£ 5,158.00							£ 5,158.00	£ 5,946.00
	Repairs upkeep		£ 1,525.69				£ 11,474.36			£ 12,980.05	£ 967.22
	Equipment / Furnishing		£ 509.83							£ 509.83	£ 594.00
	Other	Page 9.6									
	Sub Total		£ 13,064.18	£ -	£ -	£ -	£ 11,474.36	£ -	£ -	£ 24,528.54	£ 13,098.95
Other	Stedfast Magazine		£ 180.00							£ 180.00	£ 500.00
	Office & Publicity	Page 9.7	£ 171.41							£ 171.41	
	Kirk Session		£ 75.78							£ 75.78	£ 352.94
	Miscellaneous	Page 9.8	£ 246.99						£ 1,513.73	£ 1,760.72	£ 965.11
	Other	Page 9.8a	£ 212.85							£ 212.85	
	Sub Total		£ 887.03	£ -	£ -	£ -	£ -	£ -	£ 1,513.73	£ 2,400.76	£ 1,828.05
Fundraising	Expenses		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination		£ 4,907.00							£ 4,907.00	£ 4,567.00
	Presbytery		£ 175.00							£ 175.00	
	Denominational Missions	Page 9.9									
	Sub Total		£ 5,082.00	£ -	£ -	£ -	£ -	£ -	£ -	£ 5,082.00	£ 4,567.00
Total Ordinary Payments			£ 54,894.83	£ -	£ -	£ -	£ 11,474.36	£ -	£ 1,513.73	£ 67,882.92	£ 53,447.61
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Mission	Other charities	Page 9.11	£ -	£ 854.00	£ -	£ -	£ -	£ -	£ -	£ 854.00	£ 1,854.76
	Total Payments (Ordinary plus Extraordinary)		£ 54,894.83	£ 854.00	£ -	£ -	£ 11,474.36	£ -	£ 1,513.73	£ 68,836.92	£ 55,302.67
Surplus (Deficit) Net Recpts (Payments)			£ 1,823.19	£ 546.09	£ -	£ -	£ 4,854.36	£ 5.90	£ 2,980.40	£ 3,145.16	£ 4,931.71
Transfers From Other Funds (show as positive number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Transfers To Other Funds (show as negative number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Net Movement on Funds			£ 1,823.19	£ 546.09	£ -	£ -	£ 4,854.36	£ 5.90	£ 2,980.40	£ 3,145.16	£ 4,931.71

Supplementary Sheet and Notes - Year ending 31 December 2025

	General Unrestricted £	Mission Designated £	Home Mission Designated £	Parish Designated £	Youth Restricted £
Note Details of Receipts					
9.1 Offerings - Other					
9.2 Donations - Organisations & Other					
9.3 Other - Miscellaneous					
9.4 Extra-ordinary - Other					
9.5 Receipts from Missions					
Note Details of Payments					
9.6 Property - Other					
9.7 Office & Publicity FWO Envelopes Office suite for finance laptop Toner	£ 139.89 £ 9.86 £ 21.66 £ 171.41				
9.8 Miscellaneous unknown payment, chq 2053 DSmith books for Baptisms	£ 201.60 £ 45.39 £ 246.99				
9.8a Other gift to musicians at Christmas service Copyright License Hoover bags Worship music	£ 50.00 £ 100.00 £ 10.99 £ 51.86 £ 212.85				
9.9 Denominational Missions					
9.10 Extraordinary Payments					
9.11 Other charities J Moulds, Mission Partner (2024) TearFund Compassion - child sponsorship Glasgow City Mission - Harvest		£ 300.00 £ 120.00 £ 384.00 £ 50.00 £ 854.00			