

Trustees Annual Report

1. **Charity: Dunfermline North Congregation of Jehovah's Witnesses.**
2. **Annual Report for Year Ending: 30th September 2025.**

Legal and Administrative Information:

3. The Congregation is an unincorporated association originally registered as a religious charity, with Inland Revenue (Scotland) on the basis of a constitution linking its activities with its parent charity, Watch Tower Bible & Tract Society of Britain ('the Society') and now operates on the basis of a Constitution adopted on 12th July 2022.
4. Registered Charity No. SC 010104
5. The Congregation has during the year been administered by the following Trustees, being elders of the Congregation duly appointed pursuant to the directions of the Society and still serving at the date of this report:
 - Chairman: Russell MacRae. (Robin Maxwell up to Jan 2026)
 - Secretary: Ben Moffatt. (Russell MacRae up to Jan 2026)
 - Other Trustees: Darren Berresford, Philip Boissiere, Howard Bowden, Russell Bowen, Kevin Celentano, Daniel Cooke, Thomas Donoghue, Gordon Dunn, Robin Maxwell, Simon Moffatt & Peterson Simon.
 - New Trustees are selected by the existing Trustees, from the congregation membership, following prayerful consideration of their spiritual qualifications in the light of the Bible. If qualified, the appointment is confirmed by the Society, representing the Governing Body of Jehovah's Witnesses.
6. The registered address of the Congregation is: The Kingdom Hall, Abel Place Dunfermline, Fife.
7. The Congregation's Bank is: Bank of Scotland, Bothwell Street Branch, Dunfermline, Fife. (Closed Oct 2025)
8. At the end of the year there were 74 congregation members.
9. The Congregation is within Scotland 05 A Circuit of Jehovah's Witnesses.

Objects and Activities:

10. The constitution restricts the operation of the Congregation to religious purposes and limits the use of its assets to such purposes, these being the practise and advancement of Christianity founded on the Holy Bible. The Congregation is organised on the basis of scriptural precedent and as otherwise recommended by the Society with which the Congregation is affiliated. During the year the Congregation has achieved its objects and continued to pursue its purposes by holding regular twice-weekly meetings for public worship of God and Bible study. Further, most congregation members have assisted by sharing regularly in preaching the good news of God's Kingdom and teaching principles of Christian living including respect for secular authority, persons, property; the maintenance of personal morality and family values; and other facets of practical Christianity.

Governance:

11. The affairs of the Congregation are managed by the trustees who as members of the charity work closely together. Meetings to discuss financial matters are arranged whenever required, being included in the regular religious meetings of the Congregation. All major decisions are made by formal resolutions at of congregation members as provided for in the directions from the Society. The Trustees and all other persons engaged in the

activities of the Congregation have done so on an entirely voluntary unpaid basis. No expenses or remunerations were paid to Trustees, nor were there any financial transactions between the charity and Trustees, or any person connected to a Trustee.

Review of Year and Financial Developments:

12. The Congregation is funded by voluntary donations made by congregation members and others, supplemented by income from bank interest. Further, it is confirmed that the congregation's accounts comply with the directions of the Society and with all the relevant statutory requirements. There are no Notes to the Accounts, all relevant information having been included in this report. Throughout the year such funds have been used to provide facilities for the holding of regular weekly meetings for worship and Bible study. Donations have been made towards the cost of circuit assemblies and other conventions held during the year. Funds have also been donated to the Society to assist them in carrying out their related religious purposes.

Assets and Liabilities:

13. At 30.09.2025 the total cash assets of the Congregation were as follows:

Cash in Deposit/Savings Accounts:	£0.00
Cash in Current Account:	£8,147.49
Operating Committee Account:	£8,068.90
TOTAL ASSETS	£16,216.39

14. These funds are held for the purpose of financing the future activities of the Congregation, including the acquisition/improvement of accommodation for the holding of meetings for worship and Bible study.
15. Kingdom Hall, Abel Place, Dunfermline: held in trust by the service committee of Dunfermline South Congregation of Jehovah's Witnesses.

Property Value:	£300,000
Kingdom Hall Contents value:	£30,000

16. At 30.09.2025, the Congregation had no liabilities, other than the normal running cost of the Kingdom Hall

Notable Receipts and Expenses:

17. No noteworthy expenses of particular significance were incurred during the year. Likewise, no noteworthy receipts apart from the usual donations were received. There was a refund on Utilities which had been overcharged.
18. However, during the year, a sum of £5,157.20 for the Society and the International Bible Students Association was sent to these charities.
19. In all respects the Congregation continues to co-operate closely with the other duly constituted congregations within the circuit and with the Society for the common purpose of advancing Christianity by preaching the good news of God's Kingdom by Jesus Christ.

Internal Controls:

20. Proper controls and procedures are adhered to, so that the monthly financial reports made to the Trustees and the congregation, accurately represent all transactions, are in balance and provide reasonable assurance

that finances are being used for the intended purpose. A competent person checks the accounts on a quarterly basis, using guidelines prepared by the Society. The result is announced to the congregation.

Investment Policy:

21. The Trustees have the power to invest in any way they see fit but having regard to the soundness of the financial institution, and our Christian principles. Any funds that may be needed in the short term will be invested on that basis.

Reserves Policy:

22. The charity has a consistent income base, through donations from congregation members, some of which is by tax-effective means. Based on this income, we can plan confidently with relatively small reserves. The policy is to ensure that we have free reserves on hand, not designated for specific purposes or otherwise committed, equivalent to no less than 3 months working expenditure. At the yearend, the free reserves were roughly equal to 4 months working expenditure.

23. Approved by the Trustees of the charity on 12th June 2026 and signed on their behalf by:



Russell MacRae
Chairman and Trustee, on behalf of the Trustees

Approved by the Trustees of the Charity on 12th June 2026 and signed on their behalf by: 

The Dunfermline North Congregation of Jehovah's Witnesses including Operating Committee Accounts

Inland Revenue Tax Reference No. CR41463

Registered Charity No. SC 010104

ANNUAL RECEIPTS AND PAYMENTS ACCOUNT : YEAR TO SEPTEMBER 30, 2025

		Prior Year
RECEIPTS:		
(Voluntary sources)		
Congregation Contributions DN	£14,434.86	£12,235.16
Congregation Contributions DS	£4,400.00	£4,950.00
Tax repayment	£0.00	£1,463.41
Congregation Gift Aid	£0.00	£0.00
Refunds	£294.00	£0.00
Sub-total	£19,128.86	£18,648.57
(Income from Assets)		
Interest from Investments	£0.00	£0.00
Rents from Property	£0.00	£0.00
Sub-total	£0.00	£0.00
(Misc Receipts)		
Proceeds from sale of assets	£0.00	£0.00
Loans received	£0.00	£0.00
Other	£2,246.67	£0.00
Sub-total	£2,246.67	£0.00
TOTAL RECEIPTS	£21,375.53	£18,648.57
PAYMENTS:		
(Direct Charitable Expenditure)		
Donations to IBSA / Watch Tower Society		
(Associated Registered Charities)	(£5,157.20)	(£4,135.89)
Other Donations (e.g. Pioneer Ministers School, Circuit Funds)	£0.00	£0.00
Sub-total	(£5,157.20)	(£4,135.89)
(Other Expenditure)		
Kingdom Hall Operation and Maintenance	(£6,990.60)	(£10,453.15)
Circuit and Visiting Minister Expenses	(£100.00)	(£170.00)
Sub-total	(£7,090.60)	(£10,623.15)
(Payments for Assets)		
Equipment purchased for Kingdom Hall	£0.00	£0.00
Purchase of Land / Buildings in connection with Kingdom Hall	£0.00	£0.00
Sub-total	£0.00	£0.00
(Misc Payments)		
Loan Repayments to the Society re Kingdom Hall Building	£0.00	£0.00
Other	(£4,019.57)	£0.00
Sub-total	(£4,019.57)	£0.00
TOTAL PAYMENTS	(£16,267.37)	(£14,759.04)
NET RECEIPTS / (PAYMENTS) FOR THE YEAR	£5,108.16	£3,889.53
BANK AND CASH BALANCE AT OCTOBER 1 2024	£11,108.23	£7,218.70
BANK AND CASH BALANCE AT SEPTEMBER 2025	£16,216.39	£11,108.23
MOVEMENT FOR THE YEAR	£5,108.16	£3,889.53
	£0.00	£0.00
Reconciling Items		
Transactions from September through Bank in current year		
Donations to IBSA / Watch Tower Society	£299.00	£0.00
Circuit and Visiting Minister Expenses	£0.00	£0.00
Other Donations (e.g. Pioneer Ministers School, Circuit Funds)	£0.00	£0.00
Deposit	£0.00	£0.00
Payments made Sept not through Bank		
Donations to IBSA / Watch Tower Society	(£555.00)	(£380.00)
Circuit and Visiting Minister Expenses	£0.00	£0.00
Other Donations (e.g. Pioneer Ministers School, Circuit Funds)	£0.00	£0.00
Deposits	£0.00	£0.00
Check		
Restated Movement	£4,852.16	£3,509.53