

The Church of Scotland
Fife: Forthview Parish Church of Scotland

Report and Financial Statements
For the year ended
2025

Congregation No: 241485

Charity No: SC020926

Fife: Forthview Parish Church of Scotland
Report and Financial Statements
For the year ended 31 December 2025

Contents

	Pages
Report of the Trustees	3-12
Objectives and Activities	
2025 Overview – Achievements and Performance	
Priorities for 2026	
Structure Governance and Management	
Reference and Administrative Information	
Statement of Trustees’ Responsibilities	13
Independent Examiner’s Report	14
Statement of financial activities	15 - 16
Balance Sheet	17
Statement of cash flows	18
Accounting Policies	19-20
Notes forming part of the financial statements	21-32
Appendix	33

Fife: Forthview Parish Church of Scotland

Report of the Trustees

The trustees present the annual report and accounts for Fife: Forthview Parish Church of Scotland for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations on Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. Our mission is to *“encourage people to follow Jesus Christ”*

Mission Statement

Our church and our people aim to look after Forthview members, responding to their worship needs, and to spread God's word together. We will reach out and take God's Word and His Work to all in our communities and treat people with love and respect. We aim to build Christian foundations for young people and create an environment in which all can learn of God's work.

Vision

Our vision is of Fife: Forthview Parish being a Christian Church with a meaningful relationship with the community, helping enrich everyone's relationship with God, and offering our ministry for all age groups.

Objectives

1. To develop a Ministry Team that shares our Vision for Forthview Parish.
2. To use our collective talents for team ministry (including our congregations) to achieve our Vision.
3. To increase our worshipping congregation, building from five separate congregations to one engaged and active Forthview congregation.
4. To be visible seven days a week.
5. To be part of community life and events.
6. To recognise and respond to injustice (deprivation, poverty, loneliness, and other hidden needs in our communities).
7. To create a resilient church community through engaging new and different people, and assisting them to find a purposeful place, building skills and confidence through our church's activities.
8. To care for our world through attending to our local environment.
9. To be known for our positive role and relationship with our communities.

Fife: Forthview Parish Church of Scotland Report of the Trustees (continued)

2025 Overview – Achievements and Performance

1. Establishment of the Ministry Team

The three ministers were elected to the Fife: Forthview Parish Church of Scotland Team Ministry as Ministers Elect in 2024. Rev Andrea Fraser, with pastoral responsibility for Aberdour and Dalgety, was inducted on 12 January 2025, Rev Sarah Smith, with pastoral responsibility for Rosyth, was inducted on 19 January 2025 and Rev Elané Sassenberg, with pastoral responsibility for Inverkeithing and North Queensferry, was inducted on 11 April 2025. Rev Elané Sassenberg was on Maternity Leave until she was inducted in April therefore Rev Alistair Ridland held the post of Locum for Inverkeithing and North Queensferry.

2. Ministry and Worship

In the lead up to Easter, Lent Studies were held in Dalgety and North Queensferry buildings. Ecumenical Lent Studies were held, via Zoom, by Rosyth.

Holy Week Services were conducted in each of the churches being led by the Ministry Team and Rev Alistair Ridland. Easter Day services were held across the Parish, with Morning and Evening Worship also included.

The Harvest Services across the Parish were well attended and over 193kg of food was collected for the Foodbank.

On Remembrance Sunday a 2 Minute Silence was held across the Parish. The Royal Naval Association, Rosyth and West Fife, attended the Inverkeithing Service of Remembrance, Dalgety held a Parade and outdoor service with the uniformed organisations. Aberdour held a Remembrance Service in the Church Hall on 9 November and held an Act of Remembrance at the War Memorial on 11 November at 11am. Both of the services in Aberdour are joint services with St Columba Episcopal Church. Rosyth held a Service of Remembrance on 9 November which was attended by local Councillors and Community members. After the Act of Remembrance in North Queensferry they took part in the Act of Remembrance at the War Memorial in the village.

During 2025 a variety of services were provided: Sunday Morning, Café Church, Messy Church, Monthly Mid-week Communion Services, plus Sunday morning Communion which is held on the same Sunday across the Parish – at least 4 times per year.

In Aberdour on the first Sunday of every month, there is a morning and an evening Service in the Church Hall, which is well attended. As well as the parish wide Communions, there is an informal Communion in the Church once a month at midday.

Advent, Christingle, Christmas Eve and Christmas Day Services were held across the Parish. Rosyth and Dalgety hosted a “Blue Christmas” service for those who find Christmas difficult.

Prayer Groups and Bible Study groups meet regularly/weekly during the year. Ecumenical Studies take place every Monday via Zoom by Rosyth.

Services at Dalgety are live streamed each week and a DVD/CD produced and delivered to those who are housebound. Inverkeithing have a new audio system and will begin live streaming their services in January 2026.

A Service at Henderson House continues to take place on a regular basis, twice each month. There is also a service at Dalgety Bay Care Home monthly. Services at both locations are led by the Rev Andrea Fraser.

Fife: Forthview Parish Church of Scotland Report of the Trustees (continued)

2. Ministry and Worship (Continued)

The Ministry team have been welcomed into local schools and attend Assemblies regularly. In Aberdour the school held two services in the Church which were very well attended, one at Easter and one at Christmas. The team have also been in contact with the Head Teacher for the new Caledonia High School in Rosyth and will be part of the Chaplaincy team which will continue the link already established with Inverkeithing High School.

Kings Road Nursery, in Rosyth, bring the children down regularly for talks and at Christmas, Rosyth hosted the Nursery Nativity play and invited family members along. This was very well attended with over 80 adults.

In North Queensferry, Rev Sassenberg is developing a relationship with the Primary School. On the VE 80th Anniversary P5, 6, and 7 pupils from the Primary School, involved in WWII projects, took the opportunity to talk and share experiences with older generations while viewing the display of memorabilia, photographs, and artefacts on display in the church.

To mark Christmas, North Queensferry Church invited local carol singers to join the congregation at the Church to conclude their evening touring the village with song and refreshments.

North Queensferry started a Sing Along group in July 2025 as a way for people within Fife: Forthview to come together as one through music.

All P7s joined in the Easter Code event from two Primary Schools within Dalgety, where the event allows a chance for young people to hear and ask questions about the events of Holy Week, Jesus' Ministry and why Easter is important to the Christian faith. This was led by Rev Andrea Fraser and a team of Volunteers.

All P6s from both Primary Schools heard the Christmas Story and took part in related activities at a Bubble Gum and Fluff event held in Dalgety in December.

The Annual Inchcolm Pilgrimage from Aberdour took place in September with Communion on the Island.

On a Sunday afternoon, Trinity Church uses the Rosyth Large Hall for their service and a joint Summer picnic was held with Rosyth in July. The Ahmadiyya Muslim group also meet regularly in the Halls.

Our Church of Scotland Guild Group continues to meet twice monthly and their member numbers continue to rise, with new faces from the congregations joining in. A varied programme is offered, and they continue to raise funding for the Guild projects.

Across the Parish, there were 5 Weddings, 35 Funerals, 11 Baptisms including 4 Adult Baptisms.

The Congregational Roll had 1,034 members and 81 Adherents at 31 December 2025.

3. Stewardship and Community Outreach

All areas across the Parish hold regular weekly or monthly Coffee mornings which are very well attended. There are monthly talks/film shows held at the Rosyth Coffee afternoon. McMillan Cancer Care Coffee Mornings are held annually. A Coffee Morning is held once a month in Friary Court, Inverkeithing. Fairs and Lunches are held regularly across the Parish and are well advertised and supported. Fortnightly coffee mornings in North Queensferry raise regular funds for local organisations and charities and national charities. All of these events are open to all in the community.

Fife: Forthview Parish Church of Scotland

Report of the Trustees (continued)

3. Stewardship and Community Outreach (continued)

There is a Foodbank, under the auspices of the Trussel Trust, in Rosyth three times weekly run by volunteers from the congregation and others. Food donation boxes are also located in Inverkeithing, Dalgety and North Queensferry buildings. The 2025 Harvest services held a collection for the Foodbank which resulted in a total of 198kg food donated.

All buildings have regular Retiring Offerings and other events to support various charities both at home and abroad.

St Fillan's Church is open to the public on a daily basis all year round and the Visitors Book shows that visitors are from all over the world as well as local visitors. Dalgety Church is open every weekday from 9am to 3pm. Inverkeithing is open to the public every Tuesday until 1pm.

St Fillan's and Inverkeithing Churches participated in Open Doors in 2025, welcoming more than 200 visitors over two days.

St Fillan's held a Family Fun Day on Good Friday which was enjoyed by the local youngsters.

A Christmas Tree Festival was held in St Fillan's for the first time. 14 trees donated by a member of the Church were sponsored and decorated by local businesses and schools. This was very well received.

Dalgety host regular events such as Messy Church, Story-telling for Pre-Schoolers and the Sunshine Group, to support those with Dementia and their Carers, as well as Soup and Pudding lunches. They also support Frontline Fife and a Ukrainian Group.

Some of the Dalgety congregation took part in Flashmob Carol singing in local supermarkets prior to Christmas. In the week following Christmas the Dalgety building had a Christmas Reflection area. There was a film afternoon showing The Star between Christmas and New Year.

Inverkeithing regularly host Quiz evenings and held a Christmas Fayre, with soup lunch, and a Christmas Afternoon tea.

North Queensferry Session and Minister are working with Pastor of the Pilgrim Way to explore how North Queensferry building can be a starting/finishing point for those walking the Pilgrim Way. North Queensferry also hold regular Village Coffee Mornings with large donations going to various Charities.

In Rosyth, Rev Smith is now a member of Rosyth Community Council which has given her contacts in the community. The team in Rosyth work well with the local Community group "EATS" and have given office space for use by Eats Educates.

The Halls in the Rosyth building are well used by the community for various events such as Charity Sales, Coffee Mornings and Birthday parties. There are regular events including three Alcoholics Anonymous groups and a Narcotics Anonymous group who meet weekly. They host a monthly Soup & Natter, Quiz evenings and a Ceilidh.

During the School Holidays in the summer and in October, Rosyth took part in the Free Lunches for children initiative every Tuesday. They gave out packed lunches for children, and any adults who wished, and invited families to stay and have free refreshments.

Dalgety, Inverkeithing and Rosyth have small Sunday Schools which are growing and Dalgety have a Teen Breakfast every Sunday morning prior to the church service.

Fife: Forthview Parish Church of Scotland Report of the Trustees (continued)

4. Pastoral Care

Pastoral Care is provided by the Ministry Team as well as Elders in each of the areas of the Parish.

Dalgety have Bereavement Group which meets twice a month and is run by volunteers.

Rosyth send out a weekly news and chat email to those who cannot come along to services.

North Queensferry, as part of a small village, are advised of issues quickly and cards/flowers are sent and/or visits undertaken.

Flowers are delivered weekly to those in the Community from all buildings.

A Pastoral Care Fund has been established to support individuals and families experiencing hardship, poverty or personal issues.

5. Communications

A weekly Order of Service is now produced by the Fife: Forthview office for St Fillan's, Dalgety, Inverkeithing and North Queensferry. Rosyth produce their own Order of Service and this is also emailed out weekly to those who are housebound and those who have requested this by email.

Each worshipping community in the Parish have their own Facebook page which gives up-to-date, relevant, information.

The use of WhatsApp for the Support Group within the North Queensferry church assists with the exchange of information and timely feedback to the Minister. A new Facebook page has been created for North Queensferry and it is hoped to expand its use for relevance within the community.

All the previous websites have now been fully integrated into one Fife: Forthview site, this continues to be worked on. In 2025 there were 35,000 views from 76 countries with 89% of the engagement from the UK.

6. Financial Review

The Charities of St Fillan's Church Aberdour, Dalgety Parish Church, Inverkeithing Parish Church, North Queensferry Church and Rosyth Parish Church were united into Fife: Forthview Parish Church on 1 January 2024. Dalgety Parish Church's Charity Number SC020926 was retained for the United Charge and the ceasing Charities were deleted from the OSCR Register from that date. The union was accounted for using the acquisition method. This means that the funds transferred from the ceasing congregations were disclosed in 2024 as the 'Transfer of union balances' under 'Other income' within the Statement of Financial Activities.

On 31st December 2025 the charity's net assets were £550,526 (2024: £559,382) comprising unrestricted funds of £219,732 (2024: £234,486) and restricted and endowment funds of £330,794 (2024: £324,896).

Total income for the year was £463,067 (2024: £813,551). Total expenditure was £473,955 (2024: £510,284). This resulted in a deficit of £10,888 before gains on investments (2024: surplus of £303,267, deficit of £96,244 excluding the union balances).

A very generous legacy of £94,378 received in 2025, and allocated to Designated Reserves, meant that the overall results were better than originally planned. The charity continues to make use of its reserves to ensure that all financial commitments are met in full.

Donations and legacies of £325,859 (2024: £233,406) account for 71% of total income (2024: 57% of income excluding union balances). Legacies amounting to £95,378 are the main reason for this increase. Regular income has decreased by approximately 3%, largely due to the demographic of the congregation as noted in the Reserves Policy.

Fife: Forthview Parish Church of Scotland

Report of the Trustees (continued)

6 Financial Review (continued)

Income from use of Church Premises, Equipment and Halls was £59,713 (2024: £67,165). This continues to be a good source of income across the congregation and also an important feature of Community Engagement, as are the various cafes and fundraising events which take place regularly in all locations. £22,187 was raised from these in 2025 (2024: £19,133). This total excludes the funds raised for third parties reported in Note 19 of the Accounts.

£28,261 (2024: £46,349) was received from the General Trustees, drawn down from the funds held by the General Trustees in the Consolidated Fabric Fund. This was used to fund non-routine fabric expenditure at Inverkeithing and North Queensferry, and contributed towards the very significant energy charges at Inverkeithing.

Total expenses for the year were £473,955. This compares to £510,284 for 2024.

The most significant components of expenditure continue to be: Giving to Grow Contributions £175,400 (2024: £143,270); Building Costs £161,034 (2024: £237,248); and Salaries, £52,122 (2024: £42,213).

The increase in Giving to Grow is due mainly to the removal of the vacancy allowance now that the Ministry Team is in place. There has also been a small increase in the income base and a small reduction in transition funding and other offsetting balances. The increase in Giving to Grow is partly offset by a reduction in Locum Costs and Pulpit Supply.

Overall Building Costs have decreased but routine repairs and maintenance have increased. The Charity is no longer eligible for exemption for water charges as overall income exceeds the eligibility threshold. Council Tax became payable again as soon as the manses were occupied by the Ministers. Property projects do continue but are funded from Designated or Restricted Reserve Funds as appropriate.

Salaries have increased due to the appointment of a permanent organist at St Fillan's, increased office hours at Dalgety, and the annual increases in the Real Living Wage Rates.

7. Investment Policy and Performance

It is the Trustees' policy to place surplus funds in Savings Accounts with the Banks and with the Church of Scotland Investors Trust to enhance Investment Income. Reserves for long term liabilities are invested in the Trust's Growth or Income Funds, and cash likely to be needed in the short to medium term are placed in the Trust's Deposit Fund.

At 31st December 2025 1,190 units, with a market value of £8,187 (2024: £7,592) were held in the Growth Fund. 4,355 units with a market value of £49,603 (2024: £48,167) were held in the Income Fund.

8. Risk Management

The Trustees have prepared a Risk Assessment document which considers the potential risks faced in various elements of congregational life, including finance, property, health and safety, the church as an employer, and its management and governance. The document incorporates a mitigation strategy and the relevant containment actions. The contents of this document will be reviewed in detail when the new Ministry Team is in place and all operational groups are formalised.

Fife: Forthview Parish Church of Scotland

Report of the Trustees (continued)

9. Reserves Policy

The charity Trustees have considered the reserves required taking into account current and future liabilities, potential financial risks and the current economic environment. The Policy has been updated to reflect the requirements of the united congregation. General and Designated Funds from all churches have been combined where their purpose and objectives were the same.

The key components of the Reserves Policy are:

Working Capital of approximately £50k is needed to maintain operational liquidity day to day – for Giving to Grow payments, utility bills, salaries, office costs and routine fabric maintenance etc. This is held in the General Fund.

The **Designated General Reserve Fund** is to provide adequate cover for loss of income or additional expenditure due to unforeseen circumstances, and gradual loss of income due to concerns about the demographics of the organisation. In 2025 £114,913 had to be transferred out this fund, £72,969 to fund the general fund deficit and £42,316 to fund non routine fabric expenses. The current balance is less than the targeted 3 months general fund expenditure.

The **Designated Fabric Fund** is to provide cover for non-routine fabric expenditure. This fund together with the restricted repairs funds and funds held by the General Fund Trustees is intended to address the major fabric risk.

	£
General Fund	50,000
Designated General Reserve Fund	37,385
Rosyth Legacy Designated General Reserve Fund	94,378
Designated Fabric Fund	37,000
Designated Children and Youth Work Fund	719
Designated Pastoral Care Fund	250
Total Unrestricted Funds	219,732

Priorities for 2026

The main priority for 2026 is to develop our Mission Plans and Congregational action plan for the next 5 years, and where we can as a Community of Christ, help to build our vision of providing places and spaces where all are welcomed and where all know they are accepted and loved.

In addition to our worshipping communities plans we will develop a Mission Plan for our Aberdour building, St Fillan's Church. We will utilise the community and congregational feedback gathered in 2025.

These plans will guide and inform some of the work of Kirk Session and our communities of faith into the Parish of Fife: Forthview. The Ministry Team have already completed an information gathering exercise with Trustees over the short, medium and long- term goals. These will be included within the Congregational action plan and will include financial planning and sustainable growth.

We aim to start and to continue to engage with local community councils and other partners within the areas of Fife: Forthview Parish Church and to identify local needs which the church community could support. We aim to undertake a Parish Mapping exercise to understand the gaps within the wider community.

Fife: Forthview Parish Church of Scotland Report of the Trustees (continued)

Priorities for 2026 (continued)

We are in the process of recruiting locally funded posts to complement our Ministry Team in early 2026, and the adverts have already been placed for these.

Another priority is to set up Mark of Mission Groups for each worshipping community. This will flow in and out of the Congregational Action Plan and will consist of Worship, Discipleship, Outreach and Pastoral Care, Peace and Justice and Eco groups.

We will continue to provide all the services of a Parish Minister, Weddings, Baptisms, Funerals, in which we do not charge for our services as well as Chaplaincy support to the local High School as well as 7 local primary schools, ATC, RNA, Care Homes, and Sheltered Housing Complex.

We will continue to work to ensure our buildings are as accessible as they can be and open as often as we can.

Structure Governance and Management

The congregation is a charity registered in Scotland, number SC020926 and is administered in accordance with the terms of the Model Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The ministers, who are members of the Kirk Session, are elected by the congregation and inducted by Presbytery.

The Kirk Session is chaired by an Interim Moderator or Moderator appointed by Presbytery. The Moderator is one of the team ministers, confirmed when the full team was in place. Kirk Session meets at least six times in a year. It has oversight over the whole life and service of the church within the Fife: Forthview Parish and has responsibility for the spiritual and temporal oversight of the congregation's affairs. It is supported by operational teams covering finance, property, safeguarding, communications and roll keeping.

Fife: Forthview Parish Church of Scotland

Report of the Trustees (continued)

Reference and Administrative Information

Charity Name: Fife: Forthview Parish Church of Scotland
 Charity Registration Number: SC020926
 Congregation Reference No: 241485

Trustees actively serving on Kirk Session during 2025 and to date of this report

Malcolm Adamson	Ann Anderson	Ann Bain	John CP Belford BEM
Margaret Clark	Morag McKenzie Clark	Isobel Clegg	Evadne Cowan
Elma Doig	Catherine Donaldson	Robert S Dowie	Chris Duguid
Jude Dunlop. (resigned Nov 2025)	Hannah Dunlop	Elizabeth Fisher	Michael Gourlay
David Graham	Steven Graham	Chris Hamilton	Lorna Harley (resigned June 2025)
Alison Hay	Margaret Haynes (resigned June 2025)	Bill Henderson	Elizabeth Hunter
Graham Hunter	Paul Hynd	Cheryl Johnston	Moira Lamont
Anne Low	Georgina Lowe	Isobel Macfarlane	Janet McCauslin MBE
Barbara McKechnie	Colin McKenzie	Stuart McPherson	Gill McNeill
Margaret Miller	Joan More	Margaret Morgan	Lena Morris
Charles Munn	Becca Murphy	Warren Murphy	Natasha Myas (resigned January 2025)
Janice Ramsay	Douglas Rew (resigned March 2025)	Iain Richardson	Pat Ritchie
Brian Shaw	Sally Sheail (resigned June 2025)	Douglas Short	Matthew Simpson
Veronica Simpson	Isabel Stanners	Maureen Stibbards	Sue Strachan
Norman Thompson	Abe Torrance	Kari Watson	Christine Waddell
June Weatherup	Morag Wilkinson	Eric Williamson	Winifred Wood
Nancy Youngson			
Fergus Duncan (resigned 11 April 2025)	Rev'd. Andrea Fraser (appointed 12 January 2025)	Rev'd. Sarah Smith (appointed 19 January 2025)	Rev'd. Elane Sassenberg (appointed 11 April 2025)

Principal Office-bearers

Ministers:
 Vacant from 1 January 2024 to 11 January 2025
 Reverend Andrea Fraser inducted 12 January 2025
 Reverend Sarah Smith inducted 19 January 2025
 Reverend Elane Sassenberg inducted 11 April 2025

Interim Moderator
 Fergus Duncan (to 12 January 2025)
 Reverend Andrea Fraser (appointed 13 January 2025)

Interim Moderator (Vacancy):
 Moderator
 Fergus Duncan (13 January 2025 to 11 April 2025)
 Reverend Andrea Fraser (appointed 13 January 2025)

Joint Session Clerks:
 Bill Henderson
 Joan More
 Barbara McKechnie
 Margaret Miller (Lead Session Clerk from 26 March 2025)
 Veronica Simpson
 Church Treasurer:
 Elizabeth Pearston, CA

Fife: Forthview Parish Church of Scotland
Report of the Trustees (continued)

Reference and Administrative Information (continued)

Principal Office: Fife: Forthview Parish Church of Scotland
Regents Way
Dalgety Bay
KY11 9UY

Independent Examiner: Thomson Cooper Accountants
3 Castle Court
Carnegie Campus
Dunfermline
KY11 8PB

Bankers: Royal Bank of Scotland,
Dunfermline Branch
52-54 East Port
Dunfermline
KY12 7HB

CAF Bank Ltd.
25 Kings Hill Avenue
Kings Hill
West Mailing
Kent
ME19 4JQ

Fife: Forthview Parish Church of Scotland Report of the Trustees (continued)

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



MARGARET MILLER
Session Clerk and Trustee
Date 13-08-2026

Fife: Forthview Parish Church of Scotland
SC020926

Independent Examiner's Report to the Trustees of Fife: Forthview Parish Church of Scotland

I report on the financial statements of the charity for the year ended 31 December 2025 which are set out on pages 15 to 32.

Respective responsibilities of trustees and examiner

The charity trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

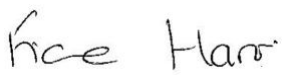
Basis of Independent Examiner's statement

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 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 by 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 Account Regulations, and
 - to prepare 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 accounts to be reached.

Signed.....

Date.....13-08-26

Fiona Haro CA
Thomson Cooper Accountants
3 Castle Court
Carnegie Campus
Dunfermline
KY11 8PB

Fife: Forthview Parish Church of Scotland

Statement of Financial Activities

<u>Year ended 31 December 2025</u>	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025
		£	£	£	£
Income and endowments from:					
Donations and legacies	1	320,945	4,914	-	325,859
Charitable activities	2	30,272	3,784	-	34,056
Other trading activities	3	59,713	-	-	59,713
Investments	4	8,040	4,849	-	12,889
Other	5	30,550	-	-	30,550
Total income		<u>449,520</u>	<u>13,547</u>	<u>-</u>	<u>463,067</u>
Expenditure on:					
Raising funds	6	193	-	-	193
Governance	6	6,059	-	-	6,059
Charitable activities	6	459,577	8,126	-	467,703
Total expenditure		<u>465,829</u>	<u>8,126</u>	<u>-</u>	<u>473,955</u>
Net income/(expenditure) before gains and losses on investments		<u>(16,309)</u>	<u>5,421</u>	<u>-</u>	<u>(10,888)</u>
Net gains/(losses) on investments		1,555	477	-	2,032
Net income/(expenditure)		<u>(14,754)</u>	<u>5,898</u>	<u>-</u>	<u>(8,856)</u>
Transfers between Funds		-	-	-	-
Net movement in funds		<u>(14,754)</u>	<u>5,898</u>	<u>-</u>	<u>(8,856)</u>
Reconciliation of funds:					
Total funds brought forward		234,486	323,544	1,352	559,382
<u>Total funds carried forward</u>		<u>219,732</u>	<u>329,442</u>	<u>1,352</u>	<u>550,526</u>

The notes on pages 19 to 32 form part of these financial statements

All income and expenditure is derived from continuing activities.

Fife: Forthview Parish Church of Scotland

Statement of Financial Activities

<u>Year ended 31 December 2025</u>	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
		£	£	£	£
Income and endowments from:					
Donations and legacies	1	232,906	500	-	233,406
Charitable activities	2	29,162	17,158	-	46,320
Other trading activities	3	58,245	8,920	-	67,165
Investments	4	12,224	4,172	-	16,396
Other	5	283,262	165,650	1,352	450,264
Total income		<u>615,799</u>	<u>196,400</u>	<u>1,352</u>	<u>813,551</u>
Expenditure on:					
Raising funds	6	386	-	-	386
Governance	6	7,820	-	-	7,820
Charitable activities	6	470,022	32,056	-	502,078
Total expenditure		<u>478,228</u>	<u>32,056</u>	<u>-</u>	<u>510,284</u>
Net income/(expenditure) before gains and losses on investments		<u>137,571</u>	<u>164,344</u>	<u>1,352</u>	<u>303,267</u>
Net gains/(losses) on investments		3,248	695	-	3,943
Net income/(expenditure)		<u>140,819</u>	<u>165,039</u>	<u>1,352</u>	<u>307,210</u>
Transfers between Funds		-	-	-	-
Net movement in funds		<u>140,819</u>	<u>165,039</u>	<u>1,352</u>	<u>307,210</u>
Reconciliation of funds:					
Total funds brought forward		93,667	158,505	-	252,172
<u>Total funds carried forward</u>		<u>234,486</u>	<u>323,544</u>	<u>1,352</u>	<u>559,382</u>

The notes on pages 19 to 32 form part of these financial statements

All income and expenditure is derived from continuing activities.

Fife: Forthview Parish Church of Scotland
Balance Sheet
At 31 December 2025

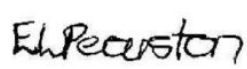
	<u>Note</u>	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets:			
Tangible assets	10	11,170	12,418
Investments	11	57,792	55,760
Total Fixed Assets		68,962	68,178
Current Assets			
Debtors	12	17,550	17,164
Cash at bank and in hand		321,255	340,652
Short term deposits		159,330	152,585
Total Current Assets		498,135	510,401
Liabilities			
	13		
Creditors falling due within one year		(16,571)	(19,197)
Net Current Assets		481,564	491,204
Creditors falling due after more than one year		-	-
Net Assets		550,526	559,382
The funds of the charity:			
Endowment funds	16	1,352	1,352
Restricted income funds	16	329,442	323,544
Unrestricted income funds	16	219,732	234,486
Total charity funds	16	550,526	559,382

The notes on pages 19 to 32 form part of these financial statements.

These Accounts were approved by the Kirk Session on 13-08-2026.
For and on behalf of the Kirk Session.



Session Clerk and Trustee



Treasurer

Fife:Forthview Parish Church of Scotland
Statement of Cash Flows
for the year ended 31 December 2025

	<u>Note</u>	Total 2025 £	Total 2024 £
Cash flows from operating activities:			
Net cash provided / (utilised) by operating activities	18	(12,652)	256,325
Cash flows from investing activities:			
Sale of investments	11	-	32,019
Purchase of tangible fixed assets	10	-	(12,480)
		-	19,539
Change in cash and cash equivalents in the reporting period		(12,652)	275,864
Cash and cash equivalents at the beginning of the reporting period		493,237	217,373
Cash and cash equivalents at the end of the reporting period		480,585	493,237
Expected cash and cash equivalents at the end of the reporting period		480,585	493,237

The notes on pages 19 to 32 form part of these financial statements.

Fife: Forthview Parish Church of Scotland

Year ended 31 December 2025

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended). They are prepared on an Accruals basis.

The financial statements are prepared in sterling, which is the functional currency of the church. Monetary amounts in these statements are rounded to the nearest £.

Fife: Forthview Parish Church meet the definition of a public entity under Financial Reporting Standard 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Fund accounting

Funds are classified as either restricted, endowment or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Going concern

The Trustees consider that there are no material uncertainties about the ability of the charity to continue for at least the next 12 months, and therefore has adopted the going concern basis in preparing these financial statements.

Recognition of income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

Fife: Forthview Parish Church of Scotland

Year ended 31 December 2025

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Recognition and allocation of expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Fabric Expenditure

Routine fabric repairs and maintenance are charged to the General Fund. Extraordinary repairs and improvements are met from Designated and Restricted Fabric Funds or funded from the Consolidated Fabric Funds held by the General Trustees. Funds received by way of special donations and fund-raising efforts are allocated to the appropriate Restricted Funds.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Churches, halls and manses, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Central heating boilers and controls	10 years
--------------------------------------	----------

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Fife: Forthview Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held with the Church of Scotland Investors Trust.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors

Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Fife: Forthview Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025
	£	£	£	£
1. Donations and Legacies				
Offerings	176,073	-	-	176,073
Tax recovered on Gift Aid	41,786	-	-	41,786
Legacies	94,378	1,000	-	95,378
Donations	5,013	2,700	-	7,713
Donations from Cong'l Orgs	3,695	1,214	-	4,909
	<u>320,945</u>	<u>4,914</u>	<u>-</u>	<u>325,859</u>
2. Income from charitable activities				
Weddings and Funerals	6,995	-	-	6,995
Regular Fundraising activities, Coffee Mornings etc	20,426	1,761	-	22,187
Donations Boxes	2,448	-	-	2,448
Presbytery Mission Fund Grants	-	-	-	-
Flowers in Church	-	2,023	-	2,023
Other	403	-	-	403
	<u>30,272</u>	<u>3,784</u>	<u>-</u>	<u>34,056</u>
3. Income from other trading activities				
Hall Rental Income	59,420	-	-	59,420
Equipment Rental Income	293	-	-	293
Manse Caretaker Income	-	-	-	-
Other	-	-	-	-
	<u>59,713</u>	<u>-</u>	<u>-</u>	<u>59,713</u>
4. Investment Income				
Dividends received	2,825	-	-	2,825
Deposit interest	5,215	4,849	-	10,064
	<u>8,040</u>	<u>4,849</u>	<u>-</u>	<u>12,889</u>
5. Other Income				
Reimbursement of Pulpit Supply	450	-	-	450
Receipts from General Trustees	28,261	-	-	28,261
Insurance Reclaim	1,839	-	-	1,839
Transfer of Union Balances	-	-	-	-
	<u>30,550</u>	<u>-</u>	<u>-</u>	<u>30,550</u>

Fife: Forthview Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£	£	£	£
1. Donations and Legacies				
Offerings	181,521	-	-	181,521
Tax recovered on Gift Aid	43,712	-	-	43,712
Legacies	-	500	-	500
Donations	266	-	-	266
Donations from Cong'l Orgs	2,407	-	-	2,407
Value of donated services	5,000	-	-	5,000
	<u>232,906</u>	<u>500</u>	<u>-</u>	<u>233,406</u>
2. Income from charitable activities				
Weddings and Funerals	3,750	-	-	3,750
Regular Fundraising activities, Coffee Mornings etc	19,133	-	-	19,133
Donations Boxes	2,692	-	-	2,692
Presbytery Mission Fund Grants	-	12,828	-	12,828
Flowers in Church	-	1,525	-	1,525
Other	3,587	2,805	-	6,392
	<u>29,162</u>	<u>17,158</u>	<u>-</u>	<u>46,320</u>
3. Income from other trading activities				
Hall Rental Income	52,512	-	-	52,512
Equipment Rental Income	897	-	-	897
Manse Caretaker Income	-	8,920	-	8,920
Other	4,836	-	-	4,836
	<u>58,245</u>	<u>8,920</u>	<u>-</u>	<u>67,165</u>
4. Investment Income				
Dividends received	3,429	-	-	3,429
Deposit interest	8,795	4,172	-	12,967
	<u>12,224</u>	<u>4,172</u>	<u>-</u>	<u>16,396</u>
5. Other Income				
Reimbursement of Pulpit Supply	172	-	-	172
Receipts from General Trustees	46,349	-	-	46,349
VAT Reclaim	4,233	-	-	4,233
Transfer of Union Balances	232,508	165,650	1,352	399,510
	<u>283,262</u>	<u>165,650</u>	<u>1,352</u>	<u>450,264</u>

Fife: Forthview Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025
	£	£	£	£
6. Analysis of Expenditure				
<u>Raising Funds</u>				
Offering Envelopes	193	-	-	193
<u>Governance Costs</u>				
Independent examination and other professional fees	6,059	-	-	6,059
<u>Charitable Activities</u>				
Giving to Grow	175,400	-	-	175,400
Presbytery Dues	6,946	-	-	6,946
Ministers' Travel Expenses	3,349	-	-	3,349
Ministers' Other Expenses	7,844	-	-	7,844
Locum Costs	970	-	-	970
Pulpit Supply	3,011	-	-	3,011
Other salary costs	52,122	-	-	52,122
Cleaners and Organist Fees	8,779	-	-	8,779
Fabric Repairs & Maintenance				
- Church Buildings	42,678	125	-	42,803
- Manses	27,577	210	-	27,787
- Other	30	-	-	30
Heating and Lighting	53,656	-	-	53,656
Water	9,218	-	-	9,218
Manse Council Tax	9,709	-	-	9,709
Insurance	17,831	-	-	17,831
Depreciation	1,248	-	-	1,248
Other Building Expenses	8,004	-	-	8,004
Copyrights and Licences	4,503	-	-	4,503
Office Costs	8,534	-	-	8,534
Refreshments and Catering	3,933	-	-	3,933
Provision of Music and Worship	2,804	-	-	2,804
AV Desks and other equipment	6,070	2,696	-	8,766
Flowers in Churches	-	2,464	-	2,464
Community Outreach	1,769	-	-	1,769
Congregational Development	-	-	-	-
Junior Church and Messy Church	377	-	-	377
Grants and Donations	300	-	-	300
Other Expenses	2,915	2,631	-	5,546
	459,577	8,126	-	467,703

Fife: Forthview Parish Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£	£	£	£
7. Analysis of Expenditure				
<u>Raising Funds</u>				
Offering Envelopes	386	-	-	386
<u>Governance Costs</u>				
Audit and other professional fees	7,820	-	-	7,820
<u>Charitable Activities</u>				
Giving to Grow	143,270	-	-	143,270
Presbytery Dues	7,046	-	-	7,046
Ministers' Travel Expenses	3,528	-	-	3,528
Ministers' Other Expenses	2,304	-	-	2,304
Locum Costs	17,751	-	-	17,751
Pulpit Supply	6,848	-	-	6,848
Other salary costs	42,213	-	-	42,213
Cleaners and Organist Fees	8,010	-	-	8,010
Fabric Repairs & Maintenance				
- Church Buildings	88,072	15,476	-	103,548
- Manses	40,603	13,752	-	54,355
- Other	9,685	-	-	9,685
Heating and Lighting	53,743	-	-	53,743
Water	-	-	-	-
Manse Council Tax	-	-	-	-
Insurance	15,917	-	-	15,917
Depreciation	62	-	-	62
Other Building Expenses	5,178	-	-	5,178
Copyrights and Licences	4,242	-	-	4,242
Office Costs	6,292	-	-	6,292
Refreshments and Catering	1,899	-	-	1,899
Provision of Music and Worship	1,922	47	-	1,969
AV Desks and other equipment	-	-	-	-
Flowers in Churches	-	1,714	-	1,714
Community Outreach	1,561	-	-	1,561
Congregational Development	486	-	-	486
Junior Church and Messy Church	1,105	-	-	1,105
Grants and Donations	580	-	-	580
Nominal value of donated items	5,000	-	-	5,000
Other Expenses	2,705	1,067	-	3,772
	470,022	32,056	-	502,078

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

	2025	2024
	£	£
7. Giving to Grow Contribution		
Gross before deductions	187,606	183,126
Less Transition Funding	(2,360)	(7,158)
Stipend Endowment Income	(9,509)	(9,646)
Income from Glebe Rent	(330)	(660)
Rounding carried forward	(7)	-
Vacancy Allowance	-	(22,392)
Net Contribution	<u>175,400</u>	<u>143,270</u>

	2025	2024
	£	£
8. Staff costs and numbers		
Salaries and wages	52,122	42,213
Social security costs	-	-
Total	<u>52,122</u>	<u>42,213</u>

Salaries are based on rates calculated by the real Living Wage Foundation, higher than the National Living Wage. A Pension scheme is operated for employees.

The average number of employees during the year was as follows:

	2025	2024
	Number	Number
Administration	1	1
Music staff	1	-
Premises maintenance	4	4
	<u>6</u>	<u>5</u>

No employee had employee benefits in excess of £60,000 (2024: nil).

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

9. Trustee Remuneration and Related Party Transactions

During the year trustees received a total of £19,506 (2024: £19,912) as reimbursement for expenditure on travel, IT, telephone, church equipment, group expenses and food. Additionally, one trustee was paid £2,726 in salary and pension scheme contributions for employment as a weekend caretaker (2024: £2,139).

Council Tax Payments for the three manses were £9,709 (2024: Nil).

No Trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £32,808 could be identified as donated to the congregation by Trustees (2024: £38,096).

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

10. Tangible Fixed Assets

	Buildings	Heating Systems	Total
	£	£	£
Cost			
At 1 January 2025	-	12,480	12,480
Additions	-	-	-
Disposals	-	-	-
At 31 December 2025	-	12,480	12,480
Accumulated Depreciation			
At 1 January 2025	-	62	62
Charge for year	-	1,248	1,248
Eliminated on Disposals	-	-	-
At 31 December 2025	-	1,310	1,310
Net Book Value			
At 31 December 2025	-	11,170	11,170
At 31 December 2024	-	12,418	12,418

11. Investments

	2025	2024
	£	£
Market value at 31 December 2024	55,760	29,167
Union transfers 1 January 2024	-	54,669
Realised gain on disposal	-	2,852
Disposal	-	(32,019)
Unrealised gain / (loss) on investments	2,032	1,091
Market value at 31 December 2025	57,792	55,760
Investments at cost	49,809	49,809

The following investments are held:
1,190 Units in the Church of Scotland
Investors Trust Growth Fund
4,355 Units in the Church of Scotland
Investors Trust Income Fund

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

12. Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	10,732	15,896
Use of Premises	4,920	1,268
Other	1,898	-
	17,550	17,164

13. Creditors

	2025	2024
	£	£
Accruals	15,098	18,749
Other	1,473	448
	16,571	19,197

14. Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	11,170	-	-	-	11,170
Investments	-	48,488	9,304	-	57,792
Current Assets	55,401	121,244	320,138	1,352	498,135
Current Liabilities	(16,571)	-	-	-	(16,571)
Net assets at 31 Dec 2025	50,000	169,732	329,442	1,352	550,526

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	12,418	-	-	-	12,418
Investments	-	43,744	12,016	-	55,760
Current Assets	56,779	140,742	311,528	1,352	510,401
Current Liabilities	(19,197)	-	-	-	(19,197)
Net assets at 31 Dec 2024	50,000	184,486	323,544	1,352	559,382

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

15. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

16. Movements in Funds 2025

	At 1 Jan 2025 £	Income £	Expenditure £	Gains/losses on Investments £	Transfers £	At 31 Dec 2025 £
Endowment funds						
Historic Bequest	1,352	-	-	-	-	1,352
	1,352	-	-	-	-	1,352
Restricted funds						
MDS/Parish Assistance	155,479	1,736	-	-	-	157,215
Engcongolweni Support	225	-	-	-	-	225
Dalgety Men's Breakfasts	97	-	-	-	-	97
Dalgety Sunshine Group	2,303	968	723	-	-	2,548
Flower Funds	618	2,865	2,463	-	-	1,020
The Guild	919	1,214	1,909	-	-	224
St Fillan's Repair Fund	51,171	2,438	-	-	-	53,609
Benevolent & Youth Award	1,627	-	-	-	-	1,627
St Fillan's Church Fund	38,371	2,429	2,696	-	-	38,104
St Fillan's Church 900	5,028	-	-	-	-	5,028
Sands Duncan	8,827	-	-	477	-	9,304
J White Malcolm Trust	3,190	-	-	-	-	3,190
Rosyth Nativity Project	231	-	-	-	-	231
Rosyth Defibrillator Project	626	-	125	-	-	501
Rosyth Special Projects Fund	36,532	1,897	210	-	-	38,219
Rosyth Reserve Fund	5,700	-	-	-	-	5,700
Mission Planning Grants	12,600	-	-	-	-	12,600
	323,544	13,547	8,126	477	-	329,442
Unrestricted funds						
General Fund	50,000	438,520	417,111	-	(21,409)	50,000
Designated General Fund	146,811	4,807	-	680	(114,913)	37,385
Designated Rosyth Legacy	-	-	-	-	94,378	94,378
Designated Fabric Fund	37,000	5,361	48,552	875	42,316	37,000
Designated Youth Work	303	582	166	-	-	719
Designated Pastoral Care	-	250	-	-	-	250
Fellowship Fund	372	-	-	-	(372)	-
	234,486	449,520	465,829	1,555	-	219,732
Total funds	559,382	463,067	473,955	2,032	-	550,526

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

16. Movements in Funds 2024

	At 1 Jan 2024 £	Income £	Expenditure £	Gains/losses on Investments £	Transfers £	At 31 Dec 2024 £
Endowment funds						
Historic Bequest	-	1,352	-	-	-	1,352
	<u>-</u>	<u>1,352</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,352</u>
Restricted funds						
MDS/Parish Assistance	154,779	700	-	-	-	155,479
Engcongolweni Support	225	-	-	-	-	225
Dalgety Men's Breakfasts	97	-	-	-	-	97
Dalgety Peace Garden	-	20	20	-	-	-
Dalgety Sunshine Group	2,485	688	870	-	-	2,303
Flower Funds	-	2,372	1,754	-	-	618
The Guild	919	-	-	-	-	919
Aberdour Manse Fabric	-	9,496	9,771	275	-	-
St Fillan's Repair Fund	-	51,171	-	-	-	51,171
Benevolent & Youth Award	-	1,877	250	-	-	1,627
St Fillan's Church Fund	-	39,094	723	-	-	38,371
St Fillan's Church 900	-	4,992	(36)	-	-	5,028
Sands Duncan	-	8,407	-	420	-	8,827
J White Malcolm Trust	-	3,190	-	-	-	3,190
Rosyth Nativity Project	-	231	-	-	-	231
Rosyth Defibrillator Project	-	626	-	-	-	626
Rosyth Worship Centre Fund	-	8,197	8,197	-	-	-
Rosyth Special Projects Fund	-	47,039	10,507	-	-	36,532
Rosyth Reserve Fund	-	5,700	-	-	-	5,700
Mission Planning Grants	-	12,600	-	-	-	12,600
	<u>158,505</u>	<u>196,400</u>	<u>32,056</u>	<u>695</u>	<u>-</u>	<u>323,544</u>

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

16. Movements in Funds 2024

	At 1 Jan 2024 £	Income £	Expenditure £	Gains/losses on Investments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds						
General Fund	(11,758)	344,402	374,637	-	91,993	50,000
Designated General Fund	-	-	-	-	146,811	146,811
Designated Fabric Fund	-	-	-	-	37,000	37,000
Designated Youth Work	-	-	-	-	303	303
Fellowship Fund	-	372	-	-	-	372
Designated Fabric (D)	-	-	52,502	-	52,502	-
Designated General (D)	105,425	2,347	-	3,248	(111,020)	-
General (A)	-	10,000	-	-	(10,000)	-
Designated General (A)	-	97,171	-	-	(97,171)	-
Designated Fabric (A)	-	40,163	18,383	-	(21,780)	-
Designated Fabric (I)	-	95	-	-	(95)	-
Designated Project (I)	-	29,632	29,632	-	-	-
Buildings Project (I)	-	1	1	-	-	-
Children's Church (I)	-	399	97	-	(302)	-
General Fund (I)	-	3,766	-	-	(3,766)	-
General Fund (NQ)	-	8,429	-	-	(8,429)	-
Church Renovation (NQ)	-	4,656	-	-	(4,656)	-
Designated General (NQ)	-	7,984	-	-	(7,984)	-
Designated Fabric (R)	-	10,000	2,504	-	(7,496)	-
Worship (R)	-	300	-	-	(300)	-
Outreach / Pastoral (R)	-	500	-	-	(500)	-
Sunday School (R)	-	250	49	-	(201)	-
Cleaning (R)	-	1,000	423	-	(577)	-
Poor of Parish (R)	-	100	-	-	(100)	-
General Fund (R)	-	54,232	-	-	(54,232)	-
	<u>93,667</u>	<u>615,799</u>	<u>478,228</u>	<u>3,248</u>	<u>-</u>	<u>234,486</u>
Total funds	<u>252,172</u>	<u>813,551</u>	<u>510,284</u>	<u>3,943</u>	<u>-</u>	<u>559,382</u>

St Fillan's Aberdour (A), Dalgety (D), Inverkeithing (I), North Queensferry (NQ), Rosyth R)

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

Purpose of Funds – Endowment Funds	
Historic Bequest	Income from the historic bequest can be used for general purposes.

Purpose of Funds – Restricted Funds	
MDS/Parish Assistance	Legacy to fund employment of Parish Assistant or equivalent role.
Engcongolweni Support	To provide focus for fostering links with Dalgety's Partner Church.
Men's Breakfasts	To provide opportunity for fellowship and learning, and to contribute to charitable work.
Peace Garden	To provide for maintenance of the planting in the Dalgety Peace Garden
Sunshine Group	To provide fellowship and enjoyment for dementia sufferers and their carers.
Flower Fund	Donations for flowers for display at Worship and subsequent donation to households.
The Guild	To provide Christian fellowship and raise awareness of wider issues in the world.
Aberdour Manse Fabric Fund	Income and donations specifically for Aberdour Manse Fabric expenditure.
St Fillan's Repair Fund	Legacies to fund repairs of St Fillan's Aberdour Church Buildings.
St Fillan's Benevolent & Youth Award	Legacy and donations given for the needy, poor and young people of Aberdour.
St Fillan's Church Fund	Fund for improvements to the Church, Church Hall and for worship, mission and for improvement or replacement of the church organ.
St Fillan's Church 900	A subset of the Church Fund specifically related to activities, events, receipts and payments associated with St Fillan's 900 th Anniversary in 2023.
Sands Duncan	Trusts incorporated into St Fillan's Accounts. Income credited to the General Fund.
J White Malcolm Trust	Interest can be used for general purposes but capital must remain intact.
Rosyth Nativity Project	Funds to be used towards Costs of Community Nativity Project.
Rosyth Defibrillator Project	Funds to be used towards Costs of Community Defibrillator Project.
Rosyth Worship Centre Fund	Fund for project to renovate Church Buildings in Rosyth to develop a new Worship Centre/Community Facility.
Rosyth Special Projects Fund	Fund to be used towards cost of undertaking any Special Project within the Church and Community.
Rosyth Reserve Fund	Fund created through Legacies to Church being held in Reserve.
Mission Planning Grants	Grants received from Presbytery Mission Fund for a Youth Worker, and for Bereavement Support.

Purpose of Funds – Unrestricted Funds	
General Fund	Working Capital to maintain operational liquidity day to day – for Giving to Grow payments, utility bills, salaries, office costs and routine fabric maintenance etc.
Designated General Fund	To provide adequate cover for loss of income or additional expenditure due to unforeseen circumstances, and gradual loss of income due to concerns about the demographics of the organisation.
Designated Rosyth Legacy	Legacy received in 2025 by Rosyth, currently set aside for Rosyth Fabric projects.
Designated Fabric Fund	To provide cover for non-routine fabric expenditure. This fund together with the restricted repairs funds and funds held by the General Fund Trustees should address the major fabric risk.
Designated Youth Work	Funds set aside for use by Sunday School and other Youth Groups.
Designated Pastoral Care	Funds set aside to support individuals and families experiencing hardship, poverty or personal crises.
Fellowship Fund	Funds for use by members of the congregation to find fellowship, host speakers and undertake projects.

Funds held by St Fillan's Aberdour, Inverkeithing, North Queensferry and Rosyth congregations were transferred into Fife: Forthview as other income. The unrestricted funds were then transferred into the appropriate Fund based on the purposes described in the tables above. The income and transfers are reflected in the movements reported above.

Fife:Forthview Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2025

17. Cash and Cash Equivalents

	2025	2024
	£	£
Cash at bank and in hand	480,585	493,237

18. Cash flows from operating activities

	2025	2024
	£	£
Net income / expenditure for year	(8,856)	307,210
Investments transferred in on Union	-	(54,669)
Gains on Investments	(2,032)	(3,943)
Depreciation	1,248	62
Decrease / (Increase) in Debtors	(386)	(11,342)
(Decrease) / Increase in Creditors	(2,626)	19,007
	(12,652)	256,325

19 Collections for Third Parties

Beneficiary	Brought Forward from 2024	Collected	Disbursed	Carried forward to 2026
		£	£	£
Mamie Martin	10	180	190	-
Refugee Week 2024 Collection	186	-	35	151
Frontline Fife Dalgety 2024 Collection	252	-	252	-
Ukraine Ladies	-	130	-	130
NQ Hohoe Fund balance transferred	-	59	-	59
NQ Sight Scotland Veterans	-	813	813	-
Christian Aid various events	-	2,887	2,887	-
Rosyth Childrens' Lunch Clubs	-	715	14	701
Macmillan Coffee Mornings	-	593	593	-
Sunflower Scotland	-	150	150	-
Foodbank Dunfermline various collections	-	894	894	-
CHAS	-	561	561	-
Poppy Scotland VE Day and Remembrance Services	-	846	790	56
Frontline Fife Various Collections	-	1,191	996	195
Collections for Ministers Welcome Gifts	-	2,574	2,574	-
Rosyth Men's Shed	-	181	-	181
Total	448	11,774	10,749	1,473

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES BUT CONSIDERED A PART OF THE
OVERALL FABRIC RESERVE**

<u>CAPITAL ACCOUNT</u>	2025 £	2024 £
Balance at 1 January	176,775	-
Union Transfers	-	197,941
VAT Repaid	-	4,233
Withdrawal – Inverkeithing Stonework Repairs	-	(25,399)
Credit Balances held at 31 December at cost	<u>176,775</u>	<u>176,775</u>
Market Value of Balances at 31 December	<u>188,572</u>	<u>187,011</u>
<u>REVENUE ACCOUNT</u>	2025 £	2024 £
Balance at 1 January	18,502	-
Income		
Union Transfers	-	17,862
Rental Income	16,380	15,789
Interest	7,932	10,069
Dividends	788	840
	<u>25,100</u>	<u>44,560</u>
Expenses		
Withdrawals	28,261	20,950
Agent Management Fees	2,429	1,293
Administration Cost - Consolidated Fabric Fund	930	2,152
Agent repairs / other costs	1,095	1,663
	<u>32,715</u>	<u>26,058</u>
Credit Balance at 31 December	<u>10,887</u>	<u>18,502</u>

During the year it was identified that various sums were not deducted from the 2024 Revenue Account. These expenses are now presented in the year they relate to, correcting the brought forward balance.

This appendix does not form part of the financial statements.