

Kirkcaldy Free Church of Scotland

Trustees' Report and Financial Statements
Year Ended 31 December 2025

Kirkcaldy Free Church of Scotland

Contents of the Financial Statements

For the year ended 31 December 2025

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Kirkcaldy Free Church of Scotland

Church Information

Trustees

Minister	Rev J Johnstone
Elder	G Murray, R McCallum, A Donald, E Brook
Deacon	P Klein

Address

191 St Clair Street
Kirkcaldy
KY1 2BX

Website

<http://kirkcaldy.freechurch.org/>

Bankers

Royal Bank of Scotland
23-25 Rosslyn Street
Kirkcaldy
KY1 3HA

Solicitors

Simpson & Marwick WS
Albany House
58 Albany Street
Edinburgh
EH1 3QR

Independent Examiner

Alasdair Black
99 Craigmount Avenue North
Edinburgh
EH4 8BR

Kirkcaldy Free Church of Scotland

Report of the Trustees

For the year ended 31 December 2025

The Trustees are pleased to present their report together with the financial accounts of the church for the year ended 31st December 2025.

Status of Charity and Governing Document

Kirkcaldy Free Church of Scotland is established by Constitution. The church is a Scottish Charity (No. SC038150).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as in London and 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.

Kirkcaldy Free Church of Scotland 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 Church building and the Minister's manse are the property of the congregation and are held under the Church's model trust deed.

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 congregation. 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) that served during the year consisted of:-

Deacons' Court

<i>Elders</i>	R McCallum, A Donald and E Brook
<i>Deacon</i>	P Klein
<i>Ministerial Team</i>	Rev J Johnstone and Rev G Murray

Kirkcaldy Free Church of Scotland

Report of the Trustees

For the year ended 31 December 2025

Congregational Trustees

For holding Property – J Klein, J Macmillan and J Paul

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

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: -

Congregational Activities

- Kirkcaldy Free Church is now formally the 'mother church' of the church plant in Leven (Leven Free Church), as reflected in these accounts - supporting its spiritual and financial organisation. Leven launched their own morning services in the summer.
- Training and support in ministry was given to a couple, who moved to Kirkcaldy through the US organisation Mission to the World, to help with the work of the church.
- The church has been encouraging members to engage in evangelism through church-based events, such as our community meals with a guest speaker and a guest service at Christmas.
- The church continues to meet weekly to pray, alternating between in-person meetings and meetings on zoom.
- We launched a new church website. We have used our website and facebook page to promote the work of the church, record services, share prayer requests, and to learn new tunes for our praise.
- The church family persists in using their gifts to support one another, the local community and those further afield. Our fortnightly community café continues to reduce isolation and promote community in the local area.
- We have supported some of our own children by helping with their fees for Free Church summer camps.
- We have supported other Scottish charities through one-off collections. The Blythswood shoebox appeal was highly successful, with over 30 boxes collected. We continue to collect for the local food bank. We donated to Wycliffe to help the work of Bible translation throughout the world.
- The church continues to enjoy church lunches to develop closer relationships within our church community.
- We have invited guest preachers from other parts of our denomination to learn more about the work of the church nationally.
- In November, we had our second church concert, with music from those within the church.
- Our minister continues his work as a padre at the local branch of the air cadets which involves visiting the cadets monthly. The cadets and their families joined us for a worship service at Christmas time.

Kirkcaldy Free Church of Scotland

Report of the Trustees

For the year ended 31 December 2025

- In May, we received a Presbytery Oversight Visitation (POV) which is a 5-yearly overview of how the church is doing spiritually, financially and in terms of growth, discipleship, evangelism and prayer. This was an encouraging visit.
- We began having quarterly joint evening services with two other Free Churches in Fife.
- In the summer, the Kirkcaldy congregation said goodbye to around 20 people who began attending the Leven Free Church morning service, which was always the plan. Then two more families moved away, pruning our numbers back still further. However, we are beginning to grow again, with several new families and individuals joining our church family.

In relation to **congregational funding**:

- Primarily through donations from church members via weekly offerings, monthly standing orders and Gift Aid tax reclaim;

Results for the year

The financial accounts for the year are set out on pages 7 to 10. The receipts and payments account (page 7) reflects net incoming resources of £78,126 (2024: net incoming resource of £33,760).

Reserves

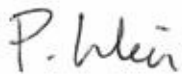
It is the policy of the congregation to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund at 31 December 2025 amounted to £33,356 (2024: £32,233) and was above the required level.

Total reserves, including balances on restricted funds amounted to £191,069 (2024: £112,943).

Grant Making Policy

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

On behalf of the Trustees



P Klein

Trustee/Clerk to Deacons' Court

16 September 2026

Kirkcaldy Free Church of Scotland

Report of the Independent Examiner to the Trustees

For the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025, which are set out on pages 7 – 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. The charity 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 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 Accounts 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.

Name

Address

Date

ATlack
99 CARGMOUNT AVE NORTH, EDINBURGH
16/9/26

Kirkcaldy Free Church of Scotland

Statement of Balances

For the year ended 31 December 2025

	General Fund £	Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts					
Standing Orders	37,552	11,411	600	49,563	40,135
Weekly Offerings	3,098	2,408	-	5,506	6,587
Income Tax Recovered	8,695	-	-	8,695	14,194
Hall Hire	2,985	-	-	2,985	2,940
Legacies and Other Gifts	17,785	70,600	-	88,385	40,000
Other Income	1,944	26,870	4,756	33,570	11,677
Bank Interest	2,385	45	20	2,450	-
Total Receipts	74,443	111,335	5,376	191,154	115,533
Payments					
Remittances to Central funds	48,948	12,868	-	61,816	33,800
Pulpit Supply	334	-	-	334	-
Ministry expenses	5,168	1,563	-	6,731	3,961
Church & Manse Insurance	935	-	-	935	710
Accommodation Hire	-	1,591	-	1,591	-
Heat & Light	2,515	312	-	2,827	2,708
Telephone	1,200	323	-	1,523	1,137
Rent and associated costs	-	9,960	-	9,960	-
Repairs, Renewals and Maintenance	1,970	-	-	1,970	11,371
Council Tax	3,277	1,157	-	4,434	3,033
Support to Others	2,150	10,600	-	12,750	15,150
Book / Magazines	557	-	-	557	704
Other Expenses	6,267	-	1,333	7,600	9,200
Total Payments	73,320	38,374	1,333	113,028	81,773
Surplus/(Deficit) for the year	1,123	72,960	4,043	78,126	33,760
Total funds brought forward	32,233	75,618	5,092	112,943	79,183
Total funds carried forward	33,356	148,578	9,135	191,069	112,943
Represented by:					
<i>Unrestricted funds</i>					
General Fund	33,356	-	-	33,356	32,233
<i>Designated Funds</i>					
Projects Fund	-	125,018	-	125,018	75,618
Leven Free Church - Main Fund	-	23,560	-	23,560	-
<i>Restricted Funds</i>					
Camps Fund	-	-	2,907	2,907	2,400
Leven Building Fund	-	-	2,919	2,919	-
Kirkcaldy Building Fund	-	-	3,309	3,309	2,692
	33,356	148,578	9,135	191,069	112,943

Kirkcaldy Free Church of Scotland

Statement of Balances

For the year ended 31 December 2025

		2025	2024
		£	£
	Notes		
Bank & Cash in hand			
Opening balance		112,943	79,183
Surplus/(Deficit) for the year		78,126	33,760
		<u>191,069</u>	<u>112,943</u>
 Total of Monetary Assets		 <u>191,069</u>	 <u>112,943</u>
 Reserves			
Unrestricted Funds	2	33,356	32,233
Designated Funds	3	148,578	75,618
Restricted Funds	4	9,135	5,092
		<u>191,069</u>	<u>112,943</u>

Approved by the Trustees on 16 September 2026 and signed on their behalf by the undernoted:



R McCallum

Trustee



P Klein

Trustee

The notes form part of these financial statements.

Kirkcaldy Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

1. Accounting Policies

1) *Accounting Convention*

The financial statements have been prepared under the historical cost convention and in accordance with the Charities Accounts (Scotland) Regulations 2006.

2) *Basis of Financial Statements*

The financial statements have been prepared on a receipts and payments basis.

3) *Receipts and Payments Accounts*

For the purpose of the Receipts and Payments Accounts as shown on page 7, 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.

1. Unrestricted Funds

	Balance at 01.01.25 £	Incoming Resources £	Resources expended £	Balance at 31.12.25 £
General Fund	32,233	74,433	(73,320)	33,356
Total Unrestricted Funds	32,233	74,433	(73,320)	33,356

2. Designated Funds

	Balance at 01.01.25 £	Incoming Resources £	Resources expended £	Balance at 31.12.25 £
KFC Project Fund	75,618	60,000	(10,600)	125,018
Leven Free Church - Main	-	51,335	(27,775)	23,560
Total Designated Funds	75,618	111,335	(38,375)	148,578

3. Restricted Funds

	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Balance at 31.12.25 £
Kirkcaldy Building Fund	2,692	617	-	3,309
Camps Fund	2,400	1,840	(1,333)	2,907
Leven Building Fund	-	2,919	-	2,919
Total Restricted Funds	5,092	5,376	(1,333)	9,135

Explanation of funds

Designated:

Kirkcaldy Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

Project Fund - Kirkcaldy Free Church received a donation in 2023 from our US gospel partnership. While there was no restriction placed on these funds, they have been earmarked to support specific large-scale costs. Further funding was received and allocated to this fund in 2024 and 2025 by way of the estate of a long-standing member of the church. Money was transferred from this fund to support the ongoing work of Leven Free Church.

Leven Free ChurchMain – This represents unrestricted giving that has been designated for the purposes of the work as part of Leven church plant.

Restricted

Kirkcaldy Building Fund - represents funds received in relation to building work at the site of the Kirkcaldy Free Church.

Camps Fund – represents funds received in relation to supporting children of the congregation attend Free Church of Scotland camps.

Leven Building Fund - represents specific funding provided in relation to plans for a building in Leven.

4. Long-term Liabilities

The Church has no long-term loans or equivalent liabilities.

5. Related Party Transactions and Trustees Remuneration

Trustees received no emoluments in the financial year (2024: £nil). There were no related party transactions in year.

6. Roundings

There may be minor discrepancies in some of the figures shown due to 'roundings' (i.e. omitting pence).