

KNOX'S UNITED FREE CHURCH OF SCOTLAND MONTROSE

Scottish Charity No.SC000674

A Congregation of the United Free Church of Scotland,
Charity No.SC008167.

Congregation Report and Accounts

Year to 31 December 2025

Principal place of worship and of Congregation activities:

52 Mill Street Montrose DD10 8RG

Office Bearers, Trustees, and Members of the Courts of the Congregation during year to 31 December 2025

Charity Trustees

Interim Moderator	Rev Dr Jane McArthur
Office Bearers	Session Clerk (pro tem) Rev Graeme B. Bruce (Retired at AGM 1 st April 2025)
	Clerk to Board Mrs Anne Wood
	Treasurer Mrs Jacqueline Allan
Kirk Session Elders:-	Mr George Brown
	Mrs Helen Watt
	Mr Leslie Wood
Congregational Board Elected Members:-	Mrs Anne Wood
	Mrs Margaret Hague (Retired at AGM 1st April 2025)
	Mrs Joan Christie
	Mrs Moira Pollock

Bankers Bank of Scotland 31 High Street Montrose DD10 8LT

Independent Examiner Mr Mike Wood

Congregation Report year to 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 judgment 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, this 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 North (in which this 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 well being 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 Congregational Board of this Congregation. The Property Trustees of the Congregation are the Kirk Session named on page 2 of this Report.

The Minister of this Congregation is inducted by the Presbytery of the North. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Congregational Board. 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.

Activities and Achievements

The Congregation as a worshipping community always seeks to serve the town in which it is placed offering a meeting place and open space for worship and fellowship. During the year 2022 this ambition was achieved by offering a shared place of worship to members of the local Methodist congregation. The Congregation also continues its engagement with other Christian Churches within the community through its membership of Montrose Churches Together. The Congregation works to fulfil its commission to proclaim the Gospel of the Lord Jesus Christ seeking to promote a spirit of unity among all God's people. The congregation maintains its interest in, and offers practical assistance to the work of the wider Church at home and overseas, it contributes financially, when possible, to various appeals from a variety of aid agencies.

4. Accounts 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 Accounts of this Congregation set out on pages 7-8 consist of a Receipts and Payments Account for each Congregation Fund, a Statement of the Balance on each Fund held at 31 December 2023, and Notes thereon.

The Receipts and Payments and Statement of Balances on Congregational Funds are set out on pages 7-8. The ordinary Receipts and Payments for the regular Congregation activities are shown in the General Fund and in the year amounted to **£.16546 58** and respectively **£.36816 43** and give a deficit of **£.20269 85**. The total amount of all Congregational Funds at 31st December 2023 **£.13630 78**. Portfolio Investment value at 31st December 2025 £,250265

5. 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 the Accounts.
- 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.

6. Land and Property

Land and Property consist of the Church, Church Halls together with fittings and furnishings therein (including communion and other ecclesiastical articles). These 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 or for resale. No market value has been placed on these Assets.

7. 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 Accounts of the Congregation. The Independent Examiner's Report for the year to 31st December 2023 is on page 6.

Approval of Congregation Report and Financial Statements

The Annual Report and Accounts were approved by the Congregational Board at a meeting held on Tuesday 17th February 2026 and were available at the Annual Congregational Meeting held on Sunday 29th March 2026. The Office Bearers authorised to sign the Report and Accounts on behalf of the Congregation are:-

Signed Jane McArthur.....

Signed Anne Wood.....

Signed Jacqueline Allan.....

Sunday 29th March 2026

Date

Independent Examiner's Report to the Trustees and Office Bearers Of Knox 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 to 5 and 7 to 10**

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). 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 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 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: MICHAEL IAN WOOD.

Address 34 SCOTT CRESCENT
HILL SIDE
MONTROSE

Date: DDIOREL.

20 MARCH 2026.

Financial Schedule for 2025

Section 1

GENERAL FUND**RECEIPTS:**

		£	£	£
Offerings:	Open	£	5,170.23	
	Free Will Envelopes	£	-	
	Free Will Envelopes (Gift Aid)	£	1,735.00	
	Gift Aid Tax Recovered	£	-	
	Other Offerings	£	1,253.06	£ 8,158.29
Donations	Church Organisations	£	500.00	
	Other	£	-	£ 500.00
Other Receipts	Interest	£	7,888.29	
	Rent/Let premises	£	-	
	Stedfast	£	-	
	Miscellaneous	£	-	£ 7,888.29
Events	Fundraising	£	-	£ -
Total Ordinary Receipts				£ 16,546.58
Extraordinary Receipts	Donation / Bequest	£	-	
	Grant	£	-	
	Other	£	-	
Total Extraordinary Receipts				£ -
Missions	Other charities	£	-	£ -

TOTAL RECEIPTS

carried down to summary

A £ 16,546.58**PAYMENTS:**

Ministry	Minister Stipend/NI/expense etc	£	12,285.25	£ 12,285.25
Other Salaries	Church Officer / Cleaner	£	1,040.00	£ 1,040.00
Property	C Tax, Heat&Light, Repairs etc	£	15,174.04	£ 15,174.04
Other Congr. Payments	Total	£	1,979.14	£ 1,979.14
Fundraising	Expenses	£	-	£ -
Contributions to	Denomination	£	60.00	
	Presbytery	£	5,638.00	
	Denominational Missions	£	-	£ 5,698.00
Total Ordinary Payments				£ 36,176.43
Extraordinary Payments	Refurbishment etc	£	-	£ -
Mission	Other charities	£	640.00	£ 640.00
Total Extraordinary Payments				£ 640.00

TOTAL PAYMENTS

carried down to summary

B £ 36,816.43**GENERAL FUND - Summary:**

TOTAL RECEIPTS	brought down	A £ 16,546.58
(Less) TOTAL PAYMENTS	brought down	B £ 36,816.43
SURPLUS (DEFICIT)		-£ 20,269.85
Transfers	From Other Funds (show as positive number)	£ 20,000.00
	To Other Funds (show as negative number)	£ -
BALANCE	at 31.12.2024	£ 13,900.63
	at 31.12.2025	£ 13,630.78

Statement of All Congregation Fund Balances (excluding funds belonging to organisations)

Fund Name*	Nature of Fund **	Balance at Beg. Yr.	Receipts	Payments	Transfers** to/from Fund	Balance at End Yr.
		£	£	£	£	£
General	Unrestricted	£ 13,900.63	£ 16,546.58	£ 36,816.43	£ 20,000.00	£ 13,630.78
	0	0 £ -	£ -	£ -	£ -	£ -
	0	0 £ -	£ -	£ -	£ -	£ -
	0	0 £ -	£ -	£ -	£ -	£ -
Investment	Designated	£ 258,638.98	£ -	£ -	-£ 20,000.00	£ 238,638.98
Total Funds at year end		£ 272,539.61	£ 16,546.58	£ 36,816.43	£ -	£ 252,269.76

Net transfers

** Nature of Fund - specify whether Unrestricted, Designated or Restricted

Section 3

£

	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
	£	-
Total Payments	£	-

Section 4

Graeme Bruce

Jacqueline Allan

If a signed audited copy of the Congregational Report and Accounts is not available before 27th February 2026, please send as soon as possible thereafter.

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	Fabric / Building Designated	Youth Designated	Manse Designated	Total 2025	Total 2024
Receipts									
Offerings	Open Plate		£ 5,170.23					£ 5,170.23	£ 5,290.00
	Freewill							£ -	£ -
	Freewill (gift aid)		£ 1,735.00					£ 1,735.00	£ 1,823.00
	Gift Aid Tax							£ -	£ -
	Other	Page 9.1	£ 1,253.06					£ 1,253.06	£ 1,987.50
	Sub Total		£ 8,158.29	£ -	£ -	£ -	£ -	£ 8,158.29	£ 9,101.40
Donations	Organisations	Page 9.2	£ 500.00					£ 500.00	£ 1,000.00
	Other	Page 9.2						£ -	£ -
	Sub Total		£ 500.00	£ -	£ -	£ -	£ -	£ 500.00	£ 1,000.00
Other	Bank / Investments		£ 7,888.29					£ 7,888.29	£ 7,845.10
	Rent / Let							£ -	£ -
	Stedfast							£ -	£ -
	Miscellaneous	Page 9.3						£ -	£ -
	Sub Total		£ 7,888.29	£ -	£ -	£ -	£ -	£ 7,888.29	£ 7,845.10
Events	Fundraising		£ -	£ -	£ -	£ -	£ -	£ -	£ 475.00
	Total Ordinary Receipts		£ 16,546.58	£ -	£ -	£ -	£ -	£ 16,546.58	£ 18,421.60
Extraordinary	Donation / Bequest							£ -	£ -
	Grant							£ -	£ -
	Other	Page 9.4						£ -	£ -
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Missions	Other charities	Page 9.5	£ -	£ -	£ -	£ -	£ -	£ -	£ -
	Total Receipts (Ordinary plus Extraordinary)		£ 16,546.58	£ -	£ -	£ -	£ -	£ 16,546.58	£ 18,421.60
Payments									
Ministry	Stipend/Salary & NIC		£ 11,156.55					£ 11,156.55	£ 8,836.50
	Expenses		£ 720.70					£ 720.70	£ 2,411.19
	Pulpit Supply		£ 408.00					£ 408.00	£ -
	Int Moderator Fee, Exp							£ -	£ -
	Sub Total		£ 12,285.25	£ -	£ -	£ -	£ -	£ 12,285.25	£ 11,247.70
Other Salary	Church Officer / Cleaner		£ 1,040.00	£ -	£ -	£ -	£ -	£ 1,040.00	£ 880.00
Property	Church							£ -	£ 9,602.79
	Insurance		£ 2,496.35					£ 2,496.35	£ -
	Heat & light		£ 2,334.92					£ 2,334.92	£ -
	Repairs, upkeep		£ 5,603.97					£ 5,603.97	£ -
	Equipment, Furnishing		£ 4,738.80					£ 4,738.80	£ -
	Other - manse	Page 9.6						£ -	£ 8,238.58
	Sub Total		£ 15,174.04	£ -	£ -	£ -	£ -	£ 15,174.04	£ 17,841.37
Other	Stedfast Magazine		£ 120.00					£ 120.00	£ -
	Office & Publicity	Page 9.7						£ -	£ -
	Kirk Session							£ -	£ -
	Miscellaneous	Page 9.8	£ 1,859.14					£ 1,859.14	£ -
	Organisations Support							£ -	£ -
	Sub Total		£ 1,979.14	£ -	£ -	£ -	£ -	£ 1,979.14	£ -
Fundraising	Expenses		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination		£ 60.00					£ 60.00	£ 8,686.00
	Presbytery		£ 5,638.00					£ 5,638.00	£ 717.87
	Denominational Missions	Page 9.9						£ -	£ -
	Sub Total		£ 5,698.00	£ -	£ -	£ -	£ -	£ 5,698.00	£ 9,403.87
	Total Ordinary Payments		£ 36,176.43	£ -	£ -	£ -	£ -	£ 36,176.43	£ 39,372.94
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Mission	Other charities	Page 9.11	£ 640.00	£ -	£ -	£ -	£ -	£ 640.00	£ -
	Total Payments (Ordinary plus Extraordinary)		£ 36,816.43	£ -	£ -	£ -	£ -	£ 36,816.43	£ 39,372.94
Surplus (Deficit) Not Receipts (Payments)			£ 20,269.85	£ -	£ -	£ -	£ -	£ 20,269.85	£ 20,951.32
Transfers From Other Funds (show as positive number)			£ 20,000.00	£ -	£ -	£ -	£ -	£ 20,000.00	£ -
Transfers To Other Funds (show as negative number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -
Net Movement on Funds			£ 269.85	£ -	£ -	£ -	£ -	£ 269.85	£ 20,951.32