

ABERDEEN: NORTHFIELD UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC014484

A Congregation of the United Free Church of Scotland,

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

**Church and Hall, Kettlehills Road, Aberdeen
AB16 5SJ**

Congregation Report and Financial Statements

Year ending 31 December 2025

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Office Bearers, Trustees and Members of the Courts of the Congregation serving during Year ending 31 December 2025

Minister		Rev A Ellison
Office Bearers	Session Clerk Clerk to Board Treasurer	Mark Hammond Diane Crowe Grace McCartney
Property Trustees	Minister, Session Clerk, Clerk to the Board, Treasurer (<i>Ex Officio</i>)	
Kirk Session	Minister Session Clerk Elders:	Rev A Ellison Mark Hammond George Bruce Moira Hammond Diane Crowe Lilian McPherson Grace McCartney Elaine Ross
Congregational Board	Minister Clerk Elders:	Rev A Ellison Diane Crowe Mark Hammond George Bruce Moira Hammond Lilian McPherson Grace McCartney Elaine Ross
	Elected Members:	Caroline Milne Evelyn Bruce Iris McPherson Moira Fiddes Fiona Sales
Bankers	Lloyds TSB, Rosehill, Aberdeen	
Independent Examiner	Jessie S McKenzie 110 Balnagask Road Torry Aberdeen AB11 8RJ	

Congregation Report year ending 31 December 2025

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of 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 men 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 *Ex Officio* Office Bearers named on page 2 of this Report.

The Minister of this Congregation is appointed 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.

4. Activities and Achievements

Sunday worship has continued throughout 2025 with new adherents and visitors enquiring about faith. The Women's Association met throughout the year and Bible Study and Prayer took place on Thursday afternoons. The Kirk Session and Congregational Board met throughout the year to ensure both the spiritual and temporal needs of the church are met. There was a lot of work around PVG to ensure our compliance with the new regulations. Some of our mission partners joined us throughout the year to provide updates. The minister conducted funerals and pastoral care was given by minister, elders and members of the congregation when required.

We continue sharing ministry with Aberdeen North Parish Church and Sheddocksley Baptist Church sharing prayer breakfasts, services and working together in community and school projects. We became

part of the Love Aberdeen initiative, helping to deliver a John's Gospel to homes within our area and working together across the city.

Chaplaincy and partnership continue with four local schools including leading assemblies, running an SU Group, helping facilitate a community café, assisting in a Quiet Zone and providing pastoral support to both teachers and pupils. Primary 6 pupils from Heathryburn and Bramble Brae Primary Schools took part in the Easter Journey with Primary 2 pupils taking part in The Christmas Scavenger Hunt as part of their RMPS. The Flourish Project runs at Northfield Academy and is aimed at helping with self-esteem. Pupils from Orchard Brae School (for complex and severe additional support needs pupils) join us at the Friday Coffee and Chat with 2 pupils currently working towards their Saltire Awards. 7th Aberdeen Company Girls' Brigade still meets at Heathryburn School and the minister is chaplain to the Aberdeen Division.

Our Friday Coffee and Chat continues and our summer BBQ was another glorious day with lots of people attending. At Christmas we were able to provide butcher's Christmas packs for 40 families who require help from Northfield Community Centre Foodbank. We have also helped both the foodbank and The Cubby at the Cummings Park Centre throughout the year.

Work continues in maintaining the Church Building and Manse. This has included treating dampness/water ingress, plumbing and electrical issues. A start has been made in upgrading the lighting to LED lights.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 7 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2025 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The General Fund (Collection Fund) shows a net deficit for the year of £28,248.18. The Investment Fund, administered by the Church Office, shows a surplus of £7,874.66, a transfer to the General Fund of £35,000.00, and a balance of £61,242.19. The Special Reserve Fund shows a transfer of £1,500.00 to the General Fund and a balance of £1,440.00. The Fabric Fund shows a balance of £3,110.62. There were no changes to the Roof Fund or the Choir Fund, giving them balances of £463.45 and £428.10 respectively. However, the Choir Fund was closed and its balance of £428.10 transferred to the General Fund. The Midweek Mission Fund received £388.69, disbursed £353.33, leaving a balance of £175.03. The Benevolent Fund received £75.50 from Retiring Offerings and disbursed £90.00, leaving a balance of £119.50.

Total Congregational Funds at 31 December 2025 is £80,931.68. This sum is considered more than adequate to meet the immediate financial requirements of the Church's ongoing work.

6. Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

Land and Property consist of Church and Church Hall together with fittings and furnishings (including communion, other ecclesiastical articles). The Congregation owns a Manse.

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 and/or resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2025 is on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Congregational Board at their meeting on 10/05 / 2026 and will be approved by the Congregation at the Annual General Meeting. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed 

Minster

Signed 

Session Clerk

Signed 

Clerk to the Congregational Board

Signed 

Treasurer

Date 10/05/2026.

Independent Examiner's Report to the Trustees and Office Bearers of Aberdeen: Northfield 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 9**

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("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

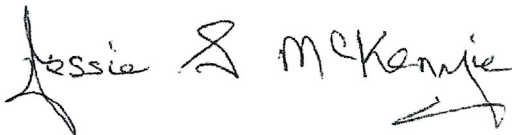
1. which gives me reasonable cause to believe that in any material respect the requirements:

- 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: Mrs Jessie McKenzie

Address: 110 Balnagask Road,
Torry,
Aberdeen AB11 8RJ

Date: 20th February 2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund *	Nature of Fund **	Balance 31.12.24 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows	
									Bank etc.	£
General	Unrestricted Note 1	£5,700.97	£27,480.77	£55,728.95	-£28,248.18	£36,928.10	£8,679.92	£14,380.89	TSB	£14,380.89
Investment	Unrestricted Note 8	£88,367.53	£8,205.38	£330.72	£7,874.66	-£35,000.00	-£27,125.34	£61,242.19	General Trustees	£61,242.19
Special Reserve, Fabric, & Roof	Designated Notes 2 & 3	£10,467.85	£0.00	£3,953.78	-£3,953.78	-£1,500.00	-£5,453.78	£5,014.07	TSB	£5,014.07
Midweek Mission & Choir	Designated Note 4	£567.77	£388.69	£353.33	£35.36	-£428.10	-£392.74	£175.03	TSB & Cash	£175.03
Benevolent	Restricted Note 5	£134.00	£75.50	£90.00	-£14.50	£0.00	-£14.50	£119.50	Cash	£119.50
Total Congregation Funds		£105,238.12	£36,150.34	£60,456.78	-£24,306.44	£0.00	-£24,306.44	£80,931.68		£80,931.68

* Fund Name - amend as appropriate

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

Notes to the Financial Statements for the Year ending 2025

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Midweek Mission & Choir	Designated	Note 2	To support charitable and missionary outreach work at home and overseas
Special Reserve, Fabric & Roof	Designated	Note 3	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Governance		Note 4	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse, Hall	Note 5	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Investment	Unrestricted	Note 6	Investments held on behalf of the Congregation which have a variable Market Value are included in the above Statement of Balances at the value at the year end. Revaluations during the year are reported in the table above as 'Net Change in Fund'
Contingent Liabilities		Note 7	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below :- There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 8	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation

Approval of Congregation Financial Statements for the year ending 31 December 2025 as set out on Pages 7,8 and 9 by Office Bearers authorised to sign :

Minister

Name : Andrew Ellison

Clerk to Congregational Board

Name : Diane Crowe

Treasurer

Name : Grace McCartney

Date

10/05/2026

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund* :	Notes	General	Investment	Special Reserve, Fabric, & Roof	Midweek Mission & Choir	Benevolent	Total	Total
Nature of Fund** :	Details	Unrestricted	Unrestricted	Designated	Designated	Restricted	2025	2024
Receipts								
Offerings	Open Plate	£ 1,186.47					£ 1,186.47	1,036.09
	Freewill	£ 2,920.30					£ 2,920.30	3,294.30
	Freewill (gift aid)	£ 15,680.00					£ 15,680.00	13,368.32
	Gift Aid Tax	£ 5,290.02					£ 5,290.02	5,456.51
	Other	£ 697.60			£ 53.00	£ 75.50	£ 826.10	409.00
	Sub Total	£ 25,774.39	£ -	£ -	£ 53.00	£ 75.50	£ 25,902.89	23,564.22
Donations	Organisations	£ 100.00					£ 100.00	100.00
	Other				£ 215.69		£ 215.69	6,215.04
	Sub Total	£ 100.00	£ -	£ -	£ 215.69	£ -	£ 315.69	6,315.04
Other	Bank Interest						£ -	
	Revaluations		£ 8,205.38				£ 8,205.38	6,088.05
	Stedfast	£ 96.00					£ 96.00	65.00
	Miscellaneous	£ 50.00					£ 50.00	
	Sub Total	£ 146.00	£ 8,205.38	£ -	£ -	£ -	£ 8,351.38	6,153.05
Events	Fundraising	£ 1,185.38	£ -	£ -	£ -	£ -	£ 1,185.38	185.00
Total Ordinary Receipts		£ 27,205.77	£ 8,205.38	£ -	£ 268.69	£ 75.50	£ 35,755.34	£ 36,217.31
Extraordinary	Donation / Bequest	£ 200.00					£ 200.00	
	Grant						£ -	
	Other				£ 120.00		£ 120.00	
	Sub Total	£ 200.00	£ -	£ -	£ 120.00	£ -	£ 320.00	£ -
Missions		£ 75.00	£ -	£ -	£ -	£ -	£ 75.00	171.53
Total Receipts (Ordinary plus Extraordinary)		£ 27,480.77	£ 8,205.38	£ -	£ 388.69	£ 75.50	£ 36,150.34	£ 36,388.84
Payments								
Ministry	Stipend/Salary & NIC	£ 35,247.71					£ 35,247.71	33,178.50
	Expenses						£ -	
	Pulpit Supply	£ 240.00					£ 240.00	430.00
	Int Moderator Fee, Exp						£ -	
	Sub Total	£ 35,487.71	£ -	£ -	£ -	£ -	£ 35,487.71	£ 33,608.50
Other Salary	Church Officer / Cleaner	£ 1,839.00	£ -	£ -	£ -	£ -	£ 1,839.00	1,911.00
Property	Council Tax	£ 2,820.69					£ 2,820.69	2,609.91
	Insurance	£ 2,504.97					£ 2,504.97	2,298.39
	Heat & light	£ 4,474.00					£ 4,474.00	7,410.84
	Repairs, upkeep	£ 1,162.19		£ 1,087.00			£ 2,249.19	922.59
	Equipment, Furnishing	£ 317.63					£ 317.63	179.41
	Other	£ 289.98					£ 289.98	
	Sub Total	£ 11,569.46	£ -	£ 1,087.00	£ -	£ -	£ 12,656.46	£ 13,421.14
Other	Stedfast Magazine	£ 156.00					£ 156.00	156.00
	Office & Publicity	£ 374.38					£ 374.38	283.46
	Kirk Session	£ 701.80					£ 701.80	786.55
	Miscellaneous	£ 204.00	£ 330.72		£ 353.33	£ 90.00	£ 978.05	1,281.93
	Organisations Support						£ -	
	Sub Total	£ 1,436.18	£ 330.72	£ -	£ 353.33	£ 90.00	£ 2,210.23	£ 2,507.94
Fundraising	Expenses	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination	£ 4,288.00					£ 4,288.00	4,463.00
	Presbytery	£ 104.00					£ 104.00	78.00
	Denominational Missions	£ 218.10					£ 218.10	0.00
	Sub Total	£ 4,610.10	£ -	£ -	£ -	£ -	£ 4,610.10	£ 4,541.00
Total Ordinary Payments		£ 54,942.45	£ 330.72	£ 1,087.00	£ 353.33	£ 90.00	£ 56,803.50	£ 55,989.58
Extraordinary	Refurbishment etc	£ -	£ -	£ 2,866.78	£ -	£ -	£ 2,866.78	£ -
Mission	Other charities	£ 786.50	£ -	£ -	£ -	£ -	£ 786.50	1,080.53
Total Payments (Ordinary plus Extraordinary)		£ 55,728.95	£ 330.72	£ 3,953.78	£ 353.33	£ 90.00	£ 60,456.78	£ 57,070.11
Surplus (Deficit) Net Recpts (Paymnts)		£ 28,248.18	£ 7,874.66	£ 3,953.78	£ 35.36	£ 14.50	£ 24,306.44	£ 20,681.27
Transfers From Other Funds (show as positive number)		£ 36,928.10	£ -	£ -	£ -	£ -	£ 36,928.10	£ 15,000.00
Transfers To Other Funds (show as negative number)		£ -	£ 35,000.00	£ 1,500.00	£ 428.10	£ -	£ 36,928.10	£ -
Net Movement on Funds		£ 8,679.92	£ 27,125.34	£ 5,453.78	£ 392.74	£ 14.50	£ 24,306.44	£ 5,681.27

Supplementary Sheet and Notes - Year ending 31 December 2025

	General Unrestricted £	Investment Unrestricted £	Special Reserve, Fabric, & Roof Designated £	Midweek Mission & Choir Designated £	Benevolent Restricted £
Note Details of Receipts					
9.1 Offerings - Other					
Retiring Offerings	£ 642.60			£ 53.00	£ 75.50
WA Donation to Xmas Foodbank	£ 55.00				
	£ 697.60	£ -	£ -	£ 53.00	£ 75.50
9.2 Donations - Organisations & Other					
Women's Association	£ 100.00			£ 201.43	
Offerings Fellowship Group				£ 14.26	
Donations	£ 100.00	£ -	£ -	£ 215.69	£ -
9.3 Other - Miscellaneous					
Prayer Breakfast	£ 10.00				
Mr & Mrs J Napier	£ 40.00				
	£ 50.00	£ -	£ -	£ -	£ -
9.4 Extra-ordinary - Other					
Unpresented cheques				£ 120.00	
	£ -	£ -	£ -	£ 120.00	£ -
9.5 Receipts from Missions					
WH&O Committee	£ 50.00				
Anchored Magazine	£ 25.00				
	£ 75.00	£ -	£ -	£ -	£ -
Note Details of Payments					
9.6 Property - Other					
Wifi	£ 289.98				
	£ 289.98	£ -	£ -	£ -	£ -
9.7 Office & Publicity					
FWO Envelopes & Book	£ 133.44				
Leaflets	£ 170.70				
Ink Cartridges, Paper & Postage	£ 70.24				
	£ 374.38	£ -	£ -	£ -	£ -
9.8 Miscellaneous					
Gifts	£ 200.00			£ 200.00	£ 90.00
Bank	£ 4.00			£ 153.33	
Ink Cartridges, Paper & Postage	£ 204.00	£ -	£ -	£ 353.33	£ 90.00
9.9 Denominational Missions					
Easter Scheme	£ 130.10				
Dr I Hepburn	£ 38.00				
Women's Home & Overseas	£ 50.00				
	£ 218.10	£ -	£ -	£ -	£ -
9.10 Extraordinary Payments					
Front Door			£ 1,956.78		
Dishwasher & Installation			£ 910.00		
	£ -	£ -	£ 2,866.78	£ -	£ -
9.11 Other charities					
Benevolent Fund	£ 75.50				
Cogwheel Trust	£ 300.00				
Northfield Foodbank	£ 218.00				
One Heart Israel	£ 115.00				
Midweek Mission Fund	£ 53.00				
Anchored Magazine	£ 25.00				
	£ 786.50	£ -	£ -	£ -	£ -

Title Deeds held by:	Church	UF Church Office, Glasgow
	Manse	UF Church Office, Glasgow

Please return Schedule, ideally with a signed audited copy of the Congregational Report and Accounts, by Friday 27th February 2026.

One copy to Church Office, one copy to Presbytery Clerk and one copy to be retained for your records.

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,