

Congregational Federation In Scotland



**Report and Accounts
For the year ended
31 December 2025**

Trustees Report for the Year Ended 31 December 2025

The Trustees of the Congregational Federation in Scotland (herein after referred to as 'CFS') present their annual report for the year ended 31 December 2025 under the Charities and Trustee Investment (Scotland) 2005 Act and confirm that the financial statements comply with the requirements of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Reference & Administrative Information

The charity's principal address for administrative purposes is registered at 92 Overtoun Road, Clydebank, West Dunbartonshire, G81 3RQ.

The Congregational Federation Scotland does not have a website. However, a weekly worship service broadcast on YouTube is known as "the Webkirk".

The Congregational Federation Scotland is a body of independent congregational churches based in Scotland, which is affiliated to the Congregational Federation based in Nottingham, England and for administrative purposes only, Scotland is regarded there as an area.

Current Trustees

The unremunerated Trustees who served during the year are:

Margaret McGuinness, 8a Parkhead Lane, Airdrie, ML6 6ND (Appointed 15 April 2015).

Rev. Gerry Simonis, 92 Overtoun Road, Clydebank, G81 3RQ (Appointed 27 October 2018)

Rev. Ruairidh MacRae, 67 Hinkar Way, Eyemouth. TD14 5EH (Resigned 6 July 2025)

Rev. Alister G. Weighton, 29 Grahamshill Street, Airdrie, ML6 7EN (Appointed 7th July 2025)

Office bearers and Professional Services

The following unremunerated, elected volunteers served as at the 31 December 2025:

Chair	Rev. Alister G Weighton
Secretary	Margaret McGuinness
Treasurer	Rev. Gerry Simonis
Bankers	Bank of Scotland plc, P O Box 1000, BX2 1LB.
Investment Managers	M & G Securities Limited, P O Box 9039, Chelmsford, CM99 2XF.
Independent Examiner	Allan M Wardrope, B.Acc., CA., Kirklee Associates Limited 33, Third Avenue, Auchinloch, Glasgow. G66 5EB
Insurers	Ansvar Insurance, Ansvar House, St Leonards Road, Eastbourne, East Sussex. BN21 3UR Arranged through Edwards Insurance Brokers, 1 Rotten Row Barns, 1957 Warwick Road, Knowle, Solihull, West Midlands B93 0DX

Trustees Report for the Year Ended 31 December 2025

Affiliated Churches in Scotland

During this year the following 16 churches are affiliated to CFS:

Airdrie Coatdyke CC, Airdrie Ebenezer CC, Bellshill CC, Clydebank Radnor Park CC, Dundee Gilfillan CC, Eyemouth CC, Glasgow Knightswood CC, Glasgow Parkhead CC, Kilmarnock CC, Kirkcaldy CC, Lanark CC, Larkhall CC, Lerwick CC, Motherwell CC, Musselburgh CC, Oban CC.

Structure, governance and management

Governing document

The CFS is governed by the provisions of the constitution. The provisions were last reviewed in 2014 and were approved by the Office of the Scottish Charities' Regulator on 25 April 2015.

Trustee training

At present there is no formal structure to train trustees. Any issues that arise are addressed at the regular meetings of CFS Council. As and when suitable and affordable training is identified it is the intention to adopt such training. In the meantime, the OSCR website provides sufficient material to satisfy the charity's need.

Organisational management

The Trustees are assisted through the regular meetings at which the affiliated churches send their representatives. Agreed unanimously in 2021 was the proposal from the trustees that in future meetings may be held in person or on-line. In the latter case through an appropriate app such as Zoom or MS Teams having sufficient technical safeguards.

Organisational structure and relationships

The Trustees are the elected office bearers of CFS having been nominated and elected, they take up their post at the spring assembly or in the event of a resignation, by nomination and vote available to all of its affiliated churches. There will be no remuneration for the performance of any duties undertaken.

The day-to-day affairs of the CFS are dealt with by the Chair, Secretary and Treasurer of Council in accordance with the decisions of the CFS-Church Support Group (CSG) and the accepted Standing Orders for Management. All vacancies are widely advertised and any nomination, after a background check, is proposed by the office bearers at CFS-CSG for acceptance by the CFS-CSG with a simple majority vote of those present.

Trustees Report for the Year Ended 31 December 2025

Object

The object of the Congregational Federation in Scotland is to advance Christian Faith and the furtherance thereof in Scotland by means of support and encouragement, offered to each of the independent, affiliated churches and their members through human contact in the furtherance of their Christian Ministries to their own members, their wider communities and worldwide.

Strategic aim and intended effect

The aim is to develop and maintain a system of support to each of the independent affiliated churches and to encourage the members of those churches to witness and preach the gospel of our Lord Jesus Christ and to raise awareness of each other's activities by sharing any such information through the regular CFS-CSG meetings.

Risk management

The Trustees continue to keep the activities under review, particularly with regard to any major risk that may arise, from time to time, as well as the systems and procedures established to manage them. They monitor the effectiveness of the system of internal controls and other viable means including through appropriate insurance cover, by which those risks already identified can be mitigated.

Fundraising Performance

Raising financial support is challenging but the affiliated churches contribute on a voluntary basis £10 per registered member per annum to support the aim of the CFS. This is sufficient to fund all of the CFS's financial commitments for the time being.

Investment Performance

The Congregational Federation in Scotland has invested £65,000 with M. & G. Investment managers, P O Box 9039, Chelmsford CM99 2XF, through units in the Charifund investment envelope. The balance of all other funds are held in a Treasurer's Account with the Bank of Scotland. M&G investment managers produce regular reports for the consideration of the Trustees. This year the investment returned 7.5% (2024 – 7.1%) and this is considered satisfactory considering the general economic climate in the U.K.

Financial Review

This year's operational result was a surplus of £ 9,098, (2024 £ 5,182). Taking into consideration movements in the investment valuation as at 31st December 2025 which amounted to £ 13,184 (2024 £1,933). The final result for the year 2025 is £22,282 (2024 £ 7,115). The total outstanding loans to affiliated churches as at the 31st December 2025 is £4,680 (2024 £4,680).

Trustees Report for the Year Ended 31 December 2025

Activities

CFS is precluded from making any decision which is binding on its affiliated churches, nor does it claim to speak on behalf of these churches unless authorised to do so on a particular occasion or for a particular purpose.

We continue to enjoy great friendship and fellowship. We continued with our ecumenical work and to have good relationships and developing ecumenical understanding with other churches outwith the CFS most notably the URC and the NPCNI. Since the release from lockdown there have not been any in-person meetings and/or activities. Meetings were held on Zoom.

The ministers' Continuous Ministerial Development training sessions were not offered this year but are planned to resume in 2026.

All who work for CFS are and continue to be volunteers. They give willingly of their time and expertise always trying to serve to the very best of personal abilities.

The Trustees would warmly thank all members for their continued support for the family of our Congregational Federation Churches in Scotland.

The Trustees continue to represent the members and their churches at CFS-Churches Support Group (CSG) meetings predominantly held online. The Trustees represent the Scottish Federation at the Congregational Federation Council based in Nottingham. We aim to undertake all our duties with continued professional conduct showing integrity and empathy to the benefit of members.

We continue to be challenged this year by the requirement for further change at the National Congregational Federation and we will ensure that CF in Scotland is properly represented. The Trustees and the other area representatives have spent much time and prayer in respect of the restructuring of the National Congregational Federation and the ongoing review is still under consideration.

Future Plans

To continue to make the Congregational Federation in Scotland deliver suitable services to all affiliated churches, its ministers and members in accordance with the CFS-Church Support Group (CSG) decisions.

TRUSTEES REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

STATEMENT OF THE TRUSTEES' RESPONSIBILITIES

The purpose of this statement is to distinguish the Trustees' responsibilities for the accounts from those of the examiner as stated in his report.

Charity law requires the Trustees to prepare accounts for each financial year, which gives a true and fair view of the Charity's financial activities during the year and of its financial position as at the year end.

In preparing the accounts the Trustees are required to:

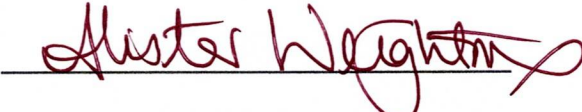
- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- Prepare the accounts on the going concern basis unless it is inappropriate to assume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records which are such as to be able to disclose, with reasonable accuracy, the financial position of the Charity at any time, and to enable them to ensure that the accounts comply with the Charities Act 1993. They are also responsible for safeguarding the Charity's assets and ensuring their proper application in accordance with Charity law and hence for taking reasonable steps for the prevention and detection of error, fraud or other irregularities.

STATEMENT AS TO THE DISCLOSURE OF INFORMATION TO THE EXAMINER

So far as the Trustees are aware there is no relevant information of which the Trustees' examiner is unaware and each Trustee has taken steps that he or she ought to have taken as a Trustee in order to make himself or herself aware of any relevant information and to establish that the Trustees' examiner is aware of that information.

Approved and signed by the Trustees of the Congregational Federation in Scotland at the CFS Church Support Group Meeting held on 7th February 2024. The Report and Accounts will be formally presented for acceptance by the gathered churches at its Annual Assembly in June 2025.

Signed 

Dated: 23rd March 2026

Rev. Alister G Weighon
Chair
Congregational Federation in Scotland

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF THE CONGREGATIONAL FEDERATION IN SCOTLAND

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 7 and 8.

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 (as amended). 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

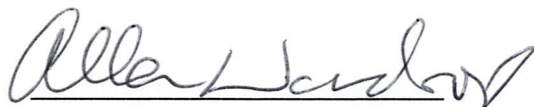
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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

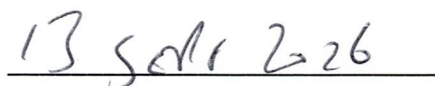
In the course of my examination, no matter has come to my attention -

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 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulation 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:



Dated:



Allan M Wardrope, B.Acc., C.A.
Kirklee Associates Limited
33, Third Avenue, Auchinloch,
Glasgow. G66 5EB

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

INCOMING RESOURCES

	Designated	Restricted	Unrestricted	2025	2024
<u>Voluntary receipts</u>					
Affiliation fees	1,148	1,722	2,880	5,750	5,696
Unrestricted Bequest			6,188	6,188	-
	1,148	1,722	9,068	11,938	5,696
<u>Other Charitable activities</u>					
Investment interest			4,883	4,883	4,650
	-		4,883	4,883	4,650
Total incoming resources	1,148	1,722	13,951	16,821	10,346

OUTGOING RESOURCES

<u>Restricted outlay</u>					
Students' travel		301		301	764
Pension contributions		2,224		2,224	2,196
Ministerial training		330		330	-
		2,855		2,855	2,960
<u>Unrestricted outlay</u>					
Individual Grants awarded			1,140	1,140	250
Small grants awarded	-			-	485
Travel costs			2,479	2,479	266
Indemnity insurance			561	561	556
Professional fees			480	480	480
General expenses			208	208	167
	-		4,868	4,868	2,204
Total outgoing resources	-	2,855	4,868	7,723	5,164

Operational result	1,148	(1,133)	9,083	9,098	5,182
Unrealised Gains / (Losses)			13,184	13,184	1,933
Inter account transfers		1,133	(1,133)	-	-
Balance as at 31/12/2024	3,877		93,563	97,440	90,325
Balance as at 31/12/2025	5,025	-	114,697	119,722	97,440

STATEMENT OF BALANCES AS AT 31ST DECEMBER 2025

	2025	2024
<u>Loans to be repaid:</u>		
Loans as at 31 st December 2023	4,680	7,680
Less: Repaid this year	-	(3,000)
Loans outstanding as at 31 st December 2024	4,680	4,680
<u>Investments</u>		
<i>Managed by M&G Investment managers, Chelmsford</i>		
Charifund, original nominal investments	65,000	65,000
Nominal investment of 5,167.252 Charifund units	65,000	65,000
Value as at 31 st December 2024	76,082	74,150
Less: rounding	-	(1)
Gain / (loss) as at 31 st December 2025	13,184	1,933
Value as at 31 st December 2024	89,266	76,082
<u>Cash at the Bank of Scotland plc, treasurer's account</u>		
Balance at 31 st December 2024, brought forward	16,678	8,495
Funds movement during the year	9,098	8,183
Balance as at 31 st December 2025, carry forward	25,776	16,678
	119,722	90,325
<u>Reconciliation</u>		
Total balances as at 31 st December 2024	97,440	90,325
Result for year ended 2025	22,282	7115
Total balances as at 31 st December 2025	119,722	97,440

Signed

Alister Weighton

Dated:

23rd March 2026

Rev. Alister G Weighton
Chair

Congregational Federation in Scotland

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025

1. ACCOUNTING POLICIES

a. Basis of preparation

The accounts are prepared on the Receipts & Payments basis in accordance with the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

b. Affiliated fees

Funds received from the affiliated, independent churches, initially invoiced on the basis of the published membership role at £10.00 per member in 2024 (2023 - £10.00).

In view of the economic effect of the pandemic restrictions, fees were paid voluntary on ability to pay only, for the duration of the restrictions.

c. C.W.M. & C.A.

Voluntary donations made by churches and its members for onward transmission to the Congregational Federation in Nottingham from where the work of Christian World Mission and Christian Aid are administered.

d. Investment interest

Income derived from investments in the Charifund investment envelope and managed by M. & G. Investment Managers, Chelmsford.

e. Designated funds

A designated fund has been set up to award small grants to affiliated churches but restricted to the total amount transferred from paid up affiliation fees at the rate of £2.00 per paid-up member. Any of the affiliated churches can apply for such a small grant drawn on this fund by simple letter signed by their church meeting representatives. It is expected that any applicant would be up-to-date with their affiliation fee payments.

The Designated outlays are what has been actually expended this year.

f. Restricted funds

A proportion of the affiliation fees received is set aside to balance the specific outlay for C.M.D. training of ministers, and any outlay in connection with our own ecumenical outreach work. In addition CFS also pays what is to be transferred to CF Nottingham for the Scottish Federation pension contributions element for those Scottish ministers who receive a pensionable stipend managed under the CF scheme. Any shortfall will be compensated from the unrestricted funds at the end of each financial year by internal transfer.

The Restricted outlay are the actual charges for the year under review.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025

g. Unrestricted funds

The unrestricted funds are what remains after the proportional allocation of the Designated (small grant) fund and the Restricted funds have been re-classified.

Unrestricted outlay are the actual amounts paid this year as classified under the various headings so allocated. Since the CFS is unable to reclaim VAT, any amount paid include the unrecoverable VAT.

h. Grants awarded

This year the grant was awarded to aid the weekly online worship service known as the Webkirk providing additional resources. This was approved by unanimous vote at our June 2024 CSG meeting.

i. Bad Debts

No bad or doubtful debts or loans have been identified this year.

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CONSTITUTION

OSCR approved: 25th April 2015

Article 1: Name

The name of this voluntary association is the 'Congregational Federation in Scotland' hereinafter called 'the Federation'.

Article 2: Statement of Purpose

The Federation, which is recognised by Her Majesty's Revenue & Customs as a charity, is a voluntary association of Congregational and Independent Churches in Scotland, each of which is separately affiliated to the national Congregational Federation, of which Scotland is an administrative area.

The Federation, guided by the Bible and led by the Spirit, seeks to advance the Christian faith by encouraging the spread of the knowledge of Jesus Christ through support for local congregations and other suitable agencies engaged in mission.

Article 3: Area of Operation

The Federation shall operate in Scotland. This area is hereinafter referred to as 'the administrative area'.

Article 4: Membership

Membership of the Federation comprises Congregational and Independent Churches in the administrative area, each having a separate roll of members and having affiliated to the national Congregational Federation.

Before a Church can be admitted to the Congregational Federation, application must be made to the Congregational Federation in Scotland which will make a recommendation to the national Congregational Federation.

Upon a positive recommendation and national affiliation, said Church shall be admitted to the Federation.

Churches may leave the Federation at any time provided they maintain any outstanding obligations or repay any debts to the Federation.

Continuing membership of the Federation depends upon continual maintenance of the aims of the organisation, particularly outlined in Articles 2, 5 and 6.

The Federation has the right therefore to remove a Church from membership, if it deems it to be in breach of any of the Congregational Principles as stated in Article 5 of this Constitution or acting

in such a manner that its actions interfered adversely with the fulfilment of the Federation's stated Purpose or Objectives as stated in Articles 2 and 6 of the Constitution.

Personal membership is available for individuals who wish to maintain the Congregational tradition but who are not members of a church which is affiliated to the Federation.

Article 5: Congregational Principles

Congregationalism is based on the principles of:

- a) the belief that God is one in three persons; Father, Son and Holy Spirit
- b) the confession of belief that 'Jesus is Lord' by its members
- c) the priesthood of all believers
- d) the independence and right of each local church to order its affairs under the guidance of the Holy Spirit in the congregational way
- e) empowerment of each congregational church member to participate in the whole ministry and governance and the full affairs of their individual church
- f) member churches being committed to working purposefully with other member churches with respect and in the common interest of all

Article 6: Object

The object of the Federation is the advancement of the Christian faith and in furtherance thereof:

- to spread faith in Jesus Christ
- to encourage congregations of believers in local places to maintain corporate worship in free assembly
- to spread the knowledge of Jesus Christ throughout the world, principally through the agency of such bodies as the Council for World Mission
- to further the spirit of unity in Jesus Christ with all other believers in Him
- to mediate the call of God to Christian service at home and abroad whether by way of the ordained ministry or otherwise
- to do all other things such as are necessary to the attainment of these objectives

Article 7: Relationships

The Federation is precluded from making any decision binding on any of its associated Churches. It can do no more than offer recommendations. It does not claim to speak on behalf of Churches unless it is authorised by them to do so for a particular purpose on a particular occasion.

Any obligation accepted by a Church to another Christian body is not held by the Federation as a barrier to Fellowship within the Federation.

Article 8: The Area Assembly and Members of Area Assembly.

- a) The Area Assembly, hereinafter referred to as 'the Assembly', shall normally meet once a year on a date and at a time and place fixed at the previous Assembly
- b) The Treasurer shall submit to the Assembly an annual statement of accounts, duly independently examined.
The Assembly may on any occasion empower Area Conference or Area Council to deal with this matter or delegate any other matter which Assembly believes it would be expedient to pass to Conference or Council so as not to delay matters.
- c) Any member of any affiliated Church (including Ministerial member) or Personal Member shall be eligible to attend the Assembly
- d) Voting on resolutions at each Assembly shall be confined to: -
 - i. up to three voting delegates from each Church, which may include the Minister or Pastor, each member Church nominating its voting delegates
 - ii. the elected voting Personal Member
- e) No person may act or vote as delegate for more than one church or for a church and as Personal Member representative

Article 9: The Area Conference and Members of Area Conference

- a) An Area Conference, hereinafter referred to as 'the Conference' shall normally be held once a year and all members of affiliated Church Members and Personal Members are able to attend
- b) The Conference shall consist of the Area Office Bearers, up to three voting representatives from each Church, which may include the Minister or Pastor, with each member Church nominating its voting delegates and one voting delegate chosen from among their numbers representing the Personal Members
- c) No person may act or vote as delegate for more than one church or for a church and as Personal Member representative

Article 10: Office-bearers and Executive

The Area Assembly shall confirm the appointment of Officers who shall be the Chairperson, Secretary, Treasurer, Pastoral & Ministries Convener, Mission & Society Convener, Youth & Children's Convener and other such Officers as the Churches consider appropriate.

The Officers appointed shall serve a term of office determined by Assembly or Conference.

The Executive of the Area, to be called the Area Council, shall comprise:

1. The Office Bearers
2. Representatives from all churches with one representative chosen by each Church having its vote
3. Representatives of the interests of young people in the Area
4. Such additional representatives as are, from time to time, deemed necessary by the Area Assembly/Conference

Article 11: Alteration to the Constitution

The Constitution may be altered by the Assembly to such an extent as has been notified at least 28 days beforehand to all member Churches and Personal Members and passed by a simple majority of those present and voting, provided that no alteration shall be made to the object of the Federation so as to cause the Federation to cease to be a charity in law and no alteration shall be made to the said Object or to the name of the Federation without the previous consent of the Office of the Scottish Charity Regulator.

Article 12: Dissolution

- a) If the Area Council or at least 10 member-Churches of the Federation consider that for any reason it is appropriate for the Federation to be dissolved, they shall pass to the Secretary a notice signed by them stating the terms of the proposed resolution for dissolution, which proposed resolution shall contain details of the reasons for dissolution being proposed.
- b) Upon receipt of such notice, the Secretary shall call an extraordinary meeting of Assembly within 28 days of receipt by issue of correspondence to the named contact for each member Church of the Federation and the notice calling such meeting of Assembly shall state the full terms of the proposed resolution.
- c) If the proposal to dissolve the Federation is confirmed by not less than two thirds of those member Churches present and voting (by one voting representative for each church present) at the general meeting called to consider the proposal, the Federation shall have power to dispose of any assets remaining, under satisfaction of all debts, to another charity with similar aims and objects, as identified by those present and voting in majority at the said general meeting called to consider the proposal to dissolve the Federation.

Agreed by the Trustees and accepted by the gathered independent and affiliated churches in Scotland at the CFS Council meeting in 2014; subsequently approved by the Office of the Scottish Charities' Regulator on 25th April 2015