

DALREOCH UNITED FREE CHURCH OF SCOTLAND

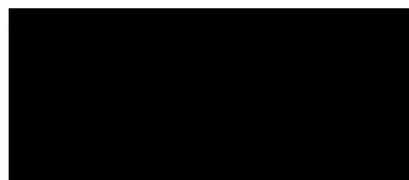
Scottish Charity No.SC005438

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

Congregational Report and Financial Statements

Year ending 31 December 2024

Principal place of worship and of Congregation activities:



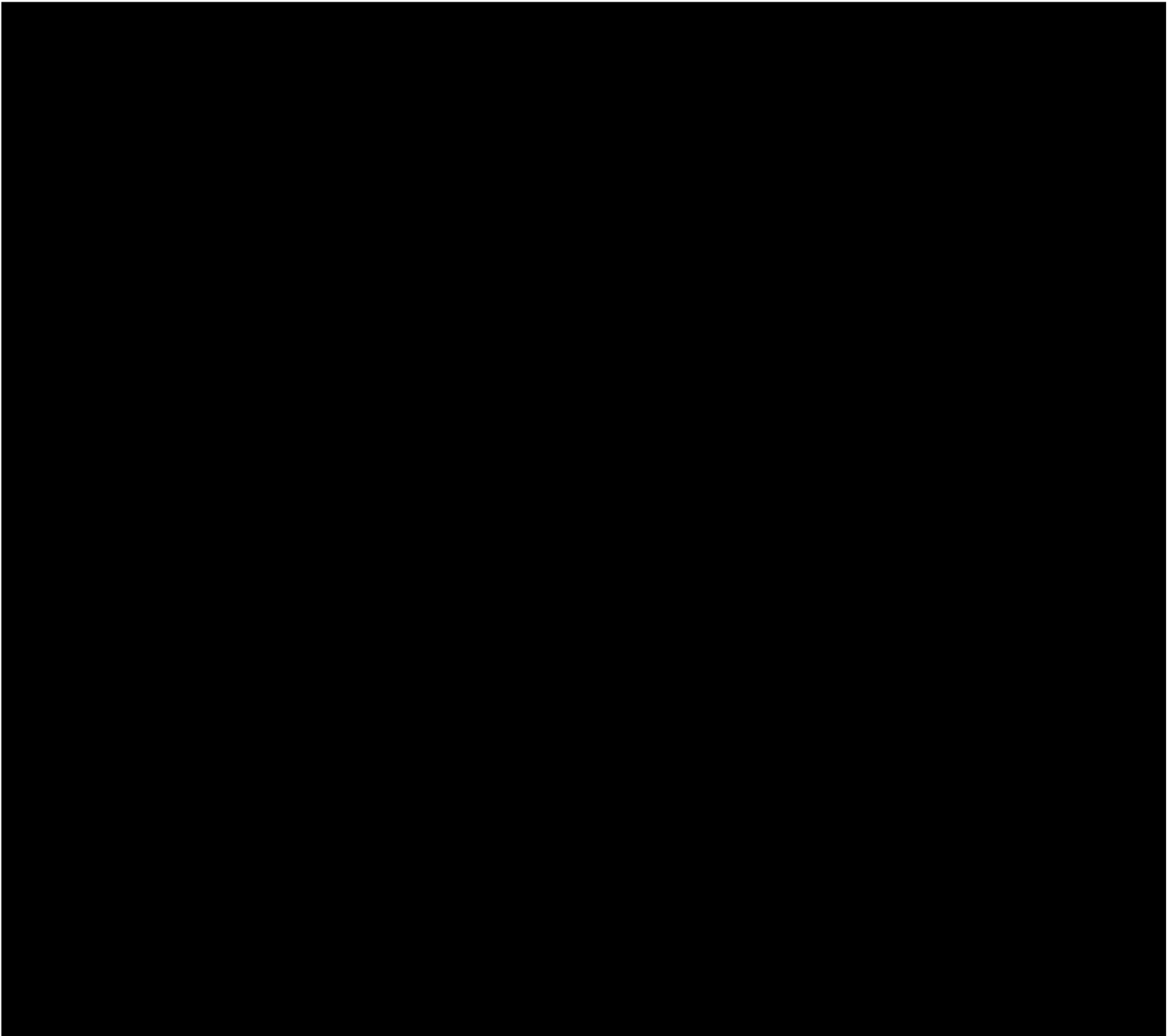
Congregational Report and Financial Statements

Year ending 31st December 2024

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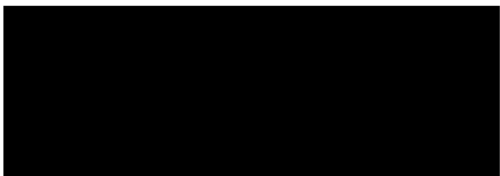
**Office Bearers, Trustees, and Members of the Courts of the Congregation
serving during Year ending 31st December 2024**



Bankers

Bank of Scotland
High Street
Dumbarton

Independent Examiner



Congregational Report year ending 31 December 2024

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 and women 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 West (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 are exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Interim Moderator 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 3 of this Report.

The Interim Moderator of this Congregation is appointed by the Presbytery of the West. 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

The bible study class meets every Wednesday evening in the church. There is a "Paws for Thought" which is recorded by the minister every fortnight on a Wednesday and is posted to your social media platforms and website.

The church "Gleanings Magazine" is still being produced for all members and visitor's and posted to those members who are unable to attend church, to keep them informed of church news. The minister is also carrying out weekly phone calls and visits to check on the welfare of our members who cannot attend on a Sunday.

The congregation continues to seek to give witness to the Gospel in the community with weekly services of worship at 11.15am on a Sunday and social events. The average attendance is in the low

twenties.

We try to involve all age groups and keep the community informed through social media. Our hall facilities are available to outside groups and are currently used by Beavers, Cubs, and Scouts and Adventure Scouts on a Wednesday and Thursday night. On a Sunday night the local Warhammer group use the church hall, and a Tuesday night is used for carpet bowls. We have also started a Ladies Group on a Wednesday afternoon, roughly 9 to 10 ladies attend this, we are advertising locally to try and encourage more members. Fund raising events have recommenced with numerous successful events. A Quiz, Beetle Drive, and Christmas Afternoon Tea. These were very well attended.

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 8 to 10 consist of a Statement of Congregational Funds and movements thereon during the Year ending 31st December 2024 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

Ordinary receipts in 2024 remained similar to those of 2023.

There is no significant outstanding income or expenditure which might impact on the year end position shown in the Statement of Congregational Funds.

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 Congregational Funds.
- The Receipts and Payments of Congregational 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 Congregational 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, Church Hall together with fittings and furnishings (including communion, other ecclesiastical articles).

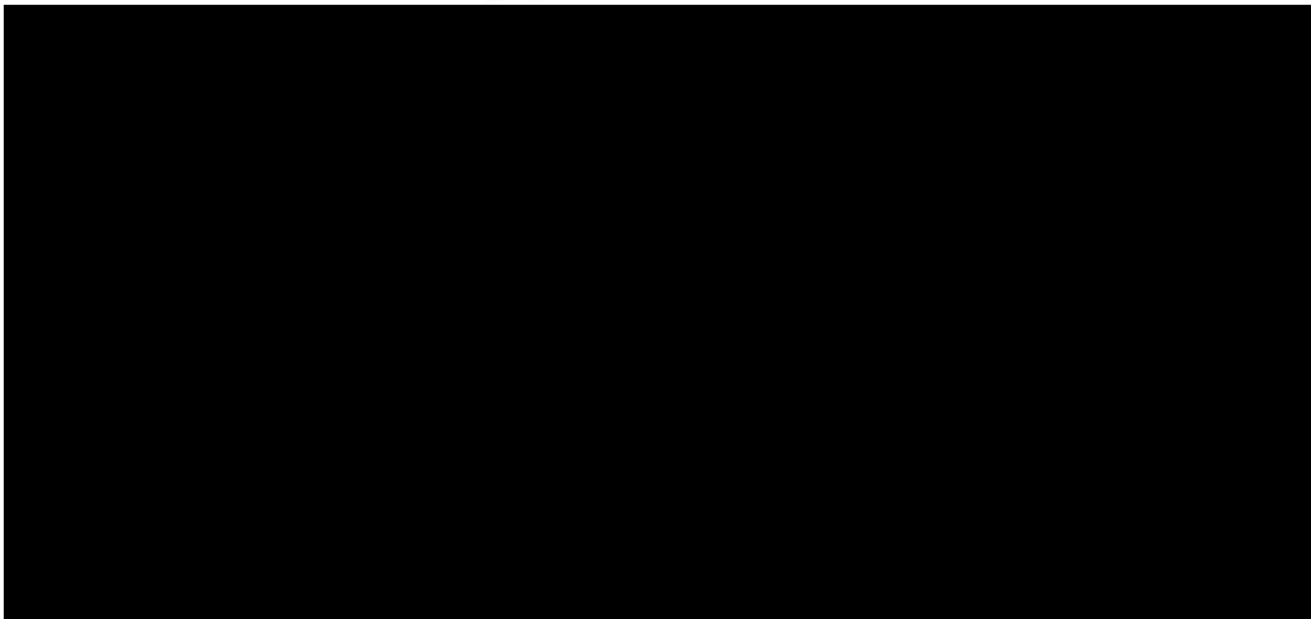
These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale.

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 2024 is on page 7.

9. Approval of Congregational Report and Financial Statements

The Congregational Report and Financial Statements were approved by the Congregational Board at their meeting on 10th February 2025. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are: -



Date 16/2/2025

Independent Examiner's Report to the Trustees and Office Bearers of Dalreoch United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31st December 2024 which are set on pages **4 to 6 and 8 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 and the Charities Accounts (Scotland) Regulations 2006. 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 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 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 Regulation
- 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.

Date: 10/1/25

Dalreoch United Free Church of Scotland

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2024

Fund	Nature of Fund	Balance 01/01/2024 £	Receipts 2024 £	(Payments) 2024 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31/12/2024 £	Held as follows	Balance 31/12/2024 £
General	Unrestricted	£661.98	£54,888.61	£45,882.91	£9,005.70	-£5,000.00	£4,005.70	£4,667.68	Bos Current	£4,667.68
Premier	Restricted	£11,060.86	£165.96	£0.00	£165.96	£5,000.00	£5,165.96	£16,226.82	BOS IADA	£16,226.82
Benevolent	Restriced	£15.63	£0.00	£0.00	£0.00	£0.00	£0.00	£15.63	BOS Current	£15.63
Flower	Restriced	£3.56	£0.00	£0.00	£0.00	£0.00	£0.00	£3.56	BOS Current	£3.56
Manse	Designated	£89.52	£1.06	£0.00	£1.06	£0.00	£1.06	£90.58	BOS IADA	£90.58
Fabric	Designated	£10,551.83	£125.67	£0.00	£125.67	£0.00	£125.67	£10,677.50	BOS IADA	£10,677.50
Petty Cash	Unrestricted	£146.32	£16,907.60	£16,548.68	£358.92	£0.00	£358.92	£505.24	Cash In Hand	£505.24
Manse Sale	Investment	£32,300.43	£2,737.06	£0.00	£2,737.06	£0.00	£2,737.06	£35,037.49	Head Office	£35,037.49
Total Congregation Funds		£54,830.13	£74,825.96	£62,431.59	£12,394.37	£0.00	£12,394.37	£67,224.50		£67,224.50

Notes to the Financial Statements for the Year ending 2024

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).
Fabric	Restricted	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Benevolent	Restriced	Note 3	To benevolent purposes for members, adherents and those in the local community
Manse	Designated	Note 4	Net income from let of Manse, for repairs, decoration and refurbishment of the Manse
Governance		Note 5	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse ,Hall	Note 6	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.
Investments		Note 7	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 8	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 9	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 2024 as set out on Pages 8,9,10. by Office Bearers authorised to sign.

Date 16/2/2025

Dalreoch United Free Church of Scotland
Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Fund		General Unrestricted £	Manse Designated £	Fabric Restricted £	Premier Restricted £	Benevolent Restricted £	Total 2024 £	Notes Details	Total 2023 £
Receipts									
Offerings	Open Plate	942.00					942.00		304.50
	Freewill	2740.00					2740.00		705.00
	Freewill (gift aid)	19526.30					19526.30		16318.50
	Gift Aid Tax	4476.24					4476.24		4134.66
	Other	0.00					0.00		0.00
	Sub Totals	27684.54	0.00	0.00	0.00	0.00	27684.54		21462.66
Donations	Organisations	800.00					800.00		600.00
	Other	6142.00					6142.00		121.78
	Sub Total	6942.00	0.00	0.00	0.00	0.00	6942.00		721.78
Other	Interest	0.00	1.06	125.67	165.96	0.00	292.69		262.35
	Rent/ let	4142.00					4142.00	Page 9.1	2136.00
	Stedfast	76.00					76.00	Page 9.2	48.00
	Miscellaneous	11320.27					11320.27	Page 9.4	3547.00
	Sub Total	15538.27	1.06	125.67	165.96	0.00	15830.96		5993.35
Events	Fundraising	4171.50	0.00	0.00	0.00	0.00	4171.50	Page 9.5	3030.00
Extra-ordinary	LegacyGifts (e.g.)	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Missions	Other charities	552.30	0.00	0.00	0.00	0.00	552.30	Page 9.6	992.00
Total Receipts		54888.61	1.06	125.67	165.96	0.00	55181.30		32199.79
Payments									
Ministry	Stipend/Salary & NIC	19720.08					19720.08		18718.93
	Expenses	0.00					0.00		0.00
	Pulpit Supply	272.44					272.44		360.00
	Int Moderator Fee, Exp	0.00					0.00		36.06
	Sub Total	19992.52	0.00	0.00	0.00	0.00	19992.52		19114.99
Property	WDC Ground Rent	1250.00					1250.00		1250.00
	Insurance	1376.19					1376.19		1347.50
	Gas	248.26					248.26		3064.95
	Electricity	1579.74					1579.74		1767.37
	Upgrade / Grounds	1281.00					1281.00		7730.00
	Equipment, Furnishing	569.39					569.39		4101.51
	Sub Total	6304.58	0.00	0.00	0.00	0.00	6304.58	Page 9:7	19261.33
Other	Stedfast Magazine	72.00					72.00		36.00
	Organists / Cleaner	3426.00					3426.00		3090.00
	Office & Publicity	146.52					146.52		281.02
	Equipment / Resources	1176.07					1176.07		1039.78
	Miscellaneous	11728.84					11728.84		4261.90
	Organisations Support	0.00					0.00		335.31
	Sub Total	16549.43	0.00	0.00	0.00	0.00	16549.43	Page 9:8	9044.01
Fundraising	Expense	276.67	0.00	0.00	0.00	0.00	276.7		227.00
Contributions	Denomination	1803.16					1803.16		3098.00
	Presbytery	345.80					345.80		138.00
	Missions	0.00					0.00		50.00
	Sub Total	2148.96	0.00	0.00	0.00	0.00	2148.96	Page 9:9	3286.00
Extra-ordinary	Refurbishment	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Mission	Other charities	610.75	0.00	0.00	0.00	0.00	610.75	Page 9:10	1650.50
Total Payments		45882.91	0.00	0.00	0.00	0.00	45882.91		52583.83
Surplus (Deficit) Net Recpts (Payments)		9005.70	1.06	125.67	165.96	0.00	9298.39		-20384.04
Transfers between Funds		-5000.00	0.00	0.00	5000.00	0.00	0.00	Page 9.3	0.00
Net Movement on Funds		4005.70	1.06	125.67	5165.96	0.00	9298.39		-20384.04

Dalreoch United Free Church of Scotland
Supplementary Sheet

Details of Receipts	£	Details of Payments	£
Other - Let of Premises		Property	
Dumbarton Wargames	£1,962.00	Church	
WDC - Community Trust	£40.00		£1,579.74
WDC - Election	£350.00	Electricity	£21.98
Tell	£60.00	Door Hooks	£63.03
Corra Foundation	£432.00	Fire Doors	£75.00
After School Family Group	£328.00	Alarm Service	£155.00
Empowering Women	£970.00	Boiler	£254.38
	4,142.00	Chubb	£248.26
		Gas	£1,376.19
		Insurance	£1,250.00
		WDC Rent	£882.00
		Gardener	£204.00
		Skip Hire	£45.00
		Floodlights	£150.00
		Hedge Cutting	
			£6,304.58
Donations			
Pink Box	£30.00	Other	
Penny Jar	£62.00	Petty Cash Balance	£358.92
Anonymous	£6,050.00	Photocopier Lease	£1,176.07
Wednesday Women Group	£100.00	Cleaning Materials - 2 x Hand Soap	£1.98
5th Dumbarton Scout Group	£400.00	Cleaning Materials (Wipes, Floor Cleaner, Bin Liners, Toilet Duck)	£29.45
Bowls Section	£300.00	Toilet Roll	£19.98
	£6,942.00	Paper Towels	£65.99
		Cleaning Materials	£73.78
Legacy Gifts		Blue Kitchen Roll	£7.50
		Bin Bags x 2 & Dish Cloths	£5.25
	£0.00	Banked	£10,434.00
Other - Steadfast	76.00	Easter Eggs	£13.00
	£76.00	WDC Grant to Wednesday Ladies Group	£645.00
Other - Transfers		Auditor's Gift	£35.00
	£5,000.00	3 x Thank You Cards	£3.00
Other - Miscellaneous		Door Stops	£1.00
Banked - Petty Cash	£10,434.00	Easter Napkins & Table Cover	£5.00
BNP Paribas Leasing - Refund	£241.27	Easter Plates	£2.00
WDC Grant	£645.00	Tea Bags & Storage Box	£16.99
	11,320.27	Dish Towels	£5.00
		Napkins & Plates	£6.00
Events Fundraising		Transfer to Premier Account	£5,000.00
Beetle Drive	£417.00	Photocopier Usage	£75.85
Hawaiian Night	£835.00	Photocopier Paper	£10.00
Quiz Night	£695.00	Folder	£2.20
Beetle Drive 13/09/2024	£410.00	Brown Money Envelopes	£7.67
Stars in Your Eyes	£499.00	Smartboard Cable	£12.39
Community Fayre	£146.00	Advent Bible Study Material	£26.21
Xmas Afternoon Fayre	£1,117.00	Stamps	£12.20
Calendars	£52.50	Organist	£1,826.00
	4,171.50	Cleaner	£1,600.00
		Stedfast	£72.00
Missions Other Charities			£21,549.43
Chas	277.00	Fundraising Expenses	
Erskine Hospital	275.30	Beetle Drive Food	£71.70
	552.30	Quiz Night Food	£55.88
Other - Interest		Christmas Afternoon Tea	£83.46
	0.00	Plates & Napkins	£23.90
		Raffles Prizes	£10.98
Offerings		Community Fayre	£30.75
Open Plate	£942.00		£276.67
Freewill	£2,740.00	Contributions	
Freewill (gift aid)	£19,526.30		
Gift Aid Tax	£4,476.24		£0.00
	27,684.54	Charities	
		Calendars - United Free Church	£50.75
		Chas	£280.00
		Erskine Hospital	£280.00
			£610.75
		Denomination	
		Target	£1,803.16
		Presbytery Dues	£0.00
		General Assembly	£345.80
			£2,148.96
		Ministry	
		Salary	£19,720.08
		Pulpit Supply	£240.00
		Int Moderator Fee, Exp	£0.00
		Mileage	£32.44
			£19,992.52
	£59,888.61		£50,882.91
	£59,888.61		£50,882.91
	£0.00		£0.00