

**TRINITY CHURCH, CROOK OF DEVON,
UNITED FREE CHURCH OF SCOTLAND**

Scottish Charity No. SC049368

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

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

The Old Coach House, Lendrick Muir, Crook of Devon

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/ Interim Moderator

Jerome O'Brien

Office Bearers

Session Clerk
Clerk to Board/ C of M/ Preses
Treasurer

Tracey O'Brien
Vacant
Andrew Wadkin

Property Trustees

Minister, Session Clerk, Clerk to the Board, Treasurer
(ex Officio)

Kirk Session

Minister/Interim Moderator
Session Clerk
Elders

Jerome O'Brien
Tracey O'Brien
Dorothy Aiken
Christine Campbell
Sherry MacIntosh

Bankers

Bank of Scotland

Independent Examiner

Mr. Lawrence Renn

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 all 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 East (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 Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Kirk Session and the Treasurer of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Interim Moderator of this Congregation is appointed by the Presbytery of the East. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with Treasurer, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, manage the temporal affairs of the Congregation. 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

In the year under review, the Congregation continued its weekly gatherings every Sunday for worship, and to encourage and share life with one another.

The congregation continued to meet in conjunction with the St Andrews United Free Church of Scotland congregation to support the work there and encourage the growth of that congregation.

The congregation also met every Wednesday evening for Bible Study and Prayer, again in conjunction with St Andrews Church.

Insofar as it was possible, the congregation continued to support the work of Lendrick Muir, Scripture Union's residential Outdoor Centre.

The congregation participated in and supported events organised and managed by the Denomination, including a General Assembly meeting in June 2025 and an 'Away Day' gathering in August 2025. The congregation resumed monthly meetings for a meal together and to read the Bible and pray.

The congregation continues to support the Retreat Centre, which has now opened as 'Nesthaven Retreat'.

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 financial position of the Congregation is secure. The members continue to give by way of Standing Orders ensuring a regular flow of funds into the Congregation each month. In addition, the expenses of the Congregation are minimal and there are adequate reserves to maintain the expenditure for the congregation.

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

The Congregation holds no Land or Property of its own.

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/ Deacons Court/ Kirk Session & Committee of Management** at their meeting on **28th September 2026** and by the Congregation at the Annual General Meeting held on **28th September 2026**. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed	<i>J. O'Brien</i>	Minster/ Interim Moderator
Signed	<i>T. O'Brien</i>	Session Clerk
Signed	Vacant	Clerk to the Congregational Board Clerk of Committee of Management Preses
Signed	<i>A. Wadkin</i>	Treasurer
Date	28th September 2026	

Independent Examiner's Report to the Trustees and Office Bearers of Trinity, Crook of Devon 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: Lawrence Renn

Address: 12 Castleton Grove, Glasgow, G77 5LH

Date: 23/09/2026

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	£10,123.25	£2,280.00	£1,659.00	£621.00	£0.00	£621.00	£10,744.25	BoS	£10,744.25
Total Congregation Funds		£10,123.25	£2,280.00	£1,659.00	£621.00	£0.00	£621.00	£10,744.25		£10,744.25

* 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).

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 / Interim Moderator ***

J. O'Brien

Name : Jerome O'Brien

Clerk to Congregational Board / Preses ***

T. O'Brien

Name : Tracey O'Brien

Treasurer

A. Wadkin

Name : Andrew Wadkin

Date

28/09/2026

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

Fund* : Nature of Fund** :		Notes Details	General Unrestricted						Total 2025	Total 2024
Receipts										
Offerings	Open Plate								£ -	
	Freewill		£ 2,280.00						£ 2,280.00	£ 2,280.00
	Freewill (gift aid)								£ -	
	Gift Aid Tax								£ -	
	Other	Page 9.1							£ -	
	Sub Total		£ 2,280.00	£ -	£ -	£ -	£ -	£ -	£ 2,280.00	£ 2,280.00
Donations	Organisations	Page 9:2							£ -	
	Other	Page 9:2							£ -	
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Other	Bank Interest								£ -	
	Rent / Let								£ -	
	Stedfast								£ -	
	Miscellaneous	Page 9:3							£ -	
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Events	Fundraising		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Ordinary Receipts			£ 2,280.00	£ -	£ -	£ -	£ -	£ -	£ 2,280.00	£ 2,280.00
Extraordinary	Donation / Bequest								£ -	
	Grant								£ -	
	Other	Page 9.4							£ -	
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Missions	Other charities	Page 9.5	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Receipts (Ordinary plus Extraordinary)			£ 2,280.00	£ -	£ -	£ -	£ -	£ -	£ 2,280.00	£ 2,280.00
Payments										
Ministry	Stipend/Salary & NIC								£ -	
	Expenses								£ -	
	Pulpit Supply								£ -	
	Int Moderator Fee, Exp		£ 600.00						£ 600.00	£ 900.00
	Sub Total		£ 600.00	£ -	£ -	£ -	£ -	£ -	£ 600.00	£ 900.00
Other Salary	Church Officer / Cleaner		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Property	Council Tax								£ -	
	Insurance								£ -	
	Heat & light								£ -	
	Repairs, upkeep								£ -	
	Equipment, Furnishing								£ -	
	Other	Page 9.6							£ -	
	Sub Total		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Other	Stedfast Magazine								£ -	
	Office & Publicity	Page 9.7							£ -	
	Kirk Session								£ -	
	Miscellaneous	Page 9.8	£ 65.00						£ 65.00	£ 235.50
	Organisations Support								£ -	
	Sub Total		£ 65.00	£ -	£ -	£ -	£ -	£ -	£ 65.00	£ 235.50
Fundraising	Expenses		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination		£ 994.00						£ 994.00	£ 932.00
	Presbytery								£ -	£ 18.00
	Denominational Missions	Page 9.9							£ -	
	Sub Total		£ 994.00	£ -	£ -	£ -	£ -	£ -	£ 994.00	£ 950.00
Total Ordinary Payments			£ 1,659.00	£ -	£ -	£ -	£ -	£ -	£ 1,659.00	£ 2,085.50
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Mission	Other charities	Page 9.11	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Payments (Ordinary plus Extraordinary)			£ 1,659.00	£ -	£ -	£ -	£ -	£ -	£ 1,659.00	£ 2,085.50
Surplus (Deficit) Net Recpts (Paymnts)										
			£ 621.00	£ -	£ -	£ -	£ -	£ -	£ 621.00	£ 194.50
Transfers From Other Funds (show as positive number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Transfers To Other Funds (show as negative number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Net Movement on Funds			£ 621.00	£ -	£ -	£ -	£ -	£ -	£ 621.00	£ 194.50

Supplementary Sheet and Notes - Year ending 31 December 2025

	General Unrestricted £	£ - £ - £	£ - £ - £	£ - £ - £	£ - £ - £
Note Details of Receipts					
9.1 Offerings - Other					
	£ -	£ -	£ -	£ -	£ -
9.2 Donations - Organisations & Other					
	£ -	£ -	£ -	£ -	£ -
9.3 Other - Miscellaneous					
	£ -	£ -	£ -	£ -	£ -
9.4 Extra-ordinary - Other					
	£ -	£ -	£ -	£ -	£ -
9.5 Receipts from Missions					
	£ -	£ -	£ -	£ -	£ -
Note Details of Payments					
9.6 Property - Other					
	£ -	£ -	£ -	£ -	£ -
9.7 Office & Publicity					
	£ -	£ -	£ -	£ -	£ -
9.8 Miscellaneous Commissioners to General Assembly	£ 65.00				
	£ 65.00	£ -	£ -	£ -	£ -
9.9 Denominational Missions					
	£ -	£ -	£ -	£ -	£ -
9.10 Extraordinary Payments					
	£ -	£ -	£ -	£ -	£ -
9.11 Other charities					
	£ -	£ -	£ -	£ -	£ -