CUMNOCK : ST. ANDREW'S UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity, SC002917

A Congregation of the United Free Church of Scotland,
Charity Number SC008167.

Congregational Report and Financial Statements

Year to 31 December 2025

Principal Place of Worship and of Congregational activities :

Cumnock: St. Andrew's U.F. Church, 111 Glaisnock Street, Cumnock.

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Congregational Report and Financial Statements

Year ending 31 December 2025

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CUMNOCK : ST. ANDREW'S UNITED FREE CHURC H OF SCOTLAND

Office Bearers, Trustees, and members of the Courts of the Congregation serving during year ending 31 December 2025.

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Part Time Minister		**Rev Graham Brown**
Office Bearers	**Session Clerk**	**Mrs Rosemary Bradford**
	Clerk to Congregational Board	**Mrs Sharon Alexander**
	Finance Convenor	**Mrs Mary Kelso**
Property Trustees	**Minister, Session Clerk, Clerk to Congregational Board, Finance Convenor.**	
	(ex Officio). Roll-keeper.	**Mrs Marion Bell**
Kirk Session	**PT Minister**	**Rev Graham Brown**
	Session Clerk	**Mrs Rosemary Bradford**
	Elders:-	**Mr James Harkness**
		Mr James Gibson
		Mr William Crawford
		Miss Elizabeth Nisbet
		Mrs Marion Bell

Congregational Board

PT Minister	**Rev Graham Brown**
Clerk	**Mrs Sharon Alexander**
Finance Convenor	**Mrs Mary Kelso**
Members:-	**Kirk Session +**
	Ms Janice Kelly
	Mrs Vivienne Gibson
	Mrs Jane Malone
	Mrs Wilma Crawford

Bankers.	**Clydesdale Bank plc, Kilmarnock.**
Independent Examiner	**Mrs Janet McKechnie.**

CUMNOCK : ST. ANDREW'S UNITED FREE CHURCH OF SCOTLAND

Congregational 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 **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 the 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 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 **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

Congregation Report.

Cumnock St. Andrew's holds a service on Sunday mornings at 11.00am with additional services as required throughout the year. One being a special service on Christmas Day which is a joint service with the local churches. A family service is held regularly and the Sunday School meet every Sunday. Prayer and Bible Study meet regularly as does the Children's Toddler Group. The "Men's Group" meet for lunch on the first Wednesday of the month, visiting different local restaurants each time. Two meetings continue with the "Knit and Natter" group which meet in the church hall on the first Tuesday of the month and a Puppet Show in December telling the story of the Nativity. The SNP also use the church hall every second month. We hold regular fundraising Coffee and Craft Mornings and a yearly sponsored walk throughout the year which helps to promote contact with other people in the Community. The Congregational Board continues to meet regularly to discuss and agree the business and financial matters of the church. We continue to have a part time minster which is reviewed on an annual basis.

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 £100,000, the Financial Statements of this Congregation set out on pages 7 to 9 consist of a Statement of Congregational Funds and movements thereon during the year ending 31 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.

The Ordinary Receipts and Payments for the Congregation General Fund at the year's end amounted to £32,849.05 and £42,395.55 respectively, giving a deficit of £9,546.50 for the financial year to 31 December 2025 and leaving a credit balance of £212,498.20 carried forward to 1st January 2026.

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 in 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 the **Church, Church Halls** together with fittings and furnishings therein (including communion and other ecclesiastical articles). **The Congregation doesn't own 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 or for resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) ©, 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 2021 is on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregational Report and Financial Statements were approved by the **Congregational Board** at their meeting on 24/01/24 and by the Congregation at the Annual General Meeting held on __/__/__. The Office Bearers authorised to sign this Report and Finance Statements on behalf of the Congregation are:-

Signed…….(Rev. G Brown) **Part Time Minister**

Signed……..(Ms R Bradford) **Session Clerk.**

Signed…….(Mrs S Alexander) **Clerk to the Congregational Board.**

Signed…….(Mrs M Kelso) **Finance Convenor.**

Date…….

Board Members –

Mr James Harkness

Mr Jim Gibson - on behalf of the board

Miss Elizabeth Nisbet

Mrs Marion Bell

Mrs Janice Kelly

Mrs Jane Malone

Mrs Wilma Crawford

Mr William Crawford

Mrs Vivienne Gibson

Independent Examiner's Report to
The Trustees and Office Bearers of Cumnock : St. Andrew's United Free Church of Scotland.

I report on the Report and Financial Statements of the Congregation for the year ended 31 December 2025, which are set on pages 3 - 5 and 7 - 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)© 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 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 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 Janet McKechnie

Address: 61 Holmhead Rd, Cumnock, KA18 1AF

Date:……..