

# **CRAIGMAILEN UNITED FREE CHURCH OF SCOTLAND**

Scottish Charity No.SC001714

A Congregation of the United Free Church of Scotland,

## **Congregation Report and Financial Statements**

**Year ending 31 December 2024**

Annual General Meeting and Financial report

23<sup>rd</sup> February 2024

### **Order of Business**

Meeting Constituted

Minutes of Previous AGM.

Treasurer's report

Adoption of Financial Statement of Congregational Funds  
Reappointment of members of the Congregational Board

### **Fabric and Grounds**

#### **Manse**

### **Reports from Organisations**

Good News Crew

#### **Report from Kirk Session**

Presbytery  
General Assembly  
Any other competent business

### **Words from Minister**

#### **Benediction**

Principal place of worship and of Congregation activities:

10 Braehead  
Bo'ness West Lothian  
EH510BZ

# **Congregation Report and Financial Statements**

**Year ending 31 December 2024**

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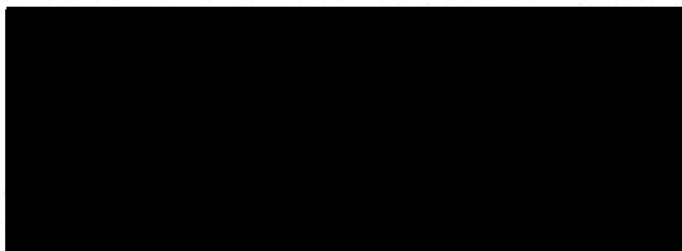
**Office Bearers, Trustees and Members of the Courts of the Congregation  
serving during Year ending 31 December 2024**

**Minister**

**Office Bearers**

**Session Clerk  
Clerk to Board  
Treasurer**

**Property Trustees**



**Kirk Session**

**Minister/Interim Moderator  
Session Clerk  
Elders: -**



**Congregational Board**

**Minister  
Elders  
Elected Members: -**



**Independent Examiner**



**Bankers**

**UF Church Finance Committee & The Bank of Scotland**

## **Congregation 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 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 Congregational Board of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

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 Achievement**

Craigmailen Church runs a number of different activities which seek to support and love the local community. The Church which has 51 members and several adherents, have worship services each Sunday morning with around 40 adults regularly attending. Worship services are designed to help worshippers of all ages to engage and to worship God in a way that feels natural to themselves. The Church also has a small children's group with around 9 children of different ages involved. Craigmailen also hosts a monthly children's club, a weekly baby and toddlers group, bible study, badminton club, lunch club and more. These groups are attended by a range of people from a few weeks old to people in their mid 90s and the Church seek to support, help and love all these different people. Throughout a week, the Church can engage with and support up to 100 different individuals. It also has strong links with the local primary school.

The Church building is upkept regularly with a congregational board which looks after all aspects of the property, both externally and internally. The work of the Church is funded by the generous donations of its members and adherents and is supported by having one full time paid minister

alongside a number of people who give of their time on a voluntary basis.

Rev Andrew Brown (Minister: Craigmailen Church, Bo'ness)

## **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 Congregation Funds and movements thereon during the Year ending 31 December 2024 and details of the Receipts and Payments, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The ordinary receipts and payments and statement of balances on Congregational funds are shown in the general funds and in the year amounted to £54,292.14 and £66,502.87 respectively and show a deficit of £12,210.73. The receipts show anonymous donations of £6,000. These were not donated for any specific purpose but were intended to be used for church facilities improvement or for church outreach / community initiatives. The total amount of all Congregational funds at 31 December 2024 is £50,977.54. Funds held centrally by the denomination can also provide income. A return of ~~£7,285.81~~ <sup>2819.96</sup> was received this year.

The denomination continues to set a Target value for the congregation to pay towards central funds. This expected to be around £65 per member for 2025.

The current financial model in place at Craigmailen is now looking healthier, mainly as a result of the continued very generous donations and the numerous new members and adherents that have joined the congregation from other churches within the Bo'ness area. With a £12k deficit being partially offset by returns on investment funds, the net deficit is approximately £5k. The recently completed building survey has highlighted the need for urgent repairs which will not be trivial in their execution or cost. A board sub-committee continues to examine ways of addressing the deficit. It is still the view of the session and board that a minister is fundamentally more important than a building.

## **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.

Congregational Funds, previously recorded individually, have now been absorbed into the main general fund. The general fund is now comprised entirely of unrestricted funds, meaning that all monies can be used for any purpose agreed by the church officers.

## **7. Land and Property**

Land and Property consist of Church, 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 31<sup>st</sup> December 2024 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 02/02/25 **and** by the Congregation at the Annual General Meeting held on 23<sup>rd</sup> February 2024. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are: -

Signed

Signed

Signed

Signed

Date

23/2/25,

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

**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 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**

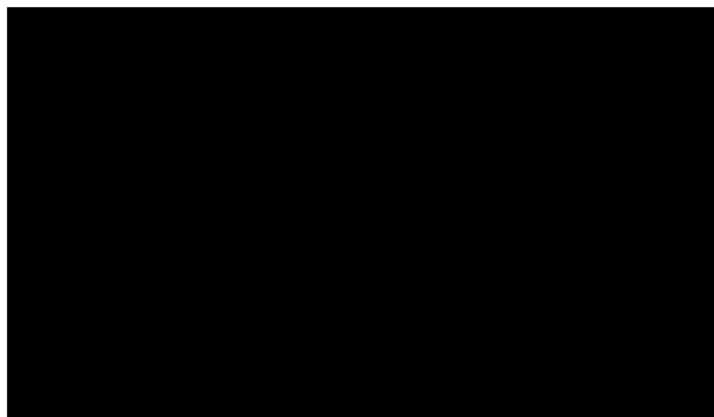
In the course of my examination, no matter has come to my attention

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 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.





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

Fund	Nature of Fund	Balance 01.01.24 £	Receipts 2024 £	(Payments) 2024 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.24 £	Held as follows	£
General	Unrestricted Note 1	4,319.63	54,292.14	66,502.87		16,000.00	16,000.00	8,108.90	BoS Current	8,108.90
UF HQ	Restricted Note 2	51,582.83	2,819.96	0.00		-16,000.00	-16,000.00	38,402.79	UFCoS HQ	38,402.79
Total Congregation Funds		55,902.46	57,112.10	66,502.87	0.00	0.00	0.00	46,511.69		46,511.69

## Notes to the Financial Statements for the Year ending 2024 (Sample Notes)

## 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	Restricted	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

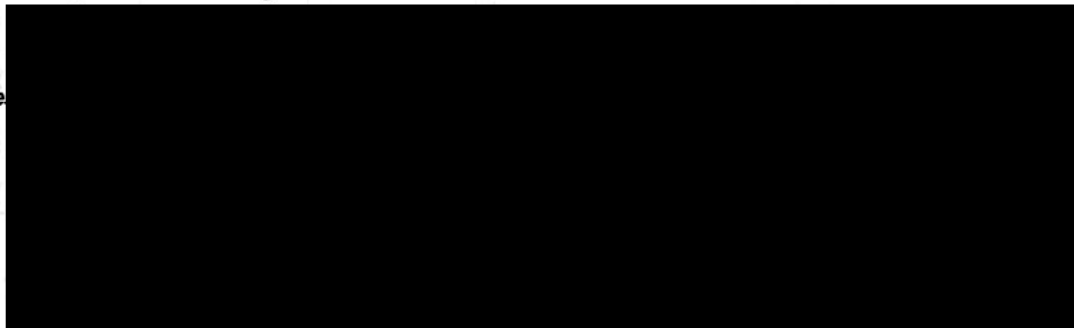
Approval of Congregation Financial Statements for the Year ending 31 December 2024  
as set out on Pages 7,8,9. by Office Bearers authorised to sign.

Minister/Interim Moderator

Clerk to Congregational Board/ Pres

Treasurer

Date





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

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Fund		General Unrestricted £	HQ Funds Unrestricted £	£	£	Total 2024 £	Notes Details	Total 2023 £
Receipts	Offerings							
	Open	8,473.09				8,473.09		6,189.06
	Freewill	25,748.00				25,748.00		20,897.00
	Freewill (gift aid)					0.00		0.00
	Gift Aid Tax	8,664.75				8,664.75		6,739.47
	Other	771.00				771.00	Page 9.1	956.00
	<b>Sub Totals</b>	<b>43,656.84</b>				<b>43,656.84</b>		<b>34,781.53</b>
	Donations						Page 9:2	
	Organisations	810.00				810.00		995.64
	Other (Public School)	26.70				26.70		150.00
						0.00		68.86
								88.20
	<b>Sub Total</b>	<b>836.70</b>		<b>0.00</b>		<b>836.70</b>		<b>1,302.70</b>
Other	Interest		2,819.96			2,819.96		0.00
	Rent/ let	260.00				260.00		0.00
	Stedfast	147.00				147.00		138.00
	Miscellaneous	2,055.00				2,055.00	Page 9:3	301.30
	<b>Sub Total</b>	<b>2,462.00</b>	<b>2,819.96</b>			<b>5,281.96</b>		<b>439.30</b>
Events	Fundraising	1,273.50				1,273.50		1,230.00
Extra-ordinary	Legacy Gifts (e.g.)	6,000.00				6,000.00	Page 9.4	3,000.00
								0.00
Missions	Other charities	63.10				63.10	Page 9.5	113.70
<b>Total Receipts</b>		<b>54,292.14</b>	<b>2,819.96</b>	<b>0.00</b>	<b>0.00</b>	<b>57,112.10</b>		<b>40,867.23</b>
<b>Payments</b>								
Ministry	Stipend/Salary & NIC	33,544.68				33,544.68		31,887.84
	Expenses					0.00		0.00
	Pulpit Supply	426.40						381.60
	Organist	2,067.00				2,067.00		0.00
	Int Moderator Fee, Exp					0.00		2,780.00
	<b>Sub Total</b>	<b>36,038.08</b>				<b>36,038.08</b>		<b>35,049.44</b>
Other Salary						0.00		2,941.74
Property	Council Tax	3,005.44				3,005.44		4,170.01
	Insurance	4,297.98				4,297.98		4,770.77
	Heat & light	5,527.92				5,527.92		762.00
	Repairs, upkeep	6,374.91				6,374.91		748.00
	Maint. Contracts	3,676.91				3,676.91		19,325.63
	<b>Sub Total</b>	<b>22,883.16</b>	<b>0.00</b>	<b>0.00</b>		<b>22,883.16</b>	Page 9.6	<b>32,718.15</b>
Other	Stedfast Magazine					0.00		71.68
	Postage / telephone	210.16				210.16	Page 9.7	353.36
	Kirk Session					0.00		0.00
	Miscellaneous	1,359.97				1,359.97	Page 9.8	1,049.46
	Organisations Support					0.00		0.00
	<b>Sub Total</b>	<b>1,570.13</b>			<b>0.00</b>	<b>1,570.13</b>		<b>1,474.50</b>
Fundraising	expense	0.00				0.00		0.00
Contributions	Denomination	5,599.50				5,599.50		4,962.00
	Presbytery	72.00				72.00		72.00
						0.00		120.00
						0.00	Page 9.5	0.00
	<b>Sub Total</b>	<b>5,671.50</b>				<b>5,671.50</b>		<b>5,154.00</b>
Extra-ordinary	Refurbishment	0.00				0.00		0.00
Mission	Other charities	340.00				340.00	Page 9.5	610.00
<b>Total Payments</b>		<b>66,502.87</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>66,502.87</b>		<b>75,006.09</b>
<b>Surplus (Deficit) Net Recpts (Paymnts)</b>		<b>-12,210.73</b>	<b>2,819.96</b>			<b>-9,390.77</b>		
Transfers between Funds		16,000.00	-16,000.00	0.00	0.00	0.00		0.00
<b>Net Movement on Funds</b>		<b>3,789.27</b>	<b>-13,180.04</b>	<b>0.00</b>	<b>0.00</b>	<b>-9,390.77</b>		<b>0.00</b>

Note	Details of Receipts	£
1	<b>Offerings - Other</b>	<b>General</b>
	Target	771.00
2	<b>Donations - Organisations</b>	<b>General</b>
	Badminton	810.00
		810.00
3	<b>Other - Miscellaneous</b>	<b>General</b>
	Council refund	232
	Organ concert	260
	Easter Scheme	100
	CCLI Refund	93
	Coffee morning	165
	UFCos HQ refund	400
	Post office error	105
	Anon donation	100
	Choir concert	600
		2,055.00
4	<b>Extra-ordinary</b>	<b>All Funds</b>
	Anon donations	6,000.00
5	<b>Receipts for and Payments to Missions</b>	<b>General</b>
	Donations (retiral collections)	63.10
		63.10
	Contributed to:	
	Cogwheel Trust	340.00
		340.00
	From General Funds	
	5% of offerings	
	Other	0.00
	Contributions to:-	
		0.00
	<b>Total payments to Missions</b>	<b>340.00</b>

Note	Details of Payments	£	£	£
6	<b>Property</b>	<b>General</b>		
		<b>Church</b>	<b>Manse</b>	<b>Total</b>
	Council Tax	3,005.44		3,005.44
	Insurance	4297.98		4297.98
	Heat and Light	5,527.92		5,527.92
	Fire Extinguishers	878.45		878.45
	PHS	146.46		146.46
	Forth Pipe Organs	720.00		720.00
	Grounds manintenance	1,272.00		1,272.00
	Gas boiler service	360.00		360.00
	Manse boiler	300.00		300.00
	Equipment, Furnishing			0.00
	<b>Sub Total</b>	<b>16,508.25</b>	<b>0.00</b>	<b>16,508.25</b>
		<b>Fabric</b>		
	Repairs			0.00
	Church survey	5,374.50		5,374.50
	Deeds retention	34.41		34.41
	PC repair	95.00		95.00
	Bin fees	421.00		421.00
	Deeds lawyer fees	250.00		250.00
	Retirement gift	200.00		200.00
				0.00
				0.00
				0.00
	<b>Sub Total</b>	<b>6,374.91</b>	<b>0.00</b>	<b>6,374.91</b>
	<b>Property Total</b>	<b>22,883.16</b>	<b>0.00</b>	<b>22,883.16</b>
7	<b>Office &amp; Publicity</b>	<b>General</b>		
	Church broadband	210.16		
		210.16		
8	<b>Miscellaneous</b>	<b>General</b>	<b>Benevolent</b>	<b>Total</b>
	Music license	190.00		190.00
	Website	306.50		306.50
	Cups	176.02		176.02
	GNC study materials	476.96		476.96
	Envelopes	75.90		75.90
	SS prizes	134.59		134.59
				0.00
				0.00
		<b>1,359.97</b>	<b>0.00</b>	<b>1,359.97</b>