

CUNNINGSBURGH UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No. SC002187

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

Congregation Report and Financial Statements

Year ending 31 December 2024

Principal place of worship and of Congregation activities:
United Free Church
Cunningsburgh, Shetland, ZE2 9HB

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**

Trustees and Elders



Correspondence Address

Skerryvoe
Gord
Cunningsburgh
Shetland
ZE2 9HG

Bankers

Bank of Scotland
Commercial Street
Lerwick
Shetland
ZE1 0DN

Independent Examiner

Tregonning and Co Ltd
Staney Brae
Dunrossness
Shetland
ZE2 9JG

Trustees' Annual Report for Year Ending 31st 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 North (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 wellbeing and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and Trustees. All temporal affairs (including financial) of the Congregation are administered by the Trustees.

The Minister of this Congregation is appointed by the Presbytery of the North. Trustees and Elders are elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose. Office Bearers are appointed by the Trustees.

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

2024 continued in the same format as the last year with [REDACTED] continuing to work three days per week as our Pastoral Assistant.

Church also continued as last year, with services on first and third Sundays of the month at 11.00am, breakfast church on second and fourth Sundays at 9.30am and Café Church at the Public Hall on the fifth Sunday of a month at 7.00pm.

Youth work within the Church continues, number of children at Sunday School is quite small but there are opportunities to support our local school in partnership with the Salvation Army, who manage a community Poly Tunnel where children can get practical experience growing produce. The School has also used the church for end of term events like Christmas.

A midweek Bible Study is held on Wednesday evenings and a Prayer Meeting on Saturday evenings

Our monthly lunch bag ministry to the elderly and lonely continues. The Olive Branch Café is also held when we have enough volunteers.

Our fellowship still has a desire to find a larger property to give us more space and flexibility. Unfortunately the opportunity purchase a local property has not materialised.

The Church fabric is in good repair with the exception of the Portacabin roof which needs replacing, this is scheduled for next year. As the manse is vacant, minor internal repairs and redecoration was done and it has been let on a short term lease.

This summer we had a stand again at the local Agricultural Show.

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 9 to 12 consist of a Statement of Congregation 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.

6. Accounting Policies

- There are no material uncertainties about the charity's ability to continue.
- 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:
 - Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.
 - Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.
 - Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

7. Land and Property

Land and Property consist of the Church at Cunningsburgh, 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. No market value is placed on these Assets.

8. Independent Examiner

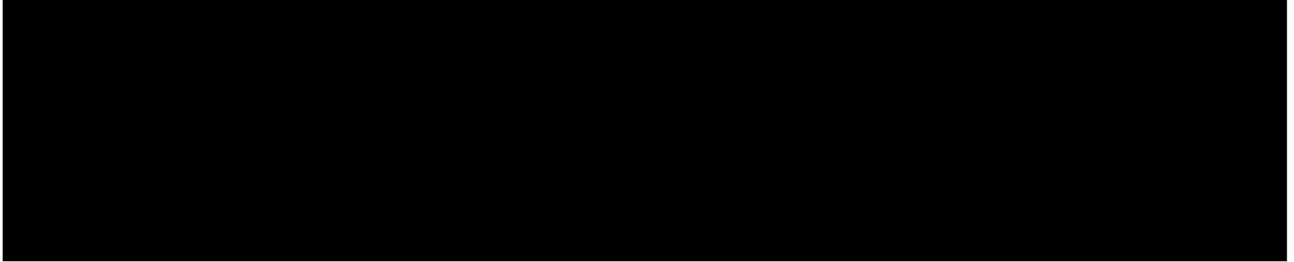
In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation.

The Independent Examiner's Report for the year to 31st December 2024 is on page 8.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by Trustees at their meeting on 6th June 2025.

The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-



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

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2024 which are set on pages 4 to 7 and 8 to 12

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.

TREGONNING & CO LTD
Chartered Accountants

Staney Brae
Dunrossness
Shetland
Scotland
ZE2 9JG

Cunningsburgh United Free Church of Scotland

Statement of Financial Activities

31 December 2024

	Note	Unrestricted funds £	2024 Restricted funds £	Total funds £	2023 Total funds £
Income and endowments					
Donations and legacies	3	49,624	-	49,624	24,954
Proceeds from asset sale		-	-	-	77,872
Investment income	4	6,280	2,072	8,352	1,050
Total income		<u>55,904</u>	<u>2,072</u>	<u>57,976</u>	<u>103,876</u>
Expenditure					
Expenditure on charitable activities	5	36,980	-	36,980	42,827
Investment related expenses	6	1,924		1,924	5,649
Governance costs	7	-	-	-	-
Total expenditure		<u>38,904</u>	<u>-</u>	<u>38,904</u>	<u>48,476</u>
Net expenditure and net movement in funds		<u>17,000</u>	<u>2,072</u>	<u>19,072</u>	<u>55,400</u>
Reconciliation of funds					
Total funds brought forward		21,918	77,872	99,790	44,390
Total funds carried forward		<u>38,918</u>	<u>79,944</u>	<u>118,862</u>	<u>99,790</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

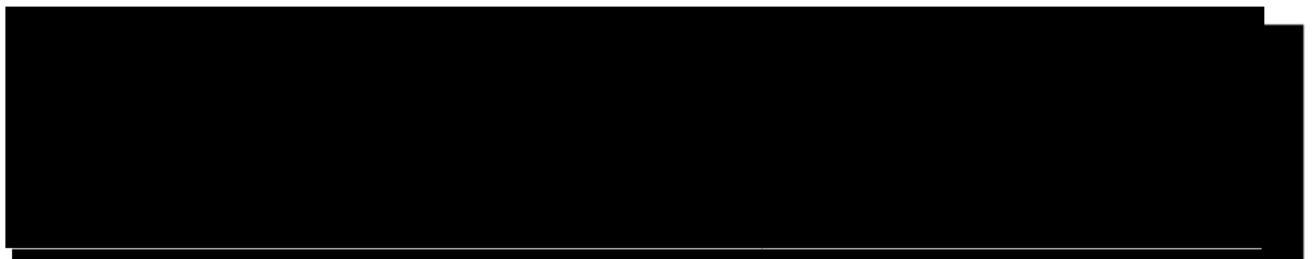
Cunningsburgh United Free Church of Scotland

Statement of Financial Position

31 December 2024

	2024 £	2023 £
Current assets		
Cash at bank and in hand	36,790	19,790
Short term investments	82,072	80,000
	<u>118,862</u>	<u>99,790</u>
Current liabilities		
Unpresented cheques	-	-
	<u>-</u>	<u>-</u>
Total assets less current liabilities	<u>118,862</u>	<u>99,790</u>
 Funds of the charity		
Unrestricted funds	38,918	21,918
Restricted funds	79,944	77,872
Total charity funds	<u>118,862</u>	<u>99,790</u>
	8	

These financial statements were approved by the board of trustees and authorised for issue on 6th June 2025 and are signed on behalf of the board by:



Cunningsburgh United Free Church of Scotland

Notes to the Financial Statements

Year ended 31 December 2024

1. General information

The charity is registered charity in Scotland and is unincorporated. The address of the principal office is Swarthoull, Cunningsburgh, Shetland, ZE2 9HB, Scotland.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Donations				
Church offerings	750	—	750	681
Regular Gift Aid donations	20,140	—	20,140	18,240
Gift Aid reclaimed from HMRC	26,136	—	26,136	5,787
Olive Branch Cafe	713	—	713	246
Other donations	1,885	—	1,885	-
	<u>49,624</u>	<u>—</u>	<u>49,624</u>	<u>24,954</u>

4. Investment income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Rental income	6,280	—	6,280	1,050
Interest income	—	2,072	2,072	—
	<u>6,280</u>	<u>2,072</u>	<u>8,352</u>	<u>1,050</u>

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Church ministry	36,980	-	36,980	42,827
Investment related expenditure (Manse Costs)	1,924	—	1,924	5,649
Governance Costs	—	—	—	—
	<u>38,904</u>	<u>—</u>	<u>38,904</u>	<u>48,476</u>

Cunningsburgh United Free Church of Scotland

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

6. Investment related expenditure

	2024 £	2023 £
Manse Council Tax	161	4,825
Other Manse Expenses	1,763	824
	<u>1,924</u>	<u>5,649</u>

Insurance for the rented manse was not separately identified in the prior year.

7. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>-</u>	<u>-</u>

No fee is payable in regard to the independent Examination for the 2024 or 2023 accounts

8. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No personal trustee expenses have been incurred.

During the year trustees were reimbursed for £1,028 (2023: £35) of expenditure paid on behalf of the church and authorised in advance by the Trustees.

9. Analysis of charitable funds

	1 Jan 2024 £	Income £	Expenditure £	31 Dec 2024 £
General funds (unrestricted)	21,918	55,904	38,904	38,918
Building fund (restricted)	77,872	2,072		79,944
Total Funds	<u>99,790</u>	<u>57,976</u>	<u>38,904</u>	<u>118,862</u>

The restricted Building Fund is the proceeds of the sale of the former church buildings in Sandwick, and are held in accordance with the wishes of the original donors of that building, to be used to provide and maintain suitable accommodation for the further work of the church. The income on the Building Fund is the interest earned on the short-term investment of these funds.