

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	Jan	2024	To	31	Dec	2024

Reference and administration details

Charity name	Dunfermline United Reformed Church
Other names charity is known by	
Registered charity number	SC004868
Charity's principal address	

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1			
2			
3			
4			
5			
6			
7			
8			
9			
1			
1			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The Church is administered in accordance with an updated Constitution adopted by Church Meeting on 26 May 2024 which complies with and refers to the Chapters and Schedules of the United Reformed Church Act 2000.

The Church Meeting, which comprises all the members of the Congregation, makes the decisions regarding the spiritual and temporal affairs of the Church.

The Elders meeting is chaired by the Minister or another Elder and manages the affairs of the Church.

Trustee recruitment and appointment

The Elders are the Charity Trustees.

Elders are members of the Church chosen by the members of the Church and appointed by the Church Meeting.

The minister is an Elder and is selected by the Congregation at the Church Meeting and inducted by the Moderator of the United Reformed Church Synod of Scotland or their appointed representative.

Objectives and activities

Charitable purposes

Advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Summary of the main activities in relation to these objects

Providing regular public worship for all
 Promoting the Christian faith
 Teaching the faith to all ages
 Providing training, nurture and activities for children and young people
 Serving the community
 Giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty
 Providing premises and resources for community groups and activities.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

At the beginning of 2024 regular weekly worship continued, meeting in a local High School, and in a nearby Village Hall when the school was unavailable

Our services are led by various visiting Ministers, (both serving and retired), Lay Preachers and some of our own members, including Elders and the Choir. We have a monthly Communion Service. We have occasional pulpit swaps with Kirkcaldy Congregational Church, and Newburgh URC with whom we are in a Covenant. We also have some joint services with them such as Palm Sunday and Harvest

Pastoral care is provided by Elders' and other members who visit those in homes.

During the year we purchased a new building and began worshipping there in Autumn, after planning permission for change of use was granted. Work was done on making the building suitable for worship.

We were unable to undertake any fundraising activities, although the congregation began to support a local Kid's Club who provided tea/coffee/snacks when we met in the school and moved to our new premises with us.

Financial review

Brief statement of the charity's policy on reserves

At the moment there is no specific policy in place which would stipulate a minimum value of funds to be kept in reserve which would be sufficient to meet any of the future year's expenditure.

Details of any deficit

The accounts show a deficit of £130,620 due to the purchase of a property for the use of the church and the cost associated with the purchase.

Donated facilities and services (if any)

A new property was purchased during the year. The cost was covered partly by a loan of £180,000 from the parent charity, The United Reformed Church Synod of Scotland, and partly from reserves following the sale of the previous premises. The property title is held by the trustees in trust for the use of the church so is not reported as a financial asset of the charity.


APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)	Secretary	Treasurer
Date	29 September 2025	29 September 2025

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2024		31	December	2024

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	22,130	-	-	-	22,130	14,006
Legacies	13,500	-	-	-	13,500	-
Grants	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	29
Gross trading receipts	-	-	-	-	-	-
Income from investments other than land and buildings	0	-	-	-	0	0
Rents from land & buildings	10,200	-	-	-	10,200	10,000
Gross receipts from other charitable activities	-	-	-	-	-	-
	-	-	-	-	-	-
A1 Sub total	45,831	-	-	-	45,831	24,035
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	45,831	-	-	-	45,831	24,035
A3 Payments						
Expenses for fundraising activities	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	35,773	-	-	-	35,773	20,037
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	14,492	-	-	-	14,492	-
Other	-	-	-	-	-	-
Transfer to Flower Fund	-	-	-	-	-	-
A3 Sub total	50,265	-	-	-	50,265	20,037
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	126,185	-	-	-	126,185	-
Purchase of investments	-	-	-	-	-	-
A4 Sub total	126,185	-	-	-	126,185	-
Total payments	176,450	-	-	-	176,450	20,037
Net receipts / (payments)	(130,620)	-	-	-	(130,620)	3,997
A5 Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	(130,620)	-	-	-	(130,620)	3,997

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	198,337	-			198,337	194,340
	Surplus / (deficit) shown on receipts and payments account	(130,620)	-			(130,620)	3,997
	Correction due to accumulated rounding errors	-				-	-
						-	-
	Cash and bank balances at end of year	67,717	-	-	-	67,717	198,337
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			-	-
			-	-
			-	-
			-	-
			-	-
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
			-	-	-
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	None		-	-
			-	-
			-	-
			-	-
			-	-
		Total	-	-


	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			-	-
			-	-
			-	-
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature	Print Name	Date of approval
		29 Sep 25
		29 Sep 25

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

[illegible][illegible]

C3a Trustee remuneration	If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	
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	Authority under which paid	£
C3b Trustee remuneration - details		

C4a Trustee expenses	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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		Number of trustees	£
C4b Trustee expenses - details			

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
C5 Transactions with trustees and connected persons			-	
			-	
			-	
			-	
			-	

C6 Other information	<p>All United Reformed Churches contribute to the national URC Ministry and Mission Fund. This fund bears the costs of all ministers' stipends and employer's contributions for national insurance, pensions and housing.</p> <p>A new property was purchased during the year. The cost was covered partly by a loan of £180,000 from the parent charity, The United Reformed Church Synod of Scotland, and partly from reserves following the sale of the previous premises. The loan is being repaid at a fixed amount of £1448 per month. The property is owned by the trustees of the charity and held in trust for the use of the church so is not reported as a financial asset of the church charity.</p>
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Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
	Main Operating Account					
Receipts						
Donations	22,130	-	-	-	22,130	14,006
Legacies	13,500	-	-	-	13,500	-
Grants & Loans	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	29
Gross trading receipts	-	-	-	-	-	-
Income from investments not land and buildings	0	-	-	-	0	0
Rents from land & buildings	10,200	-	-	-	10,200	10,000
Gross receipts from other charitable activities	-	-	-	-	-	-
Sub total	45,831	-	-	-	45,831	24,035
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total receipts	45,831	-	-	-	45,831	24,035
Payments						
Expenses for fundraising activities	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	35,773	-	-	-	35,773	16,709
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	14,492	-	-	-	14,492	-
Other	-	-	-	-	-	-
Sub total	50,265	-	-	-	50,265	16,709
Payments relating to asset and investment movements						
Purchases of fixed assets	126,185	-	-	-	126,185	-
Purchase of investments	-	-	-	-	-	-
Sub total	126,185	-	-	-	126,185	-
Total payments	176,450	-	-	-	176,450	16,709
Net receipts / (payments)	(130,620)	-	-	-	(130,620)	7,325
Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	(130,620)	-	-	-	(130,620)	7,325

Nature and purpose of funds

Main Operating Account is the main fund for regular transactions and operating income and expenditure.

APPENDIX 3



Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages	Independent examiner's report on the accounts v2						
	Dunfermline United Reformed Church						
	SC004868						
	Period start date				Period end date		
	Day	Month	Year	to	Day	Month	Year
1	Jan	2024		31	Dec	2024	
5 -9							
Respective responsibilities of trustees and examiner	<p>The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.</p>						
Basis of independent examiner's statement	<p>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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any 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 accounts.</p>						
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 						
Signed:				Date:	28 September 2025		
Name:							
Relevant professional qualification(s) or body:							
Address:							