

LARGS UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No. SC006332

A Congregation of the United Free Church of Scotland,

(Charity No. SC008167)



Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

23 Brisbane Road, Largs, KA30 8LF

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 the year ending 31st December 2025**

Interim Moderator: Rev. A. Ford

Office Bearers: Session Clerk
Clerk to the Board Mr J. McColl
Treasurer Rev A Ford

Property Trustees: Interim Moderator, Session Clerk
(*ex officio*) Clerk to the Board, Treasurer

Kirk Session:

Rev. A. Ford
Session Clerk
Elders: Mrs W Boyd
Mr A. Harley
Mr J. McColl

Congregational Board:

Interim Moderator;
Clerk to the Board,
Treasurer
Elders
Elected Members: Mrs J. McColl, Mrs A. Melrose

Bankers: Bank of Scotland, Largs Branch.

Independent examiner Ms A Bryce

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 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 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 are 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.

The Interim Moderator 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

Membership at the end of 2025 stood at 18. Our attendance has 20 regular worshippers and peaked one Sunday at 31. We have had a number of new faces come into the church who comment on the warm, welcoming, and friendly atmosphere in the church. Pulpit supply has been transferred to Mrs Val Phillips who has maintained the core of preachers set up by Mr James Price. We have a core of guest preachers from the United Free Church and members of the Scottish Baptist Lay Preachers Association who have all become friends of the church. We have also had many visitors to the church who have been visiting Largs.

Fellowship among the congregation has continued with, on most Sundays, all retiring to the Hall after the service for tea and a time together. Our oldest member of the congregation celebrated his 103rd birthday at the beginning of the year. A Christmas afternoon tea (in the Hall) was well attended following the Christmas Service. Production of weekly CDs of the Sunday Service has continued for those unable to attend Church and electronic copies are sent to many people including overseas.

The hall has been used regularly during the year by four groups affiliated to the 'Opportunities in Retirement' organisation who have made regular donations to the church.

The ladies' group, 'The Meeting Place' meet once a month. This has continued to be well attended by both church members and friends.

The monthly Prayer Meeting has continued.

A Bible Study meeting was commenced in the second half of 2025.

The church received a Quinquennial visit from Presbytery in November, and the report was both complimentary and encouraging.

5. Financial Statements and Funds

The ordinary Receipts and Payments of the General Funds for the year amounted to £25,591.20 and £20,101.82 respectively and showed a surplus of £5,489.38. Therefore, the balance in the General Funds at the end of the year is £16,905.70. The total of all congregation Funds at 31st December 2025 is £44,087.26

Accounting Policies.

- The main sources of income are the voluntary offerings, donations and other givings 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

Land and Property consist of Church and Church Hall including fittings, furnishings communion and other ecclesiastical articles. The Congregation does not 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 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 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 at their meeting on 6th March 2026 and by the Congregation at the Annual General Meeting on The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:

SignedRev. Archie Ford..... **Interim Moderator**

Rev A. Ford

SignedJohn McColl..... **Clerk to the Congregational Board**

Mr J McColl

SignedWilma Boyd **Elder**

Mrs W. Boyd

Independent Examiner's Report to the Trustees and Office Bearers of Largs 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 - 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 and the Charities Accounts (Scotland) Regulations 2006. 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 Charities Accounts (Scotland) Regulations 2006. 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: Anne Bryce

Name: Miss Ann Bryce

Address: 349 Carmunnock Road, Glasgow, G44 5HH

Date: 13th February 2026

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2025

Fund	Nature of Fund	Balance 1.1.25 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows	£
General	Unrestricted Note 1	11,416.32	25,591.20	20,101.82	5,489.38	0.00	5,489.38	16,905.70	BOS Treasurers A	16,905.70
Investment	Restricted Note 2	24,534.61	2,754.19	107.24	2,861.43	0.00	2,861.43	27,181.56	Investment	27,181.56
Total Congregation Funds		35,950.93	28,345.39	20,209.06	8,350.81	0.00	8,350.81	44,087.26		44,087.26

Notes to the Financial Statements for the Year ending 2024 2025

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).
Investment	Restricted	Note 2	Investment Fund held by the General Trustees of the United Free Church on behalf of the congregation. 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'
Governance		Note 3	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church, Hall	Note 4	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.
Contingent Liabilities		Note 5	Financial Statements present the receipts received and payments made during the year. There are no contingent liabilities at the date of this report and Financial Statement.
Payments to Trustees		Note 6	No payments have been made to any Trustee in the performance of their duties as Trustee of the Congregation.

Approval of the Congregation Financial Statements for the Year ending 31 December 2025 as set out in pages 7,8 and 9.
by Office Bearers authorised to sign.

Interim Moderator	_____ Archie Ford	Rev A Ford
Clerk to Congregational Board	_____ John McColl	Mr J. McColl
Elder	_____ Wilma Boyd	Mrs W. Boyd
Date	19thj March 2026	

Receipts and Payments for the Year ending 31 December 2024 25 (comparative to Year ending 2024)

Fund		General	Investment	Total	Notes Details	Total
		Unrestricted	Restricted	2025		2024
Receipts		£	£	£		£
Offerings	Open	5,779.34	0.00	5,779.34	Page 9.1	6,372.33
	Freewill	8,757.90	0.00	8,757.90		7,336.20
	Freewill (gift aid)		0.00	0.00		0.00
	Gift Aid Tax	8,034.96	0.00	8,034.96		0.00
	Other	0.00	0.00	0.00		0.00
Sub Totals		22,572.20	0.00	22,572.20		13,708.53
Donations	Organisations OIR	2,730.00	0.00	2,730.00	Page 9.2	2,130.00
	Other	60.00	0.00	60.00		1,944.64
Sub Total		2,790.00	0.00	2,790.00		4,074.64
Other	Interest	0.00	2,754.19	2,754.19		419.61
	Stedfast	0.00	0.00	0.00		0.00
	Repayment		0.00	0.00		3,323.63
Sub Total		0.00	2,754.19	2,754.19		3,743.24
Events	Fundraising	0.00	0.00	0.00	Page 9.2	0.00
	Sub Total	0.00	0.00	0.00		0.00
Extra-ordinary	Other	229.00	0.00	229.00		364.37
	Mission			0.00		50.00
Sub Total		229.00	0.00	229.00		414.37
Missions	Other charities	0.00	0.00	0.00		-
	Sub Total	0.00	0.00	0.00		0.00
Total Receipts		25,591.20	2,754.19	28,345.39		21,940.78
Payments						
Ministry	Pulpit Supply	3,368.00	0.00	3,368.00	Page 9.3	3,320.00
	Int Moderator Fee	300.00	0.00	300.00		600.00
Sub Total		3,668.00	0.00	3,668.00		3,920.00
Other Salary	Organist	1,320.00	0.00	1,320.00		1,200.00
	Cleaner	1,020.00	0.00	1,020.00		940.00
Sub Total		2,340.00	0.00	2,340.00		2,140.00
Property	Council Tax	0.00	0.00	0.00	Page 9.3	0.00
	Insurance	1,930.03	0.00	1,930.03		1,971.23
	Heat & light	2,952.81	0.00	2,952.81		2,711.08
	Repairs & Maintenance	5,276.53	0.00	5,276.53		895.98
	Equipment, Furnishing	14.78	0.00	14.78		0.00
Sub Total		10,174.15	0.00	10,174.15		5,578.29
Other	Stedfast Magazine	48.00	0.00	48.00	Page 9.4 Page 9.4	48.00
	Office & Sundries	532.13	0.00	532.13		643.31
	Bank Charges	61.46	0.00	61.46		0.00
	Miscellaneous	315.00	0.00	315.00		155.00
Sub Total		956.59	0.00	956.59		846.31
Events	Fundraising expenses	108.08	0.00	108.08		0.00
Contributions	Denomination	1,959.00	0.00	1,959.00		2,360.80
	Presbytery	56.00	0.00	56.00		0.00
	Sub Total	2,015.00	0.00	2,015.00		2,360.80
Extra-ordinary	Investment Charges	0.00	107.24	107.24		0.00
	Other Charities	0.00	0.00	0.00		0.00
	Halls Kitchen Refurb	0.00	0.00	0.00		0.00
		0.00	107.24	107.24		0.00
Mission	Other charities	840.00	0.00	840.00	Page 9.5	990.00
Total Payments		20,101.82	107.24	20,209.06		15,835.40
Surplus (Deficit) Net Recpts (Payments)		5,489.38	2,646.95	8,136.33		6,105.38
Transfers between Funds		0.00	0.00	0.00		0.00
Net Movement on Funds		5,489.38	2,646.95	8,136.33		6,105.38

Note	Details of Income	£	Note	Details of Payments	£
1	Offerings		3	Property	
	Gift Aid 2021-23	5154.74		Wall, roof, gutters & ridge repairs	2700.00
	Gift Aid 2024	2880.22		Electrical repairs	112.00
	Total	8034.96		Floor coverings	1969.97
				Fire extinguisher	46.80
				Heating maintenance	447.76
				Total	5276.53
			4	Other	
2	Extra-ordinary other			Miscellaneous	
	Refund of Target	229.00		Mission Praise	100.00
				Gift to former cleaner	100.00
				General Assembly Commissioner	65.00
				Independent Examiner	50.00
				Total	315.00
			4	New Bank Charges	61.46
			5	Mission	
				Mrs J Moulds Mission Partner	840.00