

Free Church of Scotland
Dunoon

Scottish Charity No SCO07880

Trustees' Report and Financial Statements
for the year to 31 October 2025

Dunoon Free Church of Scotland

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Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2

Address

Previously Free Church of Scotland, Argyll Street, Dunoon, PA23 7DD

Bankers

Bank of Scotland, 78 Argyll Street, Dunoon, PA23 7NH

Solicitors

Stewart & Bennett, 82 Argyll Street, Dunoon, PA23 7NJ

Independent Examiner

Ian S Henderson CA,

Henderson & Co, Chartered Accountants, 160 Argyll Street, Dunoon, PA23 7NA

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the period ending 31 October 2025.

Status of Charity and Governing Document

Dunoon Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No SC007880).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as two in London and five in North America, and sister churches founded by mission work in India, Peru and South Africa. The Church also has a full time degree awarding college in the heart of Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church.

Dating from 1843, but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel – the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Dunoon Free Church of Scotland is part of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Presbytery of Glasgow and Argyll. And the Church buildings are the property of the local congregation and held in trust by locally elected property (or congregational) trustees.

Trustees and Office bearers

The congregations are governed and administered by elected office bearers (all volunteers) and interim moderator. The Kirk Session, being comprised of the interim moderator and

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elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of the interim moderator, elder and assessor elders, oversees financial and property matters. Under Charity Law, the Deacons' Court, are deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court who served during the year were as follows:-

Interim Moderator Rev Alasdair MacDonald

Elder Roderick L MacLennan

Assessor elders John MacKenzie

Congregational Trustees

For holding property Roderick L MacLennan

Mr Iain MacLeod

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new trustees (elders and deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term trusteeship. Prior to their appointment, new trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day to day operations. As part of their induction programme, new trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

The churches at Dunoon and the previously linked church at Strachur ceased to operate in December 2016 and early in 2023, the Church property at Strachur was sold and the net sale proceeds together with remaining funds held, were transferred to the Free Church of Scotland in Edinburgh during the course of 2023.

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The Church properties in Dunoon were sold in 2024 and the Office bearers have now been able to collect and settle all outstanding sums of the Church. The remaining sums held by the Church have now been forwarded to the Free Church of Scotland in Edinburgh to be used to the benefit of churches within the Presbytery of Glasgow and Argyll.

Reserves and Results for the year

Following the payment to the Free Church of Scotland in Edinburgh, no further funds are held by our Church.

On behalf of the trustees

Roderick L MacLennan

Roderick L MacLennan

Session Clerk

.....*7th March*.....2026

Report of the Independent Examiners to the Trustees
for the period to 31 October 2025

I report on the accounts of the church for the period to 31 October 2025, which are set out on pages 7 to 10

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 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.

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 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 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 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 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 accounts to be reached.

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A handwritten signature in black ink, appearing to read 'Ian S Henderson', with a large, stylized initial 'I'.

Ian S Henderson CA

160 Argyll Street

Dunoon

PA23 7NA

18 February 2026

Notes to the Financial Statements for the period to 31 October 2025

Accounting policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 and the Charities and Trustee Investment (Scotland) Act 2005

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Fixed Assets

As the church buildings are considered Functional Fixed Assets and have not been professionally valued in the past five years, they are shown as Nil value.

Receipts and Payments

For the purpose of the Receipts and Payments account as shown on pages 8 and 9, funds are defined as follows:

- **Unrestricted** funds comprise grants and other income, received for the objects of the church, without further specified purpose, and are available as general funds.
- **Designated** funds represent unrestricted funds which have been earmarked by the trustees for particular purposes.
- **Restricted** funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

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Receipts and Payments for period ended 31 October 2025

	Unrestricted Funds	Restricted Funds	Endow- ment Funds	Total Funds	Year ended 31.12.24
	£	£	£	£	£
Receipts					
Other Income	837	-	-	837	
Assets and Investment Sales					
Total Receipts	837	-	-	837	95,040
Payments					
Charitable Activities					
Heating and Lighting	-	-	-	-	471
Insurance	-	-	-	-	1,667
Donations	124,215	-	-	124,215	
Sundries	125	-	-	125	460
Maintenance	-	-	-	-	2,184
Sub Total	124,340	-	-	124,340	4,782
Governance Costs					
Independent Examiner	480	-	-	480	240
Professional Fees					
Sub Total	124,820	-	-	124,820	5,022
Asset and Investment Purchases					
Total Payments	124,820	-	-	124,820	5,022
Net Payments	(123,983)	-	-	(123,983)	90,018
Transfers between Funds					
Cash Funds last year	123,983	-	-	123,983	33,965
Cash Funds this year	-	-	-	-	123,983

DUNOON FREE CHURCH OF SCOTLAND

Statement of Assets and Liabilities at 31 October 2025

	Unrestricted Funds	Restricted Funds	Endow- ment Funds	Total Funds	Year ended 31.12.24
	£	£	£	£	£
Cash Funds					
General Accounts	-	-	-	-	123,983
Fabric Fund					
Fabric Fund - Strachur					
Total Cash Funds	-	-	-	-	123,983
Other Monetary Assets					
Functional Fixed Assets:					
Church Buildings &					
Fixtures and Fittings	-	-	-	-	-

Approved by the Deacon's Court

Roderick L MacLennan

Roderick L MacLennan

Alistair MacDonald

Rev Alistair MacDonald

DUNOON FREE CHURCH OF SCOTLAND

Combined Receipts and Payments for period ended 31 October 2025

	Dunoon	Strachur	Total	Year ended 31.12.24
	£	£	£	£
Income				
Other Income	837		837	
Assets and Investment Sales				95,040
	837		837	95,040
Expenditure				
Sundries	125		125	460
Heat and Light				471
Insurance				1,667
Maintenance				2,184
Independent Examiner	480		480	240
Donations	124,215		124,215	
Professional Fees				
Total Expenditure	124,820		124,820	5,022
Deficit	(123,983)		(123,983)	90,018