

ABERDEEN: TORRY UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No.SC009542

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:

Torry U.F. Church, Grampian Road

ABERDEEN

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 (pro tem)
Clerk to Deacons Court
Treasurer*

Property Trustees

*Session Clerk, Treasurer
(ex Officio)*

Kirk Session

*Minister
Session Clerk
Elders:*

During the year Mr D. Dunn passed away

Deacons' Court

*Minister
Clerk
Treasurer
Members:*

Bankers

Virgin Money, 62 Union Street,Aberdeen.AB10 1WD

Independent Examiner

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 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 well-being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its **Minister** and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the **Deacons' Court** of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report. All property owned by the congregation is held in the name of the ex officio office bearers named on page 2 and five elders and one deacon appointed in terms of the Trust deed of the congregation.

The **Minister** of this Congregation is appointed by the Presbytery of the **North**. 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 **Deacons' Court**. 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

The Church sought to continue its purpose through another year of worshipping, proclaiming and serving the Lord Jesus Christ.

We have gathered for worship each Sunday morning. Our evening service has continued to meet via Zoom video-link to worship and study God's word. We have also undergirded all of our work by meeting to pray for the church in Aberdeen, Scotland and the church in the wider world, as well as praying for the concerns of that wider world. We continue to sponsor a child in Ethiopia as she progresses in her educational journey.

We sought to raise our communication with the wider community via Facebook page, and also each week's sermon available on our web-site.

Our employment of a Community Outreach Worker came to a close this year. The Minister and others of the church have continued to work with the two Primary Schools and Secondary School linked with Torry.

We have also continued our work amongst children through the Boys Brigade and Girls Brigade Companies, which have been served by their leaders meeting in the Church and hall together with events for the parents..

We have also hosted a number of different community and council-based events and consultations.

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 2019 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Receipts and Payments and Statement of Balances on Congregational Funds are set out on pages 7 to 9. The Receipts and Payments for the regular Congregation activities are shown in the General Fund and in the year amounted to £50,255.83 and £67813.11 respectively and show a deficit of £17557.30. £20,000.00 was transferred from the Reserve Fund into the General Fund. The total amount of all Congregation Funds at 31st December, 2024 is £67455.96.

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.
- 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, 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 31st December 2024 is on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Deacons' Court at their meeting on 12th February, 2025 and by the Congregation at the Annual General Meeting held on 1st March 2025.

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

Si

Si

Si

Date 1st March 2025 (i.e. date of Annual General Meeting)

**Independent Examiner's Report to the Trustees and Office Bearers
of Aberdeen: Torry 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 **3 to 5** and **7 to 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 ("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 Examiner's Statement

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

Signed:

Name:

Address:

Date:

11 February 2025

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	3,440.73	50,255.83	67,813.11	-17,557.28	20,000.00	2,442.72	5,883.45	Virgin Money	5,883.45
Reserve	Unrestricted	76,677.51	4,182.25	278.24	3,904.01	-20,000.00	-16,095.99	60,581.52	UF GT	60,581.52
		977.69	13.30				13.30	990.99	Virgin Money	990.99
Fabric	Restricted Note 2									
Benevolent	Restriced Note 3									
Manse	Designated Note 4									
Total Congregation Funds		81,095.93	54,451.38	68,091.35	-13,653.27	0.00	-13,639.97	67,455.96		67,455.96

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	Resticted	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 vakuue 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 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 authorized to sign.

Minister/Interim Moderator

Name

Clerk to Congregational Board/ Pres

Name

Treasurer

Name

Date

1 March 2025

Fund		General Unrestricted £	Manse Designated £	Fabric Restricted £	Reserve Unrestricted £	Total 2024 £	Notes Details	Total 2023 £
Receipts								
Offerings	Open	1,649.44				1,649.44		2,664.27
	Freewill	7,067.00				7,067.00		7,105.00
	Freewill (gift aid)	18,817.00				18,817.00		20,495.00
	Gift Aid Tax	8,443.39				8,443.39		10,304.22
	Other	2,116.00				2,116.00	Page 9.1	1,745.00
	Sub Totals	38,092.83				38,092.83		42,313.49
Donations	Organisations	210.00				210.00	Page 9:2	360.00
	Other	9,197.00				9,197.00		7,525.00
	Sub Total	9,407.00				9,407.00		7,885.00
Other	Interest				13.30	13.30		33.84
	Revaluations				4,182.25	4,182.25		3,303.46
	Rent/ let	1,400.00				1,400.00		
	Stedfast	216.00				216.00		171.00
	Miscellaneous	1,140.00				1,140.00	Page 9:3	1,050.00
	Sub Total	2,756.00			4,195.55	6,951.55		4,558.30
Events	Fundraising	0.00				0.00		0.00
Extra-ordinary	LegacyGifts (e.g.)					0.00	Page9.4	1,176.71
Missions	Other charities					0.00	Page 9.5	
Total Receipts		50,255.83	0.00	0.00	4,195.55	54,451.38		55,933.50
Payments								
Ministry	Stipend/Salary & NIC	35,047.06				35,047.06		33,544.86
	Assistant Minister							19,288.91
	Expenses	350.00				350.00		700.00
	Pulpit Supply	1,780.00				1,780.00		120.00
	Int Moderator Fee, Exp					0.00		
	Sub Total	37,177.06				37,177.06		53,653.77
Other Salary Property	Ch. Officer/ Cleaner					0.00		
	Council Tax	3,203.75				3,203.75		3,131.05
	Insurance	3,900.40				3,900.40		3,466.97
	Heat & light	9,435.42				9,435.42		5,214.97
	Repairs, upkeep	3,521.11				3,521.11		2,150.79
	Broadband	708.66				708.66		1,744.29
	Equipment, Furnishing					0.00		
	Sub Total	20,769.34	0.00	0.00		20,769.34	Page 9.6	15,708.07
Other	Stedfast Magazine	276.00				276.00		276.00
	Office & Publicity					0.00	Page 9.7	
	Kirk Session					0.00		
	Miscellaneous	1,506.31			278.24	1,784.55	Page 9.8	2,300.57
	Organisations Support					0.00		
	Sub Total	1,782.31			278.24	2,060.55		2,576.57
Fundraising	expense	0.00				0.00		0.00
Contributions	Denomination	5,199.40				5,199.40		5,377.00
	Presbytery	75.00				75.00		93.00
	Missions	2,810.00				2,810.00	Page 9.5	2,670.00
	Sub Total	8,084.40				8,084.40		8,140.00
Extra-ordinary	Refurbishment	0.00				0.00		
Mission	Other charities					0.00	Page 9.5	
Total Payments		67,813.11	0.00	0.00	278.24	68,091.35		80,078.41
Surplus (Deficit) Net Recpts (Paymnts)		-17,557.28	0.00	0.00	3,917.31	-13,639.97		-24,144.91
Transfers between Funds		0.00	0.00	0.00	0.00	0.00		0.00
Net Movement on Funds		-17,557.28	0.00	0.00	3,917.31	-13,639.97		-24,144.91

Note Details of Receipts		£		
1	Offerings - Other	<table><tr><td>General</td></tr><tr><td>2,116.00</td></tr></table>	General	2,116.00
General				
2,116.00				
2	Donations - Organisations	<table><tr><td>General</td></tr><tr><td>210.00</td></tr></table>	General	210.00
General				
210.00				
3	Other - Miscellaneous	<table><tr><td>General</td></tr><tr><td>1,140.00</td></tr></table>	General	1,140.00
General				
1,140.00				
4	Extra-ordinary	<table><tr><td>All Funds</td></tr><tr><td></td></tr></table>	All Funds	
All Funds				
5	Receipts for and Payments to Missions			
	Donations	<table><tr><td>General</td></tr><tr><td>0.00</td></tr></table>	General	0.00
General				
0.00				
	Contributed to:			
	Scripture Union (Scotland)	300.00		
	The Christian Institute	300.00		
	Tear Fund	300.00		
	Scottish Bible Society	300.00		
	Int Mis to Jewish People	300.00		
	Barnabas Fund	400.00		
	Stand by Me	410.00		
	Easter Scheme	500.00		
	From General Funds			
	5% of offerings			
	Other	<table><tr><td>0.00</td></tr></table>	0.00	
0.00				
	Contributions to:-	<table><tr><td>0.00</td></tr></table>	0.00	
0.00				
	Total payments to Missions	2,810.00		

Note Details of Payments		£	£	£
6	Property	General		
		Church	Manse	Total
	Council Tax		3,203.75	£3,203.75
	Insurance	3360.59	539.81	£3,900.40
	Heat and Light	9,435.42		£9,435.42
	Broadband	708.66		
	Repairs, maintenance	3,117.79	403.32	£3,521.11
	Equipment, Furnishing			£0.00
	Sub Total	16,622.46	4,146.88	£20,769.34
		Fabric		
			£0.00	
			£0.00	
	Sub Total	0.00	0.00	£0.00
	Property Total	16,622.46	4,146.88	£20,769.34
7	Office & Publicity	General		
		0.00		
8	Miscellaneous	General	Benevolent	Total
	C.C.L.I.	200.00		£200.00
	Freewill Offering Envelopes	67.92		£67.92
	Easter Meal	252.00		£252.00
	Bank Charges	82.34		£82.34
	Funeral Donation	500.00		£500.00
	Picnic (Payment for Field)	63.00		£63.00
	Pymt for General Assembly	130.00		£130.00
	Celebration Gifts	16.05		£16.05
	Donation to Sands	195.00		£195.00
	UF GT Investment Fees		278.24	£278.24
		1,506.31	278.24	£1,784.55