

SAUCHIE & FISHCROSS UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC009740

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

Congregation Report and Financial Statements

Year ending 31st December 2024

**Principal place of worship and of Congregation activities
Sauchie & Fishcross United Free Church
Church Grove
Sauchie
Clackmannanshire
FK10 3BU**

Congregation Report and Financial Statements

Year ending 31st December 2024

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**Office Bearers, Trustees and Members of the Courts of the Congregation
serving during Year ending 31st December 2024**

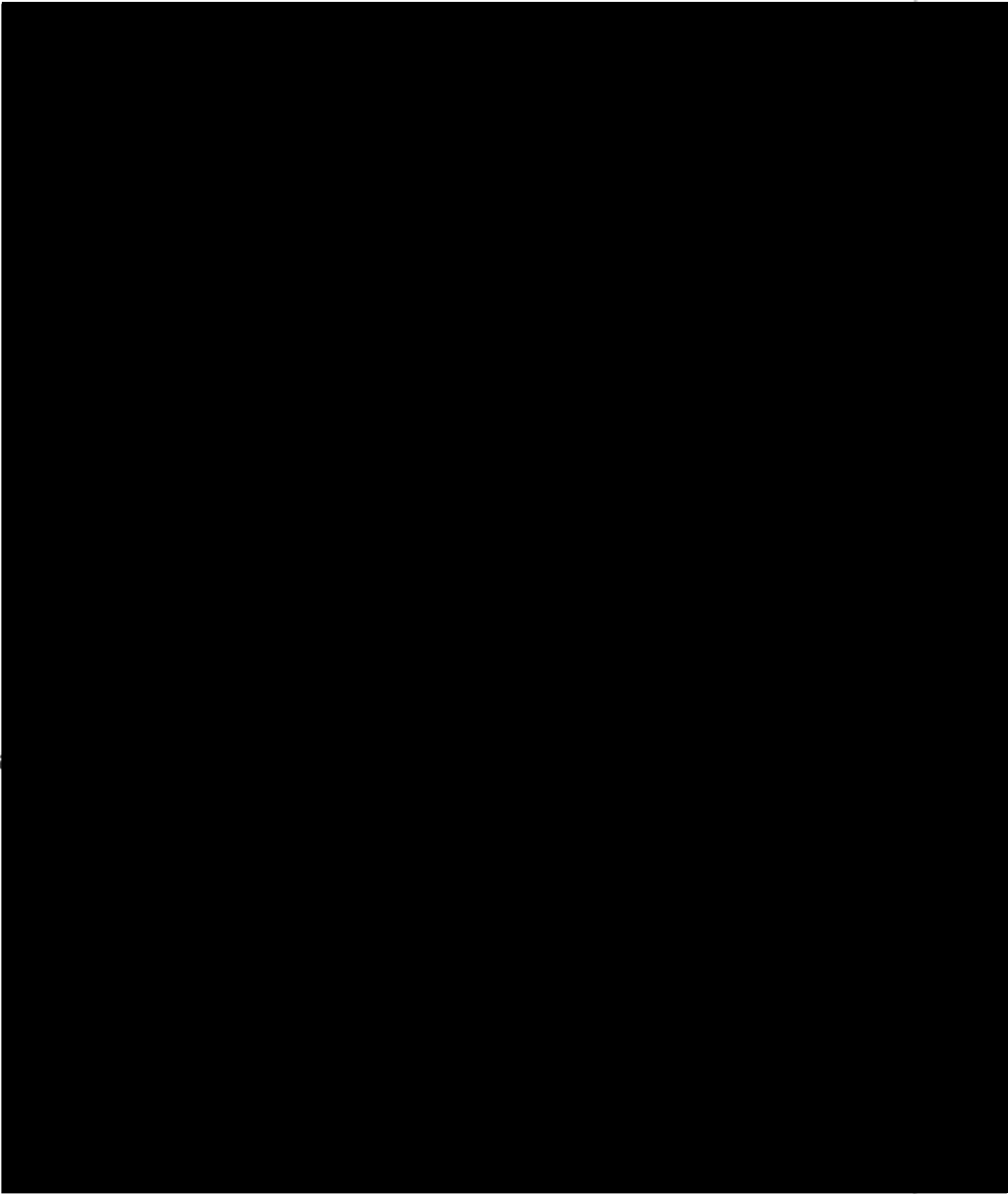
Minister

Office Bearers

Property Trustees

Kirk Session

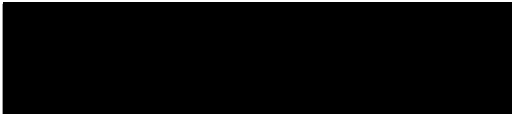
Congregational Board



Bankers

Royal Bank of Scotland

Independent Examiner



Congregation Report 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 East (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 the Minister 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 Minister of this Congregation is appointed by the Presbytery of the East. 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

During the year, services of worship were held every Sunday at 11 am and 6:30 pm. The Sacrament of the Lord's Supper was celebrated on the first Sundays of March, June, September and December. Bible studies were held fortnightly on Wednesday afternoons, alternating with the fortnightly prayer meeting on Wednesday evenings. The Women's Association met fortnightly during the autumn, followed by the Women's Christian Fellowship in the spring. Children's clubs ran throughout the school terms, on Tuesday afternoons for younger children and Friday evenings for older ones. Men's breakfasts were held occasionally on Saturday mornings throughout the year. Holy Week services were shared with Sauchie and Coalsnaughton Parish Church, as usual. Links with Craighbank and Deerpark primary schools were strengthened during the year, with children from both schools participating in the "Christmas Journey" and the "Easter Journey" held in the church, and also the Bible Alive programme. Craighbank school also held their end-of-term services in the church at Easter, summer and harvest.

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 7 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31st 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

- 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). 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 Congregational Board at their meeting on 12th February 2025 and by the congregation at the Annual General Meeting held on the 26th February 2025. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed

Signed

Signed

Signed

Date 26-2-2025

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

I report on the Report and Financial Statements of the Congregation for the year ending 31st 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 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:

Name:

Address:

Date:

6th FEBRUARY, 2025

Statement of Balances and Movement on Congregation Funds for Year ending 31st 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	18,521.75	68,934.91	58,421.52	10,513.39	-2,000.00	8,513.39	27,035.14	RBS Business Instant Access Reserve	28,837.34
Fabric	Unrestricted Note 2	371.89	1,650.00	3,868.33	-2,218.33	2,000.00	-218.33	153.56		
Special Appeals	Unrestricted Note 3	812.94	3,006.34	2,096.00	910.34	0.00	910.34	1,723.28	Business Current Account	131.23
Childrens Work	Unrestricted Note 4	339.13	560.00	842.54	-282.54	0.00	-282.54	56.59		
Total Congregation Funds		20,045.71	74,151.25	65,228.39	8,922.86	0.00	8,922.86	28,968.57		28,968.57

Notes to the Financial Statements for the Year ending 2024

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	Unrestricted	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Special Appeals	Unrestricted	Note 3	To benevolent purposes for missions and charities
Childrens Work	Unrestricted	Note 4	Sunday school and childrens clubs.
Property	Church Manse, Hall	Note 5	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 6	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 this Financial Statement.
Payments to Trustees		Note 7	No payments have 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 31st December 2024 as set out on Pages 7,8,9. by Office Bearers authorised to sign.

Minister
Clerk to Congregatioal Board
Treasurer

Date 26-2-2025

Fund		General Unrestricted £	Fabric Unrestricted £	Special Appeals Unrestricted £	Childrens Work Unrestricted £	Total 2024 £	Notes Details	Total 2023 £
Receipts								
Offerings	Open	14,579.85				14,579.85	Page 9:1	13,771.80
	Freewill	3,953.10				3,953.10		7,092.70
	Freewill (gift aid)	26,573.00				26,573.00		21,922.00
	Gift Aid Tax	7,810.54				7,810.54		7,527.25
	Other	1,439.00				1,439.00		318.70
	Sub Totals	54,355.49				54,355.49		50,632.45
Donations	Organisations	200.00				200.00	Page 9:2	0.00
	Church/Manse Appeal	0.00				0.00		110.00
	Other	13,105.30	1,650.00		560.00	15,315.30		3,238.30
	Sub Total	13,305.30	1,650.00	0.00	560.00	15,515.30		3,448.30
Other	Interest	370.52				370.52	Page 9:3	277.89
	Rent/ let	0.00				0.00		0.00
	Stedfast	425.00				425.00		346.00
	Miscellaneous	478.60				478.60		108.00
	Insurance Refund	0.00				0.00		203.96
	Sub Total	1,274.12				1,274.12		935.85
Events	Fundraising	0.00				0.00		903.50
Extra-ordinary	LegacyGifts (e.g.)	0.00				0.00		0.00
Missions	Other charities	0.00		3,006.34		3,006.34		1,782.50
Total Receipts		68,934.91	1,650.00	3,006.34	560.00	74,151.25		57,702.26
Payments								
Ministry	Stipend/Salary & NIC	33,275.58				33,275.58	Page 9:5	31,609.03
	Expenses	0.00				0.00		0.00
	Pulpit Supply	939.00				939.00		872.00
	Interim Moderator	0.00				0.00		0.00
	Sub Total	34,214.58				34,214.58		32,481.03
Property	Council Tax	2,515.65				2,515.65	Page 9:6	2,504.75
	Insurance	2,570.77				2,570.77		2,427.62
	Heat & light	3,746.76				3,746.76		3,334.09
	Repairs, upkeep	0.00	3,868.33			3,868.33		2,351.00
	Equipment, Furnishing	0.00				0.00		420.00
	Sub Total	8,833.18	3,868.33			12,701.51		11,037.46
Other	Stedfast Magazine	240.00				240.00	Page 9:6	300.00
	Office & Publicity	151.98				151.98		144.02
	Flowers	456.69				456.69		328.67
	Miscellaneous	2,868.39			842.54	3,710.93		2,583.99
	Organ Supply	0.00				0.00		0.00
	Sub Total	3,717.06			842.54	4,559.60		3,356.68
Fundraising	expense	0.00				0.00		0.00
Contributions	Denomination	6,533.70				6,533.70	Page 9:4	6,502.90
	Presbytery	123.00				123.00		123.00
	Missions	0.00		1,765.00		1,765.00		1,165.00
Extra-ordinary	Sub Total	6,656.70		1,765.00		8,421.70		7,790.90
Extra-ordinary	Adjustments	0.00				0.00		0.00
Mission	Other charities	5,000.00		331.00		5,331.00	Page 9:4	3,560.00
Total Payments		58,421.52	3,868.33	2,096.00	842.54	65,228.39		58,226.07
Surplus (Deficit)	Net Recpts (Paymnts)	10,513.39	-2,218.33	910.34	-282.54	8,922.86		-523.47
Transfers between Funds		-2,000.00	2,000.00	0.00	0.00	0.00		0.00
Net Movement on Funds		8,513.39	-218.33	910.34	-282.54	8,922.86		-523.47

Note Details of Receipts

£

1 Offerings - Other	General
Love Gifts	1,260.00
Retiring Offerings - Target	179.00
Total	1,439.00

2 Donations	General
Donations to Target Fund	285.00
Dons to Flower Fund	633.80
General Donations	12,076.50
Prayer Union Booklets	110.00
Total	13,105.30

3 Other - Miscellaneous	General
Charities Aid	84.00
Salutation Hotel Room	182.60
Gift for Clerk	150.00
Returned Pulpit Fee	62.00
Total	478.60

4 Receipts for and Payments to Missions

Donated to, from General Fund

Global Focus	1,000.00
SU Scotland	1,000.00
Stand by Me	600.00
Barnabus Aid	600.00
Salvation Army	600.00
Mary's Meals	600.00
UCB Ltd	600.00
Total	5,000.00

Donated to, from Special Appeals Fund

Missions

Stirling Street Pastors	260.00
Tearfund	200.00
SU Scotland	830.00
The Leprosy Mission	155.00
BCM International - Peru	320.00
Total	1,765.00

Other Charities

The Gate	200.00
WDP Scotland	131.00
Total	331.00

Note Details of Payments

£

£

£

5 Property

Council Tax
Telephone

Insurance
Heat and Light
Repairs, maintenance
Equipment, Furnishing

Sub Total

Property Total

6 Miscellaneous

Resources
Gift for Clerk
Gratuities
Copyright
Piano Tuner

Childrens Work Expenses
Sponsered Children
Commissioner Expenses

Total

General

Church	Manse		Total
	2,515.65		2,515.65
		0.00	
2,057.43	513.34		2,570.77
3,746.76			3,746.76
5,804.19	3,028.99		8,833.18

Fabric

Church	Manse		Total
2,926.33	942.00		3,868.33
2,926.33	942.00		3,868.33

8,730.52	3,970.99		12,701.51
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General	Sp Appeals	Childrens Work	Total
522.79			522.79
150.00			150.00
100.00			100.00
163.00			163.00
50.00			50.00
		842.54	842.54
1,570.00			1,570.00
312.60			312.60
2,868.39		842.54	3,710.93