

Ebenezer United Free Church

Scotland · Charity number SC010626

Details

Status	Active
Legal form	Unincorporated association
Part of	United Free Church Of Scotland General Council (SC008167)
Registered	1936-07-02
Register	View on the OSCR register

Contact

Address	31 Bangor Road Edinburgh EH6 5JX
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Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are a congregation of the United Free Church of Scotland. We offer regular public worship and seek to live out the Christian gospel in our local community and beyond.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** City of Edinburgh
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£28,419	£53,932	-	0
2024-12-31	£28,225	£57,732	-	0
2023-12-31	£36,570	£75,269	-	1
2022-12-31	£35,680	£61,902	-	2
2021-12-31	£33,431	£54,298	-	2

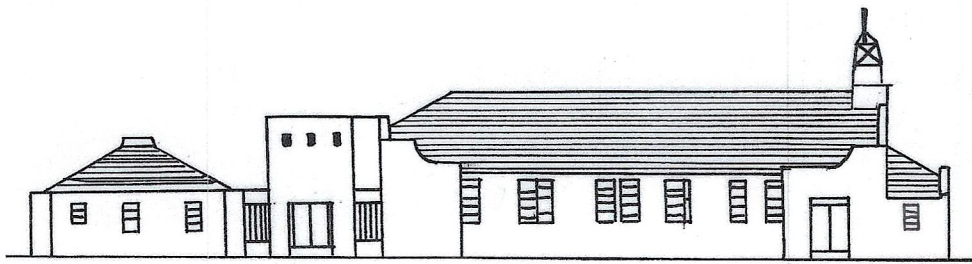
Ebenezer United Free Church

Scotland - Charity number SC010626

Accounts

EBENEZER U.F. CHURCH OF SCOTLAND

Principal Place of Worship and of Congregational Activities:
31 Bangor Road, Leith, Edinburgh, EH6 5JY



Notice of Annual General
Meeting,
Congregational Report
and Financial Statement
Year to 31st December 2025

Scottish Registered Charity No. SC010626
A Congregation of the United Free Church of Scotland

Ebenezer United Free Church of Scotland

Congregational Report and Financial Statements Year to 31st December 2025

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Ebenezer United Free Church of Scotland

Office Bearers, Trustees, and Members of the Courts of the Congregation serving during Year ending 31st December 2025

Interim Moderator	Rev Patricia Johnston (to 1 st September 2025) Rev Tom McWhirter (from 1 st September 2025)	
Office Bearers	Session Clerk Preses Clerk to the Committee of Management Treasurer	Mrs G Munro Mr W Sutherland (to 29 Mar 25) Mrs G Munro Miss J Cantlay
Trustees (ex Officio)	Minister/Interim Moderator, Session Clerk, Preses, Clerk to the Committee of Management, Treasurer	
Kirk Session	Minister/Interim Moderator Session Clerk Elders	 Mrs M Campbell Mr R Munro Miss S Abrahamsen (to 20 Apr 25) Mr W Sutherland (to 29 Mar 25)
Committee of Management	Preses Clerk Treasurer Members	 Mrs R Banks Miss J Cantlay Mr R Munro Mrs M Tait Mr W Sutherland (to 29 Mar 25)
Bankers	Bank of Scotland 13 Newkirkgate Edinburgh, EH6 6AD	
Independent Examiner	Sandra Raeburn 2 Pirniefield Gardens Edinburgh EH6 7QA	

Ebenezer United Free Church of Scotland

Congregational Report Year to 31st December 2025

Constitution and Principal Activities

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 judgement 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 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.

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 operates) 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.

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 or Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Committee of Management of this Congregation. The Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister and Interim Moderators of this Congregation are appointed by the Presbytery of the East. Elders are elected in accordance with the Practice and Procedure of the United Free Church of Scotland. The Committee of Management is comprised of members elected as Managers by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose. Office Bearers are appointed by the congregation at the Annual General Meeting.

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.

Ebenezer United Free Church of Scotland

Activities and Achievements

Mission Statement – ‘United in our love for God, we as a Church, through work and service to others, aim to help each other to grow as Christians and to share the word of God and the benefits of knowing Jesus in our community and the World.’

We do not have a minister at present, and morning worship is held with visiting preachers. Refreshments are served afterwards to allow visitors and members to chat. Evening worship is held one Sunday per month, led by one of our Elders.

Midweek activities, to which members and the community are welcome, are “Indoor Kurling” and a monthly card craft class. A further weekly meeting, led by another church on our premises, offers a meal, fellowship and worship to anyone in need in the community.

We also hold a monthly coffee morning with proceeds going to other charities, and continue to donate gifts at Christmas to a local hostel for the homeless.

Like all charities we are being adversely affected by rising prices, particularly fuel. Our reserves have been reduced by this and by some major repairs during the year. We anticipate that this situation will improve due to us now being in receipt of rental income from our manse.

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 income less than £250,000, the Accounts of this Congregation set out on pages 7 to 10 consist of a Statement of Congregational Funds and movements thereon during the year ending 31st December 2025, and details of the Receipts and Payments, Surplus, 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 10. The Receipts and Payments for the regular Congregational activities are shown in the General Fund and in the year amounted to £24,743 and £32,422 respectively resulting in a deficit of £7,679. The total Receipts and Payments in all funds were £28,419 and £53,932 respectively resulting in a deficit of £25,512. The total amount of all Congregational Funds at 31st December 2025 is £33,718.

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 Congregational Funds are recorded and reported on a cash received and cash paid basis respectively. In the event that a commitment is made after the date of the Statement of Congregation Funds which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to the Accounts.

Ebenezer United Free Church of Scotland

- In view of the above accounting policies, a Balance Sheet of the Congregation has not been prepared. The Statement of Congregational Funds gives the 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.

Land and Property

Land and Property consist of the Church and Church Halls, together with fittings and furnishings therein (including communion and 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 or resale. No market value has been placed on these assets.

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 Accounts of the Congregation. The Independent Examiner's Report for the year to 31st December 2025 is on page 6.

Approval of the Congregational Report and Financial Statements

The Congregational Report and Financial Statements were approved by the Kirk Session and Committee of Management at their meeting on 24th February 2026, and will be presented to the Congregation at the Annual General Meeting held on 15th March 2026. The Office Bearers authorised to sign the Report and Financial Statements on behalf of the Congregation are:-

Signed....*Tom McWhirter*.....Rev Tom McWhirter

Interim Moderator

Signed...*G L Munro*.....Gina Munro

**Session Clerk and Clerk
to the Committee of
Management**

Signed...*J Cantlay*..... Janis Cantlay

Treasurer

Date 24th February 2026

Ebenezer United Free Church of Scotland

Independent Examiner's Report to the Trustees and Office Bearers Of Ebenezer United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ended 31st December 2025 which are set on pages 3 to 5 and 7 to 10.

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 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 Accounts 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

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 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 Accounts to be reached.

Signed *Sandra Raeburn*
Name : Sandra Raeburn
Address: 2 Pirniefeld Gardens
Edinburgh
EH6 7QA

Date 3rd March 2026

Ebenezer United Free Church of Scotland

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

Fund	Nature of Fund	Balance 01.01.25 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows	£
General	Unrestricted Note 1	2,445.12	24,743.33	(32,421.94)	(7,678.61)	7,000.00	(678.61)	1,766.51	H.B.O.S. Current	1,739.18
Reserve	Unrestricted Note 2	6,724.54	784.41		784.41	2,817.00	3,601.41	10,325.95	Business	11,978.48
Manse	Designated Note 3	60.76	2,891.50	(21,510.06)	(18,618.56)	20,183.00	1,564.44	1,625.20	Invested through Church Offices	20,000.00
Legacy	Restricted Note 4	50,000.00			0.00	(30,000.00)	(30,000.00)	20,000.00	Note 8	
Total Congregation Funds		59,230.42	28,419.24	(53,932.00)	(25,512.76)	0.00	(25,512.76)	33,717.66		33,717.66

Notes to the Financial Statements for the Year ending 2025

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).
Reserve	Unrestricted	Note 2	Reserve funds which Office Bearers may transfer to and from the General Fund as required.
Manse	Designated	Note 3	To fund repairs and other expenses relating to the Manse.
Legacy	Restricted	Note 4	Funds can only be used with the approval of Presbytery.
Governance		Note 5	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse	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 value is placed on these properties.
Investments		Note 7	The market value, at 31st December 2025 of the sum invested with Denominational Funds, which forms the Legacy Fund, was £28,762 (2024, £55,034). £30,000 was transferred from the fund during the year to cover major repairs.
Contingent Liabilities		Note 8	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 9	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 31 December 2025 as set out on Pages 7-10 by Office Bearers authorised to sign.

Interim Moderator

Tom McWhirter

Rev. Tom McWhirter

Clerk to the Committee of Management

G L Munro

Gina Munro

Treasurer

J Cantlay

Janis Cantlay

Date

15th March 2026

Ebenezer United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

Fund	General Unrestricted £	Reserve Unrestricted £	Manse Designated £	Legacy Restricted £	Total 2025 £	Notes Details	Total 2024 £
Receipts							
Offerings							
Open	1,815.95				1,815.95		1,351.75
Freewill	3,818.50				3,818.50		5,128.00
Freewill (gift aid)	10,830.00				10,830.00		11,365.00
Gift Aid Tax	3,065.41				3,065.41		3,180.96
Other	40.00				40.00		19.00
Sub Totals	19,569.86				19,569.86		21,044.71
Donations							
Organisations	150.00				150.00		1,154.77
Other	1,080.00				1,080.00	Page 10.1	2,449.55
Sub Total	1,230.00				1,230.00		3,604.32
Other							
Income from investments		725.33			725.33		983.44
Bank Interest		59.08			59.08		156.35
Rental Income			2,891.50		2,891.50		0.00
Sub Total	0.00	784.41	2,891.50		3,675.91		1,139.79
Extra-ordinary							
Grant	1,250.00				1,250.00		0.00
Sub Total	1,250.00				1,250.00	Page 10.2	0.00
Missions							
Other charities	2,693.47				2,693.47		2,436.60
Sub Total	2,693.47				2,693.47		2,436.60
Total Receipts	24,743.33	784.41	2,891.50	0.00	28,419.24		28,225.42

Ebenezer United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2025 (comparative year to 31 December 2024)

	General Unrestricted £	Reserve Unrestricted £	Manse Designated £	Legacy Restricted £	Total 2025 £	Notes Details	Total 2024 £
Payments							
Ministry							
Stipend/Salary & NIC	0.00				0.00		21,148.03
Interim Moderator	630.15				630.15		220.00
Pulpit Supply	3,610.00				3,610.00		1,300.00
Sub Total	4,240.15				4,240.15		22,668.03
Other Salaries							
Organist	3,240.00				3,240.00		3,080.00
Cleaner	0.00				0.00		26.29
Sub Total	3,240.00				3,240.00		3,086.29
Property							
Insurance	4,748.89		494.45		5,243.34		4,893.68
Council Tax			306.23		306.23		2,078.73
Heat and Light	4,156.41		233.87		4,390.28		6,197.00
Telephone(Manse)			0.00		0.00		256.00
Repairs and maintenance	3,661.46		10,426.91		14,088.37	Page10.3	3,453.18
Sub Total	12,566.76		11,461.46		24,028.22		16,878.59
Other							
Stationery, Printing & Postage	301.44				301.44	Page10.4	293.12
Telephone(Church)	146.86				146.86		152.13
Gifts and Donations	100.00				100.00	Page10.5	315.00
Miscellaneous	1,513.26		85.00		1,598.26	Page10.6	990.79
Sub Total	2,061.56		85.00		2,146.56		1,751.04
Contributions							
Denomination	3,924.00				3,924.00		4,524.00
Presbytery	0.00				0.00		54.00
Sub Total	3,924.00				3,924.00		4,578.00
Extra-ordinary							
Emergency Lights Replacement	3,696.00				3,696.00		0.00
Pest Control			7,611.60		7,611.60		0.00
Boiler	0.00		2,352.00		2,352.00		0.00
Sub Total	3,696.00		9,963.60		13,659.60		0.00
Mission						Page10.2	
Other charities	2,693.47				2,693.47		2,436.60
Sub Total	2,693.47				2,693.47		2,436.60
Total Payments	32,421.94		21,510.06		53,932.00		51,398.55
(Deficit) Surplus	(7,678.61)	784.41	(18,618.56)	0.00	(25,512.76)		(23,173.13)
Transfers between Funds	7,000.00	2,817.00	20,183.00	(30,000.00)	0.00		0.00
Net Movement on Funds	(678.61)	3,601.41	1,564.44	(30,000.00)	(25,512.76)		(23,173.13)

Supplementary Sheet and Notes - Year ending 31 December 2025

Note	£	£	£	Note
1	Donations - Other			2
	Use of Premises	560.00	560.00	
	Other	520.00	520.00	
		1,080.00	1,080.00	
3	Property Church			
	Insurance	4,748.89	4,748.89	
	Heat and Light	4,156.41	4,156.41	
	Repairs, maintenance-Extinguisher Service	324.25	324.25	
	Intruder Alarm Contract	84.00	84.00	
	Smoke Alarm Service etc	622.78	622.78	
	Cooker & Electrician	534.00	534.00	
	Gardener	947.00	947.00	
	Roof Repair	810.00	810.00	
	Boiler Service & Repair	270.00	270.00	
	Light bulbs	69.43	69.43	
		12,566.76	12,566.76	
	Manse			
	Insurance	494.45	494.45	
	Gas & Electricity	233.87	233.87	
	Council Tax	306.23	306.23	
	Repairs, maintenance-Boiler Maint. Contract	320.97	320.97	4
	Pre-letting Repairs & Decoration	9,683.00	9,683.00	
	Gardener	400.00	400.00	
	Miscellaneous	22.94	22.94	
		0.00	11,461.46	
		12,566.76	24,028.22	
6	Miscellaneous			5
	Copyright and PRS Licences	197.86	197.86	
	Funeral Catering	1,090.00	1,090.00	
	Commissioners' Expenses	65.00	65.00	
	Paper Towels & Cups	108.33	108.33	
	Antivirus	34.99	34.99	
	Miscellaneous	17.08	17.08	
	Garden Waste Permits	85.00	85.00	
		1,513.26	1,598.26	

Note		£
2 Receipts for and Payments to Missions		
	General	
Retiring Offerings & Coffee Mornings		2,693.47
Contributed to:		
Bethany Christian Trust		76.00
St Columba's Hospice		107.00
UFM (Catherine)		103.00
Leprosy Mission		105.00
Easter Scheme		80.00
Women's Association Appeal		60.00
Christian Aid		431.00
Scripture Union		90.00
The Junction		682.47
Children 1st		112.00
Fishermen's Mission		96.00
Portobello Food Bank		60.00
CHAS		111.00
Scottish Bible Society		97.00
Christmas Gifts For Hostel		189.00
PoppyScotland		113.00
Our Daily Bread Ministries		29.00
Cogwheel Trust		152.00
		2,693.47
4 Stationery, Printing and Postage		
	General	
Christmas Cards		155.70
Newsletter Postage		58.92
Offering Envelopes		86.82
		301.44
5 Gifts and Donations		
	General	
PoppyScotland		50.00
Our Daily Bread		50.00
		100.00

Ebenezer United Free Church of Scotland

The ONE HUNDRED AND THIRTY FIFTH ANNUAL BUSINESS MEETING of the Congregation will be held within the Church, Bangor Road, Leith on Sunday 15th March 2026 at 12.30pm.

BUSINESS

1. Minutes of last year's AGM will be read.
2. Consideration of the Treasurer's Statement of the Congregational Accounts for the year, and associated funds.
3. Independent Examiners' Report.
4. Minister's Stipend.
5. Election of four Managers.
6. Election of Preses, Clerk and Treasurer
7. Any other business.

Committee of Management		
Retiring 2026	Retiring 2027	Retiring 2028
Mrs R Banks	Mrs M Campbell	Mrs M Tait
Mr R Munro	Miss J Cantlay	
Mrs P Southall	Mrs G Munro	

Ebenezer United Free Church of Scotland
Organisation Funds Year to 31st December 2025

Flower Fund

	<u>2025</u>	<u>2024</u>		<u>2025</u>	<u>2024</u>
<u>RECEIPTS</u>			<u>PAYMENTS</u>		
Donations	496.00	680.00	Flowers	514.26	721.40
TOTAL RECEIPTS	<u>496.00</u>	<u>680.00</u>	TOTAL PAYMENTS	<u>514.26</u>	<u>721.40</u>
	<u>496.00</u>	<u>680.00</u>	Deficit for year	<u>(18.26)</u>	<u>(41.40)</u>
Deficit for year for year b/d	(18.26)	(41.40)		<u>496.00</u>	<u>680.00</u>
BALANCE at beg. of Year	<u>26.71</u>	<u>68.11</u>	BALANCE at end of year	<u>8.45</u>	<u>26.71</u>
	<u>8.45</u>	<u>26.71</u>		<u>8.45</u>	<u>26.71</u>

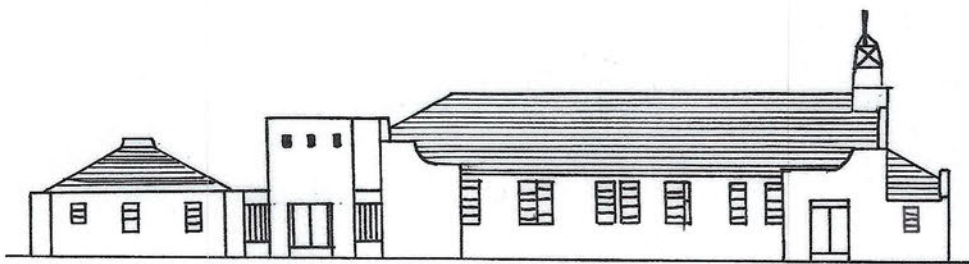
Ebenezer United Free Church

Scotland - Charity number SC010626

Accounts

EBENEZER U.F. CHURCH OF SCOTLAND

Principal Place of Worship and of Congregational Activities:
31 Bangor Road, Leith, Edinburgh



Notice of Annual General
Meeting,
Congregational Report
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Year to 31st December 2024

Scottish Registered Charity No. SC010626
A Congregation of the United Free Church of Scotland,

Ebenezer United Free Church of Scotland

Congregational Report and Financial Statements Year to 31st December 2024

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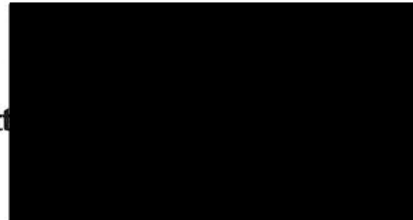
Office Bearers, Trustees, and Members of the Courts of the Congregation serving during Year ending 31st December 2024

Interim Moderator



Office Bearers

**Session Clerk
Preses
Clerk to the Committee
of Management
Treasurer**

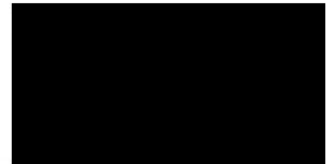
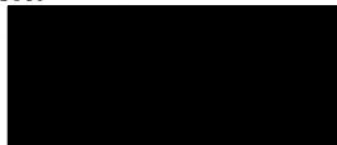


Trustees (ex Officio)

**Minister/Interim Moderator, Session Clerk, Preses,
Clerk to the Committee of Management, Treasurer**

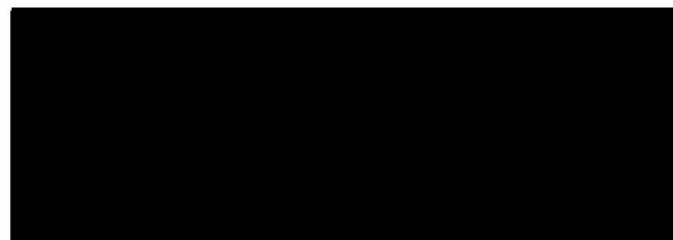
Kirk Session

**Minister/Interim Moderator
Session Clerk
Elders**



Committee of Management

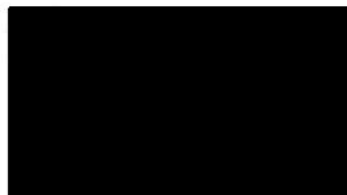
**Preses
Clerk
Treasurer
Members**



Bankers

**Bank of Scotland
13 Newkirkgate
Edinburgh, EH6 6AD**

Independent Examiner



Ebenezer United Free Church of Scotland

Congregational Report Year to 31st December 2024

Constitution and Principal Activities

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 judgement 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 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.

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 operates) 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.

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 or Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Committee of Management of this Congregation. The Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister and Interim Moderators of this Congregation are appointed by the Presbytery of the East. Elders are elected in accordance with the Practice and Procedure of the United Free Church of Scotland. The Committee of Management is comprised of members elected as Managers by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose. Office Bearers are appointed by the congregation at the Annual General Meeting.

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.

Ebenezer United Free Church of Scotland

Activities and Achievements

Mission Statement – 'United in our love for God, we as a Church, through work and service to others, aim to help each other to grow as Christians and to share the word of God and the benefits of knowing Jesus in our community and the World.'

In 2024 our minister retired and morning worship is held with visiting preachers, with refreshments being served afterwards to allow visitors and members to chat. Evening worship has been reduced from weekly to monthly. Also held monthly are a service in a nearby sheltered house development, and a coffee morning, the proceeds of which go to other charities.

Midweek activities, to which members and the community are welcome, are "Indoor Kurling" and a monthly card craft class. Until recently we also had a Mainly Music nursery group organised by the Minister's wife, and a pop-in Friday club ran by the Minister and in liaison with Bethany Christian Trust.

During the year the food bank unfortunately had to close due to lack of resources. However, at Christmas we continued to donate gifts to a local hostel for the homeless, and, as can be seen in the accounts, the congregation generously donates to other charities.

Like all charities we are being adversely affected by the current financial situation and rising prices, particularly fuel. As a result, our reserves have again reduced.

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 income less than £250,000, the Accounts of this Congregation set out on pages 7 to 10 consist of a Statement of Congregational Funds and movements thereon during the year ending 31st December 2024, and details of the Receipts and Payments, Surplus, 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 10. The Receipts and Payments for the regular Congregational activities are shown in the General Fund and in the year amounted to £25,526 and £47,347 respectively resulting in a deficit of £21,821. The total Receipts and Payments in all funds were £28,225 and £57,732 respectively resulting in a deficit of £29,507. The total amount of all Congregational Funds at 31st December 2024 is £59,230.

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 Congregational Funds are recorded and reported on a cash received and cash paid basis respectively. In the event that a commitment is made after the date of the Statement of Congregation Funds which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to the Accounts.

Ebenezer United Free Church of Scotland

- In view of the above accounting policies, a Balance Sheet of the Congregation has not been prepared. The Statement of Congregational Funds gives the 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.

Land and Property

Land and Property consist of the Church and Church Halls, together with fittings and furnishings therein (including communion and 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 or resale. No market value has been placed on these assets.

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 Accounts of the Congregation. The Independent Examiner's Report for the year to 31st December 2024 is on page 6.

Approval of the Congregational Report and Financial Statements

The Congregational Report and Financial Statements were approved by the Kirk Session and Committee of Management at their meeting on 23rd February 2025, and will be presented to the Congregation at the Annual General Meeting held on 16th March 2025. The Office Bearers authorised to sign the Report and Financial Statements on behalf of the Congregation are:-

Signed.

Interim Moderator

Signed.

Preses

Signed.

**Session Clerk and Clerk
to the Committee of
Management**

Signed.

Treasurer

Date 23rd February 2025

Ebenezer United Free Church of Scotland

Independent Examiner's Report to the Trustees and Office Bearers Of Ebenezer United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ended 31st December 2024 which are set on pages 3 to 5 and 7 to 10.

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 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 Accounts 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

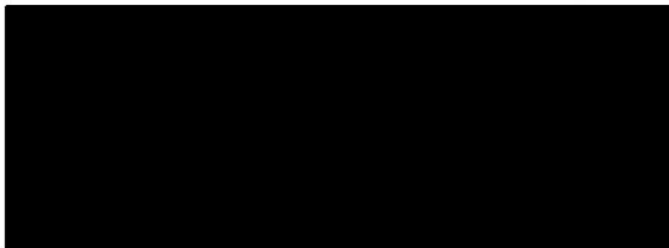
1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare report and accounts which accord with the accounting Regulation 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 Accounts to be reached.

Signed

Name :
Address:



Date

28th February 2025

Ebenezer United Free Church of Scotland

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	2,266.35	25,526.08	(47,347.31)	(21,821.23)	22,000.00	178.77	2,445.12	H.B.O.S. Current	2,445.12
Reserve	Unrestricted Note 2	9,084.75	1,139.79		1,139.79	(3,500.00)	(2,360.21)	6,724.54	Business	6,785.30
Food Bank	Designated Note 3	4,774.40	1,559.55	(6,333.95)	(4,774.40)		(4,774.40)	0.00	Invested through Church Offices	50,000.00
Manse	Designated Note 4	2,612.00		(4,051.24)	(4,051.24)	1,500.00	(2,551.24)	60.76		
Legacy	Restricted Note 5	70,000.00			0.00	(20,000.00)	(20,000.00)	50,000.00	Note 8	
Total Congregation Funds		88,737.50	28,225.42	(57,732.50)	(29,507.08)	0.00	(29,507.08)	59,230.42		59,230.42

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).
Reserve	Unrestricted	Note 2	Reserve funds which Office Bearers may transfer to and from the General Fund as required.
Food Bank	Designated	Note 3	To purchase supplies for the Food Bank.
Manse	Designated	Note 4	To fund repairs and other expenses relating to the Manse.
Legacy	Restricted	Note 5	Funds can only be used with the approval of Presbytery.
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse	Note 7	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.
Investments		Note 8	The market value, at 31st December 2024 of the sum invested with Denominational Funds, which forms the Legacy Fund, was £55,034 (2023, £72,391).
Contingent Liabilities		Note 9	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 10	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 31 December 2024 as set out on Pages 7-10 by Office Bearers authorised to sign.

Interim Moderator

Preses

Clerk to the Committee of Management

Treasurer

Date 16th March 2025

Ebenezer United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Fund		General Unrestricted £	Reserve Unrestricted £	Manse Designated £	Food Bank Designated £	Legacy Restricted £	Total 2024 £	Notes Details	Total 2023 £
Receipts	Offerings								
	Open	1,351.75					1,351.75		1,062.06
	Freewill	5,128.00					5,128.00		5,565.00
	Freewill (gift aid)	11,365.00					11,365.00		13,785.00
	Gift Aid Tax	3,030.96			150.00		3,180.96		4,005.17
	Other	19.00					19.00		31.00
	Sub Totals	20,894.71			150.00		21,044.71		24,448.23
Donations	Organisations	1,154.77					1,154.77	Page10.1	200.00
	Other	1,040.00			1,409.55		2,449.55		3,398.30
	Sub Total	2,194.77			1,409.55		3,604.32		3,598.30
Other	Income from investments		983.44				983.44		1,410.41
	Bank Interest		156.35				156.35		197.58
	Sub Total	0.00	1,139.79				1,139.79		1,607.99
Extra-ordinary	Legacy	0.00					0.00		5,000.00
	Sub Total	0.00					0.00		5,000.00
Missions	Other charities	2,436.60					2,436.60	Page10.2	1,915.70
	Sub Total	2,436.60					2,436.60		1,915.70
Total Receipts		25,526.08	1,139.79	0.00	1,559.55	0.00	28,225.42		36,570.22

Ebenezer United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

		General Unrestricted £	Reserve Unrestricted £	Manse Designated £	Food Bank Designated £	Legacy Restricted £	Total 2024 £	Notes Details	Total 2023 £
Payments	Ministry	Stipend/Salary & NIC	21,148.03				21,148.03		31,887.84
		Interim Moderator	220.00				220.00		0.00
		Pulpit Supply	1,300.00				1,300.00		450.00
		Sub Total	22,668.03				22,668.03		32,337.84
Other Salaries		Organist	3,060.00				3,060.00		2,890.00
		Cleaner	26.29				26.29		1,816.58
		Sub Total	3,086.29				3,086.29		4,706.58
Property		Insurance	4,488.54				4,893.68		4,636.44
		Council Tax		405.14			2,078.73		3,039.03
		Heat and Light	6,197.00				6,197.00		2,526.36
		Telephone(Manse)		256.00			256.00		384.00
		Repairs and maintenance	2,141.81	1,311.37			3,453.18		3,831.82
		Sub Total	12,827.35	4,051.24			16,878.59	Page10.3	14,417.65
Other		Stationery, Printing & Postage	293.12				293.12	Page10.4	368.76
		Telephone(Church)	152.13				152.13		151.53
		Gifts and Donations	315.00		956.00		1,271.00	Page10.5	154.00
		Miscellaneous	990.79		5,377.95		6,368.74	Page10.6	5,696.51
		Sub Total	1,751.04		6,333.95		8,084.99		6,370.80
Contributions		Denomination	4,524.00				4,524.00		4,670.00
		Presbytery	54.00				54.00		54.00
		Sub Total	4,578.00				4,578.00		4,724.00
Extra-ordinary		Roof Repair (Church)	0.00				0.00		2,208.00
		Boilers	0.00				0.00		8,588.90
		Sub Total	0.00	0.00			0.00		10,796.90
Mission		Other charities	2,436.60				2,436.60	Page10.2	1,915.70
		Sub Total	2,436.60				2,436.60		1,915.70
Total Payments			47,347.31	0.00	4,051.24	6,333.95	57,732.50		75,269.47
(Deficit) Surplus			(21,821.23)	1,139.79	(4,051.24)	(4,774.40)	0.00		(38,699.25)
Transfers between Funds			22,000.00	(3,500.00)	1,500.00		(20,000.00)		0.00
Net Movement on Funds			178.77	(2,360.21)	(2,551.24)	(4,774.40)	(20,000.00)		(38,699.25)

EBENEZER UNITED FREE CHURCH OF SCOTLAND
Supplementary Sheet and Notes - Year ending 31 December 2024

Note £ £ £ Note £

1 Donations - Other

Use of Premises
Coffee Mornings
Retiring Offering
Other

General	Foodbank	Total
1,040.00		1,040.00
		0.00
		0.00
	1,409.55	1,409.55
1,040.00	1,409.55	2,449.55

3 Property

Church

Insurance
Heat and Light
Repairs, maintenance-
Extinguisher Service
Intruder Alarm Contract
Smoke Alarm Service etc
Gardener
Boiler Service & Repair

General	Manse	Total
4,488.54		4,488.54
6,197.00		6,197.00
303.60		303.60
84.00		84.00
551.21		551.21
989.00		989.00
214.00		214.00
12,827.35		12,827.35

Manse

Insurance
Phone and Broadband
Council Tax
Repairs, maintenance-
Boiler Maint. Contract
Decking Repair

	405.14	405.14
	256.00	256.00
	2,078.73	2,078.73
	311.37	311.37
	1,000.00	1,000.00
0.00	4,051.24	4,051.24
12,827.35	4,051.24	16,878.59

6 Miscellaneous

Copyright and PRS Licences
Zoom Fees
Commissioners' Expenses
Paper Towels & Cups
Food Supplies
Laptop & Antivirus
Miscellaneous
Cyrenians

General	Food Bank	Total
193.72		193.72
86.34		86.34
130.00		130.00
137.02		137.02
	4,417.31	4,417.31
364.98		364.98
78.73	21.04	99.77
	939.60	939.60
990.79	5,377.95	6,368.74

2 Receipts for and Payments to Missions

Retiring Offerings & Coffee Mornings
Contributed to:
Bethany Christian Trust
St Columba's Hospice
UFM (Catherine)
Leprosy Mission
Easter Scheme
Women's Association Appeal
Christian Aid
Scripture Union
Gift to [REDACTED]
Children 1st
Fishmen's Mission
Portobello & Granton Food Banks
CHAS
Scottish Bible Society
Christmas Gifts For Hostel
PoppyScotland
Prayer Union
Our Daily Bread Ministries
Cogwheel Trust

General
2,436.60
91.00
105.00
187.00
83.00
100.00
90.00
446.00
101.00
305.00
106.00
79.00
60.00
148.00
91.00
178.60
92.00
35.00
37.00
102.00
2,436.60

4 Stationery, Printing and Postage

Christmas Literature
Newsletter Postage
Offering Envelopes

General
181.65
24.65
86.82
293.12

5 Gifts and Donations

PoppyScotland
Retiral Gifts [REDACTED]
Our Daily Bread

General
50.00
215.00
50.00
315.00

Ebenezer United Free Church of Scotland

The ONE HUNDRED AND THIRTY FOURTH ANNUAL BUSINESS MEETING of the Congregation will be held within the Church, Bangor Road, Leith on Sunday 16th March 2025 at 12.30pm.

BUSINESS

1. Minutes of last year's AGM will be read.
2. Consideration of the Treasurer's Statement of the Congregational Accounts for the year, and associated funds.
3. Independent Examiners' Report.
4. Minister's Stipend.
5. Election of four Managers.
6. Election of Preses, Clerk and Treasurer

Committee of Management		
Retiring 2025	Retiring 2026	Retiring 2027

Ebenezer United Free Church of Scotland
Organisation Funds Year to 31st December 2024

Flower Fund

	<u>2024</u>	<u>2023</u>		<u>2024</u>	<u>2023</u>
<u>RECEIPTS</u>			<u>PAYMENTS</u>		
Donations	680.00	531.00	Flowers	721.40	745.60
Coffee Morning	0.00	71.00			
TOTAL RECEIPTS	<u>680.00</u>	<u>602.00</u>	TOTAL PAYMENTS	<u>721.40</u>	<u>745.60</u>
	<u>680.00</u>	<u>602.00</u>	(Deficit)/Surplus for year	<u>(41.40)</u>	<u>(143.60)</u>
(Deficit)/Surplus for year b/d	(41.40)	(143.60)		<u>680.00</u>	<u>602.00</u>
BALANCE at beg. of Year	<u>68.11</u>	<u>211.71</u>	BALANCE at end of year	<u>26.71</u>	<u>68.11</u>
	<u>26.71</u>	<u>68.11</u>		<u>26.71</u>	<u>68.11</u>

Sunday School

	<u>2024</u>	<u>2023</u>		<u>2024</u>	<u>2023</u>
<u>RECEIPTS</u>			<u>PAYMENTS</u>		
Interest	12.47	13.04	Transfer to General Fund	1,104.73	
TOTAL RECEIPTS	<u>12.47</u>	<u>13.04</u>	TOTAL PAYMENTS	<u>1,104.73</u>	<u>0.00</u>
	<u>12.47</u>	<u>13.04</u>	(Deficit) Surplus for year	<u>(1,092.26)</u>	<u>13.04</u>
(Deficit) Surplus for year b/d	(1,092.26)	13.04		<u>12.47</u>	<u>13.04</u>
BALANCE at beg. of Year	<u>1,092.26</u>	<u>1,079.22</u>	BALANCE at end of year	<u>0.00</u>	<u>1,092.26</u>
	<u>0.00</u>	<u>1,092.26</u>		<u>0.00</u>	<u>1,092.26</u>

Mainly Music

	<u>2024</u>	<u>2023</u>		<u>2024</u>	<u>2023</u>
<u>RECEIPTS</u>			<u>PAYMENTS</u>		
Subs	235.00	444.00	Mainly Music Fees	194.25	305.25
Coffee Morning	0.00	61.50	Name Badges & Mugs	0.00	31.67
Donation	0.39	0.00	Leaving Gifts	0.00	10.85
			Christmas/Easter Gifts	13.75	39.77
			Donation to church	0.00	50.00
			Books	38.95	0.00
			Coffee/Snacks	39.53	43.97
			Bibles	176.32	0.00
			Children 1st	63.00	0.00
TOTAL RECEIPTS	<u>235.39</u>	<u>505.50</u>	TOTAL PAYMENTS	<u>525.80</u>	<u>481.51</u>
	<u>235.39</u>	<u>505.50</u>	Surplus for year	<u>(290.41)</u>	<u>23.99</u>
Surplus for year b/d	(290.41)	23.99		<u>235.39</u>	<u>505.50</u>
BALANCE at beg. of Year	<u>290.41</u>	<u>266.42</u>	BALANCE at end of year	<u>0.00</u>	<u>290.41</u>
	<u>0.00</u>	<u>290.41</u>		<u>0.00</u>	<u>290.41</u>