

Scottish Charity No. SC011118

Duke St United Reformed Church

Trustees' Report and Financial Statements
For the year ended 31 December 2025

Duke St United Reformed Church

Contents of the Financial Statements *for the year ended 31 December 2025*

	Page
Report of the Trustees	1 - 2
Report of the Independent Examiner	3
Receipts and Payments Account	4
Statement of Balances	5
Notes to the Financial Statements	6 - 7

Duke St United Reformed Church

Report of the Trustees for the year ended 31 December 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

Registered address

108a Duke Street
Leith
Edinburgh
EH6 8HL

Bankers

Royal Bank of Scotland PLC
36 St Andrews Square
Edinburgh
EH2 2YB

Status of Charity and Governing Document

Duke St United Reformed Church is established by Constitution. It is a registered Scottish Charity (No. SC011118).

The church is a member of the United Reformed Church which is 'Called to be God's people, transformed by the gospel, to make a difference in today's world'. The principal office is in London with an office for the Scottish Synod based in Glasgow.

Within the wider United Reformed Church the local church is a participant in the life of the national church and also of the Synod. The minister and a number of members have served on church committees and groups.

Objectives

The objectives are as follows:

- Worship – the church will continue to meet weekly for worship within the church premises whilst also providing a live transmission online via Facebook.
- Local and national relationships – the church will maintain and seek to develop relationships with a range of faith groups and local organisations through involvement in local and national groups. It will extend its involvement in the care of homeless people through joining the rota of churches providing Night Shelters for homeless people through the winter months. The members will continue to operate monthly on the Care Van. The Bethany Christian Trust co-ordinate both the Care Van and the Night Shelter work.
- Accommodation – The church will continue to make its accommodation available for use by community groups.
- Finance – The church will continue to seek ways to increase fund raising and weekly giving from members.
- Church profile – Progress will continue to be made in raising the church profile, through our Church website and Facebook page in 2026.

Appointment of Elders and Managers

The constitution of the local church provides for the appointment of elders and managers. The elders have responsibility for pastoral and worship matters within the life of the congregation. When the church was an independent congregational fellowship, elders, once appointed, were appointed for life. This tradition has continued since the union with the United Reformed Church. The management committee are Trustees as follows:

Minister	Rev David Scott	(resigned on 01/09/2025)
President	Mrs Margaret McPherson	(resigned on 30/11/2025)
Secretary	Mr Kenneth A Maguire	
Clerk of works	Mr Leslie Douglas	
Treasurer	Mr Duncan M Walker	
Co-opted member	Miss Morag Donaldson	

Managers are appointed to serve for a four-year term, are able to offer themselves for re-election and have responsibility for matters of fabric, building and finance. The elders and managers, now meet together regularly throughout the year to discuss all matters relating to the operation of the church. The group is responsible to the church meeting of which there are four meetings held each year.

Duke St United Reformed Church

Report of the Trustees for the year ended 31 December 2025

Activities and achievements

The church has continued to meet regularly within the church as required by the constitution and online through Facebook and has addressed each of the objectives agreed for 2025.

The Youth groups attached to the church both the Boys Brigade and the Guides have continued to flourish and grow during the year with excellent leaders in place.

The principal activities of the congregation in the year were the holding of public worship in the Sanctuary on the Lord's Day, meeting for prayer and Bible study, involvement in local and national groups, maintaining and seeking to develop relationships with a range of faith groups and local organisations.

The main sources of income are donations from the members of the church, some events and the rental of the church premises. The fabric of the church building has been kept under regular review and any necessary repairs carried out.

Financial review

Principal sources of funding

The church receives its funding by way of weekly offerings, rental of the church premises and Gift Aid donations from church members.

Results for the year

The financial statements for the year are set out on pages 4 to 7. The Receipts and Payments Account on page 4 reflects a deficit of £5,932 (2024: deficit of £11,806).

Reserves


It is the policy of the church to maintain unrestricted funds at a level which equates to approximately six months unrestricted expenditure that allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund on page 5 at 31 December 2025 amounted to £57,150 (2024: £63,082), which is above the required level.

Total reserves, including restricted funds, amounted to £57,150 (2024: £63,082).

Donations and gifts

The church makes donations from its tithed gift income to individuals and organisations that are generally known to the Trustees and the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

On behalf of the Trustees

Signed by:

10B47DAD7FE4443...

Mr Kenneth A Maguire
Secretary

07.05.2026

Dated:

Duke St United Reformed Church

Report of the Independent Examiner to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 4 to 7.

Respective responsibilities of 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 (as amended). 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

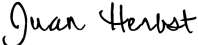
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.

Signed by:


8EC683B950E64BE...

Juan Herbst CA
Director

Innes & Partners Limited
Chartered Certified Accountants

Innes House
18 Shairps Business Park
Houstoun Road
Livingston
EH54 5FD

07.05.2026

Date:

Duke St United Reformed Church

Receipts and Payments Account

For the year ended 31 December 2025

	General fund	2025 Total	2024 Total
	£	£	£
Receipts			
Voluntary income freewill offering	1,408	1,408	2,076
Voluntary income gift aid	3,460	3,460	3,466
Voluntary income open plate	1,129	1,129	1,100
Grants	-	-	5,000
Donations individuals	15,764	15,764	12,718
Donations organisations	500	500	200
Premises rental income	10,236	10,236	11,500
Elephant stall	461	461	446
Events	1,898	1,898	2,231
Interest Received	658	658	926
Penny a day boxes	232	232	33
Other income	1,140	1,140	2,120
Total receipts	36,886	36,886	41,816
Payments			
Maintenance of ministry	19,549	19,549	19,659
Organ repair and maintenance	696	696	-
Ministry expenses	2,450	2,450	4,550
Organist salary	3,436	3,436	3,351
Cleaner salary	4,763	4,763	4,013
Other salaries - NIC	-	-	808
Building repairs	-	-	4,376
Building maintenance	1,861	1,861	8,065
Utilities costs	3,751	3,751	2,904
Insurance	2,226	2,226	2,607
Church subscriptions	382	382	286
Miscellaneous donations	370	370	424
Donations to URC Synod	-	-	301
Telephone	689	689	642
Church stationery and printing	-	-	69
Ministry pulpit supply	450	450	-
Church events catering	54	54	213
Church events Outings	-	-	201
Copyright licence	294	294	286
Miscellaneous expenses	902	902	-
Independent examination	720	720	648
Bank charges	225	225	219
Total payments	42,818	42,818	53,622
Surplus/(Deficit) before transfers	(5,932)	(5,932)	(11,806)
Transfer between funds	-	-	-
Surplus/(Deficit) after transfers	(5,932)	(5,932)	(11,806)
Total funds brought forward	63,082	63,082	74,888
Closing fund balance	57,150	57,150	63,082

Duke St United Reformed Church

Statement of Balances

As at 31 December 2025

	Notes	2025			2024		
		Opening balance £	(Deficit) for year £	Closing balance £	Opening balance £	(Deficit) for year £	Closing balance £
Bank and cash in hand		63,082	(5,932)	57,150	74,888	(11,806)	63,082
Total cash balances		63,082	(5,932)	57,150	74,888	(11,806)	63,082

Represented by:

Unrestricted funds	5		
General		57,150	63,082
		<u>57,150</u>	<u>63,082</u>

Statement of assets at 31 December 2025

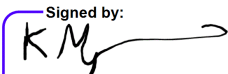
Heritable property (at cost)	440,000	440,000
Trade debtors	770	1,070
Tax reclaim due	3,872	3,180
	<u>4,642</u>	<u>4,250</u>

Statement of liabilities at 31 December 2025

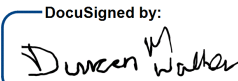
Independent examination fee	792	720
Payments due to HMRC	-	585
Salaries due to employees	111	698
	<u>903</u>	<u>2,003</u>

04.05.2026

The financial statements on pages 4 to 7 were approved by the Trustees on and signed on their behalf by the undernoted:

Signed by:

10B47DAD7FE4443...

Mr Kenneth A Maguire
Secretary

DocuSigned by:

791ABCA21AFE45C...

Mr Duncan M Walker
Treasurer

The notes on page 6 to 7 form part of these financial statements.

Duke St United Reformed Church

Notes to the financial statements

For the year ended 31 December 2025

1. 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 (as amended).

Basis of financial statements

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

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 4, 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.

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.

2. Donations

The church made donations to UK based charities of £370 (2024 : £424) during the year ending 31 December 2025.

3. Transactions with Trustees

There were no transactions with the Trustees, and no remuneration nor expenses were paid to the Trustees, during the year ending 31 December 2025 (2024 : nil).

4. Staff costs and numbers

	2025	2024
	£	£
Gross salaries	8,199	8,172
	<u>8,199</u>	<u>8,172</u>

The average number of employees during the year was 1 (2024: 2).

Prior to 31 March 2018 the church made payments to the United Reformed Church Ministry and Mission fund in respect of the minister's salary and expenses. Since 1 April 2018 payments have been made to the United Reformed Church Ministry and Mission fund in respect of the minister's salary and payments have been made to Saughtonhall United Reformed Church in respect of the minster's expenses. Total payments were as follows:

	2025	2024
	£	£
Maintenance of ministry	19,549	19,659
Ministry expenses and manse council tax	2,450	4,550
	<u>21,999</u>	<u>24,209</u>

Duke St United Reformed Church

Notes to the financial statements

For the year ended 31 December 2025

5. Unrestricted funds	Balance at 01.01.2025	Receipts	Payments	Transfers	Balance at 31.12.2025
	£	£	£	£	£
General	63,082	36,886	(42,818)	-	57,150
Total unrestricted funds	63,082	36,886	(42,818)	-	57,150

Explanation of funds

The *Unrestricted General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.