

# **Erskine United Free Church of Scotland**

Scottish Charity No. **SC012610**

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

## **Congregational Report and Financial Statements**

**Year ending 31<sup>st</sup> of December 2024**

Principal place of worship and of Congregation activities:

Erskine United Free Church

Kirkbank Road

Burntisland

KY3 9EW

# Congregational Report and Financial Statements

Year ending 31<sup>st</sup> December 2024

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**Office Bearers, Trustees and Members of the Courts of the  
Congregation serving during the year ending 31<sup>st</sup> December 2024**

**Minister/Interim Moderator**

**Office Bearers**

Session Clerk

Clerk to Board

Preses

Treasurer

Leader of Praise

**Property Trustees**

Minister, Session Clerk, Clerk to the Board, Treasurer

**Kirk Session**

Minister/Interim Moderator

Session Clerk

Elders:-

**Congregational Board/**

**Committee of Management**

Chairperson of Committee of Management

Clerk

Elected Members:-

**Bankers**

TSB, RBS, and Barclays

**Independent Examiner**



## **Congregational Report year ending 31<sup>st</sup> 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 Standards the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgement on points of doctrine which do not enter in to 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 jurisdiction and oversight of the superior courts of 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 fellowship and to the people in the community of which 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 of 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 Committee of Management of this Congregation. The Property Trustees of the Congregation are the Ex Officio Bearers named on page 2 of this report.

The Minister of 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 Congregation at the Annual General Meeting of the Congregation specifically called for that purpose, form the committee of Management, Office Bearers are appointed by the Court 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**

Sunday worship continued faithfully in Erskine throughout the year, with some services being shared alongside other local churches either in Erskine itself or elsewhere. A small group met regularly for Bible study via Zoom on Thursday evenings.

Seasonal services were held during the major Christian festivals, notably at Easter and Christmas, again often in partnership with other congregations in Burntisland and Kinghorn.

Our Monday Association engaged with a really good mix of people from the local area, meeting either in-person or via Zoom. Regular coffee mornings also served to keep up close links with the community, as well as raising funds.

Erskine's halls were used on a weekly basis by a variety of local groups-their activities include table tennis, choir singing, dancing, Rainbows and Brownies and Lite Bite.

We have also been partners in the BEK worker project, which involves funding of a full-time post working with young people, local schools and the community often through sporting activities. This has proven to be very fruitful for our churches.

Erskine sought to contribute to good causes both local, national and beyond throughout the past year. These included Burntisland Foodbank, Bethany Christian Trust and Tearfund.

#### **5. Financial Statements and Funds**

In accordance with the Charities and Trustees 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 8 – 10, consists of a Statement of Congregation Funds and movements thereon during the year ending 31<sup>st</sup> December 2024 and details of the Receipts and Payments, Surplus (Deficit), and Net Movement of Funds during the year with supplementary notes thereon where appropriate.

2024 resulted in a deficit of £18,841.91 compared to last years £22,553.61. Although there was a profit from Investment, if this was included the deficit would be £16,944.79. Hopefully with inflation easing, the rising in costs is slowing down, and will have an impact on the reduction of the deficit. There was a significant amount raised again by the Monday Association of £5,000, and congratulations to the members for continuing to raise this amount of money each year. We are very grateful for their donation.



Income was up this year by £6021.28.

Our Organist plays almost every Sunday and takes no fee. He is a vital member of the Congregation and we thank him for his contribution.

This years outgoings increased from £65,689.14 to £66,321.56, which is an increase of £632.42. Hopefully the expenditure will remain at a steady pace for the foreseeable future.

## **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 on 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 represent sums available for the ongoing work and activities of 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 the 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 investment and/or resale. No market value is placed on these Assets.

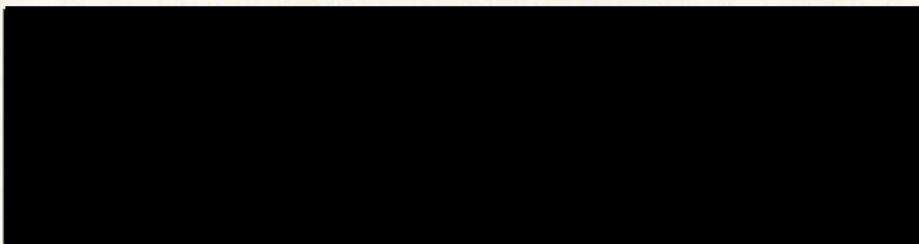
## **8. Independent Examiner**

In accordance with the term of 'the 2005 Act', Section 44 (1), and as a Charity falling under regulation 9 of 'The Regulations' and not required to carry out an audit paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 22 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiners Report for the year ending 31<sup>st</sup> December 2024 is on page 7.



## **9. Approval of Congregational Report and Financial Statements**

The Congregation Report and Financial Statements were approved by the Congregational Board/Kirk Session and Committee of Management at their meeting on 10<sup>th</sup> July 2025 and by the Congregation at the Annual General Meeting held on 13<sup>th</sup> July 2025 The Office Bearers authorised to sign the Report and Financial Statements on behalf of the Congregation are:-



Date 26/08/2025



## Independent Examiner's Report to the Trustees and Office Bearers of Erskine 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 out on pages 3 to 6 and 8 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 2005b 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 the 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) © 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:
  - a. To keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - b. 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.

Date:

21 April 2025



Statement of Balance and Movement on Congregation for Year ending 31st December 2024

Fund	Nature of Fund	Balance 01.01.2024	Receipts 2024	Payments 2024	Surplus (Defecit)	Net Funds Transfers	Net Change in Funds	Balance 31.12.2024	Held as Follows	2024	2023
General	Unrestricted Note 1	29,745.23	47,479.65	66,321.56	-18,841.91	0.00		12,736.78	RBS	1,214.82	1,761.50
Fabric	Restricted Note 2								TSB	7,791.78	3,791.10
Benevolent	Restricted Note 3								Barclays	0.00	24,192.63
Manse	Designated Note 4								Cash	0.00	0.00
Investment	Note 7	30,875.94					1897.12	32,773.06	Investment	32,773.06	30,875.94
Total Congregation Funds		60,621.17	47,479.65	66,321.56		0.00	1,897.12	45,509.84	Total	41,779.66	60,621.17

Notes to the Financial Statement 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 specific purpose(s)
Fabric	Restricted	Note 2	Repairs to external and internal fabric and/or furnishings of Church, hall
Benevolent	Restricted	Note 3	Benevolent purpose for members, adherents and those in the local community
Manse	Designated	Note 4	Net income from let of Manse, for repairs, decoration and refurbishment to internal and external of the manse.
Governance		Note 5	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Property	Church Hall 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	Investments held on behalf of the Congregation which statement of balances at the value at the year end. Revolutions 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 materials 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 made to any trustee for the performance of their duties as trustees of the congregation.
Adjustment		Note 10	Approval of congregation Financial Statements for the year ending 31st December 2024 are set out on pages 8, 9, 10 By office bearers authorised to sign



Erskine United Free Chirch of Scotland  
Receipts & Payments for year ending 31 December 2024

Details of Receipts	Total 2024	Total 2023	Details of Payments	Total 2024	Total 2023		
<b>Offerings</b>			<b>Ministry</b>				
Free Will			Stipend	£35,507.76	£33,850.92		
Free Will - Gift Aid		£1,750.00	Pulpit Supply	£60.00	£60.00		
Target Gift Aid	£460.00	£670.00	<b>Total</b>	<b>£35,567.76</b>	<b>£33,910.92</b>		
Target Non Gift	£280.00	£160.00					
Ordinary	£8,739.16	£4,700.93					
Gift Aid - HMRC	£6,817.99	£6,041.20	<b>Property</b>	<b>Church</b>	<b>Manse</b>	<b>Total</b>	<b>Total 2023</b>
Standing Order Donations (RBS)	£18,928.36	£15,882.10	Council Tax		£3,033.15	£3,033.15	2,962.45
<b>Total</b>	<b>£35,225.51</b>	<b>£29,204.23</b>	Insurance	£5,429.19	£460.13	£5,889.32	5,268.96
			Heat & Light	£8,602.21		£8,602.21	7,388.15
			Repairs & Maintenance	£1,915.06		£1,915.06	4,211.08
			Garden	£508.00		£508.00	442.00
			<b>Total</b>	<b>£16,454.46</b>	<b>£3,493.28</b>	<b>£19,947.74</b>	<b>20,272.64</b>
<b>Donations - Organisations</b>			<b>Office &amp; Session</b>				
Monday Association	£5,000.00	£5,000.00	UFC Target	£7,397.70	£7,714.10		
Brian Shaw		£2,000.00	Youth Worker	£1,800.00	£1,800.00		
<b>Total</b>	<b>£5,000.00</b>	<b>£7,000.00</b>	Misc		£901.61		
			<b>Total</b>	<b>£9,197.70</b>	<b>£10,415.71</b>		
<b>Other</b>							
Weddings/Funerals etc	£1,400.00	£2,817.00					
Steadfast	£125.00	£120.00					
<b>Total</b>	<b>£1,525.00</b>	<b>£2,937.00</b>					
<b>Interest</b>			<b>Contributions</b>				
Royal Bank of Scotland	£63.13	£88.81	Denomination Presbytery	£295.00	£133.50		
Barclays	£101.53	£236.12	<b>Total</b>	<b>£295.00</b>	<b>£133.50</b>		
<b>Total</b>	<b>£164.66</b>	<b>£324.93</b>					
			<b>Good Causes</b>				
<b>Receipts for Missions</b>			Burntisland Foodbank	£214.36			
Income	£1,313.36	£1,111.37	Kirkcaldy Food Bank		£173.20		
<b>Total</b>	<b>£1,313.36</b>	<b>£1,111.37</b>	Cancer Research		£120.00		
			Tear Fund	£353.60	£173.20		
<b>Rent/Let</b>			Altimers Scotland		£189.00		
Table Tennis Club	£1,224.00	£1,248.00	Poppy Scotland		£300.97		
Community Choir	£530.00	£680.00	Maggies Centre	£160.00			
Dance Class	£120.00	£330.00	MS	£100.00			
Rainbows & Brownies	£480.00	£300.00	Christian Aid	£100.00			
<b>Total</b>	<b>£2,354.00</b>	<b>£2,558.00</b>	Bethany Trust	£190.00			
			<b>Total</b>	<b>£1,117.96</b>	<b>£956.37</b>		
UFC Investment Profit	£1,897.12	£1,167.33					
<b>Total</b>	<b>£1,897.12</b>	<b>£1,167.33</b>					
<b>Receipts Total</b>	<b>£47,479.65</b>	<b>£43,135.53</b>	Christian Copyright Licensing Inter (CCLI)	£195.40			
			<b>Payments Total</b>	<b>£66,321.56</b>	<b>£65,689.14</b>		
Deficit	<b>-£18,841.91</b>						
<b>Transfer Between Funds</b>							
Barclays Reserves	<b>£24,190.63</b>						
<b>Net Movement Including Funds</b>							



Erskine United Free Church of Scotland  
Supplementary Sheet and Notes

Year ending 31 December 2024

Year ending 31 December 2023

**Receipts**

**1. Offerings**

Free Will	
Free Will - Gift Aid	
Target Gift Aid	£460.00
Target Non Gift	£280.00
Ordinary	£8,739.16
Gift Aid - HMRC	£6,817.99
Standing Order Donations (RBS)	£18,928.36
<b>Sub total</b>	<b>£35,225.51</b>

Free Will	
Free Will - Gift Aid	£1,750.00
Target Gift Aid	£670.00
Target Non Gift	£160.00
Ordinary	£4,700.93
Gift Aid - HMRC	£6,041.20
Standing Order Donations (RBS)	£15,882.10
<b>Sub total</b>	<b>£29,204.23</b>

**2. Donations - Organisations**

Organisations	£5,000.00
<b>Sub total</b>	<b>£5,000.00</b>

Organisations	£7,000.00
<b>Sub total</b>	<b>£7,000.00</b>

**3/4/5. Other**

Rent/Let	£2,354.00
Interest Barclays	£101.53
Interest RBS	£63.13
Christian Copyright Licensing Inter (CCLI)	£195.40
Other Weddings/Funerals	£1,525.00
<b>Sub total</b>	<b>£4,239.06</b>

Rent/Let	£2,558.00
Interest Barclays	£236.12
Interest RBS	£88.81
Other Weddings/Funerals	£2,937.00
<b>Sub total</b>	<b>£5,819.93</b>

**5. Missions**

Good Causes	£1,117.96
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Good Causes	£1,111.37
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**Investments**

Investment Income	£1,897.12
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Investment Income	£1,167.33
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**Total Receipts**

**£47,479.65**

**£43,135.53**

**Payments**

**Ministry**

Stipend	£35,507.76
Pulpit Supply	£60.00
<b>Sub total</b>	<b>£35,567.76</b>

Stipend	£33,850.92
Pulpit Supply	£60.00
<b>Sub total</b>	<b>£33,910.92</b>

**6. Property**

Council Tax	£3,033.15
Insurance	£5,889.32
Heat & Light	£8,602.21
Repairs & Maintenance	£1,915.06
Garden	£508.00
<b>Sub total</b>	<b>£19,947.74</b>

Council Tax	£2,962.45
Insurance	£5,268.96
Heat & Light	£7,388.15
Repairs & Maintenance	£4,211.08
Garden	£442.00
<b>Sub total</b>	<b>£20,272.64</b>

**7. Other**

Office	
Target Fund	£7,397.70
Youth Worker	£1,800.00
<b>Sub total</b>	<b>£9,197.70</b>

Office	
Target Fund	£2,451.61
Youth Worker	£7,714.10
<b>Sub total</b>	<b>£10,165.71</b>

**8. Contributions**

<b>Sub total</b>	<b>£295.00</b>
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<b>Sub total</b>	<b>£133.50</b>
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**9. Good Causes**

<b>Sub total</b>	<b>£1,313.36</b>
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<b>Sub total</b>	<b>£1,206.37</b>
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**Total Payments**

**£66,321.56**

**£65,689.14**

**Total**

£47,479.65

£43,135.53

**Less**

(Deficit)

£66,321.56

£65,689.14

**-£18,841.91**

**-£22,553.61**