

# **LOSSIEMOUTH UNITED FREE CHURCH OF SCOTLAND**

Scottish Charity No.SC015617

A Congregation of the United Free Church of Scotland

## **Congregational Report and Financial Statements**

**Year ending 31 December 2025**

**Principal place of worship and of Congregation's activities:**

**Lossiemouth United Free Church of Scotland  
St. Gerardine's Road  
Lossiemouth  
Moray  
IV31 6LG**

# **Congregation Report and Financial Statements**

**Year ending 31 December 2025**

	<b>Page</b>
<b>Contents</b>	<b>1</b>
<b>Trustees, Office Bearers, Members of Courts of the Congregation</b>	<b>2</b>
<b>Congregational Report</b>	<b>3-5</b>
<b>Report of the Independent Examiner</b>	<b>6</b>
<b>Statement and Movement of Balances on Congregational Funds</b>	<b>7</b>
<b>Notes to Financial Statements</b>	<b>7</b>
<b>Financial Statements:</b>	
<i>Receipts and Payments, All Funds</i>	<b>8</b>
<i>Supplement Sheet and notes</i>	<b>9</b>

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

Minister	Rev Gordon Mackenzie	
Office Bearers	Session Clerk	
	Preses	
	Clerk to Managers	
	Treasurer	
Property Trustees ( <i>ex officio</i> )		
Kirk Session	Minister	
	Session Clerk	
	Elders:	
Committee of Management	Preses	
	Clerk to Managers	
	Treasurer	
	Elders:	
	Elected Members:	
Bank	Halifax Bank of Scotland (HBoS) 90 High Street Elgin IV30 1BJ	
Independent Examiner	<div></div> Stewart Lyon Ltd 18 Pitgaveny Street Lossiemouth IV31 6NT	

# **Congregational Report for Year ending 31 December 2025**

## **1. Constitution and Principal Activities of the United Free Church of Scotland**

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

## **2. Responsibilities of the Congregation**

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the North (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

## **3. Responsibilities and Appointment of Office Bearers**

All matters affecting the spiritual well being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Committee of Management 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 North. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the congregation at the Annual General Meeting or at a meeting of the congregation specifically called for that purpose, form the Committee of Management. 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**

Church membership currently stands at 39 with numbers at Sunday worship remaining fairly consistent. The office bearers (Kirk Session & Committee of Management) meet on alternate months to organise and administer the congregation's spiritual life and financial affairs.

The Living Room drop in has seen regular attendance by those from the community and it has been encouraging to see some begin to attend worship regularly. The Living Room continues to receive financial gifts that have allowed this work to continue without having to draw upon the general fund of the church.

Midweek activities consist of the Women's Guild, the Fellowship Group, the Prayer and Bible Study along with the Living Room. Alongside these groups are the monthly meetings of Food For Thought, the Men's Breakfast and the Coffee Mornings all of which are well attended. This year also saw the hosting of a Faith Mission tent mission in the Autumn.

The minister continues to work for the wider denomination 1 day per week, for which the congregation is recompensed, which has helped bolster the general funds.

A number of grants, along with the giving of the congregation, has allowed the upgrading of current facilities to begin in the hall to better facilitate current and future gospel work.

7% of the weekly offering is given to mission and the Mission Committee overseas the distribution of the funds throughout the year. Recipients during 2025 have included U.F. Church Mission Partners, Scripture Union, Stand By Me, Faith Mission and the sponsorship of a child through the Cogwheel Trust. Funds are given to international, national and local organisations so as to have the greatest impact with the funds.

## 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 7-9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2025 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

Financial statements (*General Fund*) shows an increase in offerings during 2025, drawn from covenanted and other sources of giving. Gift Aid tax repayments from HMRC continue to provide very helpful additional income to the charity.

A deficit of **£6143.52** existed in the operation of ordinary Receipts & Payments (*General Fund*) for the year to 31 December 2025. There was a deficit of **£5,929.89** across all funds for the year. The total balance across all funds at 31 December 2025 stood at **£6,357.51**, a decrease from **£12,287.40** at the start of the accounting period.

**It is hereby confirmed that no payments have been made to any trustees for the performance of their duties as a trustee of the congregation.**

## 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.
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## 7. Land and Property

Land and Property consist of the church and church hall buildings together with fittings and furnishings (including communion, other ecclesiastical articles). The congregation owns a manse, which is occupied by the minister and his family.

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 31 December 2025 is on **page 6**.

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

The Congregational Report and Financial Statements were approved by a quorum of the Kirk Session & Committee of Management at a meeting held on *25th January 2026* and by the Congregation at the Annual General Meeting held on *4<sup>th</sup> February 2026*. The Office Bearers authorised to sign the Report and Financial Statements on behalf of the congregation are:

Signed

Signed

Signed

Signed

Signed

Date

4th February 2026

# **Independent Examiner's Report to the Trustees and Office Bearers of Lossiemouth United Free Church of Scotland**

I report on the Report and Financial Statements of the congregation for the year ending 31 December 2025 which are set on pages 3-5 and 7-9.

## **Respective Responsibilities of Office Bearers and Trustees and Examiner**

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

## **Basis of Independent Examiner's Statement**

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the report and accounts.

## **Independent Examiner's Statement**

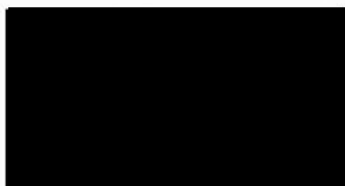
In the course of my examination, no matter has come to my attention

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:** Stewart Lyon Ltd  
18 Pitgaveny Street  
Lossiemouth  
IV31 6NT

**Date:** 4 February 2026

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

Fund *	Nature of Fund **	Balance 31.12.24 £	Receipts 2025 £	(Payments) 2025 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.25 £	Held as follows
									Bank etc. £
General	Unrestricted Note 1	£7,724.57	£61,933.92	£68,077.44	£6,143.52	£3,868.67	£10,012.19	£2,287.62	Bank of Scotland £6,357.51
Mission	Restricted Note 2	£4,562.83	£95.00	£0.00	£95.00	£1,251.87	£1,346.87	£5,909.70	
Fabric / Building	Restricted Note 3	£0.00	£118.63	£0.00	£118.63	£2,616.80	£2,735.43	£2,735.43	
Youth	Designated Note 4	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
Manse	Designated Note 5	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	
Total Congregation Funds		£12,287.40	£62,147.55	£68,077.44	£5,929.89	£0.00	£5,929.89	£6,357.51	£6,357.51

\* Fund Name - amend as appropriate

\*\* Nature of Fund - specify whether Unrestricted, Designated or Restricted

## Notes to the Financial Statements for the Year ending 2025 (sample notes - please amend as appropriate)

## 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).
Mission	Restricted	Note 2	To support charitable and missionary outreach work at home and overseas
Fabric / Building	Restricted	Note 3	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Youth	Designated	Note 4	To establish, deliver and develop a range of activities to support children/youths and families, and to promote education in the Christian faith
Manse	Designated	Note 5	Net income from let of Manse, for repairs, decoration and refurbishment of the Manse
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse, Hall	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	Investments held on behalf of the Congregation which have a variable Market Value are included in the above Statement of Balances at the value at the year end. Revaluations during the year are reported in the table above as 'Net Change in Fund'
Contingent Liabilities		Note 9	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below :-  There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 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 2025 as set out on Pages 7,8 and 9 by Office Bearers authorised to sign :

Minister / Interim Moderator \*\*\*

Name :

Clerk to Congregational Board / Preses \*\*\*

Name :

Treasurer

Name :

Date

04 February 2026



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

Fund* : Nature of Fund** : <u>Receipts</u>		Notes Details	General Unrestricted	Mission Restricted	Fabric / Building Restricted	Youth Designated	Manse Designated	Total 2025	Total 2024
Offerings	Open Plate		£ 1,815.30					£ 1,815.30	£ 1,194.62
	Freewill		£ 5,655.00					£ 5,655.00	£ 5,030.00
	Freewill (gift aid)		£ 23,185.00					£ 23,185.00	£ 21,970.00
	Gift Aid Tax		£ 8,706.25					£ 8,706.25	£ 8,556.25
	Other	Page 9.1		£ 95.00	£ 118.63			£ 213.63	
	<b>Sub Total</b>		<b>£ 39,361.55</b>	<b>£ 95.00</b>	<b>£ 118.63</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 39,575.18</b>	<b>£ 36,750.87</b>
Donations	Organisations	Page 9.2	£ 2,780.00					£ 2,780.00	£ 2,049.00
	Other	Page 9.2	£ 8,703.35					£ 8,703.35	£ 7,223.57
	<b>Sub Total</b>		<b>£ 11,483.35</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 11,483.35</b>	<b>£ 9,272.57</b>
Other	Bank Interest							£ -	
	Rent / Let							£ -	
	Stedfast		£ 156.00					£ 156.00	£ 156.00
	Miscellaneous	Page 9.3	£ 3,840.77					£ 3,840.77	£ 3,116.00
	<b>Sub Total</b>		<b>£ 3,996.77</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 3,996.77</b>	<b>£ 3,272.00</b>
Events	Fundraising		<b>£ 7,092.25</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 7,092.25</b>	<b>£ 4,382.20</b>
<b>Total Ordinary Receipts</b>			<b>£ 61,933.92</b>	<b>£ 95.00</b>	<b>£ 118.63</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 62,147.55</b>	<b>£ 53,677.64</b>
Extraordinary	Donation / Bequest							£ -	
	Grant							£ -	
	Other	Page 9.4						£ -	
	<b>Sub Total</b>		<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
Missions	Other charities	Page 9.5	£ -	£ -	£ -	£ -	£ -	£ -	£ -
<b>Total Receipts (Ordinary plus Extraordinary)</b>			<b>£ 61,933.92</b>	<b>£ 95.00</b>	<b>£ 118.63</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 62,147.55</b>	<b>£ 53,677.64</b>
<u>Payments</u>									
Ministry	Stipend/Salary & NIC		£ 35,095.38					£ 35,095.38	£ 33,041.03
	Expenses		£ 720.21					£ 720.21	£ 738.93
	Pulpit Supply		£ 420.00					£ 420.00	£ 540.00
	Int Moderator Fee, Exp							£ -	
	<b>Sub Total</b>		<b>£ 36,235.59</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 36,235.59</b>	<b>£ 34,319.96</b>
Other Salary	Church Officer / Cleaner		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Property	Council Tax		£ 2,776.56					£ 2,776.56	£ 2,541.58
	Insurance		£ 2,130.73					£ 2,130.73	£ 1,927.48
	Heat & light		£ 5,293.53					£ 5,293.53	£ 5,034.18
	Repairs, upkeep		£ 813.89					£ 813.89	£ 15.97
	Equipment, Furnishing		£ 10,495.51					£ 10,495.51	£ 35.00
	Other	Page 9.6	£ 472.29					£ 472.29	
	<b>Sub Total</b>		<b>£ 21,982.51</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 21,982.51</b>	<b>£ 9,554.21</b>
Other	Stedfast Magazine		£ 156.00					£ 156.00	£ 156.00
	Office & Publicity	Page 9.7	£ 1,960.34					£ 1,960.34	£ 1,479.88
	Kirk Session							£ -	
	Miscellaneous	Page 9.8	£ 1,644.26					£ 1,644.26	£ 2,859.93
	Organisations Support		£ 519.74					£ 519.74	
<b>Sub Total</b>			<b>£ 4,280.34</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 4,280.34</b>	<b>£ 4,495.81</b>
Fundraising	Expenses		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination		£ 4,529.00					£ 4,529.00	£ 4,037.30
	Presbytery		£ 156.00					£ 156.00	£ 120.00
	Denominational Missions	Page 9.9						£ -	£ 1,004.00
	<b>Sub Total</b>		<b>£ 4,685.00</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 4,685.00</b>	<b>£ 5,161.30</b>
<b>Total Ordinary Payments</b>			<b>£ 67,183.44</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 67,183.44</b>	<b>£ 53,531.28</b>
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Mission	Other charities	Page 9.11	£ 894.00	£ -	£ -	£ -	£ -	£ 894.00	£ -
<b>Total Payments (Ordinary plus Extraordinary)</b>			<b>£ 68,077.44</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ 68,077.44</b>	<b>£ 53,531.28</b>
<b>Surplus (Deficit) Net Recpts (Paymnts)</b>			<b>-£ 6,143.52</b>	<b>£ 95.00</b>	<b>£ 118.63</b>	<b>£ -</b>	<b>£ -</b>	<b>-£ 5,929.89</b>	<b>£ 146.36</b>
Transfers From Other Funds (show as positive number)			£ 894.00	£ 2,145.87	£ 2,616.80	£ -	£ -	£ 5,656.67	£ -
Transfers To Other Funds (show as negative number)			-£ 4,762.67	-£ 894.00	£ -	£ -	£ -	-£ 5,656.67	£ -
<b>Net Movement on Funds</b>			<b>-£ 10,012.19</b>	<b>£ 1,346.87</b>	<b>£ 2,735.43</b>	<b>£ -</b>	<b>£ -</b>	<b>-£ 5,929.89</b>	<b>£ 146.36</b>

## Supplementary Sheet and Notes - Year ending 31 December 2025

	General Unrestricted £	Mission Restricted £	Fabric / Building Restricted £	Youth Designated £	Manse Designated £
<b>Note Details of Receipts</b>					
9.1 Offerings - Other		£ 95.00	£ 118.63		
	<b>£ -</b>	<b>£ 95.00</b>	<b>£ 118.63</b>	<b>£ -</b>	<b>£ -</b>
9.2 Donations - Organisations & Other					
Tuesday Quinnes	£ 680.00				
Ladies Guild	£ 500.00				
Living Room	£ 1,600.00				
Funerals	£ 1,400.00				
Donations - Private	£ 1,030.00				
UF Church	£ 5,300.00				
Sale of Speakers	£ 50.00				
Blythwood - Boxes	£ 20.00				
Food For Thought	£ 225.00				
Refunds	£ 678.35				
	<b>£ 11,483.35</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.3 Other - Miscellaneous					
Daily Bread	£ 86.72				
Ladies Guild	£ 157.00				
Fabric Fund (Transfer)	£ 2,616.80				
Target	£ 980.25				
	<b>£ 3,840.77</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.4 Extra-ordinary - Other					
	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.5 Receipts from Missions					
	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
<b>Note Details of Payments</b>					
9.6 Property - Other					
Gardener	£ 350.00				
Moray Fire Protection	£ 86.34				
Extinguisher	£ 9.99				
Shelving	£ 25.96				
	<b>£ 472.29</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.7 Office & Publicity					
Website	£ 121.20				
Photocopier	£ 827.32				
Offering Envelopes	£ 75.90				
CCLI	£ 219.17				
Zoom	£ 195.48				
Equipment - Church	£ 338.63				
Stationery	£ 182.64				
	<b>£ 1,960.34</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.8 Miscellaneous					
Dishes	£ 8.00				
Auditor	£ 150.00				
General Assembly	£ 168.34				
Voucher	£ 29.60				
Kitchen Supplies	£ 532.14				
Food for Thought	£ 223.09				
Bank Charges	£ 47.31				
Blythwood Boxes	£ 20.00				
Christmas Tree/Lights	£ 44.99				
Charity Shop Rent	£ 255.00				
Christmas Party	£ 79.01				
Daily Bread	£ 86.72				
	<b>£ 1,644.20</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.9 Denominational Missions					
	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.10 Extraordinary Payments					
	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>
9.11 Other charities					
Scripture Union - Easter	£ 200.00				
Cogwheel Trust	£ 244.00				
Stand By Me	£ 200.00				
Faith Mission	£ 250.00				
	<b>£ 894.00</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>	<b>£ -</b>