

BALINTORE UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC016370

A Congregation of the United Free Church of Scotland,

Congregation Report and Financial Statements

Year ending 31 December 2024

Principal place of worship and of Congregation activities:

***Park Street,
BALINTORE***

Congregation Report and Financial Statements

Year ending 31 December 2024

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

Interim Moderator

Minister

Office Bearers

*Session Clerk
Clerk to Board
Treasurer*

Property Trustees

Kirk Session

*Minister
Session Clerk
Elders:-*

***Congregational Board
Committee of Management
Deacons Court***

*Minister
Clerk
Elders*

Elected Members:-

Bankers

**Royal Bank of Scotland.
Alness (B) Branch
53 High Street, Alness,
IV17 0SH**

Independent Examiner

**Innes & Partners,
9 Ardross Street,
Inverness.
IV3 5NN**

Congregation Report year ending 31 December 2024

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

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

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

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

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

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the North and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including finance) 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 1 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

The congregation meets twice on Sunday for public worship and on Wednesday Evenings for Prayer and Bible Study. To encourage fellowship, Tea and coffee is served in the hall after the Sunday morning service. The attendances are somewhat steady but with one or two new faces appearing recently. A joint Hilton FC / Balintore UFC congregation prayer meeting is held once a month in alternative village churches. Contemporary Praise continues to be utilised along with traditional Hymns, New and Old Psalms. For the Festive season, the two village congregations held a joint community service in the local Seaboard Hall in the Sunday evening preceding Christmas with a packed Hall and a New Year's day service held in the Church Hall which was also well attended. The Parents and Toddlers continues with very encouraging numbers attending. The 'Knit 'n' Natter' group continues. The home Bible study group meets on a Friday morning followed by a time for prayer in the Church Foyer. The Women's Association meets monthly, now on a Tuesday afternoon with various local speakers invited to address the ladies. The congregation receive the weekly bulletin via email or received at the Church which is well received to keep the congregation up to date. Sunday Services and Daily Devotions are now available on social media.

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 **6 to 8** consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2024 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate. Interest from the Special Investment is reinvested in the Special Investment Account. The Stock Market value of the Special Investment Account at 31.12.24 stands at £69,925.57 (2023 Investment Balance £65,878.64)

6. Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

Land and Property consist of **Church, Church Hall** together with fittings and furnishings (including communion, other ecclesiastical articles). **Congregation owns a Manse. If manse owned but let this should be noted.**

These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2024 is on page 5.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the ***Congregational Board/ Deacons Court/ Kirk Session & Committee of Management*** at their meeting on ***19th February 2025*** and by the Congregation at the Annual General Meeting.

The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-

Signed

Minster

Signed

Session Clerk

Signed

*Clerk to the Congregational Board
Clerk of Committee of Management*

Signed

Treasurer

Date *27/4/25*

Independent Examiner's Report to the Trustees and Office Bearers Of BALINTORE 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 on pages **2 to 4 and 6 to 8**

Respective Responsibilities of Office Bearers and Trustees and Examiner

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

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

Basis of independent examiner's statement

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

Independent Examiners Statement

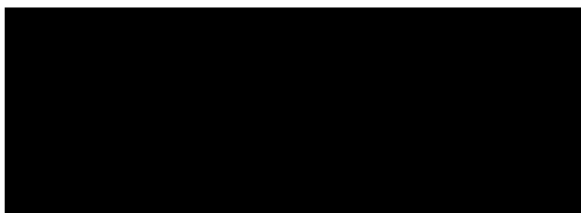
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
- to prepare report and accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Financial Statements to be reached.



Date:

29/4/2025

Registered Scottish Charity No: SC 016370

BALINTORE 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) 2024	Net Fund Transfers	Net Change on Fund	Balance 31.12.24	held as Follows
General	Unrestricted	120,549.92	55,647.13	-48,075.00	7,572.13	2,232.00		130,354.05	Current A/c.
	(Note 1)					from Prayer Meeting			Royal Bank of Scotland
Prayer Meeting	Designated	2,232.00	2,433.00			-2,232.00		2,433.00	132,787.05
	(Note 2)					To General Account			Bank of Scotland
Women's Assocn.		367.17	586.70	-640.00	-53.30			313.87	313.87
		123,149.09	58,666.83	-48,715.00	7,518.83	0.00		133,100.92	£133,100.92

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 specific purpose(s)

Prayer Meeting Designated Note 2 The Prayer Meeting offerings are designated for mission and charity work

Heritable Property Note 3 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 4 Any interest gained from the Special Investment Account is reinvested in the Investment Account. The valuation at 31.12.24, is £69,925.57 (2023: £65878.64) which will fluctuate according to the Stockmarket.

Contingent Liabilities Note 5 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 6 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 6, 7, 8. By Office Bearers authorised to sign.

Minister

Session Clerk

Clerk to Congregational B

Date

BAINTORE UNITED FREE CHURCH Receipts and Payments for the Year ending 31 December 2024 comparative year to 31 Dec. 2023

Fund

		General	Prayer	Women's		Total	Total
		Unrestricted	Meeting Designated	Association Unrestricted		2024	2023
RECEIPTS							
Offerings	Open	16,254.87	1,983.00	586.70		18,824.57	17,034.80
	Gift Aid	23,740.00	450.00			24,190.00	25,039.00
	Gift Aid Tax	11,318.73				11,318.73	6,670.00
	Thank Off						965.00
	Do Gift Aid						867.00
	sub totals	51,313.60	2,433.00	586.70	P8 : 1	54,333.30	50,575.80
Donations	Designated	2,421.00			P8 : 2	2,421.00	640.00
	other	689.03				689.03	433.41
	sub totals	3,110.03				3,110.03	1,073.41
Other	copier	40.00				40.00	20.00
	Stedfast	97.00				97.00	206.00
	Calendars	68.50				68.50	192.50
	sub totals	205.50				205.50	418.50
Easter Scheme		618.00			P8 : 1	618.00	773.00
Gratuity		400.00				400.00	100.00
	sub totals	1,018.00				1,018.00	873.00
Total Receipts		55,647.13	2,433.00	586.70		58,666.83	52,940.71
PAYMENTS							
Ministry	Stipend & NIC	11,267.56				11,267.56	
	Comm. Supply/exp	4,940.00			P8 : 8	4,940.00	6,780.00
	Sub totals	16,207.56				16,207.56	6,780.00
Property	repairs	1,668.43			P8 : 4	1,668.43	487.98
	Insurances	2,260.83			P8 : 4	2,260.83	1,659.76
	Heat & Light	5,757.06			P8 : 4	5,757.06	2,397.00
	sub totals	9,686.32				9,686.32	4,544.74
Other	Miscellaneous	962.51		640.00	P8 : 6	1,602.51	1,652.25
	Stedfast Magazine	78.00				78.00	156.00
	Youth Work/ M & T	382.74				382.74	176.86
	Office & Publicity	2,100.46			P8 : 5	2,100.46	1,747.66
	Calendars	217.50				217.50	225.00
	sub totals	3,741.21		640.00		4,381.21	3,957.77
Contributions	Presbytery	102.00				102.00	117.00
	Missions	4,300.00			P8 : 7	4,300.00	3,290.00
	Target Scheme	5,312.00				5,312.00	4,711.90
	Easter Scheme	618.00				618.00	773.00
	sub totals	10,332.00				10,332.00	8,891.90
Governance Costs		396.00				396.00	360.00
	sub totals	396.00				396.00	360.00
Extra- ordinary	Manse Valuat.	300.00				300.00	
	Induction	4,880.00			P8 : 9	4,880.00	
	Manse Improv.	2,531.91				2,531.91	10,987.47
	sub totals	7,711.91				7,711.91	10,987.47
	Total Payments	48,075.00		640.00		48,715.00	35,521.88
surplus		7,572.13	2,433.00	-53.30		9,951.83	17,418.83
Trans between funds		2,232.00	-2,232.00				
Net movement on funds		9,804.13	201.00	-53.30		9,951.83	17,418.83
Funds B/fd		120,549.92	2,232.00	367.17		123,149.09	105,730.26
Funds C/fd		130,354.05	2,433.00	313.87		133,100.92	123,149.09

ALINTORE UNITED FREE CHURCH SC016370

Supplementary Sheet - year ending 31st December 2024

Details of Receipts		General	Prayer Meet
1 Offerings	Open	16,254.87	1,983.00
	Gift Aid (Offerings & Easter Scheme)	24,020.00	450.00
	Gift Aid Tax	11,318.73	
	Thank Off		
	Do Gift Aid		
		51,593.60	2,433.00

2 Designated donations		
	Cogwheel trust	541.00
	Blytheswood - Shoebox appeal	280.00
	Alzheimers Coffee Morning	1,100.00
	Joint Carol Service	500.00
		2,421.00

Details of payments

Payments	CHURCH	MANSE	TOTAL			
4 Church Ins	911.93	1,348.90	2,260.83		7 Missions	
Repairs	188.66	1,479.77	1,668.43	Cogwheel Trust	320.00	
Heat/Light	5,327.44	75.31	5,402.75	Chrstian Inst.	100.00	
Heat/Light		354.31	354.31	Mizpah Outreach	200.00	
	6428.03	3,258.29	9686.32	M.A.F.	200.00	
				H.T.C.	200.00	
5 Office & Publicity				Prayer Union	200.00	9 Induction
				Release Inter.	200.00	Removal 1,500.00
Copier/paper/lnk	816.33			Hope Furniture	200.00	Gifts 600.00
Phone	503.09			C.W.I	100.00	Flowers 30.00
C.C.L.I. Licence	163.00				300.00	Meal 2,250.00
Hall rent	27.00			ALZHEIMERS	1,100.00	Recording 500.00
Assembly Exps	65.00				200.00	4,880.00
Poppy Wreath	39.40			W.E.C.	100.00	
Card Ministry	80.33			Blythswood	280.00	
Microphone	184.39				100.00	
Paper Towels	43.89			Steadfast Global	500.00	
Retirement	100.00				4,300.00	
	2,022.43					
				8 Ministry		
6 Miscellaneous				Supply	4,540.00	
Petrol	34.21			Moderator Fees	400.00	
council Tax	823.67				4,940.00	
Wheelchair	69.95					
First aid kit	34.68					
	962.51					