

MURRAYFIELD UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No.**SC024521**
A Congregation of the United Free Church of Scotland,

Congregation Report and Financial Statements

Year ending 31 December 2025

Principal place of worship and of Congregation activities:

Enterprise Hub, 25 Quakerfield, Bannockburn, FK7 8JA

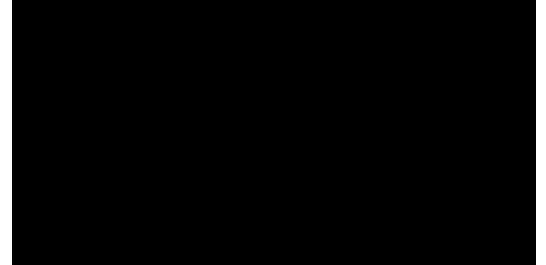
Congregation Report and Financial Statements

Year ending 31 December 2025

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

Minister



Office Bearers

**Session Clerk
Clerk to Board
Treasurer**

Property Trustees

Minister, Session Clerk, Clerk to the Board, Treasurer (ex Officio)

Kirk Session

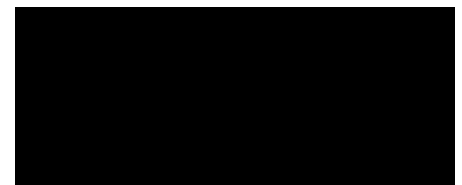
**Minister
Session Clerk**

Elders:-



Congregational Board

**Minister
Clerk
Elders
Elected Members**



Treasurer



Alex Morgan and Mary Scott are elders emeriti and do not serve as Charity Trustees.

Highlight resignations/ appointments during year



Bankers

Royal Bank of Scotland

Independent Examiner



Congregation Report 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 East (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 Congregational Board 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 East. 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 Congregational Board. 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

Services continued to be held every Sunday in the Enterprise Hub and also broadcast on YouTube, while those without internet access received service sheets and newsletters by post or personal delivery. Most members received the church newsletter via email.

We have also used the Hub for Quiz Nights, and the [REDACTED] Community Hall for occasional work with children along with Scripture Union and the other Bannockburn churches. The Ladywell Church Hall was used for a well-attended children's summer club.

Session and Board meetings and Bible Study groups have been held in various members' homes. A congregational lunch was held in Forth Valley College in December. Monthly collections of produce and money were made for Start Up Stirling; Christmas shoeboxes were donated to Operation Christmas Child; and other charities benefited from quarterly special offerings.

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 to 9 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31st 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.

The ordinary receipts and payments for the regular Congregation activities are shown in the General Fund.

The total receipts amounted to £59,949.51. This includes ordinary receipts of £55,245.51 (including a gain in value of £197,499.72 on investment) an extraordinary receipt of £2,500 (donation) and £2,204 collected for charities. The total payments amounted to £51,079.45. The resulting surplus is £8,870.06. Net movement on General Fund is £8,870.06. Balance is £202,849.03.

The Fabric fund receipts and payments are £0.00 and £2,424.25 resulting in the net movement on the fund of -£2,424.25. Balance is £12,692.00.

The Flower fund balance remains the same £468.29 (no receipts or payments).

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

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 and/or resale. No market value is placed on these Assets.

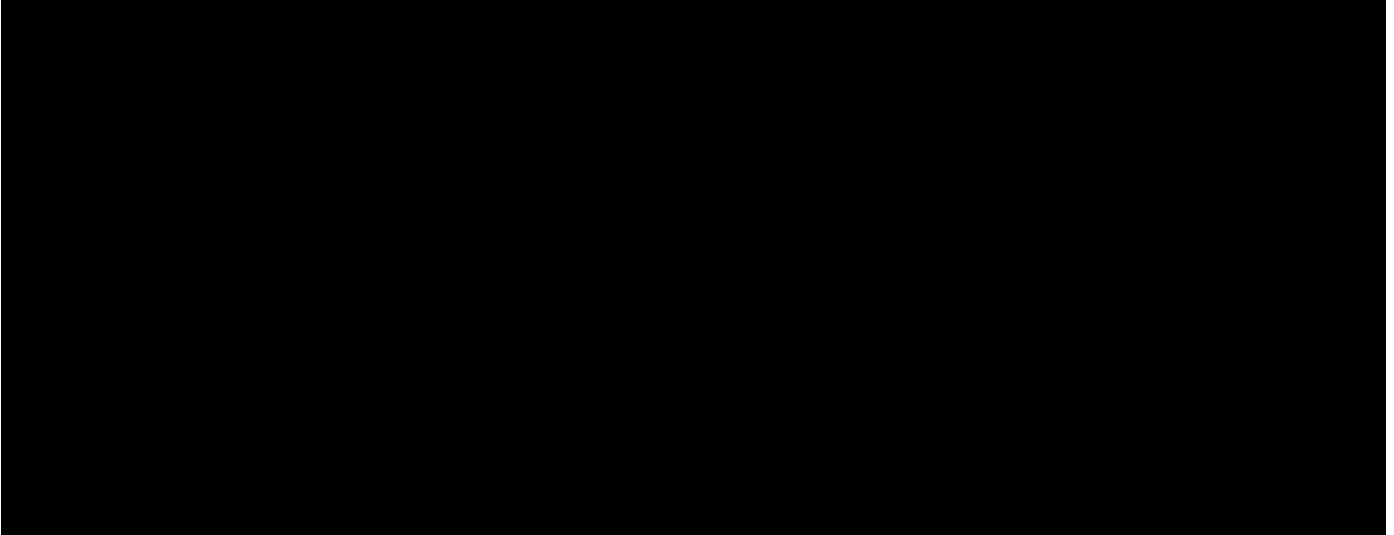
8. Independent Examiner

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 2025 is on page 6.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Congregational Board at their meeting on 2 February 2026 and by the Congregation at the Annual General Meeting held on 8 March, 2026. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-



Date 8 March 2026

Independent Examiner's Report to the Trustees and Office Bearers of Murrayfield 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 to 5** and **7 to 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 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

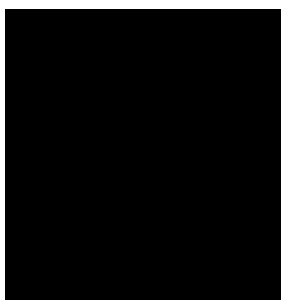
1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - to prepare report and accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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

Date: 11 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	£193,978.97	£59,949.51	£51,079.45	£8,870.06	£0.00	£8,870.06	£202,849.03	RBS	£18,006.56
Fabric	Designated Note 2	£15,116.25	£0.00	£2,424.25	£-2,424.25	£0.00	£-2,424.25	£12,692.00	UFCOS	£197,499.72
Flower	Designated Note 3	£468.29	£0.00	£0.00	£0.00	£0.00	£0.00	£468.29	RBS	£503.04
£ -	Designated Note 4	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
£ -	Designated Note 5	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00		
Total Congregation Funds		£209,563.51	£59,949.51	£53,503.70	£6,445.81	£0.00	£6,445.81	£216,009.32		£216,009.32

* 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).
Fabric	Designated	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Flower	Designated	Note 3	For purchase of plants and flowers for Church services and events.
Governance		Note 4	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Manse	Note 5	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 6	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 7	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 8	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

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

Fund* : Nature of Fund** :		Notes Details	General Unrestricted	Fabric Designated	Flower Designated	Designated	Designated	Total 2025	Total 2024
Receipts									
Offerings	Open Plate		£ 5,930.00					£ 5,930.00	£ 5,843.50
	Freewill		£ 3,920.00					£ 3,920.00	£ 3,905.00
	Freewill (gift aid)		£ 18,515.00					£ 18,515.00	£ 18,745.00
	Gift Aid Tax		£ 6,188.55					£ 6,188.55	£ 6,088.92
	Other	Page 9.1	£ 642.00					£ 642.00	
	Sub Total		£ 35,195.55	£ -	£ -	£ -	£ -	£ 35,195.55	£ 34,582.42
Donations	Organisations	Page 9:2						£ -	
	Other	Page 9:2	£ 243.00					£ 243.00	£ 800.00
	Sub Total		£ 243.00	£ -	£ -	£ -	£ -	£ 243.00	£ 800.00
Other	Bank Interest		£ 360.22					£ 360.22	£ 683.09
	Investment value increase		£ 19,101.74					£ 19,101.74	£ 9,456.64
	Stedfast		£ 110.00					£ 110.00	£ 108.00
	Miscellaneous	Page 9:3						£ -	
	Sub Total		£ 19,571.96	£ -	£ -	£ -	£ -	£ 19,571.96	£ 10,247.73
Events	Fundraising		£ 235.00	£ -	£ -	£ -	£ -	£ 235.00	£ 863.00
Total Ordinary Receipts			£ 55,245.51	£ -	£ -	£ -	£ -	£ 55,245.51	£ 46,493.15
Extraordinary	Donation / Bequest		£ 2,500.00					£ 2,500.00	£ 10,000.00
	Grant							£ -	
	Other	Page 9.4						£ -	
	Sub Total		£ 2,500.00	£ -	£ -	£ -	£ -	£ 2,500.00	£ 10,000.00
Missions	Other charities	Page 9.5	£ 2,204.00	£ -	£ -	£ -	£ -	£ 2,204.00	£ 2,591.00
Total Receipts (Ordinary plus Extraordinary)			£ 59,949.51	£ -	£ -	£ -	£ -	£ 59,949.51	£ 59,084.15
Payments									
Ministry	Stipend/Salary & NIC		£ 36,828.64					£ 36,828.64	£ 34,816.74
	Expenses		£ 420.00					£ 420.00	£ 420.00
	Pulpit Supply		£ 400.00					£ 400.00	£ 610.00
	Int Moderator Fee, Exp							£ -	
	Sub Total		£ 37,648.64	£ -	£ -	£ -	£ -	£ 37,648.64	£ 35,846.74
Other Salary	Church Officer / Cleaner		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Property	Council Tax		£ 3,428.37					£ 3,428.37	£ 3,182.67
	Insurance		£ 213.67					£ 213.67	£ 189.72
	Heat & light							£ -	
	Repairs, upkeep			£ 414.00				£ 414.00	
	Equipment, Furnishing		£ 249.00					£ 249.00	
	Other	Page 9.6		£ 2,010.25				£ 2,010.25	£ 1,117.75
	Sub Total		£ 3,891.04	£ 2,424.25	£ -	£ -	£ -	£ 6,315.29	£ 4,490.14
Other	Stedfast Magazine		£ 108.00					£ 108.00	£ 108.00
	Office & Publicity	Page 9.7	£ 342.37					£ 342.37	£ 267.75
	Kirk Session							£ -	
	Miscellaneous	Page 9.8	£ 41.40					£ 41.40	£ 108.71
	Organisations Support							£ -	
	Sub Total		£ 491.77	£ -	£ -	£ -	£ -	£ 491.77	£ 484.46
Fundraising	Expenses		£ -	£ -	£ -	£ -	£ -	£ -	£ -
Contributions	Denomination		£ 6,117.00					£ 6,117.00	£ 5,647.00
	Presbytery		£ 65.00					£ 65.00	£ 82.50
	Denominational Missions	Page 9.9	£ 165.00					£ 165.00	
	Sub Total		£ 6,347.00	£ -	£ -	£ -	£ -	£ 6,347.00	£ 5,729.50
Total Ordinary Payments			£ 48,378.45	£ 2,424.25	£ -	£ -	£ -	£ 50,802.70	£ 46,550.84
Extraordinary	Refurbishment etc	Page 9.10	£ -	£ -	£ -	£ -	£ -	£ -	£ 50.00
Mission	Other charities	Page 9.11	£ 2,701.00	£ -	£ -	£ -	£ -	£ 2,701.00	£ 3,091.00
Total Payments (Ordinary plus Extraordinary)			£ 51,079.45	£ 2,424.25	£ -	£ -	£ -	£ 53,503.70	£ 49,691.84
Surplus (Deficit) Net Recpts (Paymnts)			£ 8,870.06	-£ 2,424.25	£ -	£ -	£ -	£ 6,445.81	£ 9,392.31
Transfers From Other Funds (show as positive number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -
Transfers To Other Funds (show as negative number)			£ -	£ -	£ -	£ -	£ -	£ -	£ -
Net Movement on Funds			£ 8,870.06	-£ 2,424.25	£ -	£ -	£ -	£ 6,445.81	£ 9,392.31

Supplementary Sheet and Notes - Year ending 31 December 2025

	General Unrestricted £	Fabric Designated £	Flower Designated £	£ - Designated £	£ - Designated £
Note Details of Receipts					
9.1 Offerings - Other Retiral Offerings for charities	£ 642.00				
	£ 642.00	£ -	£ -	£ -	£ -
9.2 Donations - Organisations & Other Wedding Small Change collections	£ 70.00 £ 173.00				
	£ 243.00	£ -	£ -	£ -	£ -
9.3 Other - Miscellaneous					
	£ -	£ -	£ -	£ -	£ -
9.4 Extra-ordinary - Other					
	£ -	£ -	£ -	£ -	£ -
9.5 Receipts from Missions Start Up Stirling Christian Aid Strathcarron & Samaritan's Purse	£ 1,445.00 £ 239.00 £ 520.00				
	£ 2,204.00	£ -	£ -	£ -	£ -
Note Details of Payments					
9.6 Property - Other HUB rent		£ 2,010.25			
	£ -	£ 2,010.25	£ -	£ -	£ -
9.7 Office & Publicity website CCLI Licence Donation envelopes	£ 161.07 £ 100.00 £ 81.30				
	£ 342.37	£ -	£ -	£ -	£ -
9.8 Miscellaneous Poppy Wreath	£ 41.40				
	£ 41.40	£ -	£ -	£ -	£ -
9.9 Denominational Missions Easter Scheme	£ 165.00				
	£ 165.00	£ -	£ -	£ -	£ -
9.10 Extraordinary Payments					
	£ -	£ -	£ -	£ -	£ -
9.11 Other charities Start Up Stirling Scripture Union Lady Haig Poppy Fund Stirling Street Pastors Christian Aid	£ 1,365.00 £ 217.00 £ 116.00 £ 80.00 £ 239.00				

Strathcarron Hospice
Samaritan's Purse

£	369.00				
£	315.00				
£	2,701.00	£	-	£	-