

Lybster, Bruan, Latheron & Berriedale Free Church Of Scotland

**Trustees' Report and Financial Statements
for
Year Ended 31 December 2025.**

Congregation No 444.

Congregation Charity No SC038167.

Denomination Charity No SC012925.

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland
Contents of the Financial Statements *for the year ended 31 December 2025*

	Page
Church Information	2
Report of the Trustees	3 - 4
Report of the Independent Examiner	5
Receipts and Payments Account	6
Statement of Balances	7
Notes to the Financial Statements	8 - 10

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland

Church Information

The Congregation owns no property.

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2

Trustees Address

Free Church Manse,
Millbank Road,
Thurso, KW14 8PS

Bankers

Royal Bank of Scotland
11 Orlig St
THURSO
KW14 7BL

Legal & Compliance Officer

Fraser Munro,
Free Church of Scotland Offices,
The Mound,
Edinburgh
EH2 1LS

Independent Examiners/Auditor

Dawn McLeod
KW1ck Bookkeeping
12 Albert Street
Wick
Scotland
KW1 5BQ

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland

Report of the Trustees

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

Status of Charity and Governing Document

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland is established by Constitution. The church is a Scottish Charity (No. SC 038167).

Aims and Affiliation

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as 1 in London and 5 in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church, and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland is a congregation of the National Free Church of Scotland working towards the common aims set out above. The congregation is within the Northern Presbytery.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its Interim Moderator. The Kirk Session, being the minister (or interim moderator) and elected elders, has responsibility for spiritual oversight, while the Finance Committee, composed of Kirk Session members plus elected people, oversees financial and property matters.

Under charity law the Finance Committee are deemed to be the Trustees of the Congregation. This is distinct from the role of (congregational) trustees responsible only for holding property in trust.

The Finance Committee (including the Trustees) who served during the year were as follows:-

Finance Committee

Minister.	Rev H Stone (until 31/8/25); Rev J. Taylor (from 1/9/25) (Interim Moderator).
Elders.	J. Ross and J. Hymers (assessor elders)
Members.	Ms H. Sutherland and Dr J. Sutherland.

Congregational Trustees

For holding Property - Ms H. Sutherland, J. Ross.

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as their responsibility as elder or finance committee member.

Achievements and Performance

Because of the small size of the congregation, its activities have been limited to monthly services in the home of two of its members. Some members were also involved in on-line services with a neighbouring congregation.

The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially.

Congregational activities:

- The services of the worship of God were held in the home of two members of the congregation and in the Lybster Centre hall.

Congregational funding:

- The income is in the form of donations from church members and adherents and from interest on capitol.

Reserves

Results for the year

As a result of a surplus (deficit) for the year of (£489) the church held unrestricted funds amounting to £288 at the year end.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



Rev J Taylor
Chairman

Date 17/05/26

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland

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 5 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. 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. 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 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 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 accounts to be reached.

Name DM Leod

Date 24-03-2026

Qualification: Accountant

Address: KW1ck Bookkeeping
12 Albert Street
Wick
Caithness KW1 5BE

Lybster, Bruan, Latheron & Berridale Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2025

Notes	General Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts				
Church Door collections	345		345	305
Castletown collections mistakenly paid in	869		869	
Interest on Share Pool	158		158	158
Interest on Funds held centrally		4107	4107	5,194
Refunds - camps				19
Total Receipts	1372	4,107	5,479	5,676
Payments				
<i>Payments for Charitable activities</i>				
Remittances to Central funds		15,460	15,460	17,708
Funds returned to Castletown	869		869	
Ministers expenses	215		215	234
Publications	27		27	62
Camp expenses	200		200	614
Retirement gift	500		500	
Auditor gift	50			
Total Payments	1,861	15,460	17,271	18,618
Surplus/(Deficit) for the year	-489	-11,353	-11,842	-12,942
Transfers				
Net movement in funds after transfers	-489	-11,353	-11,842	-12,942
Increase (Decrease) in Share Pool value		414	414	774
Total funds brought forward	777	123,842	124,619	130,280
Total Funds Carried Forward	288	112,903	113,191	118,112
Represented by				
Unrestricted Funds				
General Fund & cash in hand	288		288	777
Restricted Funds				
Funds held at Edinburgh				
Cash		105,982	105,982	117,335
Shares		6,921	6,921	6,507
	288	112,903	113,191	124,619

Lybster, Bruan, Latheron & Berridale Free Church of Scotland

Statement of Balances

As at 31 December 2025

	Note	2025 £	£	2024 £
Bank & Cash in hand				
Opening balance		777		1,207
Surplus/(Deficit) for the year		<u>(-489)</u>		- 430
Closing balances			288	<u>777</u>
		-		
Funds held at central offices				
Opening balance		123,842		135,583
Increase (decrease) in value		414		773
Movement in year		<u>(-11,353)</u>		-12,514
			112,903	<u>123,842</u>
Total of monetary assets held			<u>113,191</u>	<u>124,619</u>
Reserves				
Unrestricted funds				
Current Account			288	747
Cash in hand				30
Restricted funds			<u>112,903</u>	<u>123,842</u>
			<u>113,191</u>	<u>124,619</u>

Approved by the Trustees on 17/05/26



J. Taylor
Trustee

The notes form part of these financial statements.

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland

Notes to the Financial Statement for the year ending 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.

Basis of financial statements

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

Investments

As the accounts are prepared on a receipts and payment basis the investments are included at cost.

Receipts and Payments Account

For the purpose of the Receipts and Payment accounts shown on page 5&6, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose. They are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for objects of the church and specified for a restricted purpose within these objects by the donor.

2 Invested Funds

Increase/Decrease on centrally held funds. This money is held centrally in Funds and Share pool units on behalf of the Congregation. The Interest accrued is paid annually to the congregation.

3 Other Income

There was no other income.

Lybster, Bruan, Latheron & Berriedale Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ending 31 December 2025

4 Sundry Expenses

There were no sundry expenses.

5 Transactions with Trustees

There were no transactions with the trustees during the year.

7 Explanation of Funds.

The General Fund encompasses all income and expenditure relating to the primary focus of the charity, other than those for which funding is restricted.

8 Unrestricted Funds	Balance	Incoming	Resources		Balance
	<u>01/01/2025</u>	<u>Resources</u>	<u>Expended</u>	<u>Transfers</u>	<u>31/12/2025</u>
	£	£	£	£	£
General Fund	777	1372	1861	0	288
Cash in hand					
	777	1372	1861	0	288

9 Restricted Funds	Balance	Incoming	Resources		Balance
	<u>01/01/2025</u>	<u>Resources</u>	<u>Expended</u>	<u>Transfers</u>	<u>31/12/2025</u>
	£	£	£	£	£
Held in Central Funds - Edinburgh					
Cash	117335	4107	15459		105982
Shares	6507	414	0		6921
	123842	4521	15459		112903