

SCOTTISH CHARITY NUMBER
SC 017452

BUCKIE CHURCH OF CHRIST

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

**FOR THE YEAR ENDED
31 MARCH 2026**

Buckie Church of Christ Trustees' Annual Report & Accounts year ended 31 March 2026

The Trustees present the annual report and accounts for Buckie Church of Christ for the year ended 31 March 2026.

Reference and administrative details

Registered charity name	Buckie Church of Christ
Charity registration number	SC017452
Current Trustees	Mr Leslie D Jappy Mrs Anna Flett Mrs Linda Smith
Contact address	Mr Leslie Jappy 8 The Steadings Findochty Moray AB56 4ZA
Independent Examiner	C McGregor CA, MAAT 26-30 Marine Place Buckie Moray AB56 1UT

Appointment of Trustees

All of the Church's Trustees are appointed or re-appointed by the Members at the Annual General Meeting, which is held in April each year.

Governing document

The church is a charitable unincorporated organisation and our purposes and administration arrangements are set out in our Constitution.

Charitable purposes

Our purposes, as recorded in item 1 of our Constitution are:

"Recognising Jesus Christ as our supreme head and believing in the presence of the Holy Spirit of God, the affairs of the Church shall be managed according to the Word of God and to the practice of the early Church as revealed therein."

Activities and achievements

During the 2025/26 accounting year the church has experienced some numeric growth that has reflected in increased attendance and its ability to maintain a steady income throughout the year through the attendee's giving. 2025/26 has seen no major expenditures and with a review carried out of our ongoing expenses, this has resulted in savings due to changes of suppliers. As a result the church has had an overall budget surplus for the year.

Local Support

The church continues to support local charities and in particular playing an important role in supplying food for the Salvation Army and the Buckie Community food banks. This has been greatly appreciated from both groups and we are happy that the congregation as a whole join in supporting those in need.

Friday night Haven

Through the year the church has continued to open its doors on Friday nights (10pm to 2am) as a safe haven for anyone that feels they are in need of mental support and or just someone to talk to with a number of members of the community of various ages having interacted with the church team.

Buckie Church of Christ Trustees' Annual Report & Accounts year ended 31 March 2026

General

With the church membership maintaining over the year and attracting a number of adherents the church continues to provide a number of special services in addition to our regular weekly worship i.e. Prayer Breakfasts; Christmas Services and Testimony evenings.

Our mid-week meetings remain well attended in regards to Bible studies and prayer meetings, and we are looking to grow our bible studies in particular to men.

Our congregation in general continues to be middle aged and seniors supported by a small team of lay-speakers and we anticipate this continuing over the next few years. The congregation continues to support Christian outreach participating in the Moray Coast Convention and other local events, while participating in inter church events where possible.

Trustee remuneration and expenses

None

Other than our above, the Trustees did not receive any expenses during the year.

Reserves

The church registered a surplus income for the year 2025-2026 of £13,873.73 (2025: deficit of £1,375.42). The Church holds unrestricted funds of £40,656.31 (2025: £26,782.58) at the year-end. The trustees consider the Church to have sufficient funds to continue to run and grow the church for the foreseeable future.

Approved by the Trustees and signed on their behalf

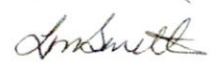
Mr L Jappy


Date
25/06/2026

Mrs Anna Flett


Date
26/06/26

Mrs Linda Smith


Date
28/06/26.

Buckie Church of Christ Trustees' Annual Report & Accounts year ended 31 March 2026

Buckie Church of Christ

Receipts and Payments Account for the year ended 31 March

Receipts	<u>2026</u>	<u>2025</u>
	£	£
Open plate offerings	17,965.68	15,062.00
Other donations	190.10	500.00
Hire of premises	825.00	1,650.00
Bank interest	0.00	338.14
Gas & Elect rates (refund)	64.30	0.00
Water rates (refund) - Charitable exemption	1,485.55	0.00
Total receipts	<u>20,530.63</u>	<u>17,550.14</u>
Payments		
Phone (manse)	143.50	130.18
Gas	1,094.79	2,273.46
Electricity	1,815.92	2,534.79
Caretaking (church)	780.00	780.00
Insurances (church & manse)	1,092.35	1,134.92
Church Maintenance	0.00	373.99
Manse Maintenance	0.00	360.00
Other manse expenses	360.00	7,248.00
Flowers	279.00	239.50
Gifts	100.00	0.00
Health and safety (fire exiting)	108.00	422.30
Outreach	0.00	224.86
Communion wine & cups	103.36	88.83
Hospitality	90.24	0.00
Miscellaneous	231.58	436.18
SC Licence	202.00	521.72
Water Rates	0.00	1,485.55
Bank Service fees	39.14	0.00
Total payments for charitable activities	<u>6,439.88</u>	<u>18,254.28</u>
Governance costs:		
Independent examiner (Accountant)	217.02	671.28
Total payments	<u>6,656.90</u>	<u>18,925.56</u>
Surplus/(deficit) for the year	<u>13,873.73</u>	<u>(1,375.42)</u>
<i>All funds are unrestricted</i>		

Buckie Church of Christ Trustees' Annual Report & Accounts year ended 31 March 2026

Buckie Church of Christ Statement of Balances for the year ended 31 March

	Unrestricted Funds 2026 £	Unrestricted Funds 2025 £
RECONCILIATION OF FUNDS		
Cash at bank 01/04/25	26,782.58	28,158.00
Surplus/(deficit) for the year	13,873.73	(1,375.42)
Cash at bank 31/03/26	40,656.31	26,782.58
 BANK BALANCES	 £	 £
All funds are unrestricted		
General Account	40,656.31	26,782.58
 ASSETS		
Church building (at cost)* including modernisation	35,000	35,000
Church pianos (estimate of market value)	1,000	1,000
Manse (cost)**	100,000	100,000
	136,000	136,000

* Church building was purchased in the late 1800s at market value. Value above is cost of modernisation in 1985 and 1995.

** Church manse was purchased in 1999 for £40,000 as per above. Valuation was carried out in Dec 2013 and market value stands as approx. £100,000

Approved by the Trustees and signed on their behalf

Mr L Jappy

L. Jappy

Date

25/06/2026

Mrs Anna Flett

A. Flett

Date

26/06/2026

Mrs Linda Smith

L. Smith

Date

26/06/26

Buckie Church of Christ Trustees' Annual Report & Accounts year ended 31 March 2026

Independent Examiner's Report to the Trustees of Buckie Church of Christ

I report on the accounts of the charity for the year ended 31 March 2026 which are set out on pages 1 to 5.

Respective responsibilities of Trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the term of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulation does not apply. It is my responsibility to examine the accounts as require 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 explanation from the trustees concerning any such matters. The procedures undertaken do not provide all the evident that would be required in an audit and consequently I do not express an audit opinion on the view given by the 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 an 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 accounts which accord with the accounting records and company 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.

Signed by:


Christine McGregor

C McGregor CA, MAAT
Independent examiner

Date:

12 June 2026