Charity Registration Number SC005739 (Scotland)

GAIRLOCH FREE PRESBYTERIAN CHURCH OF SCOTLAND
FINANCIAL ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

GAIRLOCH FREE PRESBYTERIAN CHURCH OF SCOTLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Trustees	Rev I D Macdonald T Maton (Elder) - died May 2025 P Forbes (Elder) I Macleod (Elder) K Macleod (Elder)
Congregational Treasurer	J Wyatt
Charity number (Scotland)	SC005739
Church Address	Gairloch Free Presbyterian Church of Scotland Gairloch IV21 2BS
Principal Office	C/o Mr J Wyatt Seacrest Porthenderson Gairloch Ross-shire IV21 2AS
Independent examiner	Ashley McDowall
Bankers	The Bank of Scotland The Mound Edinburgh EH1 1YZ

GAIRLOCH FREE PRESBYTERIAN CHURCH OF SCOTLAND

DEACONS' COURT REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, Governance and Management

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Deacons' Court reports to the congregation as follows:

1. The Free Presbyterian Church of Scotland, Gairloch Congregation, is a Charity registered in Scotland with OSCR (number SC005739)
2. All of its affairs are governed by the Deacons' Court

Membership of the Deacons' Court

The current members of the court are:

Rev I D Macdonald
T Maton (Elder) - died May 2025
P Forbes (Elder)
I Macleod (Elder)
K Macleod (Elder)
J Wyatt Congregational Treasurer

Administrative Structure

The Deacons' Court is responsible for administering the temporal affairs of the congregation, including the maintenance of its finances.

Statement of Risk

The Court keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified.

Financial Review

The Church Door collection, taken by plate at each service, and other donations of Congregational Funds are recorded in the General Fund of the Congregation. The Church Door collection is the main source of income to the local congregation and is used to fund general Congregational expenditure, including expenditure on the running and on-going maintenance of the church building and manse. A surplus of £34,977 has been made during the year, compared to a surplus of £14,123 in 2024, leaving a surplus to be carried forward of £90,774 The funds will be used, God willing, to fund general Congregational expenditure and the repayment of our R W Forsyth loan. The amount of the Indebtedness to this Fund is £23,703 approximately.

Property Report

The Meeting House at Melvaig remains unsold. The Congregation has agreed to sell the Strath Meeting House and steps are being taken to do so. The Manse is vacant, except when used by Supply and at the Communion Season. The Meeting House in Opinan has been sold. The work on the gable ends and chimney at the manse have been completed. The boiler house at the Manse has been repaired. A new electric cooker has been installed in the Manse and the gas supply for the old cooker has been shut down. There were some repairs made to the Church Building during the year, caused by weather conditions.

Statement of the Vestry Members' Responsibilities

The Deacons' Court are thankful that the funds of the Congregation continue to be in a healthy condition and acknowledge their indebtedness to the great Head of the Church for His maintenance of His cause among us throughout another year and for giving our people a mind to do what they can in providing for its material needs. However, as always, we should be conscious that these are only a means to the end of advancing the Kingdom of Christ and seeking the good of souls in this world, for which the blessing of the Holy Spirit is absolutely necessary.

Adopted by the Deacons' Court and signed on their behalf:

Jonathan Wyatt
J Wyatt
Congregational Treasurer
Dated: 29th September 2026

FREE WHEEL NORTH

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

I report on the accounts of the charity for the year ended 31 December 2025 set out on page 3.

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 Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibilty 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 2006 Accounts Regulations. 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 any such matters. The procedures undertaken to 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 examiner's statement

In the course of my examination, no matter has come to my attention other than disclosed below.

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 2006 Act, Regulation 4 of the 2006 Accounts Regulations (as amended) and section 130 of the Charities Act 2011
- to prepare accounts with accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) and the requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 of the Charities Act 2011

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

Ashley McDowall
ACCA

GAIRLOCH FREE PRESBYTERIAN CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT

	Notes	Unrestricted Funds General 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Income from:					
Donations received:		19,814	-	19,814	15,951
Collections		6,621	-	6,621	9,952
Sustentation fund		250	-	250	-
Jeurisht foreign mission fund		160	-	160	127
College & library fund		130	-	130	126
General building fund		103	-	103	97
Dominion & overseas fund		198	-	198	80
Outreach fund		110	-	110	102
Backroom fund		203	-	203	174
Home mission fund		-	-	-	184
Foreign mission fund		1,320	-	1,320	25,700
Donations		-	-	-	-
Trinitarian Bible Society collection		-	-	-	-
Donation Estate of Rev MacDonald		337	-	337	367
Sale of church magazine & synod reports		2,841	-	2,841	-
Gift Aid reclaimed		55,000	-	55,000	-
Opinan meeting house sale		-	-	-	-
Refund of Communion expenses					
Total income		87,087	-	87,087	52,860
Expenditure on:					
Payments for charitable activities:					
Property expenses	1	27,396	-	27,396	22,601
Trustees' expenses	2	361	-	361	420
Communion expenses		1,526	-	1,526	1,360
Church expenses		10,184	-	10,184	5,847
Loan repayment		5,000	-	5,000	2,000
Expenses for sale of prospority		6,853	-	6,853	-
Trinitarian Bible Society donation		335	-	335	270
Transfers to the General Treasurer		-	-	-	-
Governance costs		-	-	-	6,302
Independent Examination fee		455	-	455	478
Total payments		52,111	-	52,111	39,278
Net movement in funds		34,977	-	34,977	14,123
Fund balances at 1 January 2025		55,797	-	55,797	41,674
Fund balances at 31 December 2025		90,774	-	90,774	55,797

Approved by the Trustees and signed on their behalf

J Wyatt (Congregational Treasurer) Date: 29th September 2026

GAIRLOCH FREE PRESBYTERIAN CHURCH OF SCOTLAND

DETAILED ANALYSIS OF EXPENDITURE

	Unrestricted Funds General 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
1 - Property Expenses				
Rates & insurance	2,433			2,419
Manse expenses				
Electricity	6,801			8,917
Heating oil & gas	2,354			2,036
Property repairs	15,809			8,689
	27,396	0	0	22,061

The Church Buildings are all adequetely insured

2 - Trustees' Expenses				
Printing, postage & stationery	122			187
Telephone	239			233
Car expenses				-
	361	0	0	420

3 - Transfer to the General Treasurer				
Sustentation Fund	4,200			4,200
Backroom Fund				
Central Funds	1,154			2,102
Jewish & Foreign Mission Fund				
General Building Fund				
Home Mission Fund				
College & Library Fund				
Dominion & Overseas Fund				
Outreach Fund				
Zimbabew Famine Relief				
Gift Aid related to the above				-
	5,354	0	0	6,302

4 - Borrowings

The Congregation has indebtedness to the R W Forsyth Fund for the sum of £23,703.