

Scottish Charity No. SC038129



Burghead Free Church of Scotland

Trustees' Report and Financial Statements

1st January 2025 to 31st December 2025

Reference and administration details

Charity Name: Burghead Free Church of Scotland

Registered charity number: SC038129

Charity's principal address: Arrandale
Bruntlands
Alves
Moray
IV30 8UZ

Names of charity trustees on date of approval of Trustees' Annual Report

- | | |
|--------------------------|-----------|
| 1. Mr Christopher Harris | Treasurer |
| 2. Mr Donald Tolmie | Trustee |
| 3. Mrs Fiona Harris | Trustee |

Each person named above has acted as a trustee for the full period of this report.

Structure, governance and management

Type of governing document

Deed of Constitution of the Commission of the Assembly of the Free Church of Scotland.

Aims and Affiliation

The Free Church of Scotland has more than 100 congregations in Scotland, as well as one in London and three in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time degree awarding 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.

Report of the Trustees

Burghead 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 Inverness, Ross and Lochaber Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church. The Church building, halls and Church Manse are the property of the congregation and are held in trust by locally elected congregational trustees.

Trustee recruitment and appointment

The Finance Committee exercises its discretion in determining the most appropriate method of electing new trustees. Any election 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.

Objectives and activities

Charitable Purposes

The advancement of religion.

Summary of the main activities in relation to these objectives

During the year, the church met regularly for worship and carried out various activities in pursuit of the above stated aims. Church services continue to be broadcast on-line with the use of social media allowing members and adherents to worship together. The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

Achievements and Performance

Summary of the main achievements of the charity during the financial period:

1. Provided ministry for children.
2. Provided ministry for women.
3. Provided ministry for men.
4. Provided ministry for young adults.
5. Provided pastoral and outreach ministry.
6. Conducted weddings and funerals.
7. Provided craft events.
8. Conducted Baptisms.
9. Provided a Youth Club for local teenagers

Financial review

Reserves – Results for the year

Whilst linked with Elgin Free Church of Scotland, each church remains a separate financial entity.

With fundraising continuing throughout early 2025 in relation to the proposed hall refurbishment, the sum of £64,927 was raised which allowed the building works to complete August 2025 (Included in restricted fund total).

The congregation, previously gifted the Brethren Meeting Room, now sold (2021), the money was held in trust by the Free Church of Scotland head office (parent charity No. SC 012925) for use by the congregation. The money with interest amounted to £97,573 and was transferred to the congregation during the reporting year.

As a result, of the building works, commenced October 2024, there was a deficit of -£155652 for the year with church held funds amounting to £82,289 at the year end. That consisted of the General Fund having a surplus amounting to £43282, Designated Fund (Restricted)(Training Fund), a surplus amounting to £6731 and the Fabric Fund Account (Restricted) a surplus of £32276.

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

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity trustees

Signature:



Date: 26-03-26

Full Name: Christopher Daniel Harris

Position: Treasurer/ Clerk to Finance Committee

Report of the Independent Examiners 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 6 to 9.

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 Regulationshave 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.

Mr Colin Sutherland



Signature:



Date: 27/03/26

Qualification: Independent Examiner

Report of the Trustees

Receipts and Payments Account at 31.12.25

	Unrestricted Funds			Total 2025	Total 2024
	General Fund	Designated Fund	Restricted Fund		
	£	£	£	£	£
Receipts					
Envelope Scheme	37,179			37,179	33,172
Income Tax Recovered	16,119			16,119	20,983
Sunday School Collections				0	0
Church Door Collections	10,301			10,301	9,391
Donations	108,032		17,592	125,624	12,268
Church Worker Donations				0	0
Charity Aid Donations				0	0
Rent and Build project	1,800		64,927	66,727	26,274
Magazine sales, etc	145			145	22
Interest Received	72			72	0
Training Fund		850		850	1,825
Reimbursements: Youth Club	167			167	330
Student /Youth Funding	2,270			2,270	9,723
Other Income (included above) - See Note 7					
Total Receipts	176,084	850	82,519	259,453	113,988
Payments					
<i>Payments for charitable activities</i>					
Head Office Remittances	45,823			45,823	42,466
Other Head Office Payments	190			190	422
Presbytery Levies	1,086			1,086	1,600
Minister's Expenses	7,711			7,711	10,211
Church Heat & Light	797			797	2,372
Manse Heat & Light	457			457	986
Heating Oil	1,522			1,522	1,415
Council Tax	1,388			1,388	1,522
Insurance	1,977			1,977	1,950
Church Repairs	109,360		226,619	335,980	40,611
Manse Repairs			0	0	689
Printing/Media	48			48	166
Charitable Donations	850			850	500
Supply Expenses	300			300	158
Magazines	56			56	306
Presentations	0			0	2,285
Outreach Expenses	827			827	3,100
Equipment	16,046			16,046	184
Training Fund		47		47	3,416
Communion Expenses	0			0	0
Elgin FC	0			0	0
Total Payments	188,439	47	226,619	415,105	114,360
Surplus for the year	-12,354	803	-144,101	-155,652	-372
Transfers	-1,794		1,794		
Net movement in funds after transfers	-14,149	803	-142,307	-155,652	-372
Total funds brought forward	57,431	5,928	174,583	237,941	238,313
Total funds carried forward	43,282	6,731	32,276	82,289	237,941

Burghead Free Church of Scotland
Report of the Trustees

Statement of Balances 31.12.25

	Notes	2025	2024
Bank & Cash in hand			
Opening Balance		237,941	238,313
Surplus /(Deficit) for the year		-155,652	-372
Transferred Funds			
Closing balances		<u>82,289</u>	<u>237,941</u>
Total of monetary assets held		<u>82,289</u>	<u>237,941</u>
Reserves			
Unrestricted funds		-14,149	57,431
Designated funds		803	5,928
Restricted funds		-142,307	174,583
Total		<u>-155,652</u>	<u>237,941</u>
Funds held by central offices			
Endowment	2	3,129	2,942
Proceeds from sale of Meeting Hall	9	0	97,573
All held by General Fund		<u>3,129</u>	<u>100,515</u>

Statement of Assets held for Charitable Purposes

	Not known	Not known
Church		
Manse	50,486	50,486
Sub total:	<u>50,486</u>	<u>50,486</u>
Less:		
Outstanding loans	0	0
Total:	<u>50,486</u>	<u>50,486</u>

Statement of liabilities as 31 December 2025

Invoices due for payment	0	0
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Approved by the Trustees on 26-03-26

and signed on their behalf by the undernoted

C. D. Harris
Trustee / Treasurer



D. Tolmie
Trustee



The notes form part of these financial statements

Notes to the Receipts and Payments Account

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

Investments are noted in paragraph 2 below and are shown at market value.

Receipts and Payments Account

For the purpose of the Receipts and Payments Account as shown on page 6, funds are defined as follows:

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

Designated funds: represent restricted funds which have been earmarked by the Trustees for particular purposes and currently being used as Training Fund to support the Trainee Minister.

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

2 Investments held at Market Value

	2025	2024
	£	£
George Main Bequest	3129	2942
	<u>3129</u>	<u>2942</u>

3 Transactions by Trustees

There were no transactions with trustees during the year.

4 Unrestricted Funds

	Balance 01.01.25	Incoming Resources	Resources Expended	Transfer to Fabric	Balance 31.12.25
	£	£	£	£	£
General Fund (excluding charitable donations)	57,431	175,234	187,589	-1,794	<u>43,282</u>
<i>Grants Paid:</i>					
OMF		150	150		
Open Doors		150	150		
Merkinch Free Church		250	250		
The Faith Mission		150	150		
Ukraine Aid - Lutsk		150	150		

Total unrestricted funds

57,431	176,084	188,439	-1,794	43,282
			Transfer from General Fund	

5 Restricted Funds

	Balance 01.01.25	Incoming Resources	Resources Expended		Balance 31.12.25
	£	£	£	£	£
Fabric Fund	174,583	82,519	226,619	1,794	
Transfer from General Fund		0	0		
Total restricted funds	<u>174,583</u>	<u>82,519</u>	<u>226,619</u>	<u>1,794</u>	<u>32,276</u>

Burghead Free Church of Scotland
Report of the Trustees

6 Designated Funds

	Balance 01.01.25	Incoming Resources	Resources Expended	Balance 31.12.25
	£	£	£	£
Training Fund	5,928	850	47	
Transfer from General Fund		0	0	
Total designated funds	5,928	850	47	6,731

Fabric Fund - represents gifts received specifically for the Fabric Fund

Designated Account - represents training fund to support Minister in Training

7 Rounding

There are minor discrepancies in some of the figures shown due to 'rounding' (i.e. omitting pence)

8 Other Income General Fund	£	Other Income Restricted Funds	£
Blessings Box	0	McKenzie Trust	1,000
Transfer from centrally held funds	97573	Hall renovation appeal	64,927
	<u>97,573</u>		
			<u>65,927</u>

9 Additional Notes

McKenzie Trust - represents the continued payment of a legacy for the use of Burghead Free Church.

Sale of Meeting Hall in 2021 generated income of £88,518 (Currently £97573) - monies held by Edinburgh for Burghead Free Church.

