

Brora Free Church of Scotland
(Clyne Free Church of Scotland)

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Brora Free Church of Scotland (Clyne Free Church of Scotland)

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Brora Free Church of Scotland (Clyne Free Church of Scotland)

Church Information

Trustees

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

Address

Clyne Free Church of Scotland
Gower Street
Brora
KW9 6PB

Email: brorafctreasurer@gmail.com

Bankers

Virgin Money
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

Solicitors

Simpson & Marwick WS
Albany House
58 Albany Street
Edinburgh
EH1 3QR

Independent Examiners

Voluntary Groups Sutherland (VGS)
Alba
Main St
Golspie
KW10 6TG

Charity Number SC038134

Brora Free Church of Scotland (Clyne Free Church of Scotland)

Report of the Trustees *for the year ended 31 December 2025*

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

Brora Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038134).

Aims and Affiliation

Brora Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. An explanation of the origins and history of the Church can be found online at <https://freechurch.org/history/> (accessed 06/04/2026). The Registered Office of the Church is at 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as London and North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland 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 church building and the minister's manse are the property of the congregation and are held under the Church's model trust deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during 2025 were as follows:-

Deacons' Court

<i>Elders</i>	D Ross MacLeod, David Roberts, Rev Sandy Sutherland
<i>Deacons</i>	Edward Macrae, Andrew Tryon

Minister	Vacant
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Interim Moderator	Rev John Angus Macleod
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Congregational Trustees

For holding Property - D R MacLeod, E Macrae, D Roberts

Brora Free Church of Scotland (Clyne Free Church of Scotland)

Report of the Trustees *for the year ended 31 December 2025*

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 the responsibilities of their office within the congregation as elder or deacon.

Our Church in 2025

Worship

The central activities of our church are the weekly Sunday worship services at 11:30am and 6:30pm, and the prayer meeting on Thursdays 7pm. Our church has a strong and welcoming family ethos in accordance with the teachings of Jesus. The church meets for teas and coffees after morning services.

In 2025 we were formally linked with Helmsdale Free Church and were seeking a minister to cover both congregations.

Our church family has remained steady in number with at around sixty people who attend our services, with a good mixture of ages. We value our children and young people in the church. We are very grateful to Ruth, Mary, Rachel and Melissa who have faithfully run our Sunday School. We continue to pray for our young adults as they move away to take on jobs or further education when they finish school.

The Rev Ricky Macdonald continues to lead our Sunday morning worship during term time, with children's talks and Bible teaching. We are thankful for the leadership that Ricky has provided for us. We are very thankful to all the men who have provided pulpit supply for our church during 2025.

At the end of 2024, the Rev Andrew Macleod of Tain Free Church stood down as our interim moderator to take on new opportunities elsewhere. We wish him and his young family every blessing as they move on to new ministries and we welcome the Rev John Angus Macleod as our new interim moderator.

Change of Trustees

There was no change to the trustees during 2025.

Youth Fellowship

The Youth Fellowship (YF) was able to meet throughout 2025 on alternate Sunday evenings in school term time. The YF has a varied programme from speakers, films, craft and music nights, testimonies, missionary talks etc. all covering a variety of topics.

Youth Club

Our Monday night youth club finished in summer 2025 but was, sadly, unable to restart in September 2025 due to a shortage of adult leaders. We await a chance to restart this work.

Women for Mission

Women for Mission has met on the second Tuesday most months, and we are grateful to the speakers who came to speak at our meetings.

Lunch and Listen

The monthly Lunch and Listen and Coffee Morning events continue to reach people in the community, especially to listen to the message at the lunch.

Holiday Club

In 2025, the annual summer holiday club comprised an extended Monday night youth club on the last Monday of term before Christmas. This was well attended, and included a Bible message, songs, games and activities.

Men's Meeting.

Some of the men of the church continue to meet most months on Tuesday evenings for fellowship and discussion of matters of faith.

Scripture Union

Members of our congregation organise a Scripture Union at Brora Primary School which is well attended. Whilst not a direct ministry of our church, we are grateful for the links that have been built with the children, and chance to share with them the gospel of Jesus.

Maintenance of the Church Building

We are grateful to the people in church who quietly contribute to the maintenance of the building and freely provide time and equipment which is not shown on our financial accounts.

Financial Review

Income and Expense

The primary income of the church is from giving by our congregation. Our income is supplemented by Gift Aid returns which we receive from the UK government. In 2025, giving by the congregation decreased slightly compared to 2024 and overall income was slightly lower. The total income for 2025 was **£39,001.45**.

The main expense of the church in 2025 was in remittance payments towards calling a minister. Our remittance payments are affordable when taken against our normal income and expense. However, in 2025 there was significant expenditure on unavoidable one-off building costs including electrical repairs and replacing the manse boiler. The total expense for 2025 was **£49,279.24**.

After all income and expense, the church had a financial deficit in 2025 of **£10,277.79**. The deficit has occurred primarily because of the significant one-off building expenses described above. The deficit is covered by savings held in the church bank account.

Reserves

The church holds all cash reserves in bank accounts. At the end of 2025, the total amount held at the bank was **£85,791.97**. However, after pending transactions are allowed for, the value of our funds at the end of 2025 were **£86,640.53**. Some of these funds are reserved for specific purposes such as the fabric fund or mission work. The fabric fund was exhausted by expenses in 2025, and a transfer was made from the main congregational fund to cover the shortfall. More details are shown in the financial statements on pages 6 and 7 of this report.

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

On behalf of the Trustees



D Roberts

Trustee

Dated: *22/5/2026*

Brora Free Church of Scotland (Clyne Free Church of Scotland)

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 and 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.

[Redacted]

Name

[Redacted]

Qualification n/a

Address

VGS, Laing Community Centre, Laing IV27 4DB

Date

9th July 2026

Income and Expense Account with Explanation

	£	£	
Income	2024	2025	Explanation for 2025
Gifts received			
Church door	13,318.92	14,678.04	Collected at services on Sundays and Thursdays. (1)
Standing orders	16,699.00	13,704.00	Congregation giving by standing order.
Donations	1,786.00	2,388.00	Other donations received, not at services.
Other income			
UK Gift Aid Returns	4,532.38	5,117.90	Gift Aid return
Backdated Gift Aid	1,093.29	-	-
Interest earned	2,312.66	2,398.39	Part of church money in notice savings account.
Magazines	80.00	84.00	Monies collected to pay for church magazines.
Bank cashback	4.76	5.77	Cashback received from bank for use of bank card.
Rental of Church Hall	500.00	-	Payment from Northern Presbytery
Supply remittance	-	625.35	Contribution from Free Church to pulpit supply
Total Income	40,327.01	39,001.45	
Expense	2024	2025	Explanation for 2025
Admin			
Free Church Remittance	(6,226.31)	(14,649.95)	Payment required to enable call of minister
Remittance Backdated	(1,785.85)	(1,872.38)	Backdated payments from various previous years.
Gift Aid Fee	(79.54)	(48.52)	Free Church processing costs.
Insurance	(1,569.33)	(1,667.67)	Buildings insurance
Presbytery & Assembly	(566.28)	(804.94)	Payment of dues to Northern Presbytery.
Accountancy fees	(60.00)	(70.80)	Independent examination of accounts by VGS
Legal Fees	(292.72)	(324.86)	Music and video licences. Disclosure costs.
Bank charges	-	(72.10)	Account fee.
Buildings			
Church consumables	(124.59)	(164.03)	Mainly cleaning materials, etc.
Church Maintenance	(9,956.03)	(5,580.10)	Car park, signs, electric repairs, joinery, etc.
Manse Maintenance	(3,140.51)	(12,903.42)	New boiler
Church Equipment	(1,149.77)	(841.60)	New cooker, keyboard, radio mic, etc.
Ministry			
Mileage	(1,444.05)	(1,023.30)	Mileage for visiting speakers.
Speakers	(1,460.00)	(1,186.35)	Pulpit 'supply'.
Magazines	(182.84)	(157.09)	Payments for church magazines.
Teaching Materials	(453.24)	(265.88)	Videos (YouTube subscription)
Catering	(213.46)	(245.28)	Miscellaneous provisions for church events.
Outreach			
Youth missions	(354.08)	-	Provision for summer youth mission 2023
Youth Fellowship	(373.71)	(205.13)	Provisions for Youth fellowship and socials
Youth Club	(736.51)	(396.78)	Provisions for Youth Club
Lunch and Listen	(120.56)	(105.46)	Lunch and Listen (2)
Gifts given			
Charities	(1,470.30)	(1,200.00)	Donations to other charities. (3)
Individuals	(1,100.00)	(446.40)	Donations to ministers, occasional gifts etc.
Utilities			
Electric	(4,312.00)	(4,177.00)	Payments to SSE
Gas	(642.95)	(870.20)	Payments to Flogas
Expense	(37,814.63)	(49,279.24)	
Surplus (defecit) for year	2,512.38	(10,277.79)	

Notes to the Income and Expense Account

(1) Includes collections to fabric fund and missions. A breakdown of donations received is given in the accompanying notes. (2) Lunch and listen is mainly self-funding from donations received at the event. (3) A breakdown of donations to charities is given in the accompanying notes.

Statement of Fund Balances

	£	£	£	£	£	£	£
Balances	Benevolent	Catering	Congregational	Fabric	Mission	2025 All	2024 All
Opening 01 Jan	568.47	262.91	88,739.99	2,714.68	4,632.27	96,918.32	94,405.94
Income	-	-	27,745.70	7,489.00	3,766.75	39,001.45	40,327.01
Expense	-	-	(27,000.64)	(18,860.15)	(3,418.45)	(49,279.24)	(37,814.63)
Transfers	-	-	(8,656.47)	8,656.47	-	-	-
Closing 31 Dec	568.47	262.91	80,828.58	-	4,980.57	86,640.53	96,918.32
Surplus (defecit) for year	-	-	(7,911.41)	(2,714.68)	348.30	(10,277.79)	2,512.38

Statement of Cash Balances

	£	£	£
Cash	31-Dec-25	31-Dec-24	Change on year
Balance at bank	85,791.97	101,239.71	(15,447.74)
Pending income	4,385.11	2,730.27	
Pending expenses	(3,536.55)	(7,051.66)	
Total pending	848.56	(4,321.39)	
Total Cash	86,640.53	96,918.32	(10,277.79)

Notes to the Financial Statement**1. Accounting Policies**

The financial statements have been prepared under the historical cost convention, and to fulfil the requirements of the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Transactions with Trustees

There were no Trustees' remuneration or other benefits for the year.

3. Explanation of Funds

There are five funds. Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds. The Congregational fund is unrestricted. The other funds are restricted as described below.

4. Breakdown of Donations and Gifts, etc.

Donations received	Benevolent	Catering	Congregational	Fabric	Mission	2025 Total
Church door	-	-	12,178.04	2,572.00	128.00	14,878.04
Standing orders	-	-	8,154.00	3,940.00	1,610.00	13,704.00
Donations received	-	-	1,030.00		1,358.00	2,388.00
Total	-	-	21,362.04	6,512.00	3,096.00	30,970.04

Donations to Charity	2025 Total
Emmaus Road Trust	(500.00)
Faith Mission	(300.00)
Good News for Everyone	(200.00)
The Christian Institute	(200.00)
Total	(1,200.00)

Approval by Trustees

The financial statements on pages 6 to 7 were approved by the Trustees on and signed on their behalf by the undersigned:



Mr. D Roberts

Trustee