

Scottish Charity No. SC037385

Catterline Community Church

Trustees' Report and Financial Statements
For the year ended 31 March 2026

Catterline Community Church

Contents of the Financial Statements for the year ended 31 March 2026

	Page
Report of the Trustees	1
Report of the Independent Examiner	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Financial Statements	7

Catterline Community Church

Report of the Trustees for the year ended 31 March 2026

The Trustees are pleased to present their report together with the financial statements of the Church for the year ended 31 March 2026.

Principal office

The Linns
Catterline
Stonehaven
AB39 2UL

Bankers

Bank of Scotland
27 Market Square
Stonehaven
AB39 2BB

Status of Charity and Governing Document

Catterline Community Church ('the Church') is governed by its Constitution and was registered with the Office of the Scottish Charity Regulator (OSCR) as an unincorporated charity on 17 July 2006. The charity registration number is SC037385.

Objectives

The Charity's purpose, as laid out in its constitution, is:

- To be a witness in the Community to the Christian faith as revealed in Scripture, and as summarised in the Apostles' Creed.
- To encourage Christians in the development of their faith.
- To provide a resource for those who wish to enquire after the Christian faith.

Trustees

The Church has appointed a body of leaders who are the Trustees for the purpose of charity law. During the year one trustee resigned and two new ones were appointed, meaning that there are now three trustees in post, as required by the constitution. New trustees are appointed by way of nomination by a member combined with a personal calling, and the appointment is ratified by the existing leadership.

The Trustees who served during the year and to the date of this report are:

Catherine King	
Moira Marson	(appointed 1 December 2025)
Katherine Robertson	(appointed 1 March 2026)
Byron McKibben	(resigned 12 October 2025)

Activities and achievements

General

During the year regular church activities continued with the focus on developing people in the congregation for outreach in the community. Regular Sunday morning services continued to be held in St Philip's, Catterline (including Sunday School), along with monthly Sunday evening communion; weekly small group meetings and Youth activities.

The church underwent a re-branding, with the development of a new logo, revised website and social media pages.

Involvement in the local Primary school continued following the closure of Kinneff Primary School, with the Kinneff Primary pupils now schooled at Catterline Primary. This included: regular assemblies, RME, a new SU lunchtime group, and various school events, held both in the school and in the St Philip's building.

Various events for the local community have been continued: games nights, cinema nights, craft fairs, pop-up cafes, and St Philip's has been available for use by the community council and Catterline Benefit Society following closure of the local Inn which had been used by these groups for meetings.

A church weekend away was held at the Scripture Union centre in Altnacriche, well-attended with participants across all generations.

Catterline Community Church

Report of the Trustees for the year ended 31 March 2026

Activities and achievements (continued)

General (continued)

The church continues to support an active youth programme. A regular Sunday evening event is held for youth from the area and local schools, for which youth club equipment has been purchased. National Youth events have been funded and supported, sending a large group to a Scripture Union gathering in Fife.

More of these events are being planned for the forthcoming year as part of our 'church for the community' focus including continuing church services on Sunday afternoons with a 'messy/café' church format to encourage families and those who can't attend a 'traditional' Sunday morning service.

Overseas Mission Support

The Church continued its support for its mission partners, a family who work for YWAM in Worcester, South Africa. Under difficult conditions, our mission partners are working among gang groups in the Riverview area and providing ongoing support to families in the community. A giving day was held to raise funds for the purchase of a vehicle to be used for outreach work in the surrounding area. We have also been sponsoring their children as they returned to Scotland for work in Scripture Union's residential centres.

Charitable Giving

The Church has consolidated our financial support for three charities providing monthly support to:

- IJM – International Justice Mission, a global charity working to protect people in poverty from violence, trafficking, and slavery.
- Care for the Family, a UK based charity that helps to strengthen families by delivering parenting and marriage courses, and supports families who are experiencing difficult times, especially due to bereavement.
- Scripture Union Scotland, a Scottish charity providing Bible education for children and young people throughout Scotland. Additionally, we have funded one of our mission partner's children returning to Scotland to work in a SU residential centre.

Other financial support has been given to local groups and hardship support for families struggling in the current economic situation as and when the need has arisen.

Church facilities

The long- term lease acquired from the Scottish Episcopal Church for the St Philip's Church building in Catterline is being maintained through good relations with St James Episcopal Church in Stonehaven.

Work is ongoing on the renovation work on the building with the chancel decoration, chancel lighting, improved storage, platform refurbishment, and ongoing improvements to the AV system. New renovation work has continued with improving the facilities for children (playpark), a church garden, and improved software system for worship/running church services.

The lack of parking is still an issue and hampers future use of the building within the wider community.

Future plans

During the coming year the Church plans to continue regular church activities including all age worship, Messy church, Café church, Sunday School and Youth work.

There are plans to continue with community activities with more family fun days, pop-up cafes (quarterly), community cinema nights (during the dark months), games nights and quiz nights.

Catterline Community Church

Report of the Trustees for the year ended 31 March 2026

Financial review

Results for the year

The financial statements for the year are set out on pages 5 to 8. The Receipts and Payments Account on page 5 reflects a surplus for the year of £6,863 (2025: surplus of £8,117). Total reserves, including restricted funds, amounted to £28,469 (2025: £21,606).

Reserves policy

To ensure the continuing operations of the Church, the Trustees have set a reserves policy which aims to hold 3 months of normal running costs at any time. On our current cost base, that policy requires us to hold unrestricted reserves of £12,600 (2025: £12,500). Our actual unrestricted reserves at the year-end of £14,740 meet this policy. The Trustees will continue to focus on building reserves in the new financial year.

Thanks

The Trustees are grateful for the regular and special giving of church members and others during the year and for our volunteers who provide support with the operations and administration of the Church.

The accounts were approved by the Trustees on 4 June 2026 and signed on their behalf by:

Catherine King

Catherine King

Trustee

Catterline Community Church

Report of the Independent Examiner to the Trustees for the year ended 31 March 2026

I report on the accounts of the charity for the year ended 31 March 2026 which are set out on pages 5 to 8.

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 (as amended). 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 (as amended). 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 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 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.

Alison Franks

Alison Franks CA
Director
Cornerstone Accounting

11 Erngath Road
Bo'ness
EH51 9DP

Date: 4 June 2026

Catterline Community Church

Receipts and Payments Account For the year ended 31 March 2026

	Notes	Unrestricted funds	Restricted funds	2026 Total	Unrestricted funds	Restricted funds	2025 Total
		£	£	£	£	£	£
Receipts							
Donations:							
Regular standing orders		34,160	-	34,160	36,440	-	36,440
Open plate donations		343	-	343	205	-	205
Other donations		-	10,350	10,350	8,170	-	8,170
Gift aid recovered		11,298	1,994	13,292	9,877	-	9,877
Legacies		-	-	-	2,000	-	2,000
Fundraising income		391	-	391	976	-	976
Event income:							
Youth events		30	120	150	1,700	-	1,700
Church weekend		-	1,815	1,815	-	-	-
Total receipts		46,222	14,279	60,501	59,368	-	59,368
Payments							
Salary costs		22,952	-	22,952	22,903	-	22,903
Other staff and volunteer costs		105	-	105	-	-	-
Youth expenses		2,322	-	2,322	4,988	-	4,988
Sunday School expenses		-	134	134	-	-	-
Resources costs		31	-	31	-	-	-
Catering costs		486	430	916	908	-	908
Mission costs:							
YWAM - Neethling's support		6,000	-	6,000	6,000	-	6,000
Youth workers		1,400	-	1,400	-	-	-
Scripture Union		1,700	-	1,700	2,400	-	2,400
Care for the Family		1,200	-	1,200	1,200	-	1,200
CAP		360	-	360	360	-	360
Scripture Union - short term support		-	-	-	400	-	400
International Justice Mission		1,200	-	1,200	2,200	-	2,200
Building development costs		4,834	2,453	7,287	174	-	174
Purchase of equipment costs		-	-	-	613	-	613
Rent		2,400	-	2,400	2,400	-	2,400
Utilities		1,280	-	1,280	3,580	-	3,580
Insurance		749	-	749	716	-	716
Repairs and maintenance		165	-	165	40	-	40
IT, website and licensing costs		989	-	989	1,354	-	1,354
Gifts and donations		1,845	120	1,965	415	-	415
Independent examination fee		480	-	480	600	-	600
Sumup transaction fees		3	-	3	-	-	-
Total payments		50,501	3,137	53,638	51,251	-	51,251
Surplus/(deficit) for the year		(4,279)	11,142	6,863	8,117	-	8,117
Transfer between funds		(1,237)	1,237	-	-	-	-
Surplus/(deficit) for the year after transfers		(5,516)	12,379	6,863	8,117	-	8,117
Total funds brought forward		20,256	1,350	21,606	12,139	1,350	13,489
Total funds carried forward		14,740	13,729	28,469	20,256	1,350	21,606

The notes on pages 7 to 8 form part of these financial statements.

Catterline Community Church

Statement of Balances

As at 31 March 2026

	Notes	Opening balance £	2026 Surplus for year £	Closing balance £	Opening balance £	2025 Surplus for year £	Closing balance £
Cash at bank and in hand							
Current accounts		21,606	6,863	28,469	13,489	8,117	21,606
Total cash at bank and in hand		21,606	6,863	28,469	13,489	8,117	21,606
Represented by:							
Unrestricted fund							
General fund	3			14,740			20,256
				14,740			20,256
Restricted funds							
St Philip's building project fund	4			-			1,220
Sunday School fund	4			-			130
				13,729			1,350
Total funds				28,469			21,606
Statement of assets at 31 March				2026			2025
				£			£
Gift aid due				761			2,666
				761			2,666
Statement of liabilities at 31 March				2026			2025
				£			£
Donation for purchase of vehicle				12,387			-
Church weekend away accommodation				3,450			-
Accounting and independent examination fees				480			480
Completion of altar levelling				200			-
Rent due				-			-
				16,517			480

The financial statements on pages 5 to 8 were approved by the Trustees on 4 June 2026 and signed on their behalf by the undernoted:

Catherine King

Catherine King
Trustee

The notes on pages 7 to 8 form part of these financial statements.

Catterline Community Church

Notes to the financial statements

For the year ended 31 March 2026

1. Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, on a receipts and payments basis and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Receipts and Payments Account

For the purpose of the Receipts and Payments account, funds are defined as follows:

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

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

2. Gifts and donations

The following gifts and donations were made by the church in the year:

	2026 £	2025 £
Organisations		
West Mearns Parish Church	1,500	-
Scripture Union Scotland	120	120
Harbour Trust	-	250
Individuals		
Retirement gifts	345	-
Flowers - various	-	45
	<u>1,965</u>	<u>415</u>

3. Unrestricted funds

	Balance at 01.04.25 £	Receipts £	Payments £	Transfers £	Balance at 31.3.26 £
General fund	20,256	46,222	(50,501)	(1,237)	14,740
Total unrestricted funds	<u>20,256</u>	<u>46,222</u>	<u>(50,501)</u>	<u>(1,237)</u>	<u>14,740</u>

Explanation of funds

The *General fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

Catterline Community Church

Notes to the financial statements

For the year ended 31 March 2026

4. Restricted funds

	Balance at 01.04.25 £	Receipts £	Payments £	Transfers £	Balance at 31.3.26 £
St Philip's building project fund	1,220	-	(2,453)	1,233	-
Church weekend	-	1,815	(430)	-	1,385
South African vehicle fund	-	12,344	-	-	12,344
Sunday School fund	130	-	(134)	4	-
SU fundraiser fund	-	120	(120)	-	-
Total restricted funds	1,350	14,279	(3,137)	1,237	13,729

Explanation of funds

The *St Philip's building project fund* represents funds raised and spent on the redevelopment of St Philip's Episcopal Church building in Catterline for the use of the church.

The *Church weekend fund* represents funds collected and disbursed for the church weekend away. The balance on this weekend was paid in April 2026.

The *South Africa vehicle fund* represents funds raised to support the purchase of a second hand vehicle by missionaries supported by the church. The balance of this fund was paid out in April 2026.

The *Sunday School fund* represents funds raised and disbursed for our young children under 10.

The *SU fundraiser fund* represents funds raised for the support of Scripture Union Scotland.

5. Trustee and related party remuneration and expenses

Donations totalling £5,830 (2025: £9,520) were made to the Church by trustees and their related parties.

£115 in gift cards and flowers were gifted to retiring trustee, Byron McKibben. No other remuneration or expenses were paid to any trustees, other than for the reimbursement of purchases made on behalf of the church.