

Scottish Charity No. SC037385

Catterline Community Church

Trustees' Report and Financial Statements
For the year ended 31 March 2025

Catterline Community Church

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Catterline Community Church

Report of the Trustees for the year ended 31 March 2025

The Trustees are pleased to present their report together with the financial statements of the Church for the year ended 31 March 2025.

Principal office

Mains of Catterline Cottage
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

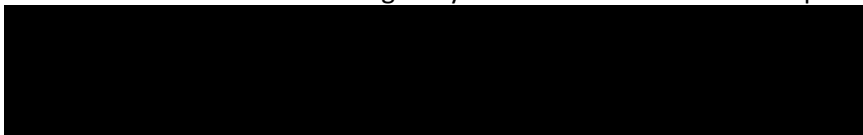
The Charity's purpose, as laid out in its constitution, is:

- 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. The Church's constitution requires a minimum of 3 trustees and following Peter's death, the Church are seeking to appoint a new trustee into leadership. 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:



Activities and achievements

General

During the year regular church activities continued with focus on developing people in the congregation for service in the community.

- Regular Sunday morning services were held in St Philip's, Catterline along with monthly home evening communion services.
- Monthly Café Church (an afternoon based family church service) continued to be popular for families who cannot attend regular Sunday morning services.
- A new focus was on small group meetings with a weekly men's group meeting for breakfast in various cafes throughout the area, and a bi-monthly women's Bible study group.
- There was an increased focus on our Youth activities through partnering with a larger church in Stonehaven to run a Youth Alpha course.
- Marriage Preparation classes were also held for a number of couples in the period.

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.

Catterline Community Church

Report of the Trustees for the year ended 31 March 2025

Activities and achievements (continued)

Charitable giving

The Church has continued our financial support for the three main charities we champion providing monthly support to International Justice Mission, Care for the Family, and Scripture Union Scotland. We have also begun quarterly pop-up cafes to promote the work of local charities and groups including: our local primary school, the Harbour Trust and the community rowing club.

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. We have continued to maintain our premises with various minor upgrades to the playpark area, AV equipment, and gardens.

Future plans

During the coming year, the Church plans to continue regular church activities including all age worship, Café church, Sunday School and Youth work. We plan to hold more community focussed activities, pop-up cafes, community cinema, and craft fairs. We also plan to rebrand, improve our website, and create a better social media presence.

Work will continue with the building renovations to address those areas curbing our community development, notably the decoration of the chancel area by creating a flat multi-purpose space suitable for concerts or school use. We hope to address the parking restrictions at St Philip's and also increase the useable storage space.

Financial review

Results for the year

The financial statements for the year are set out on pages 4 to 7. The Receipts and Payments Account on page 4 reflects a surplus for the year of £8,117 (2024: surplus of £5,203). Total reserves, including restricted funds, amounted to £21,606 (2024: £13,489).

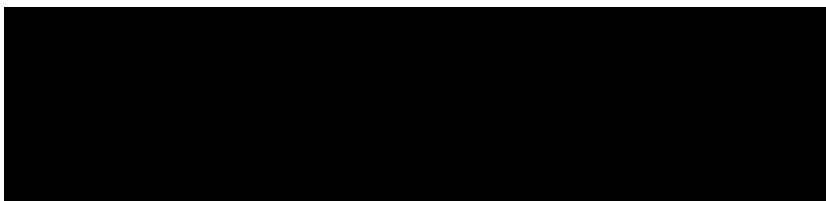
Reserves policy

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 £12,500 (2024: £12,500). Our actual unrestricted reserves at the year-end of £20,256 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 29 August 2025 and signed on their behalf by:



Catterline Community Church

Report of the Independent Examiner to the Trustees for the year ended 31 March 2025

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 4 to 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 (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

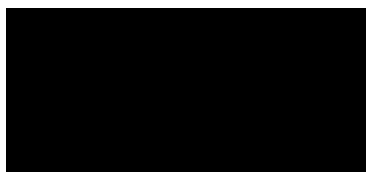
In the course of my examination, no matter has come to my attention

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.



Cornerstone Accounting

11 Erngath Road
Bo'ness
EH51 9DP

Date: 29 August 2025

Catterline Community Church

Receipts and Payments Account

For the year ended 31 March 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total	Unrestricted funds	Restricted funds	2024 Total
		£	£	£	£	£	£
Receipts							
Donations:							
Regular standing orders		36,440	-	36,440	33,593	-	33,593
GAYE and CAF		-	-	-	-	982	982
Open plate donations		205	-	205	358	-	358
Other donations		8,170	-	8,170	7,500	1,267	8,767
Gift aid recovered		9,877	-	9,877	9,638	-	9,638
Legacies		2,000	-	2,000	-	-	-
Grants		-	-	-	-	200	200
Fundraising income		976	-	976	-	-	-
Event income:							
Youth events		1,700	-	1,700	1,905	180	2,085
Other income:							
Miscellaneous		-	-	-	-	615	615
Total receipts		59,368	-	59,368	52,994	3,244	56,238
Payments							
Salary costs		22,903	-	22,903	22,916	-	22,916
Other staff costs		-	-	-	55	-	55
Youth expenses		4,988	-	4,988	5,228	-	5,228
Sunday School expenses		-	-	-	53	50	103
Resources costs		-	-	-	246	-	246
Catering costs		908	-	908	558	-	558
Mission costs:							
YWAM - Neethling's support		6,000	-	6,000	6,000	-	6,000
Salvation Army		-	-	-	400	-	400
Scripture Union		2,400	-	2,400	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	800	-	800
International Justice Mission		2,200	-	2,200	900	-	900
Building development costs		174	-	174	22	293	315
Purchase of equipment costs		613	-	613	-	205	205
Rent		2,400	-	2,400	3,000	-	3,000
Utilities		3,580	-	3,580	1,512	-	1,512
Insurance		716	-	716	675	-	675
Repairs and maintenance		40	-	40	151	79	230
IT, website and licensing costs		1,354	-	1,354	796	-	796
Gifts and donations		415	-	415	1,187	1,289	2,476
Independent examination fee		600	-	600	610	-	610
Miscellaneous expenses		-	-	-	50	-	50
Total payments		51,251	-	51,251	49,119	1,916	51,035
Surplus/(deficit) for the year		8,117	-	8,117	3,875	1,328	5,203
Transfer between funds		-	-	-	-	-	-
Surplus/(deficit) for the year after transfers		8,117	-	8,117	3,875	1,328	5,203
Total funds brought forward		12,139	1,350	13,489	8,286	-	8,286
Total funds carried forward		20,256	1,350	21,606	12,161	1,328	13,489

The notes on pages 6 to 7 form part of these financial statements.

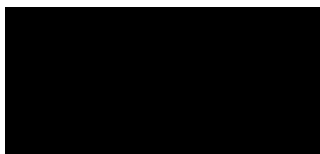
Catterline Community Church

Statement of Balances

As at 31 March 2025

	Notes	2025			2024		
		Opening balance £	Surplus for year £	Closing balance £	Opening balance £	Surplus for year £	Closing balance £
Cash at bank and in hand							
Current accounts		13,489	8,117	21,606	8,286	5,203	13,489
Total cash at bank and in hand		13,489	8,117	21,606	8,286	5,203	13,489
Represented by:							
Unrestricted fund							
General fund	3			20,256			12,139
				20,256			12,139
Restricted funds							
St Philip's building project fund	4			1,220			1,220
Sunday School fund	4			130			130
				1,350			1,350
Total funds				21,606			13,489
Statement of assets at 31 March				2025			2024
				£			£
Gift aid due				2,666			1,832
				2,666			1,832
Statement of liabilities at 31 March				2025			2024
				£			£
Accounting and independent examination fees				600			600
Rent due				-			400
				600			1,000

The financial statements on pages 4 to 7 were approved by the Trustees on 29 August 2025 and signed on their behalf by the undernoted:



The notes on pages 6 to 7 form part of these financial statements.

Catterline Community Church

Notes to the financial statements

For the year ended 31 March 2025

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 as shown on page 5, funds are defined as

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

	2025	2024
	£	£
Organisations		
Harbour Trust	250	-
Scripture Union Scotland	120	1,289
Individuals		
Flowers - various	45	37
Funeral and retirement gifts	-	1,150
	<u>415</u>	<u>2,476</u>

3. Unrestricted funds

	Balance at 01.04.24	Receipts	Payments	Transfers	Balance at 31.3.25
	£	£	£	£	£
General fund	12,139	59,368	(51,251)	-	20,256
Total unrestricted funds	<u>12,139</u>	<u>59,368</u>	<u>(51,251)</u>	<u>-</u>	<u>20,256</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 2025

4. Restricted funds

	Balance at 01.04.24 £	Receipts £	Payments £	Transfers £	Balance at 31.3.25 £
St Philip's building project fund	1,220	-	-	-	1,220
Sunday School fund	130	-	-	-	130
Total restricted funds	1,350	-	-	-	1,350

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

5. Trustee and related party remuneration and expenses

Donations totalling £9,520 (2024: £10,000) were made to the Church by trustees and their related parties.

Out of pocket expenses of £90 (2024: £115) were reimbursed to 2 (2024: 1) trustee/related parties in the year for the purchase of resources for the church.