

The Church of Scotland

Thurso St Peter's & St Andrew's

**RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2025**

Congregation No: 412285

Charity No: SC 016691

Reference and Administrative Information

Charity Name: Thurso St Peter's and St Andrew's Church of Scotland

Charity Registration Number: SC016691

Congregation Reference No: 412285

Contact Address: Mr James M Hammerton
Froxfield
Hill of Forss
Thurso
Caithness

Trustees

See attached Schedule

Principal Office-bearers

Minister: Rev David S M Malcolm

Session Clerk: Richard Sharp

Church Treasurer: Michael Hammerton

Independent Examiner

Mrs R Macleod

Mrs S Doull

Bankers

Royal Bank of Scotland,
Olig Street,
Thurso

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form). Previously the Church was administered under a traditional Deed of Constitution which required a Kirk Session and a Congregational Board. On 21st May 2015, the new Deed of Constitution (Unitary Form) was signed by the Principal Clerk of the Church of Scotland and on that date the Congregational Board was disbanded. The governing document is periodically reviewed.

Recruitment and Appointment of Trustees

The Kirk Session are the charity trustees. Previously members of the Kirk Session and the Congregational Board were the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The Kirk Session is responsible for all material as well as spiritual matters working through six teams: Finance, Property, Pastoral, Hospitality, Outreach and Ministry. The members of the teams are drawn from the eldership, former members of the Congregational Board and other members of the congregation with the necessary gifts and skills.

Organisational Structure

The Kirk Session is chaired by the minister and meets four times in a year, with additional meetings as required.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The vision of the congregation of Thurso St Peter's and St Andrew's is to serve God in His church and, through Him, the community. Public worship on Sunday is the key activity of the church, with morning services being held and live streamed and evening services held once a month. Organisations within and affiliated to the congregation include the Sunday School, Ladies Bible Study, Bible Study / Fellowship Groups, and midweek Prayer Meeting. The church provides a weekly Mother & Toddler group and periodically runs courses for those interested in finding out about the Christian faith (Alpha and Youth Alpha course).

The church hall is now used each day of the week, Monday morning and afternoon mother and baby group, Tuesday morning Dad's and babies group, Tuesday Afternoon baby massage group, Wednesday evening prayer meeting, Thursday morning men's church coffee group, Friday morning mother and baby group, First Saturday of the month men's breakfast group. Last Saturday of the month Street Pastors use the hall as a base.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

Church membership at the end of the year was 108. There are a further 100 adherents. No baptisms, six weddings and fifty five funerals were conducted by the Minister during the year.

Church Sunday worship was conducted all year, with services being livestreamed to the Church Facebook page and evening services being reintroduced once a month. Weekly prayer meetings and bible studies, as well as fellowship groups, were held. In addition, Home Start Caithness are using our church to provide a location for people looking after young children to meet in a safe environment with toys to play with and staff to offer help and offer advice.

Financial Review

The attached financial statement shows an excess of payments over receipts of £1,492 for the year to 31 December 2025, compared with an excess of payments over receipts of £21,273 in the previous year 2024. Total receipts for the year amounted to £55,236 (2024 £51,939). The principal recurrent source of income is offerings / donations amounting to £49,596 in the period (2024 £50,520).

Total payments amounted to £56,727 (2024 £73,212).

Overall, there was an excess of payments over receipts of £538 on the unrestricted funds for the period. This was in part assisted by the resolution of overpayment issues with the Church utilities bills.

There was also an excess of payments over receipts of £954 on restricted funds. This reflected further utilisation of the funds held by the General Trustees in a Consolidated Fabric Fund and are available to the Congregation for fabric purposes. The fabric expenditure, in the year, included the electrical works.

Reserves Policy

It is the Trustees' policy to rebuild appropriate reserves. This is medium to long term aspiration. The short-term objective is to balance total receipts with total payments.

At 31st December 2025 the total reserves amounted to £32,048, of which £27,133 were unrestricted and £4,915 restricted.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2012. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

R. Sharp

Richard Sharp

Session Clerk

Date *25th February 2026*

SCHEDULE OF TRUSTEES

1. ELDERS

Judy Gordon (inactive from December 2025)

Robert Gunn

Michael Hammerton

Nino Innes

Alexander Mackie

David Malcolm Snr

Donna Malcolm

Gordon McLaren

Helen McLaren

Anne Macleod

Angus Oag

Jasmine Reid

Richard Sharp

Ritchie Sutherland

Vicki Teven

Thomas Sutherland

Joanna Walker

Thurso St Peter's and St Andrew's Church
SC 016691

Independent Examiner's Report to the Trustees of Thurso St Peter's and St Andrew's Church

We report on the accounts of the charity for the year ended 31ST December 2025 which are set out on pages 8 to 12.

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 our responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to our attention.

Basis of independent examiner's statement

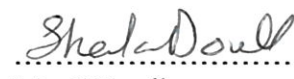
Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Mrs R Macleod


Mrs S Doull

Address: Tiree
Dunnet
Caithness

Dunnet Road
Thurso
Caithness

Date: 19/05/2026

Thurso St Peter's and St Andrew's Church

Receipts and Payments Account

Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	49,596	-	-	49,596	50,520
Legacies		5,000	-	-	5,000	-
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit interest		413	226	-	639	1,299
Investment income		-	-	-	-	-
		55,009	226	-	55,235	51,819
Grants		-	-	-	-	-
Other Receipts		-	-	-	-	120
<u>Total Receipts</u>		55,009	226	-	55,235	51,939
<u>Payments</u>						
Costs of generating funds		-	-	-	-	-
Charitable activities	4	55,547	1,180	-	56,727	73,212
Governance costs		-	-	-	-	-
<u>Total Payments</u>		55,547	1,180	-	56,727	73,212
Excess of Receipts over Payments for the year before transfers		(538)	(954)	-	(1,492)	(21,273)
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		(538)	(954)	-	(1,492)	(21,273)

**Thurso St Peter's and St
Andrew's Church**
Statement of Balances

At 31 December 2025

	Unrestricted Funds £	Restricted funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	27,671	5,869	-	33,540	54,813
Movement in year:					
Excess of Receipts over Payments for the year	(538)	(954)	-	(1,492)	(21,273)
Transfers			-	-	-
Bank & deposit balances carried forward	<u>27,133</u>	<u>4,915</u>	<u>-</u>	<u>32,048</u>	<u>33,540</u>
<u>Assets</u>					
Gift Aid Receivable (estimated)				-	-
<u>Liabilities</u>					
	-	-	-	-	-

The accounts were approved by the Kirk Session on 25th February 2026.

For and on behalf of the Kirk Session

R. Sharp

Richard Sharp, Session Clerk

James Hammerton, Treasurer

Thurso St Peter's and St Andrew's Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year four (4) trustees received reimbursement of expenditure incurred totalling £1,448.

No remuneration was paid to the trustees.

2 Movements in Funds

	At 1 January				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	1,574	-	-	-	1,574
Designated Sunday Club Fund	28	-	-	-	28
General Fund	26,069	55,009	(55,547)	-	25,531
	<u>27,671</u>	<u>55,009</u>	<u>(55,547)</u>	<u>-</u>	<u>27,133</u>
Restricted funds					
Consolidated Fabric Fund	3,230	226	(1,180)	-	2,276
Church Trust Fund	2,639	-	-	-	2,639
	<u>5,869</u>	<u>226</u>	<u>(1,180)</u>	<u>-</u>	<u>4,915</u>
Total funds	<u><u>33,540</u></u>	<u><u>55,235</u></u>	<u><u>(56,727)</u></u>	<u><u>-</u></u>	<u><u>32,048</u></u>

Purposes of Designated Funds

Fabric Fund: The Congregation's policy for fabric expenditure is that normal repairs and maintenance are met from the General account whilst major fabric work is defrayed from this fund.

Purposes of Restricted Funds

Church Trust Fund: For many years, the interest earned from the bank deposit representing this fund was transferred to the Fabric Fund. However, having taken appropriate advice part of this fund was used to finance the renovation and extension at the Manse.

Consolidated Fabric Fund: During 2020, the Church Manse was sold and a replacement manse purchased. The surplus funds are held by the General Trustees in a Consolidated Fabric Fund and are available to the Congregation to fund fabric expenditure.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
FWO Scheme (non-Gift Aid)	5,505.	-	-	5,505	9,240
Gift Aid Donations	21,060	-	-	21,060	21,060
Tax Recovered	7,413	-	-	7,413	7,463
Ordinary Offerings (Open Plate)	13,211	-	-	13,211	12,307
Other Offerings, Donations etc	2,154	-	-	2,154	450
Weddings & Funeral Fees	253	-	-	253	-
	49,596	-	-	49,596	50,520

4 Analysis of Payments

Costs of generating funds

Offering envelopes	-	-	-	-	-
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Charitable activities

Ministries & Mission allocation	31,022	-	-	31,022	31,934
Presbytery dues	-	-	-	-	135
Ministry expenses	2,148	-	-	2,148	1,885
Pulpit supply	-	-	-	-	125
Other staffing costs	-	-	-	-	-
Fabric repairs & maintenance	410	1,180	-	1,590	14,809
Congregational Organisations	-	-	-	-	-
Heat and light	9,210	-	-	9,210	14,093
Water Charges & Insurance	5,642	-	-	5,642	4,922
Manse upkeep and restoration	2,404	-	-	2,404	1,783
Council Tax	2,720	-	-	2,720	2,538
Printing, stationery, and postage	56	-	-	56	59
Other expenses	1,935	-	-	1,935	929
	55,547	1,180	-	56,727	73,212

5 Consolidated Fabric Fund

During 2020, the Church manse was sold and a replacement manse purchased. The surplus funds generated are held by the General Trustees of the Church of Scotland and invested in the Consolidated Fabric Fund on behalf of the Congregation. During the year a further £830 was utilised, with Kirk Session and Presbytery approval, for fabric purposes on electrical works.

At 31st December 2025 the remaining funds held by the General Trustees amounted to £2,276.

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For 2025 the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years of service) £39,856.

7 Collections for Third Parties

A total of £375 was collected at Afternoon Teas over the summer period and forwarded to the DEC Gaza Appeal.

The collection from the 2025 Christmas services raised £905 for the Scottish Charity Air Ambulance (SCAA). These funds are not included in the 2025 accounts.