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Scottish Charity Number: SC000315

Dornoch Firth Church of Scotland

(formerly Dornoch Cathedral (Church of Scotland))

Annual Report and Financial Statements for the year ended 31 December 2025

Docusign Envelope ID: 2F76BD8E-2158-8E50-8367-0E5B0284D270

Dornoch Firth Church of Scotland
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Dornoch Firth Church of Scotland
Report of the Trustees for the year ended 31 December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), and UK Generally Accepted Accounting Practice.

Objectives and Activities

We have referred to the guidance contained in the Scottish Charity Regulator (OSCR)'s general guidance on public benefit when reviewing our aims and objectives and in planning our future 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.

As a congregation of God's people, we aim, in His name:

- To provide a welcome for all without exception.
- To try our best to live the faith preached. To be Christ's hands, feet, voice and heart to all ages in our community and beyond.

Review of our Achievement and Performance

The core function of the congregation of Dornoch Firth Church of Scotland is to provide the 'ordinances of religion' within the bounds of its parish. This involves providing opportunities for people to engage in faith practices and activities through worship, outreach and service.

2025 proved another important year in the life of the congregation. In January, the work of the nominating committee, begun the previous autumn, came to a welcome conclusion, and Rev Carol Anne Porter, who had served as Locum for the congregation since January 2022, was nominated as Minister Elect for the charge.

This process was made complete on 14th June with a well-attended service of Induction in Dornoch Cathedral led by Rev Doug MacRoberts, Moderator of Clèir Eilean Ì. In addition, Rev Alistair Drummond, who'd served latterly as Interim Moderator, was released from his role with thanks.

There were important moments in relation to our buildings too. At the start of the year, the congregation and wider community were invited to a final service, led by Presbytery, in the building in which Creich congregation had worshiped for so many years. Bonar Primary pupils had their own service with Rev Porter and took opportunity to explore the building and all it had been to the community.

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The collapse of the sale of Kincardine Church and Hall brought opportunity to explore with Presbytery whether it might be possible to keep the Hall so we might have a base in the western part of our parish. The congregation were delighted when this was granted and set about the work of refurbishing it. Work more or less complete, the community was invited to a (wet and windy!) bbq to celebrate at which the Review of our Achievement and Performance (continued)
Hall was given a new name, An Tobar (The Well), reflecting the congregation's hope that it become a gathering place where needs are met. To this end, there were soup lunches, cream teas, even Christmas Day lunch. An Tobar also became a base for work with families and their little ones after school and in the summer holiday. Of course, it also provided us with our own base for worship in the western side of our parish along with the Cathedral, our worship centre in Dornoch.

The Cathedral had its own new beginning with refurbishment of the tower enabling visitors to learn more about the Cathedral's history and enjoy panoramic views of the village and beyond. This was a welcome addition to our increased efforts at welcoming visitors with a growing team becoming proficient in providing Cathedral tours to visitors.

2025 was a year of heavy loss in our communities and we were called on to provide care for many many families who'd lost loved ones, as is our privilege. We were however pleased to welcome several new members, most by profession of faith. A particular highlight came in conjunction with Pictora with whom we hosted our first 'Art Made in Prison Exhibition' which certainly drew the Cathedral and our ethos to the attention of locals and visitors.

We continued to work to help settle the union formed the previous year. Lent brought invitation to soup lunches in what would become the Manse for the parish at Meikle Ferry South, drawing folk to the table to get to know one another more. And in the summer, we put on our walking shoes and got out together to explore areas of our parish and beyond. Both activities attracted welcome friends from out with the congregation.

All our groups worked hard throughout the year, providing opportunities for worship, outreach, welcome, fellowship and fundraising and, of course, looking after our property and finances. We would not be the church we are without all they do, much of it unseen.

We continued to foster a 'culture of experimentation', trying new things. This year this included 'Summer Family Fun' where we welcomed families for games, crafts and snacks, alternating variously between the Cathedral Green and An Tobar throughout the school holidays.

There remained, for many, a desire to explore faith and the stories of faith more deeply. This was enabled through shared daily readings at home and a summer book group as well as the first of many gatherings to watch 'The Chosen' TV series which attracted forty members of the congregation. It was gratifying to see we engage more deeply with faith, Scripture and with each other.

Our various youth groups, including the Junior Band and Youth Theatre Group, provided us with much fun and reason for encouragement throughout the year. And it was a particular joy to welcome back for rededication 1st Dornoch Girls Brigade at they looked forward to their second year as a company.

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As we look to 2026, we seek to live faithfully the good news of Jesus Christ, sharing deepening faith and love with those in our parish and beyond.

Financial Review

The year-end figures on page 8 show that Dornoch Firth Church recorded an unrestricted funds surplus of £4,385. Although this is much lower than the £95,202 surplus reported in 2024, the two years are not directly comparable. The 2024 result was significantly affected by the additional funds received when the parishes of Dornoch and Creich, Kincardine, Croick and Edderton united.

2025 saw things moving towards some sense of the new normal, and a plus of £4,385 was a good result especially considering that we suddenly had 7 buildings to maintain instead of 3 buildings. The new, larger membership and congregation boosted offerings by over £7,000, although that was more than offset by the decrease in other donations.

Several fundraising events were held throughout the year and, together with several concerts, opening the Cathedral tower and the Cathedral tours raised a total of £42,800 in unrestricted funds and a further £13,142 in restricted funds by the sales/welcome tables. We are deeply grateful to the many volunteers, both congregational members and those from the wider communities, who worked hard to facilitate these events, and to all who supported them.

Our total income, including restricted funds, was £241,011 in 2025 compared to £297,376 in 2024. Much of that decrease is accounted for by the fact that in 2024 total income was boosted by the addition of funds brought by the legacy congregations at the point of union.

Our total expenditure, including restricted funds, was £223,402 in 2025 compared to £174,196 in 2024. That is a significant increase. Page 16 of the accounts shows a list of expenditure and it can be seen that Repairs and Maintenance increased by a large amount to £48,528. Expenditure would have been even higher had we not had a significant credit with the electricity companies resulting in an artificially low figure of £9,345 for light and heat. The other large increase was in our Giving to Grow payment. This is based on past income, and the vast bulk of this payment pays for our minister. This is not just the salary, it is also employer national insurance, pension contribution and costs for the associated administration. The balance of Giving to Grow contributes towards ministry elsewhere, which is supporting congregations that do not have the income to support a minister, plus work in the wider church. It should be noted that the 2025 payment was overstated by £7,000 due to an overpayment. The balance was returned in September 2025 and comes under miscellaneous income.

Our heartfelt thanks are due to all who support us in any way, whether financially, arranging and supporting fundraising events, running and manning the sales tables, arranging the flowers, fellowship, practical support, moral support and prayer.

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Reserves Policy

The Financial Risk Assessment shows that the main risk to our income is an ageing and therefore falling congregation. This is in common with many other churches with predominantly elderly congregations. The decision of the General Trustees to enable us to access our Consolidated Fabric Funds for wider purposes than in the past is welcomed and gives us more options going forward.

Because we are now a union, and we have two buildings to maintain as well as Dornoch Cathedral, our past policy of keeping funds in the Dornoch Trust Fund and The Margaret Carnegie Miller Fund is no longer helpful as these two funds are restricted to use for Dornoch Cathedral only.

The trustees continue to look at ways in which the financial future of Dornoch Firth Church can be secured.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the UnitaryDeed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are 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.

Organisational Structure

The Kirk Session, which meets eight times per year, is responsible for the spiritual oversight of the congregation as well as the financial and property management.

Reference and Administrative Information

Trustees:

Rev C A Porter Locum Minister to 14th June 2025; Minister thereafter
Rev A Drummond Interim Moderator to 14th June 2025
Rev M Stobo Session Clerk Team
Mrs E Manson Session Clerk Team
Mrs J Hunter - Session Clerk Team
Mrs K McCarthy Treasurer
Mrs R Begg
Mrs S Boyce
Mrs E Broadhead
Mr M Brown
Mr R Cattanach
Mrs E Calder
Mr J Calder
Mrs I Chisholm resigned 6th November
Mrs J Cummimg
Mrs T Geddes
Mr D Goskirk
Mr J Gunn
Mrs M MacAskill
Mrs C Mackay
Mrs M Mackay

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Mr R Maclean
Mr W MacKay
Miss M Macrae
Mrs G McCulloch
Mr D Simmons
Miss F Wilkinson

Reference and Administrative Information **(cont'd)**

Principal Office:	Gashagaich Dornoch Sutherland IV25 3NH
Charity Number:	SC000315
Independent Examiner:	Jonathan N Innes FCCA EQ Accountants Limited 9 Ardross Street Inverness IV3 5NN
Bankers:	Bank of Scotland PO Box 23581 Edinburgh EH12 1YH

Trustees' Responsibilities in relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

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- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustees' Responsibilities in relation to the Financial Statements (cont'd)

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 22 September 2026 and signed on their behalf by:

Signed by:
Jeani Hunter
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Mrs J Hunter
Kirk Session Trustee

Signed by:
Kathleen Mccarthy
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Mrs K McCarthy
Kirk Session Trustee

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Dornoch Firth Church of Scotland
Report of the Independent Examiner for the year ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 22.

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) (a) to (c) 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 any 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:
   a. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
   b. to prepare accounts which accord with the accounting records and comply with Regulation 8 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.

DocuSigned by:
Jonathan Innes
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Jonathan N Innes FCCA
Partner

EQ Accountants Limited

9 Ardross Street
Inverness
IV3 5NN

Date: 24 September 2026

Dornoch Firth Church of Scotland

Statement of Financial Activities for the year ended 31 December 2025

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	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Restated Total Funds 2024
		£	£	£	£	£	£
Income							
Donations and Legacies	3	141,359	270	19,156	-	160,785	237,116
Charitable Activities	4	13,128	-	2,198	-	15,326	11,567
Other Trading Activities	5	44,350	-	20,202	-	64,552	48,245
Investments	6	150	-	73	125	348	448
Total Income		198,987		41,629	125	241,011	297,376
Expenditure							
Raising Funds	7	3,162	-	5,596	-	8,758	4,709
Charitable Activities	7	191,440	10,555	12,649	-	214,644	169,487
Total Expenditure		194,602	10,555	18,245	-	223,402	174,196
Net income/(expenditure) before gains/(losses) on investments		4,385	(10,285)	23,384	125	17,609	123,180
Transfers between funds		6,997	4,347	(11,344)	-	-	-
			270				
		11,382	(5,938)	12,040	125	17,609	123,180
Gains/(losses) on investment assets		1,092	-	-	1,146	2,238	2,272
Net Movement in Funds		12,474	(5,938)	12,040	1,271	19,847	125,452
Reconciliation of Funds							
Total Funds Brought Forward		61,409	41,815	168,843	29,520	301,587	176,135
Total Funds Carried Forward		73,883	35,877	180,883	30,791	321,434	301,587

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Dornoch Firth Church of Scotland

Statement of Financial Position as at 31 December 2025

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Restated Total Funds 2024
		£	£	£	£	£	£
Fixed Assets							
Tangible assets	8		32,116	-	-	32,116	15,152
Investments	9		-	35,721		35,721	33,483
Total Fixed Assets				35,721		67,837	48,635
Current Assets							
Stock		2,115	-	-	-	2,115	2,938
Debtors	10	19,758	-	-	-	19,758	16,677
Cash at Bank and in Hand		55,870	3,761	145,162	30,791	235,584	241,239
		-	32,116		-		
Total Current Assets		77,743	3,761	145,162	30,791	257,457	260,854
Liabilities							
Creditors falling due within one year	11	3,860	-	-	-	3,860	7,902
		73,883	3,761	145,162	30,791	253,597	252,952
Net Current Assets/(Liabilities)							
Total Assets less Current Liabilities		73,883	35,877	180,883	30,791	321,434	301,587
Creditors falling due after more than one year	11	-	-	-	-	-	-
Net Assets	12	73,883	35,877	180,883	30,791	321,434	301,587
The Funds of the Charity							
Endowment Funds		-	-	-	30,791	30,791	29,520
Restricted Income Funds		-	-	180,883	-	180,883	168,843
Designated Funds		-	35,877	-	-	35,877	41,815
Unrestricted Funds		73,883	-	-	-	73,883	61,409
Total Charity Funds	13	73,883	35,877	180,883	30,791	321,434	301,587

The notes at pages 10 to 22 form part of these accounts

Approved by the trustees on 22 September 2026 and signed on their behalf by:

Signed by:
Jeani Hunter
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Mrs J Hunter
Kirk Session Trustee

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Signed by:
Kathleen McCarthy
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Mrs K McCarthy
Kirk Session Trustee

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1.

Accounting Policies

Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these financial statements.

The charity constitutes a public benefit entity as defined by FRS 102.

Basis of preparation

The financial statements have also been prepared in accordance with the regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. Its financial statements are consolidated into the financial statements of Dornoch Cathedral (Church of Scotland). As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Funds Structure

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

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1. Accounting Policies (continued)

Income Recognition

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is
- probable and entitlement is established.

income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure Recognition and Irrecoverable VAT

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, noncharitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible Fixed Assets and Deprecation

Fixed assets are capitalised at cost. Depreciation on tangible fixed assets is provided as follows:

Sound Equipment	25% per annum straight line

Fixed Asset Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

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1. Accounting Policies (continued)

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Stocks

Stocks are valued at the lower of cost and net realisable value.

Debtors and Creditors

Debtors and creditors receivable or payable are recorded at transaction price.

Cash and cash equivalents

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of twelve months or less from the date of acquisition or opening of the deposit or similar account.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

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1. Accounting Policies (continued)

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial instruments (continued)

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

2. **Related Party Transactions and Trustees' Expenses and Remuneration**

Four (2023: Three) trustees have received emoluments from the charity as noted below:

- Reverend Carol Anne Porter was paid £3,107 (2024: £2,143) towards travel expenses.
- Reverend Iain Macleod was paid £nil (2024: £240) towards travel expenses.
- Reverend Mary Stobo was paid £nil (2024: £30) towards travel expenses.
- Roderick Maclean was paid £2,700 (2024: £900) for playing the organ.
- Reverend A Drummond was paid £110 (2024: £nil) towards travel expenses.

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3. Donations and Legacies

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
Offerings	97,573	-	2,284	-	99,857	92,468
Gift Aid recovered	21,035	-	-	-	21,035	31,228
General donations	6,163	-	3,440	-	9,603	11,092
Gift Day income	-	-	-	-	-	40,075
Special Collections	-	-	7,360	-	7,360	3,655
Other donations	15,588	270	871	-	16,729	52,148
Legacy	1,000	-	-	-	1,000	-
Grants	-	-	5,201	-	5,201	6,450

Donations and Legacies - Comparatives

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2024
	£	£	£	£	£
Offerings	90,950	-	1,518	-	92,468
Gift Aid recovered	31,228	-	-	-	31,228
General donations	7,510	-	3,582	-	11,092
Gift Day income	40,075	-	-	-	40,075
Special Collections	-	-	3,655	-	3,655
Other donations	46,570	-	5,578	-	52,148
Grants	-	-	6,450	-	6,450

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	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
			20,783	-		
	216,333	-			237,116	

						Total Funds 2024
						£
4. Charitable Activities						9,043
	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	2,524
	£	£	£	£	£	11,567
Events	13,128	-	2,198	-	13,128	
Other	-	-	2,198	-	2,198	
					15,326	

Charitable Activities - Comparatives

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2024	
	£	£	£	£		
Events	9,043	-	-	-	£ 9,043	
Other	-	-	2,524	-	2,524	
	141,359	270		160,785		19,156
			-	237,116		
	9,043				-	
	13,128					
			2,524 -	11,567		

Fundraising events	42,800	-	13,142	-	55,942	41,327
Other activities	-	-	3,470	-	3,470	2,653
Rent received	1,550	-	3,590	-	5,140	4,265
	44,350	-	20,202	-	64,552	48,245

Other Trading Activities - Comparatives

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2024

Docusign Envelope ID: 2F76BD8E-2158-8E50-8367-0E5B0284D270

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
	£	£	£	£	£	
Fundraising events	30,514	-	10,813	-	41,327	
Other activities	-	-	2,653	-	2,653	
Rent received	-	-	4,265	-	4,265	
	30,514	-	17,731	-	48,245	

6. Investments

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
Investments	150	-	73	125	348	317
Bank interest	-	-	-	-	-	131
	150		73	125	348	-
			448			

5. Other Trading Activities

Investments - Comparatives

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2024
	£	£	£	£	£
Investments	242	-	-	75	317
Bank interest	11	-	120	-	131
				75	253
			120	448	

Docusign Envelope ID: 2F76BD8E-2158-8E50-8367-0E5B0284D270

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
7. Analysis of Expenditure						
Raising Funds						
Opening Stock	-	-	2,938	-	2,938	494
Closing Stock	-	-	(2,115)	-	(2,115)	(2,938)
Purchases	3,162	-	4,773	-	7,935	7,153
	3,162	-	5,596	-	8,758	4,709
Charitable Expenditure						
Rates and water	10,973	-	-	-	10,973	7,020
Light and heat	9,345	-	-	-	9,345	28,005
Repairs and maintenance	48,528	-	-	-	48,528	16,797
Cleaning	2,760	-	-	-	2,760	2,580
Insurance	16,636	-	-	-	16,636	19,291
Hall Hire	-	-	-	-	-	792
Telephone and website	1,057	-	1,197	-	2,254	2,787
Other office costs	1,224	-	-	-	1,224	1,199
Giving to Grow	68,191	-	-	-	68,191	52,487
Presbytery dues	2,145	-	-	-	2,145	-
Organ and Music	5,565	-	-	-	5,565	2,770
Other expenses	5,139	4,664	772	-	10,575	2,898
Pulpit Supply	1,525	-	-	-	1,525	1,200
Life and Work Expenses	-	-	1,344	-	1,344	1,344
Youth Expenses	-	-	1,671	-	1,671	1,599
Donations to third parties	-	-	6,597	-	6,597	1,616
Guild charitable activity	-	-	1,036	-	1,036	511
Locum costs	11,633	-	-	-	11,633	18,075
Minister's expenses	3,149	-	32	-	3,181	2,413
Depreciation	-	5,891	-	-	5,891	1,037
Independent Examination	3,570	-	-	-	3,570	5,066
	191,440	10,555	12,649	-	214,644	169,487
Total	194,602	10,555	18,245	-	223,402	174,196

Docusign Envelope ID: 2F76BD8E-2158-8E50-8367-0E5B0284D270

		Designated Funds	Restricted Funds	Endowment Funds	Total Funds
		£	£	£	
7. Analysis of Expenditure - Comparatives					
	Unrestricted Funds				2024
	£				£
Raising Funds					
Opening Stock	-	-	494	-	494
Closing Stock	-	-	(2,938)	-	(2,938)
Purchases	1,133	-	6,020	-	7,153
	1,133	-	3,576	-	4,709
Charitable Expenditure					
Rates and water	7,020	-		-	7,020
Light and heat	28,005	-	-	-	28,005
Repairs and maintenance	15,335	-	-	-	16,797
Cleaning	2,580	-	1,462	-	2,580
Insurance	19,291	-	-	-	19,291
Hall Hire	792	-	-	-	792
Telephone and website	1,526	-	-	-	2,787
Other office costs	1,199	-	1,261	-	1,199
Giving to Grow	52,487	-	-	-	52,487
Organ and Music	2,770	-	-	-	2,770
Other expenses	2,049	98	-	-	2,898
Pulpit Supply	1,200	-	751	-	1,200
Life and Work Expenses	-	-	-	-	1,344
Youth Expenses	-	-	1,344	-	1,599
Donations to third parties	-	-	1,599	-	1,616
Guild charitable activity	-	-	1,616	-	511
Locum costs	18,075	-	511	-	18,075
Minister's expenses	2,413	-	-	-	2,413
Depreciation	-	1,037	- -	-	1,037
Independent Examination	5,066	-	-	-	5,066
	159,808	1,135	8,544	-	169,487
Total	160,941	1,135	12,120	-	174,196

Support cost have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

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8. Tangible Fixed Assets

	Property Improvements	Sound Equipment	Total
	£	£	£
Cost			
As at 1 January 2025	-	16,189	16,189
Additions	9,451	13,404	22,855
As at 31 December 2025	9,451	29,593	39,044
Depreciation			
As at 1 January 2025	-	1,037	1,037
Charge for the year	468	5,423	5,891
As at 31 December 2025	468	6,460	6,928
Net Book Value			
As at 31 December 2024	-	15,152	15,152
As at 31 December 2025	8,983	23,133	32,116

	15,034	15,034

9. Investments

	Total 2025	Total 2024
	£	£
Market value as at 1 January 2025	33,483	4,437
Additions	-	26,774
Unrealised gain / (loss) on investments	2,238	2,272
Market value as at 31 December 2025	35,721	33,483
Cost of investments held		

10. Analysis of Debtors

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£	£	£
Prepayments	723	-	-	-	723	-
Other debtors	19,035	-	-	-	19,035	16,677
	19,758	-	-	-	19,758	16,677

11. Analysis of current labilities and long term creditors

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025	Total Funds 2024

Docusign Envelope ID: 2F76BD8E-2158-8E50-8367-0E5B0284D270

	£	£	£	£	£	£
Due within 1 year						
Trade creditors	290	-	-	-	290	4,482
Accruals	3,570	-	-	-	3,570	3,420
						3,860
			-	-	-	3,860
			7,902			

12. Analysis of Net Assets Among Funds

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2025
	£	£	£	£	£
Fixed Assets	-	32,116	-	-	32,116
Investments	-	-	35,721	-	35,721
Current Assets	77,743	3,761	145,162	30,791	257,457
Current Liabilities	(3,860)	-	-	-	(3,860)
As at 31 December 2025	73,883	35,877	180,883	30,791	321,434

	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	Total Funds 2024
	£	£	£	£	£
Fixed Assets	-	15,152	-	-	15,152
Investments	29,046	-	1,326	3,111	33,483
Current Assets	94	3,761	246,282	10,717	260,854
Current Liabilities	(7,902)	-	-	-	(7,902)
As at 31 December 2024	21,238	18,913	247,608	13,828	301,587

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13. Movements in Funds

Restated

	As at 01.01.2025	Incoming Resources	Outgoing Resources	Transfers	Gains/ (Losses)	As at 31.12.2025
	£	£	£	£	£	£
Endowment Funds						
Dornoch Cathedral Trust	1,000	-	-	-	-	1,000
Mrs Carnegie Miller Trust	1,000	-	-	-	-	1,000
Dornoch Cathedral Trust	4,045	80	-	-	34	4,159
Mrs Carnegie Miller Trust	23,475	45	-	-	1,112	24,632
	29,520	125	-	-	1,146	30,791
Restricted Funds						
Kirk Session Bequest	2,150	73	-	-	-	2,223
Font Cover (flowers)	2,944	-	-	-	-	2,944
Sunday School Bequest	688	-	-	-	-	688
Guild	1,539	2,045	(2,157)	-	-	1,427
Social Committee	1,022	3,470	-	-	-	4,492
West Church Hall	90,500	3,590	-	(10,626)	-	83,464
Fabric	28,076	8,707	-	-	-	36,783
Women's Group	1,295	1,238	(881)	-	-	1,652
Special Collections	4,668	6,656	(4,856)	-	-	6,468
Youth Group	10,975	510	(1,703)	-	-	9,782
Safe	9,337	-	-	-	-	9,337
Life and Work Payments	1,328	1,317	(1,344)	-	-	1,301
Cathedral Booklet	332	881	(511)	-	-	702
DFG Project	684	-	-	-	-	684
Sound System	718	-	-	(718)	-	-
Communications	3,739	-	(1,197)	-	-	2,542
Other Restricted	3,992	-	-	-	-	3,992
Sales Tables	4,856	13,142	(5,596)	-	-	12,402
	168,843	41,629	(18,245)	(11,344)	-	180,883
Unrestricted Funds						
General	61,409	198,987	(194,602)	6,997	1,092	73,883
Desiganated Funds						
Consolidated Fabric	3,761	-	-	-	-	3,761
Fixed Assets	15,152	-	(5,891)	22,855	-	32,116
Vacancy	22,902	270	(4,664)	(18,508)	-	-
			(10,555)			35,877
		199,257	(205,157)		1,092	109,760
Total Funds 31/12/2025	301,587	241,011	(223,402)	-	2,238	321,434
	41,815	270		4,347	-	
	103,224			11,344		

Restated

	As at 01.01.2024	Incoming Resources	Outgoing Resources	Transfers	Gains/ (Losses)	Restated As at 31.12.2024
	£	£	£	£	£	£
Endowment Funds						
Dornoch Cathedral Trust	1,000	-	-	-	-	1,000
Mrs Carnegie Miller Trust	1,000	-	-	-	-	1,000
Dornoch Cathedral Trust	4,002	19	-	-	24	4,045

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Mrs Carnegie Miller Trust	7,826	56	-	14,514	1,079	23,475
	13,828	75	-	14,514	1,103	29,520
Restricted Funds						
Kirk Session Bequest	2,102	36	-	-	12	2,150
Font Cover (flowers)	2,355	589	-	-	-	2,944
Sunday School Bequest	688	-	-	-	-	688
Guild	962	1,238	(661)	-	-	1,539
Social Committee	369	2,653	-	(2,000)	-	1,022
West Church Hall	86,605	3,895	-	-	-	90,500
Fabric	20,349	8,320	(593)	-	-	28,076
Women's Group	426	2,386	(834)	(683)	-	1,295
Special Collections	3,749	1,850	(931)	-	-	4,668
Youth Group	7,074	5,500	(1,599)	-	-	10,975
Safe	9,337	-	-	-	-	9,337
Life and Work Payments	733	1,939	(1,344)	-	-	1,328
Cathedral Booklet	235	549	(452)	-	-	332
DFG Project	684	-	-	-	-	684
Sound System	14,025	-	(869)	(12,438)	-	718
Communications	5,000	-	(1,261)	-	-	3,739
Other Restricted	221	3,771	-	-	-	3,992
Sales Tables	-	8,432	(3,576)	-	-	4,856
	154,914	41,158	(12,120)	(15,121)	12	168,843
Unrestricted Funds						
General	3,632	256,143	(160,941)	(38,582)	1,157	61,409
Desiganated Funds						
Consolidated Fabric	3,761	-	-	-	-	3,761
Fixed Assets	-	-	(1,037)	16,189	-	15,152
Vacancy	-	-	(98)	23,000	-	22,902
13. Movement in Funds (cont'd)						
	3,761	-	(1,135)	39,189	-	41,815
	7,393	256,143	(162,076)		1,157	
Total Funds 31/12/2024	176,135	297,376	(174,196)	-	2,272	301,587

607

103,224

13. Movement in Funds (cont'd) Fund Purposes:

Endowment Funds:

Dornoch Cathedral Trust - funds for Dornoch Cathedral fabric maintenance.

Mrs Caregie Miller Trust - funds for Dornoch Cathedral fabric maintenance. Dornoch Cathedral Trust - funds for Dornoch Cathedral fabric maintenance.

Mrs Caregie Miller Trust - funds for Dornoch Cathedral fabric maintenance.

Restricted Funds:

Kirk Session Bequest - funds for assisting those in need.

Font Cover (flowers) - funds for the provision of flowers for the Cathedral.

Sunday School Bequest - funds for the provision of Bibles for those leaving Sunday School Guild - funds for the Cathedral guild group.

Social Committee - funds for the social committee.

West Church Hall - funds for West Church Hall fabric maintenance.

Fabric - funds for the current and future maintenance requirements of the Cathedral.

Women's Group - funds for the women's group.

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Special Collections - funds received for and remitted to individuals or organisations following a special appeal. Youth Group - funds for the youth work.
Clock Repair - for the clock tower repairs.
Safe - funds for the replacement of the safe.
Life and Work Payments - funds received for magzines.
Cathedral Booklet - funds received for magzines.
DFG Project - funds for joint project with DFG.
Sound System - funds for upgrading and maintenance of the sound system.
Communications - funds for specified projects with youth.
Other Restricted - funds for various small restricted funds held by the Cathedral. Sales Tables - funds raised to be used for the maintance of the Cathedral.

Unrestricted Funds:
General - funds for the primary focus activities of the charity, other than those for which funding is restricted.
Consolidated Fabric - funds for the current and future maintenance requirements of the Cathedral.
Vacancy Costs - funds set aside to cover any vacancy costs.

14. Fund Transfers

	Unrestricted Funds	Designated Funds	Restricted Endowment Funds	Funds	Total Funds 2025
	£	£	£	£	£
1 - General to Vacancy	18,508	(18,508)	-	-	-
2 - General to Fixed Assets	(11,511)	11,511	-	-	-
2 - Sound System to Fixed Assets	-	718	(718)	-	-
2 - West Church Hall to Fixed Assets	-	10,626	(10,626)	-	-
	6,997				4,347
			(11,344)	-	-

Transfer 1 - relates to the release of funds designated to cover vacancy costs. Transfer 2 - relates to the movement in fixed assets.

15. Prior Year Adjustment

	Unrestricted Funds	Designated Funds	Restricted Endowment Funds	Funds	Total Funds 2024
	£	£	£	£	£
Balance at 31 December 2024	61,409	41,815	261,537	29,520	394,281
Reversal of proceeds for sale of manse	-	-	(92,694)	-	(92,694)
Restated Balance at 31 December 2024	61,409	41,815	168,843	29,520	301,587

During the preparation of the accounts for the year to 31 December 2025 we identified that the proceeds for the sale of the manse in 2018 that were included should have been disclosed in the appendix to the accounts instead and therefore the accounts have been restated to reflect the changes required to reserves.

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Dornoch Firth Church of Scotland

Comparative Statement of Financial Activities for the year ended 31 December 2024

	Note	Unrestricted Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2024
		£	£	£	£	£
Income						
Donations and Legacies		216,333	-	20,783	-	237,116
Charitable Activities		9,043	-	2,524	-	11,567
Other Trading Activities		30,514	-	17,731	-	48,245
Investments		253	-	120	75	448
Total Income		256,143	-	41,158	75	297,376
Expenditure						
Raising Funds		1,133	-	3,576	-	4,709
Charitable Activities		159,808	1,135	8,544	-	169,487
Total Expenditure		160,941	1,135	12,120	-	174,196
Net income/(expenditure) before gains/(losses) on investments		95,202	(1,135)	29,038	75	123,180
Transfers between funds		(38,582)	39,189	(15,121)	14,514	-
Net Movement in Funds		57,777	38,054	13,929	15,692	125,452
Reconciliation of Funds						
Total Funds Brought Forward		3,632	3,761	154,914	13,828	176,135
Total Funds Carried Forward		61,409	41,815	168,843	29,520	301,587
		56,620	38,054	13,917	14,589	123,180
Gains/(losses) on investment assets		1,157	-	12	1,103	2,272

Dornoch Firth Church of Scotland

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

	2025	2024
	£	£
CAPITAL		
Credit Balances held at 31 December at cost		

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Church of Scotland Temporary Funds	-	298,147
Church of Scotland Consolidate Fabric Fund (II) Growth Fund	797,532	391,256
	797,532	689,403

Market Value of Balances at 31 December

Church of Scotland Temporary Funds	-	298,147
Church of Scotland Consolidate Fabric Fund (II) Growth Fund	861,437	444,521
	861,437	742,668

REVENUE ACCOUNT

Credit Balance at 31 December	96,283	61,720

TEMPORARY ACCOUNT

Credit Balance at 31 December	-	298,147
Debit Balance at 31 December	3,775	-

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES