# Report of the Trustees and Financial Statements for the Year Ended 31 January 2026 for Christian Outreach Centre - Thurso (SCIO) (known as Highland Christian Church)

REGISTERED CHARITY NUMBER: SC043697

**Christian Outreach Centre Thurso (SCIO)**

**Contents of the Financial Statements**
**for the Year Ended 31 January 2026**


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**Christian Outreach Centre Thurso (SCIO)**

**Report of the Trustees**
**for the Year Ended 31 January 2026**

The trustees present their report with the financial statements of the charity for the year ended 31 January 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

## REFERENCE AND ADMINISTRATIVE DETAILS

**Name charity is known as:**
Highland Christian Church

**Registered Charity number**
SC043697

**Principal address**
1 Janet Street
Thurso
Caithness
KW14 7AR

**Trustees**
A J Tait
Mrs C I Tait
Ms P Craig - Appointed 22 September 2025

**Independent examiner**
Susan Manson
Capacity Building Officer/ Independent Examiner
The Ayrshire Community Trust
27 Vernon Street,
Saltcoats
KA21 5HE

**Christian Outreach Centre Thurso (SCIO)**

**Report of the Trustees**
**for the Year Ended 31 January 2026**

## STRUCTURE, GOVERNANCE AND MANAGEMENT

### Governing document
The charity is controlled by its constitution and is a Scottish Charitable Incorporated Organisation.

### Recruitment and appointment of new trustees
Trustees are appointed in accordance with the terms of the Constitution. Application for trusteeship must be made in writing to the Board and each application will be considered at a subsequent Board meeting. The minimum number of Trustees is three and the maximum is seven. At each AGM all of the Trustees must retire but then may be re-elected.

### Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## OBJECTIVES AND ACTIVITIES

### Objectives and aims
The objectives of the Trust are the advancement of religion; the prevention or relief from poverty; the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage; and the provision or organisation of recreational facilities with the object of improving the conditions of life of the persons for whom the facilities or activities are intended.

## ACHIEVEMENT AND PERFORMANCE

### Charitable activities

The 2025-26 year at Highland Christian Church has been one of continued activity and engagement, both within the congregation and across the wider community. Regular Sunday worship, mid-week gatherings and online services have continued to provide opportunities for worship, fellowship and spiritual support, contributing to the ongoing wellbeing and pastoral care of the congregation.

The Community Hub programme has remained an important aspect of the church's charitable and community outreach. It has provided practical support, including hygiene supplies, to individuals and families experiencing financial hardship as a result of the ongoing cost-of-living pressures. The programme has also enabled the church to offer practical assistance, companionship and a welcoming environment to people experiencing homelessness within the local area.

The church premises have continued to provide an important base for worship, fellowship, charitable activity and community engagement. During the year, the building hosted seasonal celebrations, including Easter and Christmas, together with community events such as summer barbecues, which provided opportunities for people to come together and build relationships. The premises were also made available to a number of local community groups, including children's exercise groups, supporting wider community participation and helping to strengthen the church's connections with the local community.

Through these activities, the church has continued to seek opportunities to serve both its congregation and the wider community, responding to identified needs and providing practical, social and pastoral support where possible.

## Report of the Trustees
## for the Year Ended 31 January 2026

### FINANCIAL REVIEW

**Reserves policy**
The policy of the charity is to maintain a reserve to cover expected running costs for a reasonable period and to meet any unusual items of expenditure.

Approved by order of the board of trustees on 30.10.26 and signed on its behalf by:



……..
AJ Tait - Trustee

# Independent examiner's report on the accounts v2

**Report to the trustees/members of**
Charity name
Christian Outreach Centre – Thurso SCIO

**Registered charity number**
**SC043697**

**On the accounts of the charity for the period**

| Period start date | | | | Period end date | | |
|---|---|---|---|---|---|---|
| Day | Month | Year | | Day | Month | Year |
| 01 | 02 | 2025 | **to** | 31 | 01 | 2026 |

**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) 2005 Act 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 2006 Accounts Regulations. 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 [other than that disclosed on the attached page*]

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.

**Signed:** Susan Manson **Date:** 29/10/2026

**Name:** Susan Manson

**Relevant professional qualification(s) or body (if any):** A.C.I.E

**Address:** 27 Vernon Street

Saltcoats

KA21 5HE

## Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of any items that the examiner wishes to disclose**

**Statement of Receipts and Payments**

| | 2026 | 2025 |
|---|---|---|
| **RECEIPTS** | | |
| **Voluntary income** | | |
| Donations (including Gift Aid) | 14184 | 14559 |
| **Investment Income** | | |
| Interest received | 30 | 79 |
| **Total Receipts** | 14214 | 14638 |
| **PAYMENTS** | | |
| **Charitable Activities** | | |
| Pastor remuneration | 10000 | 8500 |
| Sundries | 21 | 67 |
| Christian Hospitality | 1109 | 717 |
| Online worship costs | 347 | 464 |
| Room Hire | 338 | 618 |
| Conference expenses | 89 | |
| Insurance | 881 | 873 |
| Heat & light | 616 | 1410 |
| Travel costs | 637 | 222 |
| Repairs | 304 | 2556 |
| Card charges | 99 | 117 |
| | 14440 | 15544 |
| **Grants and Donations** | | |
| Donations made | 0 | 534 |
| | | 16078 |

| | | |
|---|---|---|
| **Governance Costs** | | |
| Independent Examiners Fee | 630 | 594 |
| | 15070 | 16672 |
| **Payments relating to assets** | | |
| Purchase of equipment | 147.88 | 100 |
| **Total payments** | 15218 | 16772 |
| **Deficit for the period** | (1004) | (2134) |

**Statement of Balance as of 31 January 2026**

| | Notes | 2026 Unrestricted fund | 2025 Total funds |
|---|---|---|---|
| **FUNDS RECONCILIATION** | | | |
| Cash at bank and in hand at 1 February 2025 | | 3718 | 5852 |
| Surplus (deficit) for year | | (1004) | (2202) |
| | | 2714 | 3718 |
| OTHER ASSETS | | | |
| Property purchased 2024: 5 Millbank Road, Thurso | £46718 | | |
| Improvements to property | | | 12031 |
| Play Equipment at cost | | | 775 |
| Musical Equipment at cost | | | 412 |
| Other equipment at cost | | | 8,976 |
| Display boards, signs | | | 832 |
| Cash at bank and in hand - 31st January 2026 | | 2714 | 3718 |
| **BANK AND CASH BALANCES** | | | |
| Bank Current Account | | 2714 | 3,076 |
| Paypal | | 0 | 642 |

**DEBTORS**

| | | |
|---|---|---|
| Expenses to be reimbursed | 62.23 | 62 |

**LIABILITIES** 594

The financial statements were approved by the Board of Trustees on 30.10.2026 and were signed on its behalf by:



…….

AJ Tait - Trustee

**Notes to the Financial Statements for the year ended 31st January 2026**

## 1. ACCCOUNTING POLICIES

### ACCOUNTING CONVENTION

The financial statements have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

### TAXATION

The Charity is exempt from tax on it's charitable activities

### NATURE & PURPOSE OF FUNDS

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

| **2. INVESTMENT INCOME** | 2026 | 2025 |
|---|---|---|
| Interest received | 30 | 82 |