

**NAIRN OLD PARISH CHURCH
CHURCH OF SCOTLAND**

**TRUSTEES' ANNUAL REPORT
AND
CONGREGATIONAL ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2025**

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 372155

Scottish Charity No: SC000947

NAIRN PARISH CHURCH OF SCOTLAND

Trustees' Annual Report 2025

Reference and Administrative Information

Charity Name: Nairn Old Parish Church of Scotland

Charity Registration No: SC000947

Congregation Reference No: 372155

Contact Address: Nairn Old Parish Church
Kirk View Office
Seabank Road
Nairn
IV12 4ES

Trustees:

Kirk Session: Rev Donald McCorkindale, Interim Moderator (until 31st July 2025)
Alison Hay, Interim Moderator (from 1st August 2025)
Mrs D Birks M Le Brocq
Ms S Burt E Mann
Mrs S Cotter Mrs J Mann
R Gordon Mrs E Marshall
S Gordon J Matheson
D Harris Mrs F Milne
M Harris Mrs E Le Brocq
J Holmes Mrs E Pottie
Mrs J Horn J Somerville
S Innes W Wordie

Mrs Y Gunn (until 9th October 2025)
Mrs L Brownlee (until 5th November 2025)
Mrs S Somerville (until 5th November 2025)
Mrs A Clark
Mrs R Dunbar (until 5th November 2025)
Mrs V McNeill (until 3rd September 2025)

Minister: Vacant

Interim Moderator: Alison Hay (from 1st August 2025)

Session Clerk: Mrs Frances Milne

Church Treasurer: Mr William Wordie

Independent Examiner: Mr Roger Lander, Chartered Accountant
Cathkin, Nelson Road, Forres, IV36 1DR

Bankers: Bank of Scotland
73 High Street, Nairn IV12 4BS

NAIRN OLD PARISH CHURCH

Trustees' Annual Report Year ended 31st December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the ruling 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 called by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session meets a minimum of five times a year for ordinary business. It is responsible for spiritual affairs within the church as well as temporal matters. Certain responsibilities are delegated to the Finance Team and the Property Team as appropriate.

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.

Achievements and Performance

Under the Unitary Constitution there are five teams, which is a helpful structure to run the affairs of the church and congregation.

Finance and Administration Team exercises oversight of the Church's finances, ensuring all our legal financial responsibilities are met. During the year a new administrator was recruited following the departure of our previous employee. The annual budget reported a deficit resulting in the need to claim additional funds from the Consolidated Fabric fund (CFF) revenue account to balance the year end position. These funds were claimed against utility and cleaning invoices allowing us to use our other income to further our work in Ministry and Mission.

Mission & Outreach Team looks at ways of involving our congregation members more fully in its work and helping the Church reach out in meaningful ways to the local community. It also considers matters of wider Church involvement throughout the UK and abroad and helps our Church participate in and contribute to relevant issues and situations. Christian Aid week donations - The FoodNest – Water Aid – Flowers following Sunday worship. The FoodNest project has established a 'growing area' in the church grounds and provided its first workshop for the community in late 2025. Further projects are earmarked for 2026 and beyond. Our congregation continues to be amazingly generous in supporting Water Aid by donating small change, in 2025 we raised £751. Our support for Christian Aid continues with £856 raised by congregation donation and fundraising. Late in 2025 the team held a Christmas themed coffee morning raising £437 towards the local Rosebank Primary school playground fund.

Pastoral Care Team guided by the Session Clerk ensures that all members of the congregation with pastoral needs are identified and nurtured. The Pastoral care team provide an enhanced level of care to those on a list, which includes all those in care, 90 or over or who cannot leave their home independently.

NAIRN OLD PARISH CHURCH

Property Team is responsible for the repair and maintenance of all the Church buildings including the manse. In 2025 we received from the Listed Places of Worship a refund equivalent to the VAT amount on our roof repair expense in 2024. To the Fabric fund was added the New Build Property fund which together allowed us to establish a small additional parking area. Routine maintenance tasks, such as servicing of the fire extinguishers in both the Church and the Manse are up to date. The boilers are serviced annually, and a gas safety certificate issued accordingly. All relevant electrical items have been PAT tested. Our property records for 2025 are due for inspection. The manse is currently unoccupied due to our Vacancy, but it is visited regularly to ensure it remains secure and watertight. The grounds and gardens of both the church and the manse are currently maintained by a small team of volunteers. Work within the Church grounds include overhanging limbs of the trees.

Fundraising & Fellowship Team comprises the leaders of the above teams along with the Church Treasurer. Together the members plan and deliver events which both support local charities and give opportunities for fellowship within the congregation. In 2025 a sum of £8,029 was raised.

Boys' Brigade and Girls' Association

Nairn Old Parish Church hosts and supports the 1st Nairn Boys' Bridgae and Girls' Association. Although numbers are not huge there are dedicated leaders who ensure a varied programme is made available to the young people. There 2 special services each year, enrolment in September and award presentation in June. For the first time in 2025 their nativity play was presented in the church and was well supported by all. They are to be congratulated for participating in and winning for the 3 successive year the shield for the organisation who raises the most donations for Poppy Scotland.

Long Service certificates

It was an enormous pleasure to be able to present 12 Elders with long service certificates which totalled 451 years. The congregation is thankful for their years of dedication to the congregation particularly as a number of Elders step back from active service.

Alison Hay was appointed as Interim Moderator as replacement to Rev. Donald McCorkindale on his retirement. Regular Sunday worship has been conducted by Rev. Linda Walker, an Auxiliary Minister, who was appointed by Presbytery. She has been supported by various Ministers who offered their services via pulpit supply.

Subsequent to the retiral of the Rev. T Bryson of St Ninians Auldearn & Dalmore in April 2025, Presbytery decided to revisit and amend their Plan for the Nairn area. This resulted in congregational vote in late November which supported the Presbytery decision to unite the two congregations in Nairn. Both congregations unanimously agreed to the proposal, with the Nairn Old building and Manse being retained in the long term.

During 2025 the Scottish Government introduced The Charities (Regulation and Administration) (Scotland) Act 2023 which required Trustee details to be submitted to the Scottish Regulator -OSCR.

Within the congregation there are several opportunities for fellowship – tea is served after Sunday worship, our brew, blether and biscuit meet on a Monday morning meets February to the end of November additionally the Nairn Old Friendship group was formed by the amalgamation of the Men's Fellowship and Ladies Friendship groups.

During the year our Sanctuary and hall have been used by several groups:

The Accidentals – a local A Capella choir used the sanctuary on 2 occasions for their performances. Maxine's Ballet; Dionne Dance; Tang Soo Do karate; and Versus Arthritis are the hall users alongside the 1st Nairn Boys' Brigade and Girls' Association

A year of challenges and achievements which were ably met by our congregation in faith, hope and love.

Safeguarding

Nairn Old Parish Church continues to comply with the Church of Scotland Safeguarding policy.

Financial Review

2025 produced a solid year for income, at total of £116,448 including Grants of £6,897 (LPOW £6,242). Our donations were back at levels reported for 2023. By utilising our ability to reclaim costs incurred from the Consolidated Fabric Fund Revenue account (see page 13), it has softened the impact of ever rising expenditure. These are chiefly our Giving to Grow, Presbytery Dues and energy costs. Gift Aid claims within the financial year, make a huge benefit to our income, with the level now higher than back in 2023.

The FoodNest project received an award from Highland & Islands Climate hub (Denver soup event) of £500. Alongside this Nairn Ceilidh Group donated a further £150 to help deliver future projects.

In 2025 Giving to Grow contribution was set at £62,162 which was paid in full. Presbytery Dues were set at £1,985.

The congregation should be congratulated on their generous support in their weekly donations and support for our regular fund raising activities. However, we cannot let our guard down and by reviewing the weekly offerings, and signing up to the Gift Aid scheme, we can move stronger financially together.

Reserves Policy

It is the Trustees ambitious policy to hold reserves of approximately TWO month's expenditure including designated funds. At the year end the Church held unrestricted of £1,990 of which £932 had been designated for Fabric fund and £1,819 for the purchase of music. The remaining balance is negative, which represents a difficulty for the Reserves Policy and over 100% of policy target.

The Church also holds £13,631 of restricted funds which have been provided for the purposes specified in Note 2.

The Accounts were approved by the Trustees on
and signed on their behalf,

The Accounts were approved by the Trustees on
and signed on their behalf,

Mrs Frances Milne
Session Clerk

Mr William Wordie
Treasurer

Sign FRANCES MILNE

Sign WILLIAM WORDIE

Date 18th March 2026

Date 18th March 2026

Independent Examiner's Report to the Trustees of Nairn Old Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 13.

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. 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.

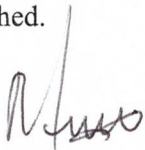
Independent examiner's statement

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:

- 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.



R F Lander
Chartered Accountant
Cathkin
Nelson Road
Forres
Moray
IV36 1DR

18th March 2026
Date

NAIRN OLD PARISH CHURCH
Receipts and Payments Account
Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts				
Donations	85,037	4	85,041	100,898
Activities for Generating Funds	14,279	275	14,554	14,015
Income for Third Parties	2,452		2,452	3,165
Other Church Organisations	-	-	-	567
Bank Interest and Returned Charges	110	45	155	327
Receipts from General Trustees	7,349	-	7,349	51,728
Grants	6,897	-	6,897	10,750
Total Receipts	<u>116,124</u>	<u>324</u>	<u>116,448</u>	<u>181,450</u>
Payments				
Costs of Generating Funds	885		885	809
Charitable Activities	126,462	5,615	132,077	168,155
Income for Third Parties	2,448		2,448	3,247
Total Payments	<u>129,795</u>	<u>5,615</u>	<u>135,410</u>	<u>172,211</u>
Excess of Receipts over payments				
(Payments over Receipts) for the year	<u>(13,671)</u>	<u>(5,291)</u>	<u>(18,962)</u>	<u>9,239</u>

The Notes on Pages 9 to 12 form part of these Accounts

NAIRN OLD PARISH CHURCH
Statement of Balances
Year ended 31 December 2025

Bank & Deposit Balances

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances				
Brought forward	15,661	18,922	34,583	25,344
Movement in year	(13,671)	(5,291)	(18,962)	9,239
Bank & Deposit Balances				
Carried forward	<u>1,990</u>	<u>13,631</u>	<u>15,621</u>	<u>34,583</u>
Assets				
Gift Aid Receivable (Approx.)	<u>2,427</u>			<u>2,200</u>
Liabilities				
Cost of Heating & Light and Property				
Repairs not yet billed (Approx.)	<u>1,550</u>			<u>130</u>

The accounts were approved by the Kirk Session on 18th March 2026

For and on behalf of the Kirk Session

FRANCES MILNE
 18th MARCH 2026

Session Clerk, Mrs Frances Milne

WILLIAM WORDIE
 18th MARCH 2026

Treasurer, Mr William Wordie

The Notes on Pages 9 to 12 form part of these Accounts

NAIRN OLD PARISH CHURCH

Notes forming part of the financial statements for the year ended 31 December 2025

1 Movements in Funds

	at 1st January 2025 £	Receipts £	Payments £	at 31st December 2025 £
Restricted Funds				
J Semple Fund	312	2	-	314
J McMorran Fund	5,504	14	-	5,518
New Build Account	7,108	4	7,112	-
NOPC Friendship Group	601	275	400	476
FoodNest Fund	5,397	679	5,211	865
Less Internal Transfers	-	(650)	(7,108)	6,458
	<u>18,922</u>	<u>324</u>	<u>5,615</u>	<u>13,631</u>
		-	-	
Unrestricted Funds				
Designated S.S. Fund	185	82	231	36
Designated Fabric Fund	5,129	6,485	10,682	932
Designated Music Fund	1,775	44	-	1,819
Designated Flower Fund	2,118	581	1,450	1,249
Designated R.J.R. Gordon Gift Fund	940	5	-	945
Less Internal Transfers	-	(31,686)	(25,228)	(6,458)
General Fund	5,514	140,614	142,661	3,467
	<u>15,661</u>	<u>116,125</u>	<u>129,796</u>	<u>1,990</u>
Total Funds	<u>34,583</u>	<u>116,449</u>	<u>135,411</u>	<u>15,621</u>

2 Purposes of Restricted Funds:-

J Semple	This is a fund to assist with the cost of Sunday School trips/parties etc.
J McMorran Fund	This Fund has been set up for the maintenance of the organ.
New Build Account	This fund is for the purpose of the New Build - Kirk View
NOPC Friendship Group	This fund is for the purpose of the NOPC Friendship Group.
FoodNest Fund	This fund is for the food waste scheme

Purposes of Designated Funds

Designated Sunday School Fund	The Trustees have set aside funds for running the Sunday School
Designated Fabric Fund	The Trustees have set aside funds for the maintenance of the Church property.
Designated Music Fund	The Trustees have set aside funds for the purchase of music Resources.
Designated Flower Fund	The Trustees have set aside funds for the purpose of floral Decoration etc.
Designated RJR Gordon Gift Fund	The Trustees have set aside funds for the purpose of special gifts when required.

NAIRN OLD PARISH CHURCH

Notes forming part of the financial statements for the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Donations				
Offerings, Gift Days etc.	67,851		67,851	68,698
Gift Aid Tax	15,488		15,488	28,397
New Build Income	-	4	4	529
Weddings & Funerals	1,320		1,320	3,214
Life and Work Income	378		378	60
	<u>85,037</u>	<u>4</u>	<u>85,041</u>	<u>100,898</u>
4 Activities for Generating Funds				
Use of Premises	4,762		4,762	3,731
Tea Collection	1,406		1,406	1,437
SS/WFG/MF	82	275	357	207
Regular Fund Raising	8,029		8,029	8,641
	<u>14,279</u>	<u>275</u>	<u>14,554</u>	<u>14,016</u>
5 Analysis of Payments				
Charitable Activities				
Giving 2 Grow	62,162		62,162	75,349
Presbytery Dues	1,985		1,985	1,217
Ministry Expenses	1,337		1,337	4,344
Pulpit Supply	600		600	964
Other Staffing Costs	4,915		4,915	7,035
Fabric Repairs & Maintenance	20,577		20,577	1,850
Roof Repairs	-		-	37,452
Flowers and Planters	1,450		1,450	-
Manse Energy	505		505	
Highland Council Tax	3,256		3,256	3,093
Heating & Lighting	8,986		8,986	11,560
Insurance	6,951		6,951	6,118
Other Building Costs	98	-	98	1,254
Church Office Expenses	3,745		3,745	2,885
Organ & Music	7,662		7,662	6,122
Printing Stationery & Postage	892		892	859
FoodNest Expenditure	-	5,211	5,211	5,662
Life & Work Costs	245		245	441
Other Expenses	1,050	4	1,054	1,637
Sunday School	46		46	-
Men's Fellowship	-	-	-	296
Women's Friendship Group	-	-	-	17
Friendship Group	-	400	400	-
	<u>126,462</u>	<u>5,615</u>	<u>132,077</u>	<u>168,155</u>

NAIRN OLD PARISH CHURCH
Notes forming part of the financial statements
For the year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total Paid £
6 Collections for 3rd Parties				
Maundy Thursday	207		207	207
Water Aid	751		751	698
Christian Aid	856		856	905
Poppy Fund	101		101	101
Rosebank School Playground	437		437	437
G Burtwell Retirement	100		100	100
-			-	
	<u>2,452</u>	<u>-</u>	<u>2,452</u>	<u>2,448</u>

7 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 the year under review the minimum stipend was £32,433 and the maximum stipend in 5th and subsequent years of service was £39,856.

8 Trustee Remuneration and Related Transactions: -

During the year NO Trustees received remuneration.

In addition, the congregation is responsible for settling the Council Tax liability for the Manse of £3,256 as well as providing and paying for phone and internet at the Manse at a cost of £924.

Additional Information:

The accounting policy for Fabric Expenditure is that normal repairs and maintenance are charged to the General Fund. Extraordinary Repairs and Improvements are met from the Fabric Fund and/ or by special Fund Raising and consolidated Fabric Fund held by Church of Scotland General Trustees.

At 31st December 2025, the Insured Values of the congregation’s properties were: -

Church and Hall	=	£ 12,345 Million
New Manse	=	£ 445,245
ECO Cabin	=	£ 12,223

NEW BUILD PROPERTY TEAM – KIRK VIEW ACCOUNT
SUMMARY OF ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2025

	2025 £	2024 £
INCOME		
Soup Lunch proceeds	-	529
Refund of Bank Charges	-	85
Donations	<u>4.</u>	<u>-</u>
Total Income	<u>4.</u>	<u>614</u>
EXPENDITURE		
Erection of Heras fencing	-	972
Transfer to NOPC General Account	7,108	-
Bank Charges	<u>4</u>	<u>45</u>
Total Expenditure	<u>7,112</u>	<u>1,017</u>
 Balance of Bank account 31 December 2024	 7,108	 7,511
Add income	<u>4</u> 7,112	<u>614</u> 8,125
 Less Expenditure	 <u>7,112</u>	 <u>1,017</u>
 Balance of Bank account 31 December 2025	 <u><u>-</u></u>	 <u><u>7,108</u></u>

**NAIRN OLD PARISH CHURCH
APPENDIX**

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2025	2024
	£	£
Consolidated Fabric Fund Revenue Account (50)		
Balance 1st January	7,386.00	33,836
Transfer Deposit Fund	-	-
Interest and Dividends	20,280	24,200
Income Fund Dividend	2,242	2,242
	<u>29,908</u>	<u>60,278</u>
Transfer for Roof Repairs	740	37,452
Transfers for Energy	6,609	12,265
Transfers for Cleaning	-	1,048
Administration costs	350	2,127
	<u>7,699</u>	<u>52,892</u>
Balance 31st December	<u>22,209</u>	<u>7,386</u>
Consolidated Fabric Fund Capital Account (56)		
Balance 1st January	474,541	474,541
Transfer from Capital Fund 1	-	-
Balance 31st December	<u>474,541</u>	<u>474,541</u>
Market Value 31st December	<u>535,916</u>	<u>527,799</u>