

APPENDIX 1



Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	01	2025	To	31	12	2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Thurso United Reformed Church	
Other names charity is known by		
Registered charity number	SC004861	
Charity's principal address	Springfield	
	Glengolly	
	Thurso	
	Caithness	Postcode KW14 7XP

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Elizabeth C Macdonald	Deacon (Secretary)		Church Meeting
2	Audrey Munro	Deacon		Church Meeting
3	Margaret Mitchell	Deacon		Church Meeting
4	William James Buchan	Deacon		Church Meeting
5	Jason Goodwill	Deacon	Resigned 28/02/2025	Church Meeting
6	Alison Munro	Deacon (Treasurer)	Elected 06/05/2025	Church Meeting
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	

Structure, governance and management

Type of governing document

Thurso United Reformed Church (TURC) is an unincorporated association, it is one of a family of churches in Scotland, Wales and England. Collectively called the United Reformed Church. TURC is in the United Reformed Church Synod of Scotland. The governing document of the URC is its "Scheme of Union". Office bearers of local churches within the URC are accountable to the local Church Meeting. The Church Meeting is the first council of the URC and is the means by which the local membership expresses its will and gives authority to act on local matters.

Trustee recruitment and appointment

All serving Deacons become Trustees upon appointment as deacons and remain so until they cease serving as Deacons. Currently there is no time limit on a Deacon's appointment, and should a Deacon relinquish duty for a period he or she can be re-appointed. Deacons are appointed from the membership of TURC by its Church Meeting.

Objectives and activities

Charitable purposes

TURC primary purposes are to uphold the preaching of the Word of God; the administration of the Lord's Supper; the Sacrament of Baptism. TURC also seeks to carry out works of Christian Service

Summary of the main activities in relation to these objects

Provision of Christian Ministry
 Maintenance of the infrastructure to support TURC Ministry
 Planning for future Ministry
 Support for Ecumenical Activities
 Support for the community locally
 Support for other charities

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Achievements and performance

Summary of the main achievements of the charity during the financial period

Thurso United Reformed Church continues to provide weekly worship services in the Church building. Members and adherents who are unable to attend due to ill health are kept in contact with through phone calls and visits and updates via our church magazine, Contact.

Our Toddler group continues to meet twice a week and is a welcoming and popular group for parents, carers and grandparents to come along to with their wee ones. The group did a special fundraising event for one of the babies who attends who was born blind. The money raised is being used to make a safe, sensory garden at his home.

Thurso United Reformed Church hosted The World Day of Prayer Service in March. We were delighted to be supported by members of the local Church of Scotland, Baptist, Catholic and Episcopal Churches. Our members also took place in the annual Easter Praise celebrations.

We held our Harvest Festival in September and had a community lunch after the service. There were donations of food and money which were given to Caithness Foodbank.

We have lost one Deacon, but another has been appointed. And have had an adult baptism and welcomed some new members into our congregation.

We are hopeful that in 2026 we will finally have a minister in place. The Scottish URC Synod and the Scottish Episcopal Synod are in discussions as to calling a minister to share the role within Thurso URC and Thurso Scottish Episcopal Church. So we are looking forward in hope to this new chapter in our Church life.

Financial review

Brief statement of the charity's policy on reserves

The Charity shall seek to maintain a financial reserve equivalent to at least three months' current expenditure. The reserve will help to mitigate any large unforeseen emergency expenditure.

Details of any deficit

Donated facilities and services (if any)

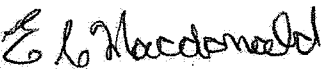
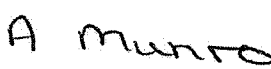
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Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Elizabeth C Macdonald	Audrey Munro
Position (e.g. Chair)	Church Secretary	Deacon
Date	17.05.26	17.05.26

Thurso United Reformed Church

SC004861



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2054		31	12	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	17,453	53			17,506	20,391
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	499	253			752	845
Gross trading receipts					-	-
Income from investments other than land and buildings	1,156				1,156	1,553
Rents from land & buildings	6,690				6,690	7,690
Gross receipts from other charitable activities					-	-
					-	-
A1 Sub total	25,798	306	-	-	26,104	30,479
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	25,798	306	-	-	26,104	30,479
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	29,082				29,082	30,235
Grants and donations		650			650	735
Governance costs:					-	-
Audit / independent examination	900				900	840
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	29,982	650	-	-	30,632	31,810
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	185				185	-
Purchase of investments					-	-
A4 Sub total	185	-	-	-	185	-
Total payments	30,167	650	-	-	30,817	31,810
Net receipts / (payments)	(4,369)	(344)	-	-	(4,713)	(1,331)
A5 Transfers to / (from) funds						
					-	-
Surplus / (deficit) for year	(4,369)	(344)	-	-	(4,713)	(1,331)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	50,302	16,172			66,474	67,805
	Surplus / (deficit) shown on receipts and payments account	(4,369)	(344)			(4,713)	(1,331)
	Cash and bank balances at end of year	45,933	15,828			61,761	66,474

(Agree balances with receipts and payments account(s))

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
Total				

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
	Gift Aid Small Donations Scheme	General		564	491
	Gift Aid	General		1,290	1,290
	Lenovo Thinkpad Laptop	General	185	185	
Total			185	2,039	1,781

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
Total				

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
Total				

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>E C Macdonald</i>	Elizabeth C Macdonald	17.05.26
<i>A Munro</i>	Audrey Munro	17.05.26

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	x
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C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Cash	2,120				2,120	2,664
Gift Aid	1,887				1,887	2,483
Offerings	12,396				12,396	14,216
Donations	1,050	53			1,103	1,028
Total	17,453	53	-	-	17,506	20,391

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	-
			-	-
			-	-
Total	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Ministry & Mission	13,140				13,140	14,720
Church & Hall	14,406	-			14,406	14,867
Manse	1,270				1,270	586
General Expenses	266				266	62
					-	-
					-	-
					-	-
					-	-
Total	29,082	-	-	-	29,082	30,235

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	17,453				17,453	20,368
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	499				499	505
Gross trading receipts					-	-
buildings					-	-
Rents from land & buildings	6,690				6,690	7,690
Gross receipts from other charitable activities	1,156				1,156	1,553
Sub total	25,798	-	-	-	25,798	30,116
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	25,798	-	-	-	25,798	30,116
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	29,082				29,082	30,235
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination	900				900	840
Preparation of annual accounts					-	-
Legal costs					-	-
					-	-
					-	-
Sub total	29,982	-	-	-	29,982	31,075
Payments relating to asset and investment movements						
Purchases of fixed assets	185				185	-
Purchase of investments					-	-
Sub total	185	-	-	-	185	-
Total payments	30,167	-	-	-	30,167	31,075
Net receipts / (payments)	(4,369)	-	-	-	(4,369)	(959)
Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	(4,369)	-	-	-	(4,369)	(959)

Nature and purpose of funds

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Thurso United Reformed Church

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Charity Fundraising	Church Project	Church Roof Project			
Receipts						
Donations		53	-		53	23
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	253				253	340
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	253	53	-	-	306	363
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	253	53	-	-	306	363
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations	650				650	735
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	650	-	-	-	650	735
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	650	-	-	-	650	735
Net receipts / (payments)	(397)	53	-	-	(344)	(372)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(397)	53	-	-	(344)	(372)

Nature and purpose of funds

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APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Charity name	Thurso United Reformed Church						
Registered charity number	SC004861							
On the accounts of the charity for the period	Period start date			to	Period end date			
	Day	Month	Year		Day	Month	Year	
	01	01	2025		31	12	2025	
Set out on pages	5-10						(remember to include the page numbers of additional sheets)	
Respective responsibilities of trustees and examiner	<p>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.</p>							
Basis of independent examiner's statement	<p>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.</p>							
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> 1. which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> • 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 <p>have not been met, or</p> <ol style="list-style-type: none"> 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 							
Signed:	<i>Linda Cameron</i>				Date:	<i>25.5.26</i>		
Name:	Linda Cameron							
Relevant professional qualification(s) or body (if any):	FCCA CTA CA							
Address:	15 Princes Street							
	Thurso							
	Caithness							
	KW14 7BQ							

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.