

Scottish Charity Number: SC001082

**Rosskeen Free Church of Scotland
Annual Report and Financial Statements
for the year ended 31 December 2025**

Rosskeen Free Church of Scotland

Contents

	Page
Report of the Trustees	1
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statement	10

Rosskeen Free 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 FRS 102.

Objectives and Activities

The [Free Church of Scotland](#) currently has over 140 congregations in Scotland, as well as 2 in London and 5 in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full time college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

Rosskeen Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church.

The congregation is authorised by the Church to have two ministers paid from central funds of the Church.

The Church building, the Rosskeen manse and the MacCallum Centre are the property of the congregation and are held under the Church's model trust deed. The Church Hall, Saltburn Manse, Ex Service Point and Ex Co-op are all held by the congregation.

The government of the Free Church of Scotland is Presbyterian and the congregation is within the Northern Presbytery.

Grant Making Policy

The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

Review of our Achievement and Performance

During the year, the church met regularly for worship and carried out various activities in pursuit of the above stated aims.

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

Rosskeen Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

Review of our Achievement and Performance (cont'd)

Significant highlights, events and developments of note in the year include the following:

In relation to congregational activities:

- Morning Services were held weekly at Rosskeen Church and Evening Services at the Capstone Centre. Attendances continued to see a steady increase throughout the year and new faces attending regularly.
- Both weekly services continued to be live-streamed through the Church's YouTube channel and this has proved a valuable ministry to the housebound and others.
- Sunday School met regularly throughout term-time with a roll of approximately 25 children.
- YF met before the Sunday morning service with approximately 7 teenagers.
- A weekly prayer meeting is held - largely in-person but with a Zoom component also. Attendance hovers around the 20 mark with 3 or 4 additionally online.
- Lunch Club moved from fortnightly to monthly, but continued to be a very popular ministry with local care homes taking residents along via minibus. There is soup, sandwiches and baking followed by an hour of gospel music. Additional Care homes have expressed interest in taking residents through with one new home attending in the calendar year.
- Knit and Natter met weekly and numbers grew across the year.
- Ministry in Song, an outreach of music and testimony, met monthly in the Capstone Centre.
- Youth Fellowship continued to meet fortnightly on a Saturday evening at the Capstone Centre. YF grew on the year from 11 teenagers to 16 teenagers regularly attending from a variety of congregations in the local area.
- There was a successful Easter Family Service event and other family services at Christmas and the end of the Summer School term.
- The Food Bank continues to operate from the Capstone Centre. It is manned by volunteers and is well supported with donations from within the congregation and from the wider community. As well as helping to alleviate food poverty for those in crisis situations, the volunteers are ready to respond to other physical problems and to support clients emotionally and spiritually. They work hard to "lend a listening ear" and to signpost people to appropriate support agencies.
- The Capstone Centre continued to be used by the Northern Presbytery and the Free Church Mission Board under a licence to occupy. In December of 2024 it was agreed by the Presbytery that the NP Connect work would cease and a Church Plant (Capstone Community Church) would be officially inaugurated within the premises.
- Rosskeen Church has continued to build on its good working relationship with other congregations locally.
- Rev. Calum Macmillan retained contact with various schools within the area. Ardross, Newmore, Bridgend and Milton Primaries for regular assemblies, and South Lodge and Coulhill Primaries for the end of term services (Easter, Summer and Christmas). There were also occasional assemblies in Park Primary (Invergordon). There were also regular assemblies in Alness and Invergordon Academies.
- Milton, Bridgend, Coulhill, Newmore and Ardross Primaries attended a 'Christmas Unwrapped' event at the Capstone Centre. These events are popular with the schools and are very successful outreach opportunities for us.

Rosskeen Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

Review of our Achievement and Performance (cont'd)

In relation to congregational activities:

- Rev Calum MacMillan continued a weekly 'drop in' at Invergordon Academy. Since November of 2024 Rev MacMillan operates this by himself due to the absence (and subsequent resignation) of Rev Brian Macleod (Invergordon Parish Church). It takes the form of simply being present in the school cafeteria and brining in doughnuts and cookies for the pupils and staff. There are good conversations taking place (including spiritual) and relationships being built within the school community with both staff and students. This, in part, led to Gospel opportunities within the school - these are listed below.
- In February 2025 Rev MacMillan was invited into Invergordon Academy to the Higher RMPS class for a discussion around the topic of miracles. The class had studied Hume's philosophical argument against Miracles and Rev MacMillan was invited in to give a faith perspective on the case for miracles. The event was very well received and led to further opportunities.
- At Easter time there was a further opportunity to present the case for the Resurrection of Jesus Christ from the dead. This took place across various classes over a school day. S5/S6 Higher RMPS class (the same as above) for round table discussion first period, S3 philosophy class the following period then two separate S1 RE classes either side of lunch. The S1 classes took the form of formal debates. Calum and a senior pupil presented the case for the resurrection and two senior pupils argued against it, then it was open to the floor for questions. Again, this was very well received by the school.
- Invergordon Academy have expressed interest in Rev MacMillan resuming mentoring some of the junior boys and this continues to be explored.
- Calum, along with two other school chaplains, Rev Robert Adair and Rev Phil Gunn continued monthly 'drop-in' on the first Tuesday of each month at Alness Academy over lunchtime. It has helped develop relationships within the school, especially with the new Head Teacher.
- The Church celebrated its 125th Anniversary in June 2025, It marked 125 years since the first service was held in the current building. A weekend celebration was held involving a thanksgiving service on the Friday night, a congregational Fun Day on the Saturday and a communion on the Sunday with a former Elder of the Congregation - Rev David Ferguson (North Uist) - preaching.
- In December, our annual 'Carols by Candlelight' event returned and was very well attended. We raised funds for the local 'Womens Aid'.
- We continue to work alongside other local churches and there were two Alness & District Church Collective Churches Together Services) services this year - a Good Friday Communion Service and a Community Carol Service in December. There was also a 'Big Summer Hymn Sing' event in August – a joint Church outdoor praise evening. The local Ministers also meet for a monthly fraternal for prayer and mutual encouragement.
- There was a civic service held in the Church to mark the 80th Anniversary of VE Day. Rev MacMillan led that service with involvement from the other local clergy.
- The women in the congregation held a number of coffee mornings raising much needed funds for a number of causes.
- The Deacons Court continued to pursue plans for building improvements and a planning application was lodged with Highland Council for proposed renewal of the windows.
- Melville Knox, an independent Christian school, continued using our church building as a hub for their new school.
- Across the year the congregation was blessed to welcome 22 new members. 3 by profession of faith, 18 by transfer from other congregations.

Rosskeen Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

Review of our Achievement and Performance (cont'd)

In relation to congregational activities:

- There were two adult baptisms in the year - one by immersion, one by sprinkling.
- 21 members left the congregation in the calendar year. 16 transferred their memberships to the Capstone Community Church, 5 members moved away from the area.
- One member passed away in the year in question. The resulted in no net change to the overall membership numbers.
- Our Minister in Training, Keith Nicolson, finished his two year training with us in June 2025 and began the second phase of his training with Merkinch Free Church in Inverness.
- Three new office bearers were inducted during the year. Rev Colin Morison and Mr Duncan Maclean were inducted as Elders and Mr Robert Macrae as a Deacon. The Kirk Session continue to monitor the need for further office bearers.
- Rev MacMillan continued to operate as Presbytery Clerk on behalf of the Northern Presbytery.

Financial Review

Principal sources of funding

The congregation receives it funding by way of weekly offerings and Gift Aid donations.

Results for the year

The financial statements for the year are set out in pages 8 to 17. The Statement of Financial Activities on page 8 reflects net outgoing resources of £18,686 (2024: net incoming resources of £89,896).

Risk Management

The Trustees assess the major risks to which the congregation is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

Reserves Policy

It is the policy of the congregation to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. The General Fund (page 16) at 31 December 2025 was surplus £161,396 (2024: £171,478).

Total reserves, including the net book value of fixed assets and balances on restricted funds amounted to £1,392,428 (2024: £1,411,114).

Structure, Governance and Management

Rosskeen Free Church of Scotland is established by Constitution. The church is a Scottish Charity (No. SC001082).

Appointment of Charity Trustees

The Kirk session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as their responsibility as elder or deacon.

Rosskeen Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

Key Management Personnel Remuneration

The church is Presbyterian in government and its day to day running is undertaken by the Elders (the Kirk Session) and the Deacons (the Deacons' court). The Deacons' Court's specific function relates to the material and financial business of the congregation, as well as social ministry, whereas Elders are charged with the general and spiritual oversight of the congregations. {It is accepted practice for the Ministers and Elders to also be in membership of the Deacons' Court}. Under charity law the Deacons' Court are deemed to be the Trustees of the Congregation. (This is distinct from the role of congregational trustees responsible only for holding property in trust).

Reference and Administrative Information

Elders: W Campbell D McPhail D Lipp
R Hannan D Henderson J Gunn
D Maclean (appointed 16/11/25) C Morison (appointed 16/11/25)

Deacons: D MacIver M Stirling
R Macrae (appointed 16/11/25)

Minister: Rev C MacMillan

Ministry in training: Keith Nicolson (contract period completed June 2025)

Congregational Trustees for holding Property:

D Stirling
M Stirling
D Lipp

Principal Office: Achnagarron Church
Invergordon
Ross-shire
IV18 0PJ

Website: www.rosskeenfreechurch.co.uk

Charity Number: SC001082

Independent Examiner: Jonathan N Innes FCCA
Innes & Partners Limited
Chartered Certified Accountants
9 Ardross Street
Inverness,
IV3 5NN

Bankers: Royal Bank of Scotland
60 High Street
Invergordon
Ross-shire
IV18 0DH

Rosskeen Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

Reference and Administrative Information (cont'd)

Solicitors:

Macleod & MacCallum	Ledingham & Chalmers	Brodies LLP
Solicitors & Estate Agents	Kintail House	3 Fodderty Way
107 High Street	Beechwood Business Park	Dingwall
Invergordon	Inverness	IV15 9XB
Ross-shire	IV2 3BW	
IV18 0AB		

Trustees' Responsibilities in relation to the Financial Statements

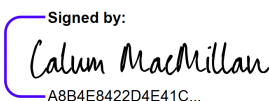
The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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:

- 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.

Approved by the trustees on 30th June 2026 and signed on their behalf by:

Signed by:

A8B4E8422D4E41C...

Rev. Calum MacMillan
Minister / Trustee

Rosskeen Free Church of Scotland

Report of the Independent Examiner for the year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 17.

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's 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. 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 in 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 (as amended) and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)

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

2C9861F6B32C4E1...

Jonathan N Innes FCCA

Managing Director

Innes & Partners Limited

Chartered Certified Accountants

9 Ardross Street

Inverness

IV3 5NN

Date: 30th June 2026

Rosskeen Free Church of Scotland**Statement of Financial Activities for the year ended 31 December 2025**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income					
Donations and Legacies	3	100,526	29,911	130,437	177,782
Charitable Activities	4	1,300	4,200	5,500	800
Investments	5	3,793	614	4,407	4,326
Other	6	-	-	-	106,574
Total Income		105,619	34,725	140,344	289,482
Expenditure					
Charitable Activities	7	120,962	39,673	160,635	202,586
Total Expenditure		120,962	39,673	160,635	202,586
Net income/(expenditure) before gains/(losses) on investments		(15,343)	(4,948)	(20,291)	86,896
Transfers between funds	13	(24,753)	24,753	-	-
		(40,096)	19,805	(20,291)	86,896
Gains/(losses) on investment assets		1,605	-	1,605	3,000
Net Movement in Funds		(38,491)	19,805	(18,686)	89,896
Reconciliation of Funds					
Total Funds Brought Forward		1,315,380	95,734	1,411,114	1,321,218
Total Funds Carried Forward	13	1,276,889	115,539	1,392,428	1,411,114

Rosskeen Free Church of Scotland

Balance Sheet as at 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Fixed Assets					
Tangible assets	9	1,088,322	-	1,088,322	1,118,336
Investments	10	27,171	-	27,171	25,566
Total Fixed Assets		1,115,493	-	1,115,493	1,143,902
Current Assets					
Debtors	11	89,331	2,963	92,294	115,101
Cash at Bank and in Hand		84,020	114,158	198,178	164,979
Total Current Assets		173,351	117,121	290,472	280,080
Liabilities					
Creditors falling due within one year	12	11,955	1,582	13,537	12,868
Net Current Assets/(Liabilities)		161,396	115,539	276,935	267,212
Total Assets less Current Liabilities		1,276,889	115,539	1,392,428	1,411,114
Net Assets	13	1,276,889	115,539	1,392,428	1,411,114
The Funds of the Charity					
Restricted Income Funds		-	115,539	115,539	95,734
Unrestricted Funds		1,276,889	-	1,276,889	1,315,380
Total Charity Funds	14	1,276,889	115,539	1,392,428	1,411,114

The notes on pages 10 to 17 form part of these accounts.

The accounts were approved by the trustees on 30th June 2026 and signed on their behalf by:

Signed by:

Calum MacMillan

A8B4E8422D4E41C

Rev C Macmillan

Trustee

Rosskeen Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies

Basis of Preparation and Assessment of Going Concern

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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), the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), and UK Generally Accepted Accounting Practice.

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.

Funds Structure

For the purpose of the Statement of Financial Activities as shown on page 8, funds are defined as follows:

- Unrestricted funds* comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.
- Designated funds* represent unrestricted funds which have been earmarked by the Trustees for particular purposes.
- Restricted funds* comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Income Recognition

All voluntary income and bank interest is accounted for when received. Income from tax recoveries on Gift Aid is accounted for on the accruals basis.

Expenditure Recognition and Irrecoverable VAT

Expenditure is recognised on an accruals basis when a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.#

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Tangible Fixed Assets and Depreciation

Heritable property is stated at cost. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Heritable Property & Property Improvements	2% straight line
Fixtures and equipment	20% reducing balance
Minibus	20% reducing balance

Rosskeen Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies (cont'd)

Fixed Asset Investments

All investments are shown in the accounts at market value.

Donated goods

Donated goods are measured at their values unless it is impractical to measure the fair value reliably.

Fair values are estimated based on the cost of the item to the donor.

Donations include the value of assets gifted to the church on cessation of Rosskeen Trading Limited.

2. Related Party Transactions and Trustees' Expenses and Remuneration

The Trustees received no remuneration or expenses during the year (2024: nil) in their capacity as Trustees.

Rosskeen Free Church of Scotland**Notes to the Financial Statements for the year ended 31 December 2025****3. Donations and Legacies**

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Individuals	34,872	3,610	38,482	36,337
Gift Aid Offerings	47,560	8,887	56,447	71,820
Income Tax Reclaim	15,490	2,709	18,199	22,789
Other Donations	-	5,097	5,097	2,255
Other income	2,604	9,608	12,212	30,106
Legacies	-	-	-	14,475
	100,526	29,911	130,437	177,782

Income from donations and legacies was £130,437 (2024: £177,782) of which £100,526 was unrestricted (2024: £104,750) and £29,911 was restricted (2024: £73,032).

4. Charitable Activities

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Hall Hire	1,300	4,200	5,500	800
	1,300	4,200	5,500	800

Income from charitable activities was £5,500 (2024: £800) of which £1,300 was unrestricted (2024: £nil) and £4,200 was restricted (2024: £800).

5. Investments

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Interest	3,793	-	3,793	3,712
Dividends	-	614	614	614
	3,793	614	4,407	4,326

Total investment income was £4,407 (2024: £4,326) of which £3,793 was unrestricted (2024: £3,712) and £614 was restricted (2024: £614).

6. Other

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Proceeds on property sale	-	-	-	106,574
	-	-	-	106,574

Total other income was £nil (2024: £106,574) of which £nil was unrestricted (2024: £106,574) and £nil was restricted (2024: £nil).

Rosskeen Free Church of Scotland**Notes to the Financial Statements for the year ended 31 December 2025****7. Analysis of Expenditure**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Charitable Expenditure				
Preaching services	1,007	-	1,007	2,208
Ministry Expenses	1,362	-	1,362	1,344
Head office remittances	62,460	-	62,460	59,757
Charitable donations	500	7,830	8,330	9,962
Presbytery dues and insurance	5,806	-	5,806	4,533
Heating and Lighting	8,579	3,005	11,584	13,025
Telephone	40	-	40	340
Books and Stationery	-	271	271	663
Magazines	-	163	163	-
Printing	347	1,449	1,796	-
MacCallum Centre	-	-	-	889
Teaching Materials	-	1,389	1,389	2,225
Outing	-	510	510	-
Subscriptions	-	-	-	208
Social Events	-	737	737	-
Outreach Events	-	2,028	2,028	25
Council Tax	2,720	-	2,720	3,788
Media and Recording	-	547	547	3,702
Repairs and maintenance	152	5,108	5,260	35,724
Rent and rates	1,094	-	1,094	1,269
Salaries	-	10,872	10,872	11,125
General expenses	2,468	3,396	5,864	6,698
Independent Examiners Fee	2,178	-	2,178	2,076
Professional Fees	-	2,368	2,368	60
Depreciation	32,249	-	32,249	32,200
Final VAT payment for Subsidiary Company	-	-	-	10,765
	120,962	39,673	160,635	202,586
Total	120,962	39,673	160,635	202,586

Support costs 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.

Expenditure on charitable activities was £160,635 (2024: £202,586) of which £120,962 was unrestricted (2024: £117,155) and £39,673 was restricted (2024: £85,431).

Rosskeen Free Church of Scotland**Notes to the Financial Statements for the year ended 31 December 2025****8. Analysis of Staff Costs**

	Total 2025 £	Total 2024 £
Salaries and wages	10,451	10,094
Employers National Insurance	88	114
Pension costs	333	917
	10,872	11,125

	Total 2025 Number	Total 2024 Number
Administration and support	1	1
	1	1

No employee had remuneration including benefits in excess of £60,000 (2023: £nil).

9. Tangible Fixed Assets

	Heritable Property £	Property Improvement £	Motor Vehicles £	Fixtures & Equipment £	Total £
Cost / Valuation					
As at 1 January 2024	1,202,674	286,506	12,000	50,704	1,551,884
Additions	-	-	-	2,235	2,235
As at 31 December 2025	1,202,674	286,506	12,000	52,939	1,554,119
Depreciation					
As at 1 January 2024	328,637	53,415	11,669	39,827	433,548
Charge for the year	24,053	5,732	66	2,398	32,249
As at 31 December 2025	352,690	59,147	11,735	42,225	465,797
Net Book Value					
As at 31 December 2024	874,037	233,091	331	10,877	1,118,336
As at 31 December 2025	849,984	227,359	265	10,714	1,088,322

The church's heritable property comprises the following:

	£
Valuation	
Church Buildings	910,000
Old Co-op Building	124,674
Old Rent Office	168,000
Total valuation at 31 December 2025	1,202,674

Rosskeen Free Church of Scotland**Notes to the Financial Statements for the year ended 31 December 2025****10. Investments**

	Total 2025	Total 2024
	£	£
Market value as at 1 January 2025	25,566	22,566
Unrealised gain / (loss) on investments	1,605	3,000
Market value as at 31 December 2025	27,171	25,566

The followings investments are held:

4,387 Share Pool Units are held with the Free Church of Scotland

400 3.5% War Stock

11. Analysis of Debtors

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Prepayments and accrued income	-	751	751	729
Other debtors	89,331	2,212	91,543	114,372
	89,331	2,963	92,294	115,101

12. Analysis of current liabilities and long term creditors

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Due within 1 year				
Accruals and deferred income	11,955	1,582	13,537	12,868
	11,955	1,582	13,537	12,868

13. Analysis of Net Assets Among Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
Fixed Assets	1,088,322	-	1,088,322	1,118,336
Investments	27,171	-	27,171	25,566
Current Assets	173,351	117,121	290,472	280,080
Current Liabilities	(11,955)	(1,582)	(13,537)	(12,868)
As at 31 December 2025	1,276,889	115,539	1,392,428	1,411,114

Analysis of Net Assets Among Funds

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Fixed Assets	1,118,336	-	1,118,336
Investments	25,566	-	25,566
Current Assets	183,174	96,906	280,080
Current Liabilities	(11,696)	(1,172)	(12,868)
As at 31 December 2024	1,315,380	95,734	1,411,114

Rosskeen Free Church of Scotland**Notes to the Financial Statements for the year ended 31 December 2025****14. Movement in Funds**

	As at 01.01.2025 £	Incoming Resources £	Outgoing Resources £	Transfers Gains/Losses £	As at 31.12.2025 £
Restricted Funds					
Fabric	19,824	1,821	(6,729)	26,473	41,389
Youth	8,618	2,923	(2,504)	(357)	8,680
Mercy Ministries	9,507	-	(650)	-	8,857
Communication	10,726	5,094	(4,778)	(1,878)	9,164
Outreach & Missions	15,311	2,641	(3,174)	-	14,778
Local Ministries	9,975	8,956	(4,283)	-	14,648
Third Party	500	7,691	(6,390)	515	2,316
Ministry & Discipleship	21,274	5,599	(11,165)	-	15,708
	95,734	34,725	(39,673)	24,753	115,539
Unrestricted Funds					
General	171,478	105,619	(88,713)	(26,988)	161,396
Assets Fund	1,118,336	-	(32,249)	2,235	1,088,322
Investment Fund	25,566	-	-	1,605	27,171
	1,315,380	105,619	(120,962)	(23,148)	1,276,889
Total Funds	1,411,114	140,344	(160,635)	1,605	1,392,428

	As at 01.01.2024 £	Incoming Resources £	Outgoing Resources £	Transfers Gains/Losses £	As at 31.12.2024 £
Restricted Funds					
Fabric	47,288	5,300	(32,764)	-	19,824
Vehicle	217	44	-	(261)	-
Youth	8,222	3,760	(3,364)	-	8,618
Mercy Ministries	10,975	-	(1,468)	-	9,507
Communication	7,786	10,810	(4,831)	(3,039)	10,726
Outreach & Missions	5,471	11,008	(1,168)	-	15,311
Local Ministries	4,803	27,216	(22,044)	-	9,975
Third Party	1	8,648	(8,344)	195	500
Ministry & Discipleship	25,062	7,660	(11,448)	-	21,274
	109,824	74,446	(85,431)	(3,105)	95,734
Unrestricted Funds					
General Fund	41,592	215,036	(84,955)	(195)	171,478
Assets Fund	1,147,236	-	(32,200)	3,300	1,118,336
Investment Fund	22,566	-	-	3,000	25,566
	1,211,394	215,036	(117,155)	6,105	1,315,380
	1,321,218	289,482	(202,586)	3,000	1,411,114

Rosskeen Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2025

Fund Purposes:

Restricted Funds:

The Fabric Fund encompasses all income and expenditure relating to the upkeep of the properties belonging to Rosskeen Free Church.

The Youth Fund encompasses all income and expenditure relating to the activities and running costs of *Rosskeen Sunday School*, *Milnafua Sunday School*, *Frogz*, *Youth Work*, *Little Nippers*, *Mums and Toddlers* and *The Saturday Club*.

The Mercy Ministries Fund encompasses all income and expenditure relating to the *Common Good Fund*, the *Road to Recovery Fund* and the *Seeds of Hope Fund*.

The Communication Fund encompasses all income and expenditure relating to the *Magazine Fund* and the *Media and Recording Fund*.

The Outreach and Missions Fund encompasses all income and expenditure relating to the *Missions Fund*, *Ministry in Song Fund* and *Community café*.

The Local Ministries Fund encompasses all income and expenditure relating to the rental and running costs of the *MacCallum Centre* and *Capstone Offices*.

The Third Party Fund encompasses all income and expenditure relating to donations collected and paid over to Third parties.

The Ministry & Discipleship Fund encompasses all income and expenditure relating to the ministry of the church.

Unrestricted Funds:

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Designated Assets Fund encompasses the net book value of the fixed assets held by the church.

The Investment Fund encompasses the net book value of the investments held by the church.