NORTH COAST AND THE FLOWS CHURCH OF SCOTLAND

Registered Scottish Charity

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Congregation number 422334

Scottish Charity number SC007248

NORTH COAST AND THE FLOWS CHURCH OF SCOTLAND

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their Report and Financial Statements for the year ended 31 December 2025.

Reference and administrative information

Charity name and number	North Coast and the Flows Church of Scotland SC007248
Congregation reference number	422334
Contact address	42 Croick Strath Halladale Forsinard KW13 6YT

Trustees

The trustees who served during the year and up to the date of this report are:

CURRENT MEMBERS OF THE KIRK SESSION AND TRUSTEES
Interim Moderator and Locum Minister Rev H Stewart and the following 'active' elders
Mr G Bain, Mrs B Bethell, Mr G Cameron, Mrs K Campbell, Mr M Clasper, Mrs J Coghill
Mr C Findlay, Mrs J Gray, Mr W Macdonald, Dr M Macdonald, Mr R Mackay, Mrs H McLean BEM
Mrs E Mowat (dJan 2026), Mrs J Mowat, Mrs W Otoupal-Hylton, Mr A Robinson, Mr A Sparling
Mrs S Stewart, Viscount Thurso

The following 'inactive' elders also held initial positions on the Kirk Session from the legacy congregations.
Names marked ® notified their desire to retire from active eldership. Others have temporarily stood down.
Mr J Bremner ® , Mrs J Chisholm, Mr A Clasper, Mrs J Dunbar ® (dJan 2026), Dr P Hylton (non elder Asst Session Clerk)
Mrs M Gillies MBE ® , Mrs M Lyall ® , Mr J Mackay ® , Mrs M Mackenzie ® , Mr I Manson, Mrs C Pennington,
Mrs C Proctor ®, Mrs M Rosie ®, Mrs M Sutherland ®, Mrs R Sutherland ®, Mr B Watson ®

Current office-bearers

Interim Moderator	Rev H Stewart
Minister	Vacant
Session Clerk	Mrs B Bethell, Mr G Cameron, Mrs J Gray, Mrs J Mowat and Mr A Sparling
Treasurer	Mr T Jordan/Mrs L Sinclair
Finance Convener	Mrs L Sinclair
Fabric Convener	Vacant

Independent Examiner

Mr John F Cormack CA, Messrs Victor T Fraser & Co, Chartered Accountants
Market Place, Wick, Caithness, KW1 4LP

Bankers

Bank of Scotland, 25 Olrig Street, Thurso, KW14 7BL

Governing document

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

Recruitment and appointment of trustees

The members of the Kirk Session are the trustees of this charity. The Kirk Session members are the elders of the church, who 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 elected by the congregation and inducted by Presbytery.

Organisational structure

The Kirk Session meets at least six times a year and its constituent committees oversee both civil and ecclesiastical issues. These include everything from property to pastoral care and from finance to vision for the future.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025 (Continued)

Objects 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 in Scotland, through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

The North Coast and the Flows congregation is engaged in providing services of worship, Sunday School, youth activities and a variety of community activities.

North Coast and the Flows, part of Cleir Eilean I, was established in April 2025 following the union of five legacy congregations in North Sutherland and west Caithness - Thurso West, Halkirk and Westerdale, North Coast, Altnaharra and Farr, Melness and Tongue
Our vision is to be a community of worshippers where all are welcomed and enabled to experience the joy, peace, forgiveness and fullness of life that comes from knowing God through faith in Jesus Christ.
Our mission is to strengthen relationships within our church family by supporting, encouraging and nurturing each other to grow in faith and involvement in church life; to build connections with our communities by fostering a commitment to the well-being of others and creating places where people feel they belong and are accepted; to connect with the wider community through practical action, prayer and pastoral support.

Achievements and performance

The North Coast and the Flows is vacant with no minister and pulpit supply is covered by members of the congregation and by others from neighbouring parishes.

The use of Zoom in Thurso West has allowed a wider congregation to keep in contact and also proved useful for various meetings and funerals, and this will continue into the next year.

Two united Communion services have successfully taken place.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025 (Continued)

Financial review

The General and Fabric Funds have increased due to the union of five parishes and the legacy churches funds being transferred from the other churches.
The Gift Day raised £5,326 which, is a magnificent sum.

The Giving to Grow costs were £37,627 as shown in the Financial Statements.
The vacancy allowance is paid by the National Offices if there is a locum in place.

The manse in Thurso has been let since 12.03.21 and the net funds received in 2025 amounted to £7,523. The monies are held in the Fabric Account.
There are two manses within the new parish. Reay is the intended manse for the minister and the one in Thurso is currenty being let out.

Reserves policy

It is the Trustees' policy to hold unrestricted and undesignated reserves representing six months' General Fund Expenditure.

At the year end the Church held unrestricted funds of £128,142 of which £28,708 had been designated for fabric fund, £25,373 for General Reserve, £1 for the Guild, £2,074 for the Sunday School and £41 for the Choir fund. The remaining balance of £71,945 represents about six month's expenditure.

The Church held £621 of restricted funds which have been provided for the purposes specified in (a) and (b)

Statement of trustees' responsibilities

The trustees are responsible for keeping proper accounting records which 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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by members of the Board of Trustees on 10 /08 /2026 and is signed on their behalf by:

Graham Cameron
Session Clerk and Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH COAST AND THE FLOWS CHURCH OF SCOTLAND

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 5 to 8.

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 the 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 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.



J F Cormack CA
Victor T Fraser & Co, Chartered Accountants
Market Place, Wick, Caithness, KW1 4LP

Date: 5 October 2026

NORTH COAST AND THE FLOWS CHURCH OF SCOTLAND

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

All money figures £	Note	Restr-icted funds	Unrestricted funds - all designated						Totals 2025 £	Totals 2024 £
			General fund	Fabric fund	General Reserve	The Guild	Sunday School	Choir fund	SUB-TOTAL	
Income from:										
Donations and legacies	A	0	67,893			0	0	0	67,893	67,893	46,829
Charitable activities	B		0						0	0	9
Investments	C		162		204	0	0		366	366	596
Other sources	D		54,478	17,939					72,417	72,417	8,652
Total income		0	122,533	17,939	204	0	0	0	140,676	140,676	56,086
Expenditure on:										
Raising funds			0						0	0	0
Charitable activities	E	500	79,095	6,288		0	0	0	85,383	85,883	101,175
Governance costs			432						432	432	396
Total expenditure		500	79,527	6,288	0	0	0	0	85,815	86,315	101,571
Net income/expenditure(-)		-500	43,006	11,651	204	0	0	0	54,861	54,361	-45,485
Transfers between funds		0	0	0	0	0	0	0	0	0	0
Net movement in funds		-500	43,006	11,651	204	0	0	0	54,861	54,361	-45,485
RECONCILIATION OF FUNDS										
Total funds brought forward		1,121	28,939	17,057	25,169	1	2,074	41	73,281	74,402	119,887
Total funds carried forward		621	71,945	28,708	25,373	1	2,074	41	128,142	128,763	74,402
STATEMENT OF FUNDS										
The above funds are represented by the following bank and cash accounts:										
Bank deposit accounts					25,373				25,373	25,373	26,519
Bank current accounts		621	71,866	28,708		1	2,074		102,649	103,270	47,781
Cash in hand			79					41	120	120	102
		621	71,945	28,708	25,373	1	2,074	41	128,142	128,763	74,402
			(a)		(b)						

(a) **Restricted funds**
The balance of Restricted Funds at 31 December 2025 comprised:
Thurso Manse Refurbishment £621

(b) **Fabric Fund**

The bank balance at 31 December 2025 stands at £29,329 as represented by the Restricted Funds of £621 and un-restricted funds of £28,708

The Restricted Funds are applied through the Fabric Fund for ease of management

The financial statement on this page and the detailed page 6 and statutory disclosures on pages 7 and 8, were approved by the Board of Trustees on 10 /08 /2026, and signed on their behalf by:

G J Cameron.

Graham Cameron, Trustee and Session Clerk

Lorraine Sinclair

Lorraine Sinclair, Treasurer

DETAILS OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

All money figures £	Note	Restr-icted funds	Unrestricted funds - all designated						Totals 2025 £	Totals 2024 £
			General fund	Fabric fund	General Reserve	The Guild	Sunday School	Choir fund	SUB-TOTAL	
A Donations and legacies										
Offerings			38,339				0		38,339	38,339	22,861
Donations		0	5,138					0	5,138	5,138	9,024
Annual Gift Day			5,326						5,326	5,326	7,160
Tax recovered on Gift Aid			9,090						9,090	9,090	7,784
Legacy			10,000						10,000	10,000	0
Membership fees									0	0	0
		0	67,893	0	0	0	0	0	67,893	67,893	46,829
B Charitable activities										
Wayleave			0						0	0	9
			0	0	0	0	0	0	0	0	9
C Investment income										
Growth Fund dividend			112						112	112	54
Bank and other interest			50		204	0	0		254	254	542
			162	0	204	0	0	0	366	366	596
D Other income sources										
Letting of Manse			0	7,523					7,523	7,523	8,652
Receipts from General Trustees			17,811						17,811	17,811	
Refunds			1,818						1,818	1,818	
Transfers from North Coast Parish			10,458						10,458	10,458	
Transfers from Halkirk			24,391	10,416					34,807	34,807	
			54,478	17,939	0	0	0	0	72,417	72,417	8,652
E Costs charitable activities										
Cost of Fund Raising			0						0	0	27
Giving to Grow/ M & M	4		37,627						37,627	37,627	19,803
Presbytery dues			2,015						2,015	2,015	118
Travel - minister/interim moderator	6		428						428	428	0
Pulpit supply	4		2,020						2,020	2,020	1,153
Other salaries	4,6		4,831						4,831	4,831	4,973
Payroll services			96						96	96	192
Maintenance - church		500	3,936	5,745					9,681	10,181	58,619
Maintenance/Expenses - manse			3,631	240					3,871	3,871	2,889
Manse Windows		0	8,070						8,070	8,070	0
Music & sound maintenance			300						300	300	438
Purchase of flowers			274						274	274	679
Manse Letting Costs				303					303	303	1,867
Heat and light			8,543						8,543	8,543	5,888
Insurance, church & manse			5,155						5,155	5,155	2,948
Post stationery advertising			67						67	67	202
Donations made						0			0	0	335
Broadband			76						76	76	0
Rent of Hall for Services			398						398	398	0
Zoom Subscription			156						156	156	156
Miscellaneous expenses			1,472					0	1,472	1,472	888
		500	79,095	6,288	0	0	0	0	85,383	85,883	101,175

STATUTORY NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

	2025	2024
	£	£
1 INVESTMENTS		
The Church of Scotland Investors Trust: 400 Growth Fund units, cost £200		
Market value at 31 December 2025:	2,752	2,552
The Church of Scotland Investors Trust: 550 Growth Fund units, cost £1,247.50		
Market value at 31 December 2025:	3,784	
The Church of Scotland Investors Trust: 111 Growth Fund units, cost £55.50		
Market value at 31 December 2025:	764	
The Church of Scotland Investors Trust: 625 Growth Fund units, cost £2,000		
Market value at 31 December 2025:	4,300	
The Church of Scotland Investors Trust: 118 Income Fund units, cost £590		
Market value at 31 December 2025:	1,344	
2 DEBTORS		
Significant Debtors at the end of the year are noted:		
Gift aid tax recoverable, quarter ended 31 December	0	2947
3 CREDITORS		
Significant Creditors at the end of the year are noted:		
Interim Moderator - Car Mileage	0	0
Church Gas and Electricity	0	941
Victor T Fraser & Co Ltd - Payroll	0	48
Victor T Fraser & Co Ltd - Examiner's Fee	0	400
	0	1389
4 STAFF COSTS AND NUMBERS		
Salaries	4831	4973
Social Security costs		
The services provided were church music.	4831	4973
Number of employees, on the basis of head count	*3*	*3*

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 the fifth and subsequent years of service) was £39,856.

OTHER COSTS	2025	2024
	£	£
Pulpit Supply Fees	2020	1153
	2020	1153

STATUTORY NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
(CONTINUED)

5 COLLECTION FOR THIRD PARTIES

These were special collections which were not the income of the charity.

Occasion	***Recipient***	**2025** £	**2024** £
Leprosy Mission Collection	Leprosy Mission	184	116
July Coffee Evening	CMHSG (Stepping Stones)	215	0
Coffee Morning Donations	Befriending Caithness	223	
Coffee Morning Donations	Samaritans	223	
Christian Aid Collection	Christian Aid	0	231
Harvest Thanksgiving	Christian Aid	0	207
Christmas Eve Collection (2024)	Mikeysline	0	184
		845	738

6 TRUSTEE PAYMENTS AND RELATED PARTY TRANSACTIONS

Mrs M E Jackson - for Music Services	0	207
Rev, H Stewart - Pulpit Supply	600	1000
	600	1207
Reimbursement of expenses to or on behalf of 1 trustee (2024 - 1):		
Rev. H Stewart (IM) - Travel Expenses	428	0
Rev. L Rennie (IM) - Travel Expenses	0	153
	428	153

7 COMMITMENTS

There were no significant commitments at 31 December 2025.

8 RESTRICTED FUNDS

Restricted Funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

At the commencement of the year, £1,121 had been brought forward in relation to Thurso Manse Refurbishment (£621) and the purchase of a blind for the Thurso West church hall window (£500) No Costs were incurred on Thurso Manse Refurbishment and therefore the balance of £621 will be carried over to 2026.

APPENDIX

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

	2025	2024
CAPITAL ACCOUNT	£	£
Credit Balances held at 31 December at cost	329,395	0
Market Value of Balances at 31 December	354,919	0
REVENUE ACCOUNT		
Credit Balance at 31 December	42,049	0
TEMPORARY ACCOUNT		
Credit Balance at 31 December	(10,228)	0