

Nairn Free Church of Scotland

Trustees' Report and Financial Statements

Year Ended 31 December 2024

Contents of the Financial Statements *for the year ended 31 December 2024*

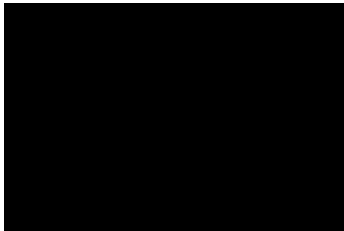
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Church Information

[Trustees](#)

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 4

[Address](#)



Bankers

Bank of Scotland

73 High Street,

Nairn

IV12 4BS

Solicitors

Simpson and Marwick WS

Albany House

58 Albany street

Edinburgh

EH1 3QR

Independent Examiner

Declan Flynn

Glebe End

1 Glebe Road

Nairn

IV12 4ED

Nairn Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Nairn Free Church of Scotland is established by Constitution. The church is a Scottish Charity (No. SC048656).

Aims, Affiliation and Activities

The Free Church of Scotland currently has a network of around 110 congregations across Scotland and over 12,000 people that gather at services every week to worship God, but our Christian faith affects all our life, not just Sunday at church. As well as the Scottish churches we have 2 churches in London, and 5 in North America and sister churches founded by mission work in India, Peru, and South Africa. The church has a full-time degree awarding 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.

Nairn Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out as above. The congregation is within the Inverness, Lochaber and Ross Presbytery and is authorised by the Church to have a minister paid from the Central funds of the church.

The church building and the Minister's manse are the property of the congregation and held in trust by locally elected congregational trustees under the Church's model trust deed.

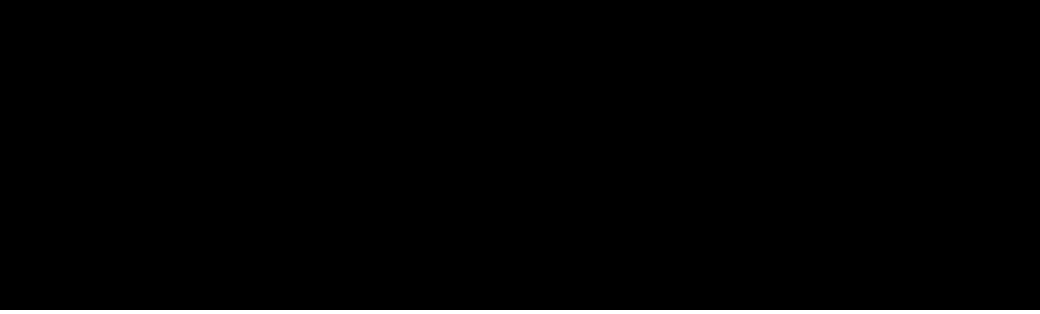
The church building is used for public worship every week and further church groups throughout the week as well as external groups who use the building regularly for a variety of purposes, such as choirs and craft activities. The church undertakes 3 weekly sessions per year with all four Primary Schools in the Nairn area to deliver curricular Christian Education. The church raises money for Mission work at home and abroad (eg helping support the Free Church's Disaster Relief Programme).

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session consists of the minister and elected elders and has the responsibility for spiritual oversight, while the Deacons' Court compose of the Kirk Session and members of elected Deacons oversee financial and property matters. Under Charity Law the Deacons' Court are deemed to be the Trustees of the congregation as those with the responsibility for day-to-day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding the property in trust.

The Deacons' Court (the Trustees) who served during the year were as follows: -

Deacons' Court



Appointment of 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 in the church for some time in various roles and would be familiar with the church's values, 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 responsibilities of their office within the congregation as elder or deacon.

Reserves for the year

As of December 2024, the church holds unrestricted funds of £ (6562) with restricted funds totalling £26067.

In relation to the negative balance on the unrestricted funds account, action was taken from January 2025, whereby the monthly remittance to Head office was stopped. It is anticipated that later in the year, with the increase in membership, there will be funding available whereby we will restart paying the remittance.

On behalf of the Trustees:

Trustee:

Date:

Nairn Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2024.

Report on the accounts of the church for the year ended 31st December 2024.

Respective Responsibilities of Trustees and Independent Examiners

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. 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 Examiners 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 these records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the Trustees concerning 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 Examiners Statement

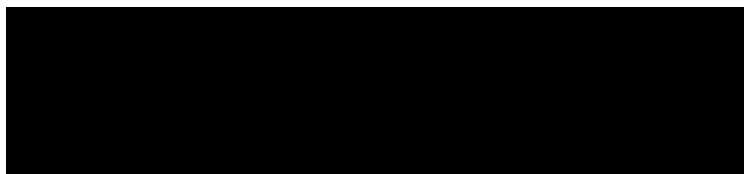
In the course of my examination, no matter has come to my attention:

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.



Signed:

Date:

NAIRN FREE CHURCH

Receipts and Payments Account

For the period from 01 January 2024 to 31 December 2024

	General fund	Designated funds	Restricted funds	Total funds	Prior year total funds
Incoming resources					
Donations and legacies	54,364	—	4,754	59,118	71,587
Other trading activities	226	—	75	301	304
Income from investments	2,143	—	—	2,143	1,873
Income from charitable activities	257	—	23	281	167
Total incoming resources	56,991	—	4,852	61,843	73,932
Resources used					
Expenditure on raising funds	—	—	—	—	—
Charitable Activities	70,097	—	3,686	73,784	79,570
Other expenditure	—	—	—	—	—
Total resources used	70,097	—	3,686	73,784	79,570
Surplus for the year	(13,106)	—	1,165	(11,940)	(5,637)
Transfers					
Gross transfers between funds - in	—	—	314	314	6,435
Gross transfers between funds - out	—	—	(314)	(314)	(6,435)
Excess of receipts over payments before other gains /	(13,106)	—	1,165	(11,940)	(5,637)
Net movement in funds after transfers	(13,106)	—	1,165	(11,940)	(5,637)
Reconciliation of funds					
Total funds brought forward	6,543	0	24,902	31,446	37,084
Total funds carried forward	(6,562)	0	26,068	19,505	31,446
Represented by					
Unrestricted					
General fund	(6,562)	—	—	(6,562)	6,543
Designated					
Building Fund	—	0	—	0	0
Restricted					
Building Fund	—	—	0	0	0
Children and Youth Work	—	—	887	887	1,024
Compassion in crisis	—	—	987	987	877
Fabric Fund	—	—	24,133	24,133	22,361
Special Appeals	—	—	60	60	326
youth work	—	—	—	—	314

NAIRN FREE CHURCH

Balance sheet (Summary)

As at: 31 December 2024

	As at 31/12/2024	As at 31/12/2023
	£	£
Current assets		
Cash at bank and in hand	19,505	31,446
	19,505	31,446
Net current assets less current liabilities	19,505	31,446
Total assets less current liabilities	19,505	31,446
Total net assets less liabilities	19,505	31,446
Represented by		
Unrestricted		
Unrestricted - General fund	(6,562)	6,543
Designated		
Designated - Building Fund	0	0
Restricted		
Restricted - Compassion in crisis	987	877
Restricted - Special Appeals	60	326
Restricted - Fabric Fund	24,133	22,361
Restricted - Children and Youth Work	887	1,024
Restricted - youth work	—	314
Restricted - Building Fund	0	0
Funds of the church	19,505	31,446

Approved by the Trustees on 31st July 2025. Signed on their behalf by the undersigned:

Trustee:

Treasurer:

Date:

