

AVOCH CONGREGATIONAL CHURCH

Reports and Financial Statements

Year ended 31 March 2026

Charity Number: SC000911

AVOCH CONGREGATIONAL CHURCH

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Scottish Charities Number - SC000911

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Trustees Report for Year Ending April 2026

The Name of the Charity is Avoch Congregational Church.

Charity No: SC000911.

Address:

Thomas Leslie Smith (Treasurer)

4 Newton

Cromarty

Ross-shire

IV11 8XT

Trustees:

Rev. Mark Hughes (Minister).

Rev. Dr. Arthur Fraser (Elder)

Sandy Macpherson (Elder)

Donald Macpherson (Deacon)

Jane Jardine (Deacon)

Jennifer Barclay (Deacon)

Trustee appointment:

Members from within the Church are elected by the Church membership to run the trust.

Charitable purpose:

The aim of the charity is to promote Christian values through the teachings of the Bible and to spread the message of the Gospel of Jesus Christ.

Main activities:

The main activity of the charity is to promote the Christian Gospel message.

This is done through regular Sunday services and other meetings held throughout the year.

The church has contact with the local primary school and secondary school whereby the minister is invited to take assemblies and conduct special school services.

The church is a recognised place for conducting religious rites such dedications, funerals and weddings.

Main achievements:

The church continues to fulfil its task of preaching and spreading the Christian Gospel message.

Sunday school is held during each school term.

Throughout the year the church holds various discipleship meetings as is needed.

The church meets weekly for a Prayer meeting on three Wednesdays of a month. On the last Wednesday of every month the church meets for an evening of praise.

Reserves:

The charity has a Business account and a Savings account.

Other information:

The charity has maintained its contact with local children who have attended the JAFFA club, a club for primary school age children. This club runs monthly and is well attended and well received by parents in the community.

The church continues to attract a number of visitors to the area who join us because we are members of the Fellowship of Independent Evangelical Churches, and they have looked specifically for an F.I.E.C. church which they can attend during their stay.

We look forward to our next year with anticipation of further contact and involvement with our local community.

Signed on behalf of the trustees:

Rev. Mark Daniel Hughes (Minister)

Jane Jardine (Deacon)

April 2026

Independent Examiners Report

Scottish Charities Number - SC000911

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.

The charity 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 accounts.

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 the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Sheena Nelson

Date: 13 August 2026

Faith Finance
77 Killearn Crescent
Plains
ML67UN



Receipts and Payments for the Year Ended March 2026

	31.03.25	31.03.26
	£	£
<u>INCOME SPLIT</u>		
OPEN PLATE OFFERING	11,037.02	10,804.21
GIFT AID	21,525.00	22,880.00
GIFT AID REFUND	6,077.58	7,427.86
GIFTS & DONATIONS	3,105.00	1,190.95
WEDDINGS & FUNERALS	1,040.00	300.00
MISCELLANEOUS	2,665.34	78.50
INTEREST	2,663.78	2,179.30
JAFFA CLUB		186.50
SUMMER CAMP		200.00
	48,113.72	45,247.32
<u>EXPENDITURE SPLIT</u>		
UTILITIES (Elec/Oil)	8,035.75	3,373.45
CHARITIES	180.00	180.00
INSURANCE	2,682.35	2,932.61
PRINT/POST/STATIONERY	254.90	213.23
SUNDRIES & MISCELLANEOUS	2,436.94	2,941.04
MISSION (Includes Pulpit supply)	2,735.00	3,344.31
P.A.Y.E.	34,674.41	36,999.39
REPAIR & MAINTENANCE	2,501.56	203.94
SUMMER CAMP	2,110.13	761.00
JAFFA CLUB	1,695.00	1,126.47
BANK CHARGES	0.00	29.82
	57,306.04	52,105.26

Statement of Balances for Year Ended 31 March 2026

	FYE 31/03/25	FYE 30/03/26
	£	£
INCOME Church Activities.	48,113.72	45,247.32
EXPENDITURE Church Activities	57,306.04	52,105.26
DEFICIT (-) / SURPLUS	(9,192.32)	(6,857.94) Deficit
Funds b/f	84,914.79	75,722.47
Net Funds	<u>75,722.47</u>	<u>68,864.53</u> Net funds
<u>ASSETS</u>		
Bank Charity Account	792.60	755.36
Bank Savings Account	14,227.95	13,109.17
Bank Deposit Accounts	<u>60,701.92</u>	<u>55,000.00</u>
	<u>75,722.47</u>	<u>68,864.53</u> Bank balance

Avoch Congregational Church

Scottish Charities Number: SC000911

Notes to the accounts *for the year ended 31 March 2026*

Trustee remuneration

One charity trustee, the Minister, was employed by the charity during the year and received remuneration of **£36,999.39**.