

**Registered Charity Number: SC054168**

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 DECEMBER 2025  
FOR  
BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**LEGAL AND ADMINISTRATIVE INFORMATION**

---

<b>Charity name</b>	BRORA FREE CHURCH OF SCOTLAND (CONTINUING)
<b>Charity number</b>	SC054168
<b>Principal address</b>	8 Gower Street Brora East Sutherland KW9 6PB
<b>Denominational address</b>	Copperfield House Culloden Road Westhill Inverness IV2 5BP
<b>Trustees</b>	The Trustees comprise all members of the Deacons' Court, the membership which is listed within their report on Page 4.
<b>Independent examiner</b>	Rhona Wilson, BA, FCCA MacKenzie Kerr Limited Chartered Accountants Redwood 19 Culduthel Road Inverness IV2 4AA
<b>Church website</b>	<a href="http://www.freechurchcontinuing.org/congregations/brora/">www.freechurchcontinuing.org/congregations/brora/</a>
<b>Bankers</b>	Bank of Scotland Main St Golspie KW10 6RJ

## **BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31 DECEMBER 2025**

---

The Trustees have pleasure in presenting their Report along with the Financial Statements of the charity for the period ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### **OBJECTIVE AND ACTIVITIES**

##### **Affiliation, objectives and aims**

The congregation is part of the Free Church of Scotland (Continuing) denomination with congregations in the UK, USA, Sri Lanka, Spain, Portugal and France. This Church is Presbyterian in Church government and adheres in worship and doctrine to the position adopted by the Church of Scotland at the Reformation. This Church claims continuity with the Free Church of Scotland which came into existence historically in 1843 and within which there was a split in January 2000. That part of the Church which for administrative reasons is described as the Free Church of Scotland (Continuing) claims to be more faithful to the constitutional principles of the Free Church than the other part of the Church resulting from the split. The constitutional documents of the Free Church of Scotland of 1843 remain the founding documents of the Free Church of Scotland (Continuing).

##### **Significant objectives and activities**

The principle objectives of the congregation, in common with the Church body of which it is a part, is to maintain the public worship of God and advance the gospel and kingdom of the Lord Jesus Christ, in obedience to Him and in accordance with the Holy Scriptures.

The congregation is also concerned to exercise pastoral care and practical concern for those in need. The congregation maintains the ordinances of worship on the Lord's Day, the dispensing of the sacraments of Baptism and the Lord's Supper, organises Sabbath Schools, Bible Studies, Fellowships, Mid-week and Saturday evening Prayer Meetings, Open Air Preaching, Evangelistic Outreach and pursues other activities consonant with its Biblical principles.

Details regarding the congregation's Manse is outlined in Note 4 to the Financial Statements. To facilitate its objectives and aims the Trustees have in place an ongoing program scheduled to ensure the regular maintenance and upkeep of its property.

The Trustees are committed to ensure that all practical steps are undertaken to promote the wellbeing of each individual child and vulnerable adult in accordance with its Safeguarding Statement and Procedures Policy.

A review of the Health & Safety policy is conducted on a regular basis to ensure compliance and that all aspects of risk have been assessed and appropriate action taken.

##### **Donations policy**

The congregation makes donations from its income to individuals and organisations whose aims are compatible with the congregation's objectives and are generally known to the Trustees and the congregation.

## **BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

### **REPORT OF THE TRUSTEES FOR THE PERIOD ENDED 31 DECEMBER 2025**

---

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable Activities**

Throughout the period the Brora Free Church (Continuing) congregation carried out various activities in pursuit of its stated aims and objectives referred to on page 2 as follows:

- holding public worship on the Lord's Day,
- conducting Mid-week Prayer Meetings,
- holding Congregational Fellowships and Bible studies,
- conducting Evangelistic Outreach and tract distribution,
- endeavouring to provide spiritual care and social support for the elderly, the sick and those who are confined within their own homes.

#### **FINANCIAL REVIEW**

##### **Results for the period**

The financial position of the congregation is reflected in the Financial Statements for the period as set out on pages 6 to 11 of this Report. The Trustees acknowledge their gratitude and thankfulness to the Lord who has graciously blessed us as a congregation in maintaining and upholding His Cause among us throughout the period. Thanks and appreciation is extended to our members and adherents for their faithful support and generous contributions towards the temporal needs of the Congregation.

##### **Principal funding sources**

The Brora Free Church (Continuing) primarily receives its funding by way of weekly envelope, plate and electronic bank payment contributions along with Gift Aid Income Tax repayment.

**BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**REPORT OF THE TRUSTEES  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

---

**FINANCIAL REVIEW - continued**

**Reserves policy**

It is the policy of the Trustees to maintain the unrestricted funds at a level to meet ongoing expenditure requirements throughout the period. The Unrestricted General Fund at 31 December 2025 amounted to £5,317 and is assessed as providing adequate funding to meet the ongoing work of the Church.

Total reserves, including balances on restricted funds amounted to £160,818.

**GOVERNANCE, STRUCTURE AND MANAGEMENT**

**Governing Document**

Brora Free Church (Continuing) is established by Constitution. The constitutional documents of the Free Church of Scotland of 1843 remain the founding documents of the Free Church of Scotland (Continuing).

**Structure**

The congregation is within the Northern Presbytery and is authorised by the Free Church of Scotland (Continuing) to have a Minister paid from its central funds. The minister and elders comprise the Kirk Session, which is responsible for the spiritual oversight of the congregation. The financial administration, and matters of fabric are the responsibility of the Trustees. Under charity law the Deacons' Court, which includes the minister, elders and deacons are deemed to be the Trustees of the Congregation. This is separate from the role of Congregational Trustees responsible only for holding property in trust. The Trustees (Deacons' Court) who served during the period were:

Rev Thomas J Buchanan	(Minister and Moderator)
Graham Sinclair	(Elder)
Rev Henry Woods	(Elder)

**Appointment of Charity Trustees**

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). The communicant membership of the congregation must be involved in the process of election and must have the support of the majority of the communicant membership. The person(s) elected must be adjudged by the existing Trustees to be fit for the office of Trustee and be conversant with the Church's ethos, aims and objectives as well as its day-to-day operations.

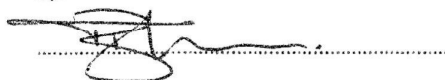
As part of their induction programme new Trustees are required to undertake training to ensure awareness and understanding of:

- the duties and responsibilities of Trustees;
- the organisational structure of the charity;
- the financial position of the charity and;
- the future plans and objectives of the charity.

**Risk management**

The Trustees regularly conduct an assessment of the major risks to which the congregation is exposed to and take timely and appropriate steps to minimise the occurrence of such risks.

Approved by order of the Board of Trustees on 24/02/2026..... and signed on its behalf  
by:



**Trustee**

**BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**INDEPENDENT EXAMINERS REPORT  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

---

I report on the financial statements of the charity for the period ended 31 December 2025 set out on pages 6-11.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements 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 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements as required under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

**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 Charities and Trustee Investment (Scotland) 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
  - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



**Rhona Wilson, BA, FCCA**  
MacKenzie Kerr Limited  
Chartered Accountants  
Redwood  
19 Culduthel Road  
Inverness  
IV2 4AA

Date *24 February 2026*

**BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**STATEMENT of FINANCIAL ACTIVITIES  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	23/04 - 31/12/2025 Total Funds £
<b>INCOME &amp; ENDOWMENTS FROM:</b>				
Donations	2	48,531	148,737	197,268
<b>Total</b>		<b>48,531</b>	<b>148,737</b>	<b>197,268</b>
<b>EXPENDITURE ON:</b>				
<b>Charitable activities</b>				
General Activities	3	21,974	14,476	36,450
<b>Total</b>		<b>21,974</b>	<b>14,476</b>	<b>36,450</b>
<b>NET INCOME/(EXPENDITURE)</b>				
Transfer between funds	9	(21,240)	21,240	0
<b>Net movement in Funds</b>		<b>5,317</b>	<b>155,501</b>	<b>160,818</b>
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward		0	0	0
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>8</b>	<b>5,317</b>	<b>155,501</b>	<b>160,818</b>

The notes form part of these financial statements

**BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**BALANCE SHEET**

as at 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	23/04 - 31/12/2025 £
<b>FIXED ASSETS</b>				
Tangible assets	4	0	190,100	190,100
<b>CURRENT ASSETS</b>				
Cash at bank		5,317	5,361	10,678
		5,317	195,461	200,778
<b>CREDITORS</b>				
Amount falling due within one year	6	0	(12,360)	(12,360)
<b>NET CURRENT ASSETS</b>		5,317	183,101	188,418
<b>CREDITORS</b>				
Amounts falling due after more than one year	7	0	(27,600)	(27,600)
<b>NET ASSETS</b>		5,317	155,501	160,818
<b>FUNDS</b>				
Unrestricted Funds				5,317
Restricted Funds				155,501
<b>TOTAL FUNDS</b>	8			160,818

The financial statements were approved by the Board of Trustees on 24/02/26 and signed on its behalf by:

  
.....

Trustee

.....

Trustee

The notes form part of these financial statements

## BRORA FREE CHURCH OF SCOTLAND (CONTINUING)

### NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 DECEMBER 2025

---

#### 1 ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charity, have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The financial statements have been prepared under the historical cost convention.

The financial statements are prepared in sterling which is the functional currency of the charity.

The trustees consider that there are no material uncertainties about the charities ability to continue as a going concern. The trustees also consider there are no significant areas of judgements, estimates or key assumptions that affects items in the accounts.

##### **Income**

All income is recognised in the Statement of Financial Activities on a receipt basis.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Charitable Activities**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its objects and activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them. The allocation of direct and support costs are analysed in the notes to the financial statements.

##### **Tangible Fixed Assets**

No depreciation is charged on Freehold Property.

**BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

**1 ACCOUNTING POLICIES - continued**

**Taxation**

The charity is exempt from income tax on its charitable activities.

The charity is not registered for V.A.T. purposes and consequentially all input VAT is charged against the category of resources expended for which it was incurred.

**Fund Accounting**

**Unrestricted** funds can be used in accordance with the charitable objectives at the discretion of the Trustees.

**Restricted** funds can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purposes of each fund is included in the notes to the financial statements.

<b>2 DONATIONS AND LEGACIES</b>	<b>23/04 - 31/12/2025</b>		
	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Assets donated	6,561	146,437	152,998
Door Collection	6,475	0	6,475
Freewill Offering	22,361	0	22,361
Gift Aid Tax Reclaim	5,899	0	5,899
Fabric fund collections	5,545	0	5,545
Magazine subscriptions	180	0	180
Donations	1,430	2,300	3,730
Other income	80	0	80
	<b>48,531</b>	<b>148,737</b>	<b>197,268</b>

**3 CHARITABLE EXPENSES - GENERAL**

Denominational Expenses	14,749	0	14,749
Property Expenses	3,782	12,149	15,931
Congregational Expenses	3,230	0	3,230
Finance & Administrative Expenses	213	27	240
Donations - (Note 5)	0	2,300	2,300
	<b>21,974</b>	<b>14,476</b>	<b>36,450</b>

**BRORA FREE CHURCH OF SCOTLAND (CONTINUING)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE PERIOD ENDED 31 DECEMBER 2025**

**3 CHARITABLE EXPENSES - GENERAL (Breakdown analysis)**

	Denomination Expenses	Property Expenses	Congregational Expenses	Finance & Admin Expenses	23/04 - 31/12/2025 Total
	£	£	£	£	£
Remittances to Central Funds	14,749				14,749
Rent of Property		2,170			2,170
Insurance		508			508
Council Tax		1,104			1,104
Repairs & Refurbishment Costs		12,149			12,149
Car Expenses			477		477
Supply Costs			873		873
Donations			2,300		2,300
Other Expenditure			1,880		1,880
Professional Fees				240	240
	<b>14,749</b>	<b>15,931</b>	<b>5,530</b>	<b>240</b>	<b>36,450</b>
<b>Analysis by Fund</b>					
Unrestricted Funds	14,749	3,782	3,230	213	21,974
Restricted Funds	0	12,149	2,300	27	14,476
	<b>14,749</b>	<b>15,931</b>	<b>5,530</b>	<b>240</b>	<b>36,450</b>

**4 TANGIBLE FIXED ASSETS**

	Freehold Property	Total
	£	£
<b>COST</b>		
At 23 April 2025	0	0
Additions	190,100	190,100
At 31 December 2025	<b>190,100</b>	<b>190,100</b>
<b>DEPRECIATION</b>		
At 23 April 2025	0	0
Charge for year	0	0
At 31 December 2025	<b>0</b>	<b>0</b>
<b>NET BOOK VALUE</b>		
At 31 December 2025	<b>190,100</b>	<b>190,100</b>

**Congregational Manse**

The Manse is stated at purchase cost. The building was donated to the new charity following registration on 23 April 2025. No depreciation is charged on Freehold Property.

**5 DONATIONS**

The total donations made during the year were as follows:

	£
Sri Lanka Protestant Reformed Mission	890
MERF	400
Hudson Taylor Ministries (UK)	640
Trinitarian Bible Society	370
	<b>2,300</b>
<b>Geographical Allocation</b>	
National	1,410
Overseas	890
	<b>2,300</b>

BRORA FREE CHURCH OF SCOTLAND (CONTINUING)

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE PERIOD ENDED 31 DECEMBER 2025

6 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025
	£
Other loans	<u>12,360</u>

7 CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025
	£
Other loans	<u>27,600</u>

8 MOVEMENT IN FUNDS

	At 23-Apr-25	Net movement in Funds	Transfers between Funds	At 31 Dec 25
	£	£	£	£
<b>Unrestricted Fund</b>				
General funds	0	26,557	(21,240)	5,317
	0	26,557	(21,240)	5,317
<b>Restricted Funds</b>				
Congregational Manse	0	122,688	27,452	150,140
Fabric Fund Account	0	11,573	(6,212)	5,361
	0	134,261	21,240	155,501
<b>TOTAL FUNDS</b>	<u>0</u>	<u>160,818</u>	<u>0</u>	<u>160,818</u>

9 TRANSFER BETWEEN FUNDS

	General Funds	Fabric Fund	Congregational Manse	Total
	£	£	£	£
Transfers to finance expenditure	(13,000)	13,000		-
Transfer for loans paid from unrestricted funds	(8,240)		8,240	-
Transfer for loan repaid from Fabric Fund			(19,212)	19,212
	<u>(21,240)</u>	<u>(6,212)</u>	<u>27,452</u>	<u>-</u>

10 EXPLANATION OF FUNDS

**Unrestricted Funds**

General Bank Accounts are unrestricted funds which the Trustees are free to use in accordance with the charitable objects.

**Restricted Funds**

The Fabric Fund Bank Account represents donations received towards the repair and maintenance of the Congregational Manse.

The Congregational Manse Fund represents the cost of the Manse, net of any outstanding loans taken out for Manse-related capital expenditure.

11 TRUSTEES REMUNERATION AND BENEFITS

During the period there were no Trustee's remunerated for services rendered and no expenses were incurred on behalf of trustees.

12 RELATED PARTIES DISCLOSURES

On formation, the Charity took over an interest free loan due to a trustee. At the period end a balance of £19,960 was outstanding.