

Lochbroom Free Presbyterian Church Of Scotland

Scotland · Charity number SC001388

Details

Status	Active
Legal form	Unincorporated association
Part of	Free Presbyterian Church Of Scotland (SC003545)
Registered	1978-01-30
Register	View on the OSCR register

Contact

Address 3 Riverside Terrace
Ullapool
Ross-Shire
IV26 2XG

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To provide gospel ordinances and pastoral care. Any member of the public is welcome to attend the church services which are maintained in the church building throughout the year.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Highland
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£28,004	£22,877	-	0
2024-12-31	£37,065	£29,104	-	0
2023-12-31	£22,349	£70,822	-	0
2022-12-31	£18,078	£43,300	-	0
2021-12-31	£12,766	£9,979	-	0

Lochbroom Free Presbyterian Church Of Scotland

Scotland - Charity number SC001388

Accounts

**LOCHBROOM CONGREGATION
FREE PRESBYTERIAN CHURCH OF SCOTLAND**

**ACCOUNTS AND REPORT
FOR THE YEAR ENDING
31 DECEMBER 2025**

Charity Number: SC001388

LOCHBROOM CONGREGATION OF THE FREE PRESBYTERIAN CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT

for the year ended 31 December 2025

Receipts	2025	2024
Collections and donations		
Church door collections	£11,711.00	£11,182.36
Sustentation Fund	£2,640.00	£2,490.00
Bookroom Fund	£110.00	£100.00
Jewish & Foreign Mission Fund	£255.00	£260.00
General Building Fund	£125.00	£120.00
Home Mission Fund	£280.00	£260.00
College & Library Fund	£230.00	£230.00
Overseas Fund	£120.00	£120.00
Outreach Fund	£100.00	£125.00
Total collections and donations	£15,571.00	£14,887.36
Donation	£100.00	£0.00
Transfer		
Assynt F P Church	£10,000.00	£20,000.00
Receipts from investments		
<i>Interest (on congregational bank accounts)</i>	£344.69	£415.96
Receipts from other activities		
Sale of Magazines and Synod Proceedings	£253.60	£172.40
Supply refund from General Treasurer	£1,555.00	£1,490.00
Donation - Trinitarian Bible Society	£180.00	£100.00
Total Rexeipts	<u>£28,004.29</u>	<u>£37,065.72</u>

LOCHBROOM CONGREGATION OF THE FREE PRESBYTERTIAN CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT

for the year ended 31st December, 2025

Payments	2025	2024
Remittances to General Treasurer	£4,940.00	£4,655.00
Church building		
Insurance of church building	£542.96	£496.18
Electricity	£3,682.59	£1,777.03
Church Maintenance	£4,312.90	£15,451.88
	£8,538.45	£17,725.09
Manse		
Manse insurance	£522.26	£476.74
Manse electricity	£395.72	£290.67
Manse oil	£1,541.93	£928.20
Manse telephone	£254.80	£271.01
Manse upkeep	£3,422.00	£1,484.80
	£6,136.71	£3,451.42
Communion Expenses	£788.45	£977.89
Purchase of Magazines and Synod Proceedings	£369.00	£345.00
Pulpit Supply	£1,605.00	£1,650.00
	£2,762.45	£2,972.89
Governance Costs		
Presbytery Expenses	£200.00	£0.00
Trinitaian Bible Society - Donation	£300.00	£300.00
Total Payments	<u>£22,877.61</u>	<u>£29,104.40</u>
Surplus/Deficit for the year	<u>£5,126.68</u>	<u>£7,961.32</u>

LOCHBROOM CONGREGATION OF THE FREE PRESBYTERIAN CHURCH OF SCOTLAND

STATEMENT OF BALANCES

2025

2024

as at 31 December 2025

Reconciliation of bank and cash in hand

Balance at start of year	£29,256.24	£21,294.92
Surplus/Deficit for year	£5,126.68	£7,961.32
Balance at end of year	£34,382.92	£29,256.24

Bank and Cash Balances

Royal Bank of Scotland/Treasurers Premium Account	£29,893.40	£24,816.29
Royal Bank of Scotland Business Instant Access Reserve	£0.56	£0.54
Royal Bank of Scotland Bonus Reserve Account	£4,488.70	£4,439.15
Petty Cash	£0.26	£0.26
Closing Balances	£34,382.92	£29,256.24

Fixed Assets

Church
Manse

There are no liabilities

All funds are unrestricted

Approved by the Trustees on 26 February, 2026 and signed on their behalf:

K Macpherson

K Macpherson

M Macpherson

Signed by Auditor

M. Macleod

Signed by Treasurer

M Macleod

PASSED BY PRESBYTERY
Iain Macleod CLERK
DATE 10/3/26

Independent Examiner's Report to the Trustees of the Free Presbyterian Church of Scotland Lochbroom Congregation

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 3.

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 2006 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 2006 Accounts Regulations. 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:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations
- 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: *M Macpherson*

Date: *26 FEB 2026*

Name: Mrs May Macpherson

Address: 5 Mill Street, ULLAPOOL, Ross-shire, IV26 2UN

Lochbroom Free Presbyterian Church Of Scotland

Scotland - Charity number SC001388

Accounts

**LOCHBROOM CONGREGATION
FREE PRESBYTERIAN CHURCH OF SCOTLAND**

**ACCOUNTS AND REPORT
FOR THE YEAR ENDING
31 DECEMBER 2024**

Charity Number: SC001388

LOCHBROOM CONGREGATION OF THE FREE PRESBYTERIAN CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT

for the year ended 31 December 2024

Receipts	2024	2023
Collections and donations		
Church door collections	£11,182.36	£9,514.50
Sustentation Fund	£2,490.00	£2,235.00
Bookroom Fund	£100.00	£80.00
Jewish & Foreign Mission Fund	£260.00	£235.00
General Building Fund	£120.00	£95.00
Home Mission Fund	£260.00	£240.00
College & Library Fund	£230.00	£210.00
Overseas Fund	£120.00	£100.00
Outreach Fund	<u>£125.00</u>	<u>£90.00</u>
Total collections and donations	£14,887.36	£12,799.50
Donation	£0.00	£800.00
Legacy		
Late Miss Marie Campbell & Miss Catherine Macleod	£0.00	£7,500.00
Transfer		
Assynt Congregational Fund Account	£20,000.00	£0.00
Receipts from investments		
<i>Interest (on congregational bank accounts)</i>	£415.96	£367.42
Receipts from other activities		
Sale of Magazines and Synod Proceedings	£172.40	£197.50
Supply refund from General Treasurer	£1,490.00	£465.00
Donation - Trinitarian Bible Society	£100.00	£220.00
Total Rexeipts	<u>£37,065.72</u>	<u>£22,349.42</u>

LOCHBROOM CONGREGATION OF THE FREE PRESBYTERTIAN CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT

for the year ended 31st December, 2024

Payments	2024	2023
Remittances to General Treasurer	£4,655.00	£3,285.00
Church building		
Insurance of church building	£496.18	£485.67
Electricity!	£1,777.03	£4,451.88
Church Maintenance	£15,451.88	£55,263.55
	£17,725.09	£60,201.10
Manse		
Manse insurance	£476.74	£462.00
Manse electricity	£290.67	£0.00
Manse oil	£928.20	£992.63
Manse telephone	£271.01	£247.10
Manse upkeep	£1,484.80	£3,782.18
	£3,451.42	£5,483.91
Communion Expenses	£977.89	£809.80
Purchase of Magazines and Synod Proceedings	£345.00	£308.00
Pulpit Supply	£1,650.00	£415.00
	£2,972.89	£1,532.80
Governance Costs		
Presbytery Expenses	£0.00	£100.00
Trinitaian Bible Society - Donation	£300.00	£220.00
Total Payments	<u>£29,104.40</u>	<u>£70,822.81</u>
Surplus/Deficit for the year	<u>£7,961.32</u>	<u>-£48,473.39</u>

LOCHBROOM CONGREGATION OF THE FREE PRESBYTERIAN CHURCH OF SCOTLAND

STATEMENT OF BALANCES

2024

2023

as at 31 December 2024

Reconciliation of bank and cash in hand

Balance at start of year	£21,294.92	£69,768.31
Surplus/Deficit for year	£7,961.32	-£48,473.39
Balance at end of year	£29,256.24	£21,294.92

Bank and Cash Balances

Royal Bank of Scotland/Treasurers Premium Account	£24,816.29	£16,789.06
Royal Bank of Scotland Business Instant Access Reserve	£0.54	£0.52
Royal Bank of Scotland Bonus Reserve Account	£4,439.15	£4,375.65
Barclays Bank Business Premium 10 Day Account	£0.00	£129.43
Petty Cash	£0.26	£0.26
Closing Balances	£29,256.24	£21,294.92

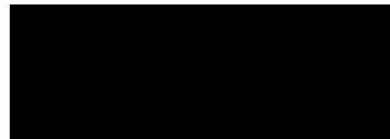
Fixed Assets

Church
Manse

There are no liabilities

All funds are unrestricted

Approved by the Trustees on 28 February, 2025 and signed on their behalf:



Signed by Auditor

Signed by Treasurer



DATE 18/3/25

**FREE PRESBYTERIAN CHURCH OF SCOTLAND LOCHBROOM CONGREGATION
NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER, 2024**

1. There have been no church electricity accounts received since 11/07/24

**Independent Examiner's Report to the Trustees of the Free Presbyterian Church of Scotland
Lochbroom Congregation**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 4.

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 2006 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

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- 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:

[Redacted Signature]

Date:

28/2/25.

Name:

[Redacted Name]

Address:

[Redacted Address]

Free Presbyterian Church of Scotland, Lochbroom Congregation

Trustees' Annual Report for the year ended 31 December 2024

Scottish Charity Number SC001388

The organisation and government of the Church are based on the Presbyterian system. The constitution of the Church is identified in the Deed of Separation dated 14 August 1893. The Congregation provides gospel ordinances and pastoral care. Any member of the public is welcome to attend the services which are maintained in the church building throughout the year.

Trustees

The Deacons' Court is responsible for the temporal affairs of the Congregation, including the maintenance of its finances. Apart from the chairman, all other members of the Deacons' Court are ex officio trustees. The ex officio trustees are: Mr K.C.MacLeod, Mr P.Forbes and Mr I.R.MacLeod. In addition Mr K.MacPherson, who is an adherent, continues to be a trustee.

Fund Raising

The funds of the Congregation continue to be maintained by givings to the church collection plate at the church door, along with donations. Contributions to the General Treasurer for the specified central funds of the Church continue to be taken by envelope.

A donation of £300 was made to the Trinitarian Bible Society.

A donation of £20,000 from our joint congregation of Assynt was received.

Church and Manse

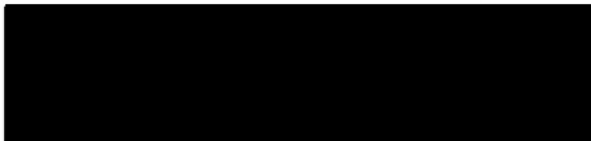
The church hall was redecorated and the ceiling lowered which, along with added insulation, should help with ongoing heating costs. The manse central heating system had faulty thermostatic valves replaced.

Reserves

The reserves were £29,256.24. All funds are unrestricted.

Signed on behalf of the Trustees.

Signature:

A large black rectangular box redacting the signature of the trustee.

Date:

28th February 2025