

**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
<b>Collections and donations</b>		
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	<u>£100.00</u>	<u>£125.00</u>
<b>Total collections and donations</b>	<b>£15,571.00</b>	<b>£14,887.36</b>
 <b>Donation</b>	 <b>£100.00</b>	 <b>£0.00</b>
 <b>Transfer</b>		
Assynt F P Church	<b>£10,000.00</b>	<b>£20,000.00</b>
 <b>Receipts from investments</b>		
<i>Interest (on congregational bank accounts)</i>	<b>£344.69</b>	<b>£415.96</b>
 <b>Receipts from other activities</b>		
Sale of Magazines and Synod Proceedings	<b>£253.60</b>	<b>£172.40</b>
 <b>Supply refund from General Treasurer</b>	 <b>£1,555.00</b>	 <b>£1,490.00</b>
 <b>Donation - Trinitarian Bible Society</b>	 <b>£180.00</b>	 <b>£100.00</b>
 <b>Total Rexeipts</b>	 <b><u>£28,004.29</u></b>	 <b><u>£37,065.72</u></b>

# **LOCHBROOM CONGREGATION OF THE FREE PRESBYTERTIAN CHURCH OF SCOTLAND**

## **RECEIPTS AND PAYMENTS ACCOUNT**

for the year ended 31st December, 2025

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

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	<u>£34,382.92</u>	<u>£29,256.24</u>

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	<u>£34,382.92</u>	<u>£29,256.24</u>

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 Macleod*

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