

Golspie (St. Andrew's)
Church of Scotland
St Andrews Parish Church

Year ending 31st December 2025

CONGREGATIONAL ACCOUNTS

Congregation No: 402257

Charity No: SC 004560

Reference and Administrative Information

Charity Name : Golspie (St Andrew's) Church of Scotland
Charity Registration Number: SC 004560
Congregation Reference Number: 402257
Contact Address: The Manse, Fountain Road, Golspie KW10 6TH

Trustees

Kirk Session Members

Judith Thomas

John Sterrett

Jeani Hunter

Assessor Elders

Jeani Hunter

Church Treasurer : Cecilia Miller

Session Clerk : Jeani Hunter

Interim Moderator : Mr James Maxwell

Independent Examiner

Mrs Christine Ross

VGS, c/o ESCAB

Golspie

Bankers:

Bank of Scotland

Golspie

Trustees' Annual Report

Year ended 31st December 2025

Structure, Governance and Management

Governing Document

The church is administered in accordance with the terms of Unitary Deed of Constitution. The church changed to the terms of Unitary Constitution effected by signed documentation from Principal Clerk dated 22nd November 2019.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity Trustees. The Kirk Session members are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and instructed by Presbytery.

Organisational Structure

The Kirk Session is chaired by the Minister and meets up to 6 times in a year. Certain responsibilities are delegated to the Finance Committee, the Fabric Committee and the Disabled Access Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of Worship are normally held in St. Andrew's Parish Church every Sunday at 11.00a.m. A service is normally held at Seaforth House every fourth Sunday in the Month. Communion is held four times a year within St Andrew's Church. Home Communion is available to those who request it.

Prayer fellowship normally meets every Tuesday and is open to all .

Annual Gift Day was previously held in May each year followed by an annual fundraiser in August but have unfortunately been curtailed due to low congregation numbers. We add to the general social side of the Church by making home visits.

Trustees' Annual Report (continued)

Trustees' Annual Report

Achievements and Performance

Our Charity Food Project which operated successfully for the past four years has run its course and came to an end this year. During that time food was available to the congregation and to give to other members of the community. At its close any surplus food was given to the local foodbank. We also donated to the Highland Food Bank from our service for Harvest Thanksgiving. We participated in the 'Doors Open Days' where our church was open for visitors to come in, explore and find out about the history of St Andrew's. Once again our congregation donated towards the Blythwood Shoebox Appeal by filling shoeboxes and providing items of clothing, toiletries, stationery etc. as a gift to someone in need at Christmas.

Attendances at events run by St Andrew's Parish Church are normally good and are open to the whole village and surrounding area. Attendances at our church services are regular and steady, a Prayer Meeting is held weekly and a successful, occasional Bible Study Group is held online. During the course of the year we held our annual Easter Morning Services as well as our annual 9 Lessons & Carols Service and Christmas Eve Watchnight service by candlelight where we invite Free Church members and members of the public to join us. We were once again invited to Seaforth House (residential home for the elderly) to lead the residents and their family members in worship on a monthly basis. Members of our congregation attend to share fellowship with this group of residents.

Financial Review.

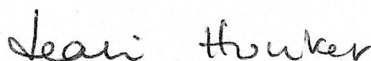
The principal source of income for St Andrew's Church is the weekly offering. This is made up of open plate donations and WFO envelope giving. This generates a steady income along with donations via Standing Order and Funeral charges/donations. The amount raised via the Smarties tubes contribution generates income towards the buildings insurance costs for the Church. We are very grateful for all offerings, donations and gifts plus all the help from all volunteers who are so generous with their time and enthusiasm to help keep the Church a warm and welcoming place to be, both for the congregation and its visitors.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the charities Accounts (Scotland) Regulations 2006 and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf

Jeani Hunter
Session Clerk



Date:

15.2.26

Golspie (St Andrews) Church of Scotland

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Golspie (St Andrews) Church of Scotland report on the accounts of the charity for the year ended 31 December 2025 which are set out on the following pages including the appendix.

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) (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 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 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, and
- 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.

Signature:

Christine Ross

Date: 12th March 2026

Name: CHRISTINE ROSS

Address: c/o LAIRG COMMUNITY CENTRE, MAIN STREET, LAIRG, IV27 4DB

Relevant Professional qualification/professional body if appropriate: n/a

Golspie (St Andrew's) Church of Scotland
Receipts and Payments Account
Year ended 31st December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	11,293.63			11,293.63	11,217.67
Legacy						1,000.00
Insurance claim/water leak			4,180.00		4,180.00	
Investment income		868.20			868.20	1,395.60
		12,161.83	4,180.00		16,341.83	13,613.27
					-	
Sale of Investments					-	19,127.04
					-	-
Balance of Disabled Access a/c					-	8091.15
					-	-
<u>Total Receipts</u>		12,161.83	4,180.00		16,341.83	40,831.46
<u>Payments</u>	4					
Costs of generating funds					-	148.54
Charitable Costs		19,996.51			19,996.51	50,389.60
Food & Welfare Project from Grants					-	1,248.02
Balance of Disabled a/c					-	8,091.15
Governance costs		50.00			50.00	50.00
Third Party		337.60			337.60	
<u>Total Payments</u>		20,384.11	-		20,384.11	59,927.31
Excess of Receipts over Payments for the year before transfers		- 8,222.28	4,180.00		- 4,042.28	-19095.85
Transfers						
Excess of Receipts over Payments for the year		- 8,222.28	4,180.00		- 4,042.28	- 19,095.85

Golspie (St Andrew's) Church of Scotland
Statement of Balances
At 31st December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances B/F	13872.06			13872.06	33,272.91
Cheque Outstanding	105.40			105.40	
Adjust B/F				-	- 305.00
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	- 4,042.28			- 4,042.28	- 19,095.85
Bank & deposit balances					
carried forward	<u>9,935.18</u>	<u>-</u>	<u></u>	<u>9,935.18</u>	<u>13,872.06</u>
<u>Investments at market value</u>					
(cost £ xxxxx)	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u>Assets</u>					
Gift Aid Receivable	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
<u>Liabilities</u>					
Giving to Grow					
Highland Council Tax 1 mth	206.00			206.00	191.00
Terabytes (CCTV etc) 3mths	123.00			123.00	
E-on Electricity.December	266.99			266.99	427.17
Leaking pipe & rotten floorboards	4,180.00			4,180.00	
India Village Ministries	137.87			137.87	110.00
	<u>4,913.86</u>	<u></u>	<u></u>	<u>4,913.86</u>	<u>728.17</u>

The accounts were approved by the Kirk Session and Financial Board on 15 /2 /2026

For and on behalf of the Kirk Session and Financial Board

Deani Hunter

Session Clerk

Belicia

Treasurer

Golspie (St Andrew's) Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year Council tax of £2040.18 was paid in respect of the Manse.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	13,808.52	12,161.83	20,384.11		5,586.24
Food project surplus	63.54				63.54
Cheque outstanding					105.40
	<u>13,872.06</u>	<u>12,161.83</u>	<u>20,384.11</u>		<u>5,755.18</u>
Restricted funds					
Insurance claim		4,180.00			4,180.00
					-
	<u>-</u>	<u>4,180.00</u>	<u>-</u>		<u>4,180.00</u>
Endowment funds					
Total funds	<u>13,872.06</u>	<u>16,341.83</u>	<u>20,384.11</u>		<u>9,935.18</u>

Purposes of Designated Funds

Purposes of Restricted Funds

Disabled Access Fund:- These were monies donated mainly from congregational funds specifically for enabling full disabled access to St Andrews Churchyard

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4,641.00			4,641.00	4,944.00
Tax Recovered on Gift Aid Donations	2,306.55			2,306.55	1,290.65
Ordinary Offerings (Open Plate)	1,835.10			1,835.10	2,304.30
Other Offerings, Donations etc				-	2,558.72
Standing Orders	1,700.00			1,700.00	
Funerals	440.00			440.00	
Miscellaneous	233.11			233.11	
Presbytery Dues				-	10.00
Pulpit Supply reimbursements				-	
Travel Expenses for above				-	
Insurance claim		4,180.00		4,180.00	
Third party collection	137.87			137.87	110.00
					-
	<u>11,293.63</u>	<u>4,180.00</u>		<u>15,473.63</u>	<u>11,217.67</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes				-	148.54
	<u>-</u>	<u>-</u>		<u>-</u>	<u>148.54</u>

Charitable Costs

Giving to Grow	2024			-	9,239.00
Giving to Grow	2025	7,850.00		7,850.00	
Presbytery dues				-	80.00
Travel expenses				-	83.70
Pulpit supply		819.80		819.80	868.40
Fabric repairs & maintenance	Ch			-	
	Manse	51.12		51.12	153.01
CCTV, WI-FI & Broadband		245.80		245.80	408.00
CCTV, Repair		180.00		180.00	
Council Tax		2,040.18		2,040.18	1,903.23
Heat and light	Ch	3,320.89		3,320.89	4,050.39
Insurance Church & Manse		2,055.23		2,055.23	1,969.55
Other building costs RAMP				-	27,209.22
Church office expenses		1,378.42		1,378.42	2,239.47
(includes new Lap Top £547.79) 2024					
Maintain Website		261.00		261.00	251.00
Printing, stationery and postage				-	43.75
Organ & music		1,500.00		1,500.00	1,610.00
Other expenses	Fire Safety check	127.20		127.20	70.80
	Pat Testing	90.00		90.00	90.00
Miscellaneous		52.37		52.37	78.08
Life & Work		24.50		24.50	42.00
Food & Welfare Projects from grants				-	1,248.02
		<u>19,996.51</u>	<u>-</u>	<u>19,996.51</u>	<u>51,637.62</u>

Governance costs

Independent examiner's fee	<u>50.00</u>	<u>50.00</u>	<u>50.00</u>
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Other payments

Purchase of assets			
Purchase of investments	<u> </u>	<u> </u>	<u> </u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale which is related to years of service. For the year under review the minimum stipend was £32,433. and the maximum stipend (in 5th and subsequent years of service) £39,856.

6. Collections for Third Parties

		2025	2024
		£	£
India Village Ministries	<u>337.60</u>	<u>337.60</u>	<u>110.00</u>
Payments for 2022 to 2024	<u>337.60</u>	<u>337.60</u>	<u>110.00</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
INCOME FUND		
Purchase of 3,205 units January 2022. £40,000		
Credit Balance as at 31st December 2023		35,126.80
Sale of units 18th April 2024	19,127.04	
Credit Balance as at 31st December 2025	16,481.33	