

Thurso United Reformed Church

Scotland · Charity number SC004861

Details

Status	Active
Legal form	Unincorporated association
Part of	United Reformed Church Synod Of Scotland (SC011907)
Registered	1922-02-24
Register	View on the OSCR register

Contact

Address
Springfield
Glengolly
Thurso
Caithness
KW14 7XP

Activities

Activities: 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

Purposes: 'the advancement of religion', 'the advancement of citizenship or community development'

What the charity does: Thurso United Reformed Church provides upholds the Christian teachings of the Word of God. We hold weekly worship services which are open to members and visitors.

Beneficiaries: 'No specific group, or for the benefit of the community', 'Other charities or voluntary bodies'

Objectives: The advancement of religion. The advancement of civic responsibility or community development.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£26,104	£30,817	-	0
2024-12-31	£30,116	£31,075	-	0
2023-12-31	£30,819	£24,011	-	0
2022-12-31	£34,150	£25,529	-	0
2021-12-31	£47,815	£41,658	-	0
2020-12-31	£36,147	£40,416	-	0

Thurso United Reformed Church

Scotland - Charity number SC004861

Accounts

United Reformed Church Thurso Charity Reference SC004861
Receipts & Payments Accounts 2025

	2025	2024
Receipts General (Unrestricted)		
<u>Voluntary Income</u>		
Offerings	£ 14,516.00	£ 16,879.97
Donations	£ 1,050.00	£ 1,005.55
Gift Aid	£ 1,887.17	£ 2,482.94
<u>Fundraising activities</u>		
Coffee after church	£ 499.92	£ 505.29
<u>Investment income (Bank Interest)</u>		
	£ 1,155.57	£ 1,552.65
<u>Hall Rent</u>		
	£ 640.00	£ 695.00
<u>Manse Rent</u>		
	£ 6,049.72	£ 6,995.09
<u>Miscellaneous</u>		
Total Receipts Unrestricted	£ 25,798.38	£ 30,116.49
Payments (Unrestricted)		
<u>Ministry & Mission</u>		
	£ 12,000.00	£ 12,000.00
<u>Scottish Synod</u>		
	£ -	£ 500.00
<u>Organist & Pulpit Supply</u>		
	£ 1,140.00	£ 2,220.00
<u>Total</u>		
	£ 13,140.00	£ 14,720.00
<u>Church & Hall</u>		
Electricity & Gas	£ 3,431.04	£ 4,342.41
Insurance	£ 3,333.47	£ 3,144.76
Cleaning	£ 1,950.00	£ 1,950.00
Maintenance,	£ 5,189.00	£ 4,943.04
Organ ,CCI etc	£ 502.80	£ 486.86
Telephone & Broadband		
Total	£ 14,406.31	£ 14,867.07
<u>Manse Expenses</u>		
Council Tax	£ -	£ -
Insurance	£ 451.44	£ 418.72
Maintenance	£ 818.68	£ 166.80
<u>Total</u>		
	£ 1,270.12	£ 585.52
General Expenses	£ 1,165.99	£ 902.18
Purchase of laptop	£ 185.00	£ -
Donation to other organisations	£ -	£ -
	£ 1,350.99	£ 902.18
Total Payments Unrestricted	£ 30,167.42	£ 31,074.77
<u>Unrestricted Surplus</u>		
Unrestricted Income	£ 25,798.38	£ 30,116.49
Less unrestricted Payments	£ 30,167.42	£ 31,074.77
<u>Unrestricted Surplus/Deficit for year</u>	£ (4,369.04)	£ (958.28)
Restricted		
Donations (Roof)	£ -	£ -
Charities Fundraising activities	£ 252.50	£ 340.00
Copper	£ 53.49	£ 23.28
Total Restricted	£ 305.99	£ 363.28

Payments (Restricted)	£	-	£	-
Payments to other Charities	£	650.00	£	735.00
Total Payments (Restricted)	£	650.00	£	735.00

Restricted Surplus

Restriction (2)

Restricted Income Project + Charities	£	305.99	£	363.28
Less Restricted Expenses	£	650.00	£	735.00
Restricted Deficit for year	£	(344.01)	£	(371.72)

Grand total - receipts Restricted & Unrestricted	£	26,104.37	£	30,479.77
Less Grand total payments Restricted & Unrestricted	£	30,817.42	£	31,809.77
Grand total Surplus/(Deficit) for year	£	(4,713.05)	£	(1,330.00)

Balance at Bank		01.01.25		31.12.25
Restricted Balance	£	16,172.76	£	15,828.75
Unrestricted Balance	£	50,302.09	£	45,933.05
	£	66,474.85	£	61,761.80

Independently examined by Reid & Fraser CA, 15 Princes Street, Thurso, KW14 7BQ and found correct.
Linda Cameron on behalf of Reid & Fraser CA

Linda Cameron

Date

25.5.20

Thurso United Reformed Church

Scotland - Charity number SC004861

Accounts

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
		Period start date			Period end date		
	Day	Month	Year	To	Day	Month	Year
From	01	01	2024	To	31	12	2024

Reference and administration details

Charity name	Thurso United Reformed Church
Other names charity is known by	
Registered charity number	SC004861
Charity's principal address	Springfield Glengolly Thurso Caithness
	Postcode KW14 7XP

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted (if not for whole year)	Name of person (or body) entitled to appoint trustee (if any)
1	[REDACTED]	Deacon (Secretary)		Church Meeting
2	[REDACTED]	Deacon		Church Meeting
3	[REDACTED]	Deacon		Church Meeting
4	[REDACTED]	Deacon		Church Meeting
5	[REDACTED]	Deacon		Church Meeting
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
Jayne Henderson	01.01.2024 – 29.09.24

Structure, governance and management

Type of governing document

Thurso United Reformed Church (TURC) is an unincorporated association, it is one of a family of churches in Scotland, Wales and England. Collectively called the United Reformed Church. TURC is in the United Reformed Church Synod of Scotland. The governing document of the URC is its "Scheme of Union". Office bearers of local churches within the URC are accountable to the local Church Meeting. The Church Meeting is the first council of the URC and is the means by which the local membership expresses its will and gives authority to act on local matters.

Trustee recruitment and appointment

All serving Deacons become Trustees upon appointment as deacons and remain so until they cease serving as Deacons. Currently there is no time limit on a Deacon's appointment and should a Deacon relinquish duty for a period he or she can be re-appointed. Deacons are appointed from the membership of TURC by its Church Meeting.

Objectives and activities

Charitable purposes

TURC primary purposes are to uphold the preaching of the Word of God; the administration of the Lord's Supper; the Sacrament of Baptism. TURC also seeks to carry our works of Christian Service

Summary of the main activities in relation to these objects

- Provision of Christian Ministry
- Maintenance of the infrastructure to support TURC Ministry
- Planning for future Ministry
- Support for Ecumenical Activities
- Support for the community locally
- Support for other charities

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Thurso United Reformed Church continues to provide weekly worship services in the Church building. Members and adherents who are unable to attend due to ill health are kept in contact with through phone calls and visits and updates via our church magazine, Contact.

Our Toddler group continues to meet twice a week during the school term and is very well attended. The hall is being used by various charities on a regular basis including the Blind & Sight Impairment Group, Lip Reading Group and Chronic Pain Group. A nominal rent is charged to help cover the heating costs. It is a welcoming cosy space which is appreciated by the groups.

The Church members took part in Ecumenical Services in the town to mark The World Day of Prayer and celebrate Easter Praise. Thurso United Reformed Church will be hosting The World Day of Prayer in 2025. We also did some fundraising for the Anthony Nolan Trust as two of our young adherents are undergoing bone marrow transplants. We have lost one Deacon who has moved south to be nearer family, but are in the process of electing more Deacons for the coming year.

Financial review

Brief statement of the charity's policy on reserves

The Charity shall seek to maintain a financial reserve equivalent to at least three months' current expenditure. The reserve will help to mitigate any large unforeseen emergency expenditure.

Details of any deficit

Donated facilities and services (if any)

APPENDIX 1

Other optional information

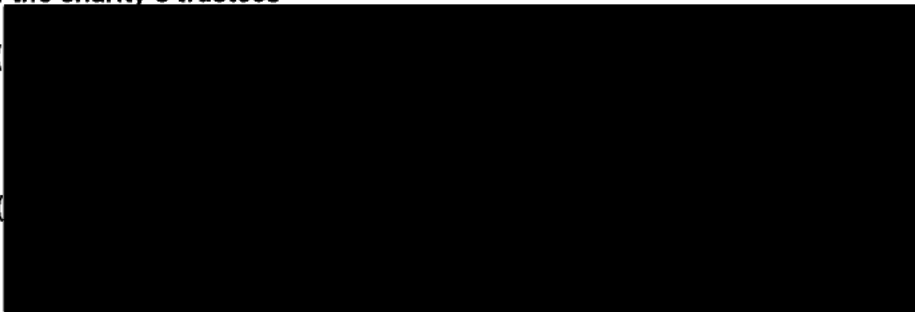
Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(

Full name(



Position (e.g. Chair)

Church Secretary

Deacon

Date

18.5.2025

18-5-25

Thurso United Reformed Church

SC004861

OSCR

Scottish Charity Regulator

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2024		31	12	2024

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	20,368	23			20,391	21,612
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	505	340			845	918
Gross trading receipts					-	-
Income from investments other than land and buildings	1,553				1,553	1,192
Rents from land & buildings	7,690				7,690	7,519
Gross receipts from other charitable activities					-	-
					-	-
A1 Sub total	30,116	363	-	-	30,479	31,241
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	30,116	363	-	-	30,479	31,241
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	30,235				30,235	22,921
Grants and donations		735			735	1,355
Governance costs:					-	-
Audit / independent examination	840				840	840
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	31,075	735	-	-	31,810	25,116
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	-
Total payments	31,075	735	-	-	31,810	25,116
Net receipts / (payments)	(959)	(372)	-	-	(1,331)	6,125
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	(959)	(372)	-	-	(1,331)	6,125

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	51,260	16,545			67,805	61,680
	Surplus / (deficit) shown on receipts and payments account	(959)	(372)			(1,331)	6,125
	Cash and bank balances at end of year	50,301	16,173			66,474	67,805

(Agree balances with receipts and payments account(s))

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
B2 Investments				
		Total		

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
B3 Other assets	Gift Aid Small Donations Scheme	General		491	889
	Gift Aid	General		1,290	1,570
			Total		1,781

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
B4 Liabilities				
		Total		

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
B5 Contingent liabilities				
		Total		

Signed by one or two trustees on behalf of all the trustees

Date of approval

18.5.25

18.5.25

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	x
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C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
Purchase from treasurer's business	Invoice for repair of furniture	48	0

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Cash	2,664				2,664	3,067
Gift Aid	2,483				2,483	2,556
Offerings	14,216				14,216	15,317
Donations	1,005	23			1,028	672
Total	20,368	23			20,391	21,612

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	-
			-	-
			-	-
			-	-
Total				

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total						

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Ministry & Mission	14,720				14,720	8,580
Church & Hall	14,867	-			14,867	10,554
Manse	586				586	3,132
General Expenses	62				62	655
					-	-
					-	-
					-	-
					-	-
					-	-
Total	30,235				30,235	22,921

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	20,368				20,368	21,545
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	505				505	563
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings	7,690				7,690	7,519
Gross receipts from other charitable activities	1,553				1,553	1,192
Sub total	30,116				30,116	30,819
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total						
Total receipts	30,116				30,116	30,819
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	30,235				30,235	22,921
Grants and donations					-	250
Governance costs:						
Audit / independent examination	840				840	840
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	31,075				31,075	24,011
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total						
Total payments	31,075				31,075	24,011
Net receipts / (payments)	(959)				(959)	6,808
Transfers to / (from) funds						
Surplus / (deficit) for year	(959)				(959)	6,808

Nature and purpose of funds

Thurso United Reformed Church

SC004861

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Charity Fundraising	Church Project	Church Roof Project			
Receipts						
Donations		23	-		23	67
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	340				340	355
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	340	23	-	-	363	422
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	340	23	-	-	363	422
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations	735				735	1,105
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	735	-	-	-	735	1,105
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	735	-	-	-	735	1,105
Net receipts / (payments)	(395)	23	-	-	(372)	(683)
Transfers to / (from) funds						
Surplus / (deficit) for year	(395)	23	-	-	(372)	(683)
Nature and purpose of funds						

APPENDIX 3



Independent examiner's report on the accounts v2

Report to the trustees/members of	Charity name Thurso United Reformed Church						
Registered charity number	SC004861						
On the accounts of the charity for the period	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2024		31	12	2024
Set out on pages	5-10						(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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, 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.

Signed Name	Date: 19.5.25
Relevant professional qualification(s) or body (if any)	
Address	

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

United Reformed Church Thurso Charity Reference SC004861
Receipts & Payments Accounts 2024

	2024	2023
Receipts General (Unrestricted)		
<u>Voluntary Income</u>		
Offerings	£ 16,879.97	£ 18,384.00
Donations	£ 1,005.55	£ 605.00
Gift Aid	£ 2,482.94	£ 2,556.48
<u>Fundraising activities</u>		
Coffee after church	£ 505.29	£ 562.96
<u>Investment income (Bank Interest)</u>		
	£ 1,552.65	£ 1,192.44
<u>Hall Rent</u>		
	£ 695.00	£ 540.00
<u>Manse Rent</u>		
	£ 6,995.09	£ 6,978.70
<u>Miscellaneous</u>		
		£ -
Total Receipts Unrestricted	£ 30,116.49	£ 30,819.58
Payments (Unrestricted)		
<u>Ministry & Mission</u>		
	£ 12,000.00	£ 7,200.00
<u>Scottish Synod</u>		
	£ 500.00	
<u>Organist & Pulpit Supply</u>		
	£ 2,220.00	£ 1,380.00
Total	£ 14,720.00	£ 8,580.00
<u>Church & Hall</u>		
Electricity & Gas	£ 4,342.41	£ 4,659.36
Insurance	£ 3,144.76	£ 2,966.76
Cleaning	£ 1,950.00	£ 1,560.00
Maintenance,	£ 4,943.04	£ 897.50
Organ ,CCI etc	£ 486.86	£ 469.72
Telephone & Broadband		£ -
Total	£ 14,867.07	£ 10,553.34
<u>Manse Expenses</u>		
Council Tax	£ -	£ -
Insurance	£ 418.72	£ 392.26
Maintenance	£ 166.80	£ 2,740.00
Total	£ 585.52	£ 3,132.26
General Expenses	£ 902.18	£ 1,276.20
Contact Mag.	£ -	£ 219.00
Donation to other organisations	£ -	£ 250.00
	£ 902.18	£ 1,745.20
Total Payments Unrestricted	£ 31,074.77	£ 24,010.80
<u>Unrestricted Surplus</u>		
Unrestricted Income	£ 30,116.49	£ 30,819.58
Less unrestricted Payments	£ 31,074.77	£ 24,010.80
<u>Unrestricted Surplus/Deficit for year</u>	£ (958.28)	£ 6,808.78
Restricted		
Donations (Roof)	£ -	£ -
<u>Charities Fundraising activities</u>		
Copper	£ 23.28	£ 66.70
Total Restricted	£ 363.28	£ 421.70

<u>Payments (Restricted)</u>	Roof repairs	£	-	£	-
<u>Payments to other Charities</u>		£	735.00	£	1,105.00
<u>Total Payments (Restricted)</u>		£	<u>735.00</u>	£	<u>1,105.00</u>

Restricted Surplus

Restriction (2)

Restricted Income Project + Charities	£	363.28	£	421.70
Less Restricted Expenses	£	735.00	£	1,105.00
<u>Restricted Deficit for year</u>	£	<u>(371.72)</u>	£	<u>(683.30)</u>

Grand total - receipts Restricted & Unrestricted	£	30,479.77	£	31,241.28
Less Grand total payments Restricted & Unrestricted	£	31,809.77	£	25,115.80
Grand total Surplus/(Deficit) for year	£	<u>(1,330.00)</u>	£	<u>6,125.48</u>

Balance at Bank		01.01.24		31.12.24
Restricted Balance	£	16,544.48	£	16,172.76
Unrestricted Balance	£	51,260.37	£	50,302.09
	£	<u>67,804.85</u>	£	<u>66,474.85</u>

