

Urquhart & Resolis Free Church of Scotland

Scotland · Charity number SC007775

Details

Known as	Ferintosh Free Church of Scotland
Status	Active
Legal form	Unincorporated association
Part of	Free Church Of Scotland (SC012925)
Registered	1984-09-07
Register	View on the OSCR register

Contact

Address
Suaineabhal
3 The Cairns
Culbokie
Highland
IV7 8NE

Activities

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

Purposes: 'the prevention or relief of poverty','the advancement of education','the advancement of religion'

What the charity does: We are passionate about spreading the good news of what God has done, by sharing our faith throughout the Black Isle and beyond, supporting one another in Christ and by contributing positively to the communities where we live and work

Beneficiaries: 'Children or young people','Older People','No specific group, or for the benefit of the community','Other charities or voluntary bodies'

Objectives: The Congregation aims to maintain the public worship of God and to foster Christian fellowship. to evangelise the local area by proclaiming the gospel of Jesus Christ, to exercise pastoral care and practical compassion for those in need. to uphold and further the interests of the Free Church of Scotland. and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£171,323	£120,930	-	1
2024-12-31	£164,720	£169,482	-	1
2023-12-31	£136,835	£103,119	-	1
2022-12-31	£121,120	£102,929	-	1
2021-12-31	£129,016	£126,175	-	1

Urquhart & Resolis Free Church of Scotland

Scotland - Charity number SC007775

Accounts

Scottish Charity No. SC007775



Urquhart (Ferintosh) & Resolis Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Contents of the Financial Statements *for the year ended 31 December 2025*

	Page
Church Information	1
Report of the Trustees	2
Report of the Independent Examiner	4
Receipts and Payments	5
Statement of Balances	6
Notes to the Financial Statements	7
Analysis of Receipts	8
Analysis of Payments	9

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Postal Address

Urquhart (Ferintosh) & Resolis Free Church
Alcaig
Conon Bridge
IV7 8HX

Tel: 01349 866067

www.ferintoshandresolisfreechurch.com

Church Buildings

Ferintosh Free Church
Alcaig
Conon Bridge
Ross-shire
IV7 8HX

Resolis Free Church
Newmills
Resolis
IV7 8LN

Bankers

Bank of Scotland
High Street
Dingwall
IV15 9HL

Solicitors

Murchison Law
5 Ardross Terrace
Inverness
IV3 5NQ

Independent Examiners

J Angus Morrison MCIBS
Tulloch Avenue
Dingwall

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

Status of Charity and Governing Document

Urquhart (Ferintosh) & Resolis Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC007775).

Aims and Affiliation

Urquhart (Ferintosh) & Resolis Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is authorised by the Church to have a minister paid from central funds of the Church. The church buildings and the minister's manse are the property of the congregation and are held under the Church's model trust deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:-

Deacons' Court

Elders Dr Alan Fraser, Blair Gardner, John Macdonald, Dr Ian Maciver, Rev Neil Maclean, Ian Matheson, Tom Rea.

Deacons Ian Brown, James Mackenzie, Fraser Stewart, Ian Stewart.

Minister Rev Calum Iain Macleod.

Treasurer Dr Simon Green.

Congregational Trustees

For holding Property at Urquhart (Ferintosh) - Duncan Fraser, Grigor Hannan, Leslie Taylor.

For holding Property at Resolis - Duncan Stewart, John Macdonald, George Patience,

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders, Deacons and Committee Members). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims.

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

Significant highlights, events and developments of note in the year include the following: -

In relation to **congregational activities**:

During 2025 our Church buildings were open for the full year. We continued to Livestream our Services (and Zoom some Prayer Meetings) during the year to bring the Gospel to our own folks and also to a worldwide audience through our YouTube Channel. Other activities included:

- Children's Sunday School and Holiday Club.
- Youth Fellowship.
- Women for Missions Group Meetings.
- Gifts to Charitable causes and support of Mission and Christian Aid organisations.
- Weekly Bible Study Groups and monthly Community Group meetings
- Monthly Bite and Blether Community Café; fortnightly Hobbies and Hobnobs get-togethers
- Open Air Service at Historic Site known as "The Burn of Ferintosh".
- Benevolent fund payments to needy individuals from the wider Community.
- Fundraiser events such as BBQs and Curry nights

In relation to **congregational funding**:

- Donations from Church members by weekly offerings, payments directly into Bank, or Paypal.
- Tax amounting to £23,573 recovered from HMRC via Gift Aid reclaims.
- We received a legacy donation of £37,949
- Bite & Blether coffee mornings raising £800 which will be donated to Fairburn House.
- The women of the congregation contributing an annual total in April of £4,700 for the WFM fund.

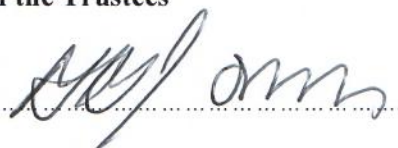
Reserves

Results for the year

As a result of a surplus for the year of £50,392 the Church held unrestricted funds amounting to £23,892 at the year end. That consisted of a General Fund amounting to £2,732 and Designated Funds with a balance of £21,160. Restricted Funds totalling £81,201 were also held in addition to Endowment funds of £10,000. The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Trustee



Trustee



Date 19 January 2026

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 5 to 9.

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 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 Examiners' 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.



Name	J Angus Morrison
Qualification	MCIBS
Address	Tulloch Avenue, Dingwall.
Date	24 / 02 / 2026

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Receipts and Payments for the year ended 31 December 2025

Urquhart (Ferintosh) & Resolis Free Church of Scotland Receipts and Payments Account For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Voluntary Income	74,284	-	95,448	-	169,733	164,039
Activities for Generating Funds	150	-	-	-	150	183
Incoming Resources from Charitable Activities	-	-	-	-	-	121
Investment Income	1,108	-	331	-	1,439	377
Total Receipts	75,542	-	95,780	-	171,323	164,720
Payments						
Charitable Activities	75,786	-	44,999	-	120,785	169,482
Cost of Generating Voluntary Income	-	-	144	-	144	-
Total Payments	75,786	-	45,144	-	120,930	169,482
Excess of receipts over payments before transfer	(244)	-	50,636	-	50,392	(4,763)
Transfers:						
Gross transfers between funds - in	1,000	-	10	-	1,010	14,357
Gross transfers between funds - out	-	(1,000)	(10)	-	(1,010)	(14,357)
Excess of receipts over payments before other gains	756	(1,000)	50,636	-	50,392	(4,763)
Net movement in funds	756	(1,000)	50,636	-	50,392	(4,763)
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	1,976	22,160	30,565	10,000	64,702	69,464
Excess of receipts over payments for the year	2,732	21,160	81,201	10,000	115,094	64,702
Represented by						
Unrestricted						
General fund	2,732	-	-	-	2,732	1,976
Designated						
Benevolent Fund	-	370	-	-	370	370
Church/Manse Utilities	-	2,335	-	-	2,335	2,335
Fabric Resolis	-	4,829	-	-	4,829	4,829
Fabric Urquhart	-	10,638	-	-	10,638	10,638
Local Development	-	2,986	-	-	2,986	3,986
Restricted						
Benevolent Fund	-	-	4,010	-	4,010	4,360
Church/Manse Utilities	-	-	3,539	-	3,539	2,986
Community Cafe	-	-	688	-	688	797
Fabric Resolis	-	-	9,125	-	9,125	1,923
Fabric Urquhart	-	-	15,291	-	15,291	8,141
Gifted Donations	-	-	(331)	-	(331)	692
Local Development	-	-	8,034	-	8,034	8,261
Local Development (Legacy)	-	-	37,949	-	37,949	-
Women for Mission	-	-	2,893	-	2,893	3,400
Endowment						
Fabric Resolis	-	-	-	10,000	10,000	10,000

There may be minor discrepancies in the totals if the pence are not being shown

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Statement of Balances for the year ended 31 December 2025

Urquhart (Ferintosh) and Resolis Free Church of Scotland - SC007775

Statement of Balances As at 31 December 2025

Categories	Details	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 £
B1 Cash funds	Cash and bank balances at start of	24,136	30,565	10,000		64,701	69,464
	Surplus / (deficit) shown on receipts and	(244)	50,636	-	-	50,392	(4,764)
						-	-
						-	-
	Cash and bank balances at end of year	23,892	81,201	10,000	-	115,093	64,700
	(Agree balances with receipts and						

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

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets			-		
		Total	-	-	-

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	Ferintosh Refurb	Ferintosh Fabric Restricted		
	Building Loan			
		Total		-

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

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

Signature

Print Name

Date of approval

Ray Stewart
T N Rea

D O FROSEN STEWART
T N REA

18/1/24
19/1/26

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Fixed Assets

The Manse and Church Buildings have not been valued, so no value is shown per recommended practice.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of Receipts *for the year ended 31 December 2025*

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of Receipts and Payments

Selected period: 01 January 2025 to 31 December 2025

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Receipts						
Voluntary Income						
1101 - Gift Aid Givings Urquhart	50,695	-	18,035	-	68,730	77,250
1102 - Gift Aid Givings Resolis	5,930	-	1,400	-	7,330	14,545
1103 - Env non Gift Aid Urquhart	4,400	-	840	-	5,240	7,200
1104 - Env non Gift Aid Resolis	-	-	-	-	-	1,000
1105 - Tax Recovered on Gift Aid	1,775	-	21,797	-	23,572	28,620
1107 - Church Door Urquhart	4,074	-	3,281	-	7,355	7,325
1108 - Church Door Resolis	5,985	-	1,247	-	7,232	6,276
1109 - Donations	1,424	-	47,945	-	49,370	12,257
1111 - Other Income A/c	-	-	70	-	70	-
1173 - Grants received	-	-	832	-	832	9,562
Voluntary Income Totals	74,284	-	95,448	-	169,733	164,039
Activities for Generating Funds						
1112 - Magazine etc-Sales	150	-	-	-	150	183
Activities for Generating Funds Totals	150	-	-	-	150	183
Incoming Resources from Charitable Activities						
1116 - Other Income A/c	-	-	-	-	-	121
Incoming Resources from Charitable Activities Totals	-	-	-	-	-	121
Investment Income						
1121 - Rental Income	1,065	-	-	-	1,065	-
1122 - Dividends	24	-	-	-	24	-
1123 - Interest Received	18	-	331	-	350	377
Investment Income Totals	1,108	-	331	-	1,439	377
Receipts Grand Totals	75,542	-	95,780	-	171,323	164,720

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of payments for the year ended 31 December 2025

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of Receipts and Payments

Selected period: 01 January 2025 to 31 December 2025

					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Payments						
Charitable Activities						
1301 - Head Office Remittances	53,880	-	-	-	53,880	59,190
1304 - Other Head Office payments	183	-	-	-	183	576
1305 - Presbtery Dues	1,148	-	-	-	1,148	1,857
1310 - Manse Heating and Lighting	-	-	3,896	-	3,896	3,905
1311 - Ministers Expenses	3,451	-	(450)	-	3,001	3,297
1313 - Salaries - Others	-	-	5,114	-	5,114	3,298
1315 - Employee Travel & Expenses	-	-	-	-	-	20
1320 - Heat & Light	-	-	3,448	-	3,448	4,805
1321 - Rates	3,393	-	-	-	3,393	3,366
1322 - Insurance	-	-	5,843	-	5,843	5,524
1323 - Repairs Manse	-	-	1,400	-	1,400	6,187
1324 - Repairs Church	-	-	5,139	-	5,139	42,625
1326 - Repairs Equipment	704	-	1,157	-	1,861	1,121
1327 - Grounds Maintenance	4	-	-	-	4	1,900
1331 - Telephone	183	-	515	-	698	931
1333 - Advertising	-	-	264	-	264	-
1334 - Training Costs	264	-	-	-	264	-
1335 - Travel & Subsistence	-	-	194	-	194	-
1340 - Youth Activities	-	-	1,223	-	1,223	1,202
1351 - Bank Charges	-	-	0	-	0	-
1353 - Legal Fees	3,200	-	-	-	3,200	3,300
1370 - Gifts	6,264	-	14,922	-	21,186	18,525
1380 - Communion Expenses	117	-	-	-	117	85
1381 - Supply Expenses	850	-	100	-	950	1,642
1382 - Publications	231	-	-	-	231	808
1383 - Bookstall Purchase	-	-	444	-	444	453
1385 - Provisions	-	-	-	-	-	334
1386 - Other Expenses	1,910	-	1,785	-	3,695	4,521
Charitable Activities Totals	75,786	-	44,999	-	120,785	169,482
Cost of Generating Voluntary Income						
1395 - Fund Raising Costs	-	-	144	-	144	-
Cost of Generating Voluntary Income Totals	-	-	144	-	144	-
Payments Grand Totals	75,786	-	45,144	-	120,930	169,482

Urquhart & Resolis Free Church of Scotland

Scotland - Charity number SC007775

Accounts

Scottish Charity No. SC007775




**FERINTOSH
& RESOLIS**
FREE CHURCH

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2024

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Contents of the Financial Statements *for the year ended 31 December 2024*

	Page
Church Information	1
Report of the Trustees	2
Report of the Independent Examiner	4
Receipts and Payments	5
Statement of Balances	6
Notes to the Financial Statements	7
Analysis of Receipts	8
Analysis of Payments	9

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 2.

Postal Address

Urquhart (Ferintosh) & Resolis Free Church
Alcaig
Conon Bridge
IV7 8HX

Tel: 01349 866067

www.ferintoshandresolisfreechurch.com

Church Buildings

Ferintosh Free Church
Alcaig
Conon Bridge
Ross-shire
IV7 8HX

Resolis Free Church
Newmills
Resolis
IV7 8LN

Bankers

Bank of Scotland
High Street
Dingwall
IV15 9HL

Solicitors

Murchison Law
5 Ardross Terrace
Inverness
IV3 5NQ

Independent Examiners

Tulloch Avenue
Dingwall

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Urquhart (Ferintosh) & Resolis Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC007775).

Aims and Affiliation

Urquhart (Ferintosh) & Resolis Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is authorised by the Church to have a minister paid from central funds of the Church. The church buildings and the minister's manse are the property of the congregation and are held under the Church's model trust deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:-

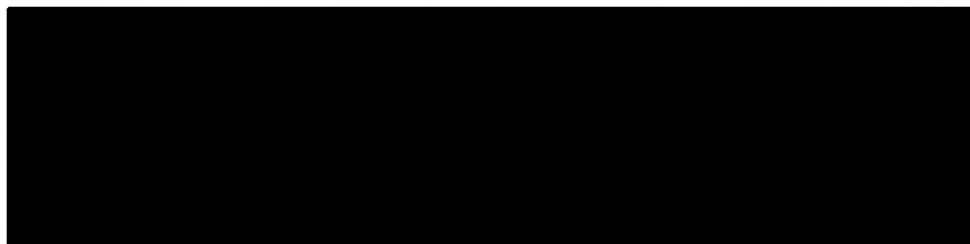
Deacons' Court

Elders

Deacons

Minister

Treasurer



Congregational Trustees



Urquhart (Ferintosh) & Resolis Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders, Deacons and Committee Members). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims.

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

Significant highlights, events and developments of note in the year include the following: -

In relation to **congregational activities**:

During 2024 our Church buildings were open for the full year. We continued to Livestream our Services (and Zoom some Prayer Meetings) during the year to bring the Gospel to our own folks and also to a worldwide audience through our YouTube Channel. Other activities included:

- Benevolent fund payments to needy individuals from the wider Community.
- In Person Children's Sunday School and Holiday Club.
- In Person Youth Fellowship.
- In Person Women for Missions Group Meetings,
- Gifts to Charitable causes and support of Mission and Christian Aid organisations.
- In Person/Zoom weekly Bible Study Groups and monthly Community Group meetings
- Monthly Bite and Blether Community Café; fortnightly Hobbies and Hobnobs get-togethers
- Open Air Service at Historic Site known as "The Burn of Ferintosh".

In relation to **congregational funding**:

- Donations from Church members by weekly offerings, payments directly into Bank, or Paypal.
- Tax amounting to £28,621 recovered from HMRC via Gift Aid reclaims.
- The women of the congregation contributing an annual total in April of £5257 for the WFM fund.
- Bite & Blether coffee mornings raising £800 which will be donated to The Mission to Seafarers.
- We used £51,000 from the Fabric funds for a variety of projects, but to offset some of these costs we raised £12,700 in specific "appeal" donations and £9,560 from grant applications.

Reserves

Results for the year

As a result of a deficit for the year of (£4,763) the Church held unrestricted funds amounting to £24,136 at the year end. That consisted of a General Fund amounting to £1,976 and Designated Funds with a balance of £22,160. Restricted Funds totalling £30,565 were also held in addition to Endowment funds of £10,000. The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2024

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 5 to 9.

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 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 Examiners' Statement

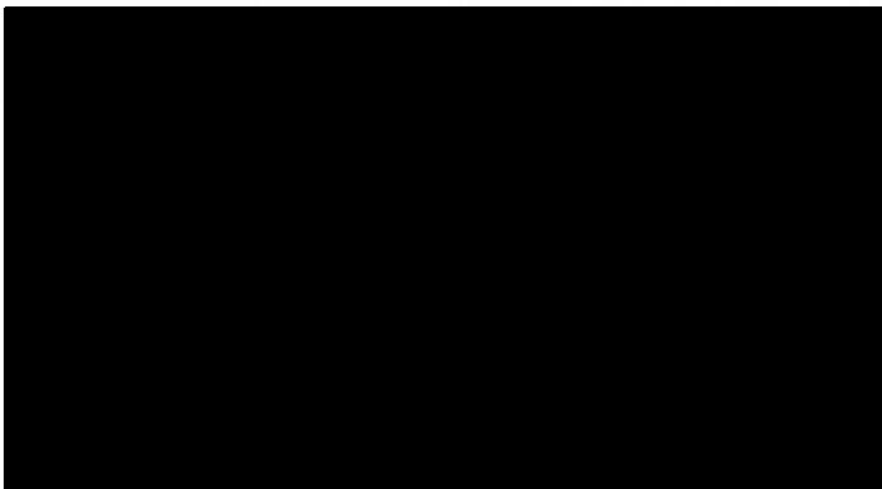
In the course of my examination, no matter has come to my attention

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.



Urquhart (Ferintosh) & Resolis Free Church of Scotland

Receipts and Payments for the year ended 31 December 2024

Urquhart (Ferintosh) & Resolis Free Church of Scotland Receipts and Payments Account For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Voluntary Income	76,549	8,915	78,573		164,039	135,621
Activities for Generating Funds	183				183	312
Incoming Resources from Charitable Activities			121		121	
Investment Income		30	346		377	902
Total Receipts	76,732	8,946	79,042		164,720	136,835
Payments						
Charitable Activities	82,258	8,864	78,359		169,482	103,119
Total Payments	82,258	8,864	78,359		169,482	103,119
Excess of receipts over payments before transfer	(5,527)	81	682		(4,763)	33,716
Transfers:						
Gross transfers between funds - in	5,500		5,857	3,000	14,357	9,927
Gross transfers between funds - out	(281)	(10,876)	(3,200)		(14,357)	(9,928)
Excess of receipts over payments before other gains	(308)	(10,795)	3,339	3,000	(4,763)	33,716
Net movement in funds	(308)	(10,795)	3,339	3,000	(4,763)	33,716
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	2,283	32,955	27,226	7,000	69,464	35,747
Excess of receipts over payments for the year	1,976	22,160	30,565	10,000	64,702	69,464
Represented by						
Unrestricted						
General fund	1,976				1,976	2,283
Designated						
Benevolent Fund		370			370	370
Church/Manse Utilities		2,335			2,335	3,621
Fabric Resolis		4,829			4,829	10,280
Fabric Urquhart		10,638			10,638	12,195
Local Development		3,986			3,986	6,486
Restricted						
Benevolent Fund			4,360		4,360	2,279
Church/Manse Utilities			2,986		2,986	3,559
Community Cafe			797		797	770
Fabric Resolis			1,923		1,923	2,803
Fabric Urquhart			8,141		8,141	8,770
Gifted Donations			692		692	149
Local Development			8,261		8,261	5,119
Women for Mission			3,400		3,400	3,773
Endowment						
Fabric Resolis				10,000	10,000	7,000

There may be minor discrepancies in the totals if the pence are not being shown

Statement of Balances *for the year ended 31 December 2024*

As at 31 December 2024

Categories	Details	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 £
B1 Cash funds	Cash and bank balances at start of	35,238	27,226	7,000		69,464	35,747
	Surplus / (deficit) shown on receipts and	(11,103)	3,339	3,000	-	(4,764)	33,716
						-	
						-	
	Cash and bank balances at end of year	24,135	30,565	10,000	-	64,700	69,463
	(Agree balances with receipts and payments			1,000	-		

Details	Fund to which liability relates	Amount due (estimate)	Last year
		to nearest \$	to nearest \$
B6 Contingent liabilities			
	Total		

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

Date of approval

20/1/25

14

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2024

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Fixed Assets

The Manse and Church Buildings have not been valued, so no value is shown per recommended practice.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of Receipts for the year ended 31 December 2024

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of Receipts and Payments

Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	This year	Total Last year
Receipts					
Voluntary Income					
1101 - Gift Aid Givings Urquhart	52,365		24,885	77,250	76,110
1102 - Gift Aid Givings Resolis	7,935		6,610	14,545	13,972
1103 - Environ Gift Aid Urquhart	4,890		2,310	7,200	4,750
1104 - Environ Gift Aid Resolis			1,000	1,000	
1105 - Tax Recovered on Gift Aid	2,697	8,915	17,007	28,620	21,716
1107 - Church Door Urquhart	3,624		3,701	7,325	7,472
1108 - Church Door Resolis	4,850		1,426	6,276	4,578
1109 - Donations	186		12,071	12,257	7,011
1111 - Other Income A/c					10
1173 - Grants received			9,562	9,562	
Voluntary Income Totals	76,549	8,915	78,573	164,039	135,621
Activities for Generating Funds					
1112 - Magazine etc-Sales	183			183	312
Activities for Generating Funds Totals	183			183	312
Incoming Resources from Charitable Activities					
1116 - Other Income A/c			121	121	
Incoming Resources from Charitable Activities Totals			121	121	
Investment Income					
1121 - Rental Income					600
1123 - Interest Received		30	346	377	302
Investment Income Totals		30	346	377	902
Receipts Grand Totals	76,732	8,946	79,042	164,720	136,835

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of payments for the year ended 31 December 2024

Urquhart (Ferintosh) & Resolis Free Church of Scotland

Analysis of Receipts and Payments

Selected period: 01 January 2024 to 31 December 2024

				Total	
	General	Designated	Restricted	This year	Last year
Payments					
Charitable Activities					
1301 - Head Office Remittances	59,040		150	59,190	50,708
1304 - Other Head Office payments	576			576	318
1305 - Presbtery Dues	1,857			1,857	1,816
1310 - Manse Heating and Lighting		40	3,865	3,905	4,588
1311 - Ministers Expenses	3,297			3,297	2,693
1313 - Salaries - Others	1,040		2,258	3,298	1,560
1315 - Employee Travel & Expenses			20	20	
1320 - Heat & Light			4,805	4,805	3,232
1321 - Rates	3,366			3,366	2,534
1322 - Insurance		5,524		5,524	5,237
1323 - Repairs Manse			6,187	6,187	1,425
1324 - Repairs Church	26		42,598	42,625	1,098
1326 - Repairs Equipment	719		402	1,121	747
1327 - Grounds Maintenance			1,900	1,900	221
1331 - Telephone	762		168	931	1,110
1340 - Youth Activities			1,202	1,202	1,531
1353 - Legal Fees		3,300		3,300	1,970
1370 - Gifts	5,350		13,175	18,525	14,733
1380 - Communion Expenses	85			85	346
1381 - Supply Expenses	1,642			1,642	2,482
1382 - Publications	490		318	808	364
1383 - Bookstall Purchase	153		300	453	104
1385 - Provisions	334			334	
1386 - Other Expenses	3,516		1,005	4,521	4,294
Charitable Activities Totals	82,258	8,864	78,359	169,482	103,119
Payments Grand Totals	82,258	8,864	78,359	169,482	103,119