

NAIRN UNITED REFORMED CHURCH
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
31st DECEMBER 2025

Scottish Charity Number: SC009963

Contents	Page
Trustees and Officers	2
Trustees' Report	3-6
Independent Examiner's Report to the Trustees	7
Receipts and Payments Accounts	8-9
Statement of Balances	10
Fund Movement by Type	11
Summary of Receipts and Payments	12
Notes to the Accounts	13
Appendix – Receipts and Payments details	14-17

NAIRN UNITED REFORMED CHURCH TRUSTEES AND OFFICERS

Trustees	Christine A Brown (serving as from 10 August 2025) Jacqueline Cooper Alison Farmer (serving as from 10 August 2025) Laurie Fraser Terence Gilbey (serving as from 10 August 2025) Pamela Gordon Jean Innes Irene MacDonald Patricia MacMillan Angela Quinn Michael Smerdon Alison Smith Deborah Smith Maureen Smith Valerie Thomson Dianne Walker Eileen Wood
Minister	The Reverend Steven M Manders
Joint Secretaries	Angela L Quinn Jean A Innes
Treasurer	Martin Harker
Contact Address	Crescent Road, Nairn, IV12 4NB
Bankers	The Royal Bank of Scotland The Bank of Scotland
Independent Examiner	James Wallace FCCA 0041840 3 Wellington Road, Nairn IV12 4RE

NAIRN UNITED REFORMED CHURCH TRUSTEES REPORT YEAR ENDED 31ST DECEMBER 2025

The Trustees present their report and financial statements of the charity for the year ended 31st December, 2025. The gross income is below the threshold of £250,000, and therefore, the financial statements have been prepared on a receipts and payments basis.

Governing Document

The charity is an unincorporated association established in terms of the United Reformed Church Act 2000. The church also has a local constitution document, which does not conflict with the Act.

Recruitment and Appointment of Trustees

The elders of the church are responsible for the general control and management of the administration of the charity and, as such, are the charity trustees. Elders are ordained according to the ordinances of the United Reformed Church and inducted to office after approval by the minister and members of the church.

Charitable Purposes

Like other Christian churches, the main purpose of Nairn United Reformed Church (Nairn URC) is to preach the Gospel of Jesus Christ. In addition, the church carries out charitable works and provides pastoral care to its members, adherents and general members of the public at large. The church supports home and overseas mission and charities, whose objectives are to assist and benefit the poor and less fortunate in this world.

Activities and Achievements

2025 was a year of renewal, deep fellowship, and significant community engagement for the church. The year began with a joyous return to the newly refurbished sanctuary in January, providing a fresh and welcoming space for worship.

Throughout the year, the congregation actively participated in various spiritual and ecumenical events:

- Members of the church joined in the local ecumenical service for World Day of Prayer, fostering unity with other Christian denominations.

- In a collaborative effort to bring faith to life through the arts, the church jointly sponsored a performance of *The Parable Keeper* by the 4front Theatre company with Nairn Baptist Church.
- A day-long Lent retreat was held in the church, a time for reflection and spiritual growth, led by the URC's minister for digital worship, the Revd. Andy Braunston.
- A full cycle of services took place during Holy Week with several local churches coming together. The spiritual high point of Easter was celebrated with a beach service on Easter morning, followed by breakfast rolls back at the URC, attended by members of the community.
- In April, the Synod Moderator, the Revd. Lindsay Sanderson visited over the weekend of 26th/27th April and shared in morning worship on the Sunday. During her visit, she also dedicated the 'recovery cross', a powerful symbol designed and crafted by members of the 'Drop-in' session and gifted to the church.
- In October a Songs of Praise evening comprised favourite hymns chosen by the congregation.

In late June, we were delighted to welcome back the Ukrainian Classic Accordion Duo for a spectacular concert. Their performance showcased an extraordinary range of music, delivered with immense virtuosity and musicianship. During the event, donations were invited to support the charity dedicated to caring for victims of the war in Ukraine. Additionally, our worship on August 3rd was enriched by the presence of world-renowned gospel singers from the United States, who joined us to share their exceptional talents.

In addition to our regular activities, the church has introduced two new initiatives:

- ***Let Us Pray:*** An informal group now meets in the church every Monday morning for a short time of prayer. These sessions provide a quiet, supportive space for reflection and communal prayer at the start of the week.
- ***Sing Yourself Happy:*** Launched by our organist in October, these monthly sessions are designed for everyone, regardless of musical ability. The group focuses on singing for health, socialising, and enjoying a repertoire of great songs in an informal, uplifting environment.

Our fundraising efforts this year included two key events: a *Soup & Pudding lunch* and a *Christmas Coffee Morning*, both of which were well-supported by the congregation and local community.

The Pastoral Group also remained dedicated to outreach, delivering *65 afternoon tea boxes* and *83 Christmas lunches*. These were distributed to members of the local community who are housebound, experiencing loneliness, or simply in need of a gesture of care.

During the year, further community support initiatives included the distribution of 32 outreach vouchers, representing a direct expenditure of £207 to assist individuals in need. Furthermore, the Benevolent Fund provided substantial financial relief, contributing a total of £7,000 toward both essential welfare support and donations to various organisations including The League of Friends for Nairn Hospital, Nairn

Academy, Whinnieknowe Care Home and Highland Foodbank. Specific fundraising initiatives raised £4,755 for Wheels in Nairnshire, Millbank Primary School, Rosebank Primary School, Cantraybridge College, Christian Aid and Deprived Children in Ukraine. A further £170 was collected for Commitment to Life.

During the year, we were greatly encouraged to welcome 12 new members into our fellowship. Our leadership team also grew as 3 new elders were ordained and inducted to serve the congregation. 3 infant baptisms, 1 adult baptism, 2 weddings and 26 funeral services were conducted. Furthering our community presence, the minister officiated at 16 further weddings, 4 baptisms, and 53 funerals at external locations. This outreach illustrates the continued relevance of the Christian faith and reinforces the church's role as a source of support to the wider community. Sunday services continue to be well attended with a regular congregation of 130/150, remaining a cornerstone of our weekly worship and community life, supported by *uplifting music from the organist and choir.*

Disappointingly, however, the youth ministry for which we had such high hopes has fallen by the wayside. While this is a setback, we remain committed to reaching the younger generation. To this end, we have partnered with Nairn Baptist Church to explore the possibility of jointly sponsoring a Family and Children's worker. We look forward to seeing how this collaborative effort might revitalise our outreach to local families in the coming year.

Negotiations are ongoing with the three wind farm developers. The agent acting for the church is hopeful that at least one option agreement may be signed by *midsummer 2026, but timing is uncertain.*

Under the leadership of our minister, the Revd. Steven Manders, all of these events demonstrate a vibrant year of community, collaboration, and spiritual enrichment, reflecting the church's commitment to both its members and the wider Nairn community.

Administration

The church is governed by democratic voting at a Church Meeting. These are held up to four times per annum or as and when required. Special meetings require a set number of members to make a written request for a meeting. On a day-to-day basis, the Elders administer the business of the church. Elders' meetings are generally held monthly. The Annual Report and Financial Statements for 2024 were presented to the Annual General Meeting (AGM) (Church Meeting) for approval on 11th May 2025. Approval of officers is ratified at the AGM. Financial Budgets are also presented and approved at the AGM.

Risk Management

The Trustees have addressed the issue of risk management. The insurance value of the church building has been professionally assessed, and the cover has been increased to £6,065,686. The Health and Safety Policy document and the Fire Safety Risk Assessment are kept under review. There are procedures in place to ensure that statutory inspections are carried out.

Financial Review

The principal sources of income in the General Fund are weekly offerings (£33,421), regular giving by standing order (£26,112) and recovery of tax through Gift Aid (£11,003). Other income from unrestricted and restricted sources totalled £60,574. Total income for the year amounted to £131,111. Total expenditure for the year amounted to £136,582. The deficit for the year amounted to £5,471. These figures reflect the expenditure on the refurbishment of the Sanctuary.

Trustee Remuneration and Expenses (Note 6 – Notes to Financial Statements)

The Trustees did not receive remuneration during the year, but one trustee-connected person did receive payment for services. A business run by one of the Trustees, for the first two months of the year, undertook work for the church throughout the year, but that Trustee was not involved in the decision to place the contracts with his business. Expenses are reimbursed when individual trustees incur costs which are related to church business. The church organist receives fees in line with a contract. The church cleaner receives a wage commensurate with hours worked and in line with the National Living Wage set by the government.

Reserves Policy

It is the Reserves Policy of Nairn URC to provide for the medium to longer term needs of the church and to keep at least six months' running costs in reserve to cover unforeseen emergencies. The current level of reserves, as at January 2026, is in line with this policy. The policy is normally reviewed annually.

Approved by the Trustees and signed on their behalf by:

.....  Trustee

Print name ANGELA LOUISA QUINN Date 10-03-2026.....

**INDEPENDENT EXAMINER'S REPORT TO
THE TRUSTEES OF NAIRN UNITED REFORMED CHURCH
YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 17.

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 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 (as amended). 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 8 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: James Wallace FCCA 0041840

Address: 3 Wellington Road, Nairn, IV12 4RE

Date: 28/2/26.

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3 Wellington Road, Nairn, IV12
4RE
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Nairn United Reformed Church - SC009963
Receipts and Payments Account
For the period from 01 January 2025 to 31 December 2025

Receipts	Unrestricted General Fund	Designated Funds	Restricted Funds	Total	Prior year
Receipts from generated funds					
Offerings	59,534 ¹	-	-	59,534	56,470
Donations	3,607	1,234	27,913	32,755	52,327
Gift Aid	11,003	125	254	11,382	16,398
Fundraising	3,675	-	225	3,900	605
Miscellaneous	33	-	3,366	3,400	-
Groups	1,899	-	-	1,899	1,858
Charges	12,513 ²	-	-	12,513	11,018
Interest	2,548	-	-	2,548	2,811
Other receipts	1,345	500	1,330	3,176	2,528
Total receipts	96,162	1,859	33,089	131,111	144,018
Payments					
Charitable activities	-	33	174	207	385
Wages and Honoraria	15,150	-	-	15,150	17,673
Rates & Council Tax	2,466	-	-	2,466	2,373
Heat, light & telephone	13,591 ³	-	-	13,591	10,968
Insurance	5,314	-	-	5,314	4,715
Copyright licences	648	-	-	648	425
Catering	316	-	-	316	215
Travel & Subsistence	485	-	-	485	399
Maintenance & Repair	3,271	-	6,938	10,209	17,342
Materials and Consumables	1,472	-	26,050	27,522	20,678
Equipment	1,656	-	4,138	5,794	8,004
Gifts & Donations	650	1,252	5,801	7,703	8,079
General expenses	-	-	-	-	500
Ministry and Mission contributions	38,004	-	-	38,004	36,000
Minister's expenses	4,424	-	-	4,424	3,080
Support costs	2,057	1,164	1,520	4,742	3,066
Governance costs	-	-	-	-	516
Total payments	89,508	2,450	44,623	136,582	134,424
Excess of receipts over payments before transfers	6,653	(591)	(11,533)	(5,471)	9,594
Transfers					
Gross transfers between funds - in	4,926	12,374	34,770	52,070	26,636
Gross transfers between funds - out	(45,854)	(1,290)	(4,926)	(52,070)	(26,636)
Excess of receipts over resources used	(34,274)	10,492	18,309	(5,471)	9,594
Net movement in funds	(34,274)	10,492	18,309	(5,471)	9,594

Reconcillation of funds

All assets at 01 January 2025	68,329	37,108	4,322	109,760	100,166
All assets at 31 December 2025	34,055	47,601	22,632	104,289	109,760

Represented by

	Unrestricted General Fund	Designated Funds	Restricted Funds	Total	Prior year
Unrestricted					
General Fund	34,055	-	-	34,055	68,329
Designated					
Benevolent Fund	-	-	-	-	1,900
Flower Fund	-	101	-	101	81
Oversail Capital Fund	-	2,500	-	2,500	2,500
Reserves	-	45,000	-	45,000	32,625
Restricted					
Benevolent Fund	-	-	2,640	2,640	-
Dementia Care	-	-	555	555	1,026
Fabric Fund for maintenance	-	-	15,298	15,298	922
Manse Fund	-	-	471	471	97
Mens Mental Health Support	-	-	1,976	1,976	-
Warm Bank Fund	-	-	135	135	135
Youth Development Fund	-	-	1,555	1,555	2,140

NOTES (General Fund)

		Total	Prior year
1. Offerings	Envelope	21,214	19,911
	Standing Orders Gift Aided	22,952	21,299
	Standing Orders non Gift Aided	3,160	3,120
	Open Plate	12,207	12,139
		<u>59,534</u>	<u>56,470</u>
2. Charges	Copying	53	58
	Funerals	6,180	6,000
	Hall Use Fees	6,280	4,435
	Hall Use Donation	—	200
		<u>12,513</u>	<u>10,693</u>
3. Heat, light, telephone	Electricity	2,496	3,470
	Gas	9,225	5,820
	Church Telephone	849	880
	Manse Telephone	616	533
	Minister's mobile telephone	403	263
		<u>13,591</u>	<u>10,966</u>

Balance sheet as at 31 December 2025

	Total Funds	Prior Year Funds
Current assets		
RBS Treasurers	12,610	44,745
B of S Treasurers	5,803	31,802
Cambridge and Counties 95 day notice	62,603	32,915
Cambridge and Counties 31 day notice	23,062	—
Petty cash	108	215
Flower Fund cash	101	82
	104,289	109,760
Liabilities		
Agency collections	—	—
Total net assets less liabilities	104,289	109,760
Represented by		
Unrestricted		
General fund	34,055	68,329
Designated		
Oversail Capital Fund	2,500	2,500
Flower Fund	101	81
Benevolent Fund	—	1,900
Reserves	45,000	32,625
Restricted		
Dementia Care	555	1,026
Men's Mental Health Support	1,976	—
Warm Bank Fund	135	135
Youth Development Fund	1,555	2,140
Fabric Fund for maintenance	15,298	922
Manse Fund	471	97
Benevolent Fund	2,640	—
Funds of the church	104,289	109,760

Fund Movement by Type

	Opening	Incoming	Outgoing	Transfers	Closing
General Fund - Unrestricted	68,329	96,162	89,508	(40,927)	34,055
Oversail Fund - Designated	2,500	—	—	—	2,500
Flower Fund - Designated	81	1,184	1,164	—	101
Reserves Fund - Designated	32,625	—	—	12,374	45,000
Benevolent Fund - Restricted	1,900	8,350	7,710	100	2,640
Dementia Care Fund - Restricted	1,026	1,058	—	(1,530)	555
Warm Bank Fund - Restricted	135	—	—	—	135
Youth Development Fund - Restricted	2,140	—	584	—	1,555
Fabric Fund - Restricted	922	21,829	34,587	27,133	15,298
Manse Fund - Restricted	97	550	3,026	2,850	471
Men's Mental Health Fund - Restricted	—	1,976	—	—	1,976
	<u>109,760</u>	<u>131,111</u>	<u>136,582</u>	<u>—</u>	<u>104,289</u>

Approved by the Trustees and signed on their behalf by:

Print name: ANGELA LOUISA QUINN

Date: 10-03-2026

Summary of Receipts and Payments year ending 31 December 2025

	Income £	Expenditure £	Surplus £	Deficit £
General Fund	96,162	89,508	6,654	—
Oversail Fund	—	—	—	—
Flower Fund	1,184	1,164	20	—
Benevolent Fund	8,350	7,710	640	—
Reserves Fund	—	—	—	—
Dementia Care Fund	1,058	—	1,058	—
Warm Bank Fund	—	—	—	—
Youth Development Fund	—	584	—	(584)
Fabric Fund	21,829	34,587	—	(12,757)
Manse Fund	550	3,026	—	(2,476)
Men's Mental Health Fund	1,976	—	1,976	—
	<u>131,109</u>	<u>136,579</u>	<u>10,348</u>	<u>(15,818)</u>

Deficit for the year

-5,470

NAIRN UNITED REFORMED CHURCH

Notes to the Accounts

YEAR ENDED 31 DECEMBER 2025

1. ACCOUNTING POLICIES

These accounts are prepared on a Receipts and Payments basis as the Gross Income for 2025 is less than £250,000.

2. Purposes of the Designated and Restricted Funds

Designated funds

Oversail – Fund to manage fees received in respect of Oversail Agreements.

Reserves Fund – Reserves in accordance with policy.

Flower Fund – Fund for church flowers.

Restricted funds

Benevolent Fund – Fund for distribution at the minister's discretion.

Warm Bank Fund – Fund for creating a warm space for disadvantaged people within the community.

Fabric Fund – Fund for the maintenance of the fabric of the church premises.

Manse Fund – Fund for the maintenance of the manse.

Youth Development Fund – Fund for all work relating to young people involved in the church.

Dementia Care Fund – Fund to support those within our community suffering from dementia.

Men's Mental Health Fund - Fund to support men with mental health issues.

3. Church Owned Properties

The church owns the church buildings, including the halls.

4. Gift Aid Claims

Claims in respect of 2024 but received in 2025 amounted to £977. Tax recovered in respect of the period 1st Jan. – 31st Oct. 2025 amounted to £10,405. Of the total amount recovered, £10,151 went to the General Fund, £242 to the Benevolent Fund and £12 to the Fabric Fund. The tax recoverable in November and December 2025 and due to be received in 2026 amounts to £2,155.

5. Liabilities

The church has no liabilities as of 31 December 2025.

6. Payment to Charity Trustees

A business connected to Mr L Fraser (Pat Fraser Radio and TV Electrical Services) received £4,138 for services contracted prior to Mr Fraser's retirement.

7. Details of receipts and payments for the Designated and Restricted Funds are in following Appendix.

**Receipts and Payments Account
Designated and Restricted Funds**

	Total funds	Prior year funds
Dementia Care (Restricted)		
Receipts		
DONATION General	1,058	1,200
Total Receipts	1,058	1,200
Transfers to/(from)	(1,530)	(180)
Transfers to/(from)	—	6
Brought forward balance	1,026	—
Carried forward balance	555	1,026
Men's Mental Health Support (Restricted)		
Receipts		
DONATION General	1,976	—
Total Receipts	1,976	—
Excess of Incoming resources over Resources used	1,976	—
Brought forward balance	—	—
Carried forward balance	1,976	—
Oversail Capital Fund (Designated)		
Brought forward balance	2,500	2,500
Carried forward balance	2,500	2,500
Warm Bank Fund (Restricted)		
Receipts		
DONATION General	—	27
Total Receipts	—	27
Payments		
CATER General	—	130
GENERAL Miscellaneous	—	67
Total Payments	—	198

Excess of Incoming resources over Resources used	—	(170)
Brought forward balance	135	306
Carried forward balance	135	135

Youth Development Fund (Restricted)

Receipts		
DONATIONS Grants	—	500
	—	500
Total Receipts	—	500
Payments		
GIFTS Pastoral	—	250
GENERAL Miscellaneous	584	—
Total Payments	584	250
Excess of Incoming resources over Resources used	(584)	250
Brought forward balance	2,140	1,890
Carried forward balance	1,555	2,140

Fabric Fund (Restricted)

Receipts		
DONATION General	295	—
DONATIONS Grants	17,100	15,990
DONATION Sanctuary Renovations	50	150
GIFT AID Tax Recovered	12	25
FUND RAISING General	225	—
Miscellaneous Refund VAT	3,366	—
MISCELLANEOUS Refund	780	—
Total Receipts	21,829	16,165
Payments		
MAINT General	1,810	13,655
MAINT Fire Equipment	2,102	—
MATERIALS Property	26,050	19,984
EQUIPMENT General	4,138	—
EQUIPMENT Fixtures	—	6,000
GENERAL Miscellaneous	486	—
Total Payments	34,587	39,639
Excess of Incoming resources over Resources used	(12,757)	(23,474)

Transfers to/(from)	25,500	6,200
Transfers to/(from)	1,633	18,000
Brought forward balance	922	196
Carried forward balance	15,298	922

Manse Fund (Restricted)

Receipts

MISCELLANEOUS Synod	550	—
Total Receipts	550	—

Payments

INSURE Buildings-Manse	—	333
MAINT General	3,026	1,563
Total Payments	3,026	1,896

Excess of Incoming resources over Resources used	(2,476)	(1,896)
Transfers to/(from)	1,800	600
Transfers to/(from)	1,050	1,150
Brought forward balance	97	244
Carried forward balance	471	97

Flower Fund (Designated)

Receipts

DONATION General	1,184	1,220
Total Receipts	1,184	1,220

Payments

GENERAL Miscellaneous	1,164	1,285
Total Payments	1,164	1,285

Excess of Incoming resources over Resources used	19	(64)
Brought forward balance	81	146
Carried forward balance	101	81

Benevolent - Benevolent Fund (Designated)

Receipts

DONATION General	50	6,052
GIFT AID Tax Recovered	125	488
CHARGES Hall Use Fee	—	325

MISCELLANEOUS Refund	500	—
Total Receipts	675	6,865
Payments		
Gifts Pastoral-Community Outreach Voucher	33	385
GIFTS Miscellaneous	53	950
GIFTS Pastoral	1,198	6,669
Total Payments	1,285	8,004
Excess of Incoming resources over Resources used	(610)	(1,138)
Transfers to/(from)	(1,290)	—
Transfers to/(from)	—	500
Brought forward balance	1,900	2,538
Carried forward balance	—	1,900

Benevolent Fund (Restricted)

Receipts		
DONATION General	7,433	—
GIFT AID Tax Recovered	242	—
Total Receipts	7,675	—
Payments		
Gifts Pastoral-Community Outreach Voucher	174	—
GIFTS Pastoral	5,801	—
GENERAL Miscellaneous	450	—
Total Payments	6,425	—
Excess of Incoming resources over Resources used	1,250	—
Transfers to/(from)	1,290	—
Transfers to/(from)	100	—
Brought forward balance	—	—
Carried forward balance	2,640	—

Reserves (Designated)

Transfers to/(from)	12,374	—
Brought forward balance	32,625	32,625
Carried forward balance	45,000	32,625