

**Dingwall & Strathpeffer Free Church of Scotland  
Report of the Trustees and Unaudited Financial Statements  
for the year ended 31 December 2025**

	Pages
Report of the Trustees	1 - 3
Report of the Independent Examiner	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Financial Statements	7 - 8

**Report of the Trustees for the period ended 31 December 2025**

### Reference and Administrative Information

Name \_\_\_\_\_

### Position

Office bearers who are not congregational trustees are as follows:

Principal address

1

## **Dingwall & Strathpeffer Free Church of Scotland**

### **Report of the Trustees for the period ended 31 December 2025**

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#### **Objectives and Activities**

##### Aims and Affiliation

Dingwall & Strathpeffer 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 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.

##### Free Church Commitment to the Establishment Principle

This congregation continues to be committed to the Establishment Principle, that is that Church and state are both institutions of God, both alike answerable to Christ, and each owes to the other due recognition, support and respect. We continue to prayerfully commend His Majesty King Charles and his Government(s) to God but assert our freedom from state interference in the determination of the Church's government, practice and doctrine, whilst calling on the magistrate to maintain true religion and to suppress all idolatry and superstition.

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

The congregation makes grants from its gift income to individuals and organisations whose aims are compatible with the congregation's objectives.

#### **Review of our Achievement and Performance**

The congregation maintained its Gospel witness based on the preaching of the Gospel of Jesus Christ each Sabbath day and undertook its Ministry of evangelical witness and works of charity.

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



## Dingwall & Strathpeffer Free Church of Scotland

### Report of the Trustees for the period ended 31 December 2025

#### Financial Review and Reserves Policy

The Church receives the majority of its funding from Church members and adherents by way of weekly or monthly offerings and Gift Aid donations.

The following table shows a summary of the movement in our funds:

Year end balances	2025		2024		Year on year movement	
General fund	£	25,739	£	29,634	£	(3,895) Decrease
Designated funds	£	-	£	1,156	£	(1,156) Decrease
Restricted funds	£	28,861	£	18,373	£	10,488 Increase
Total reserves	£	54,600	£	49,163	£	5,437 Increase

It is the policy of the Church to maintain unrestricted funds, i.e. funds not committed to or invested in fixed assets, at a level which equates to approximately three months unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the Church to be maintained. The trustees consider the current level of unrestricted reserves to be adequate.

The congregation should like to note its thanks to:

- the Presbytery of Inverness Lochaber & Ross for a grant of £10,000 towards the funding of a debt relief community worker. This grant represents the entire balance of the restricted development fund as shown in note 5 to the financial statements.
- The Ewen Cameron Trust for a grant of £5,000. A summary of the transactions on our associated restricted fund is shown in note 5 to the financial statements.

Approved by the trustees on 24 February 2026 and signed on their behalf by:

Clerk to the Finance and business committee

**Report of the Independent Examiner for the period ended 31 December 2025**

I report on the accounts of the charity for the period ended 31 December 2025 which are set out on pages 5 to 8.

**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 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 (as amended), and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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

**Date:** 24 February 2026

# Dingwall & Strathpeffer Free Church of Scotland

## Receipts & Payments Account for the year ended 31 December 2025

	Notes	Unrestricted	Designated	Restricted	Total - 2025	Total - 2024
<b>Receipts</b>						
Donations		£ 76,436	£ -	£ 14,140	£ 90,576	£ 76,835
Other income		£ 835	£ 7,390	£ 4	£ 8,228	£ 24,009
Gift Aid		£ 24,616	£ -	£ 2,758	£ 27,374	£ 14,706
Bank account interest		£ 754	£ -	£ -	£ 754	£ 616
Grants received		£ -	£ -	£ 15,000	£ 15,000	£ 2,100
<b>Total Receipts</b>		<b>£ 102,640</b>	<b>£ 7,390</b>	<b>£ 31,901</b>	<b>£ 141,931</b>	<b>£ 118,266</b>
<b>Payments</b>						
FcoS and ILR presbytery		£ 66,947	£ -	£ -	£ 66,947	£ 61,368
Wages, minister's expenses & supply	3	£ 6,031	£ -	£ -	£ 6,031	£ 6,077
Manse utilities, council tax & repairs		£ 5,819	£ 8,778	£ -	£ 14,597	£ 6,902
Church utilities and repairs		£ 19,705	£ 13,668	£ -	£ 33,373	£ 45,650
Cromartie Drive repairs		£ -	£ 1,782	£ -	£ 1,782	£ -
Photocopying, publications and IT		£ 3,839	£ -	£ -	£ 3,839	£ 2,783
Youth and Sunday School		£ 805	£ -	£ 290	£ 1,095	£ 110
Mission		£ 2,458	£ -	£ 2,805	£ 5,263	£ 4,484
Professional fees		£ 240	£ 2,896	£ -	£ 3,136	£ 1,885
Bank Fees		£ 29	£ -	£ -	£ 29	£ 327
Sundries		£ 402	£ -	£ -	£ 402	£ 365
<b>Total Payments</b>		<b>£ 106,275</b>	<b>£ 27,124</b>	<b>£ 3,095</b>	<b>£ 136,494</b>	<b>£ 129,951</b>
<b>Surplus/(deficit) for the year before transfers</b>		<b>£ (3,635)</b>	<b>£ (19,734)</b>	<b>£ 28,806</b>	<b>£ 5,437</b>	<b>£ (11,685)</b>
Transfers between funds		£ (260)	£ 18,578	£ (18,318)	£ -	£ -
<b>Surplus/(deficit) for the year after transfers</b>		<b>£ (3,895)</b>	<b>£ (1,156)</b>	<b>£ 10,488</b>	<b>£ 5,437</b>	<b>£ (11,685)</b>
<b>Reserves</b>						
Funds brought forward		£ 29,634	£ 1,156	£ 18,373	£ 49,163	£ 60,848
Funds carried forward		£ 25,739	£ -	£ 28,861	£ 54,600	£ 49,163



**Dingwall & Strathpeffer Free Church of Scotland**  
**Statement of balances as at 31 December 2025**

Bank account balances	Notes	2025 £	2024 £
Opening balance		49,163	60,848
Surplus/(deficit) for period		5,437	(11,685)
Closing balance		<u>54,600</u>	<u>49,163</u>
<b>Represented by:</b>			
Unrestricted funds	4	25,739	29,634
Designated funds	4	-	1,156
Restricted funds	5	28,861	18,373
		<u>54,600</u>	<u>49,163</u>
<b>Statement of assets</b>		<b>2025</b>	<b>2024</b>
Heritable property		238,000	238,000
Investment property		135,000	135,000
		<u>373,000</u>	<u>373,000</u>
<b>Statement of debtors</b>		<u>-</u>	<u>-</u>
<b>Statement of creditors</b>		<u>-</u>	<u>-</u>

The financial statements on pages 5 to 8 were approved by the Trustees on 24 February 2026 and signed on their behalf by the undernoted:



Trustee



# Dingwall & Strathpeffer Free Church of Scotland

## Notes to the Financial Statements for the period 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 (as amended).

#### Basis of financial statements

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

#### Going Concern

The Trustees consider it appropriate to prepare the accounts on the going concern basis.

#### Funds Structure

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.

### 2. Related Party Transactions and Trustees' Expenses and Remuneration

One trustee received remuneration in the year of £3,156 (2024: £2,953) in his capacity as Church Officer. No trustee received benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

### 3. Staff costs and numbers

	2025	2024
	£	£
Gross salaries	5,020	4,519

The charity had two part-time employees, (2024 - two part-time).

# Dingwall & Strathpeffer Free Church of Scotland

## Notes to the Financial Statements for the period ended 31 December 2025

4.	Unrestricted funds	Balance at start of year	Receipts	Payments	Transfers	Balance at end of year
		£	£	£		£
	General	29,634	102,640	(106,275)	(260)	25,739
	<i>Designated funds</i>					
	Fabric	1,156	7,390	(27,124)	18,578	-
		<u>30,790</u>	<u>110,030</u>	<u>(133,399)</u>	<u>18,318</u>	<u>25,739</u>

### Explanation of funds

General	Receipts and payments relating to the primary activities of the charity, other than those for which funding is restricted
Fabric	Upkeep of the charity's heritable properties

5.	Restricted funds	Balance at start of year	Receipts	Payments	Transfers	Balance at end of year
		£	£	£		£
	Fabric	-	15,006	-	(15,006)	-
	Mission	1,393	1,895	(2,495)	-	793
	Development	3,312	10,000	-	(3,312)	10,000
	Ewen Cameron Trust	13,668	5,000	(600)	-	18,068
		<u>18,373</u>	<u>31,901</u>	<u>(3,095)</u>	<u>(18,318)</u>	<u>28,861</u>

### Explanation of funds

Fabric	Upkeep of the charity's heritable properties
Mission	Missionary and charitable purposes
Development	Major projects
Ewen Cameron Trust	Assistance for the aged poor