

Scottish Charity No. SC015914

Maryburgh & Killearnan Free Church of Scotland

Trustees' Report and Financial Statements
For the year ended 31 December 2025

Maryburgh & Killearnan Free Church of Scotland

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Maryburgh & Killearnan Free Church of Scotland

Church Information

Trustees

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

Address

Seaforth Place
Maryburgh
IV7 8DP

Bankers

Royal Bank of Scotland
53 High Street
Alness
IV17 0SH

Solicitors

Blackadders LLP
10 Euclid Crescent
Dundee
DD1 1AG

Independent Examiner

Mr Callum MacDonald
2 Miller Gardens
Inverness
IV2 3DT

Maryburgh & Killearnan Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

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

Maryburgh & Killearnan Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC015914).

Aims and Affiliation

Maryburgh & Killearnan Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is 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 its constitution. This document is available on request from the Free Church of Scotland, 15 North Bank Street, The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has around 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 full-time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it 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 within the Inverness, Lochaber & Ross Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church.

The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected property (or congregational) trustees 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

Minister	Rev. A Stewart
Elders	C Swan, M Mackay, D MacIver
Deacons	I Macrae

Congregational Trustees

For holding property: I Macrae, D MacIver, C Swan, M Mackay

Maryburgh & Killearnan Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). 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 last year, the congregation met regularly and carried out various activities in pursuit of the above stated aims. Highlights, events and developments of note in the year include the following:

In relation to **congregational activities**:

- Every Sunday we met twice in the church for worship.
- Each Wednesday evening we met for Bible study and prayer.
- Every second Sunday of the month we take the service in the local Care Home.
- On Tuesdays we run a Drop-in Café for the community, which is appreciated.
- Throughout the year we held an Easter Service, Open Air Service, Harvest Thanksgiving Service and a Carol Service, to all of which the community came along.
- We have also had a number of missionary organisations come and speak, whom we financially supported, and we hosted the meeting for the Faith Mission.
- Every fortnight on Mondays the Knitting and Sewing group met in our hall. This is attended by people in the community.
- The women in our church held a coffee morning to raise funds for Women for Mission (WFM), an organisation that supports mission projects worldwide.
- The Strathpeffer Pipe Band have started using our church hall for their practices weekly.
- We lead a community Remembrance Service.
- Every second month we take Assemblies in the local primary school, and are involved in prize giving and end of term celebrations, and we took part in the Remembrance Service at the School Remembrance Garden.

In relation to **congregational funding**:

- We are thankful for the financial support and commitment from the congregation.

Reserves

Results for the year

As a result of an unrestricted fund deficit for the year of £10,474 (2024: £5,518) the congregation's unrestricted funds had a balance of £26,280 (2024: £36,754) at the year end. The congregation also had restricted funds amounting to £1,911 (2023: £385).

Reserves

The trustees are satisfied with the level of reserves retained by the charity, whilst noting that the deficit this year was of a level to cause concern if it were to be repeated. An appeal has been made to the generosity of the congregation to tackle the higher level of expenditure now involved in maintaining the work of the ministry. The trustees agreed to use the restricted funds lodged in 'Appeals' to boost the gift to Broughty Ferry Free Church building appeal to £500, and the balance of £4 remaining was transferred to WFM funds.

On behalf of the Trustees



Colin Swan
Trustee



Donald MacIver
Trustee

Dated: 10 February 2026

Maryburgh & Killearnan Free Church of Scotland

Report of the Independent Examiner 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 7.

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.



Callum MacDonald

2 Miller Gardens
Inverness
IV2 3DT

Date:13/2/26..... 2026

Maryburgh & Killearnan Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2025

	Unrestricted			Total	Total
	General	Designated	Restricted	2025	2024
	Fund	Funds	Funds		
	£	£	£	£	£
Receipts					
Offerings and donations	43,280	-	3,376	46,656	57,776
Gift Aid	8,860	-	-	8,860	9,907
Trust Income	-	-	-	-	5,000
Magazine refunds	350	-	-	350	408
Hall lets	626	-	-	626	911
Presentations	-	-	-	-	-
Rental Income	3,600	-	-	3,600	3,600
Rates Refund	-	-	-	-	-
Investment income					
Interest	353	-	-	353	643
Total Receipts	57,069	-	3,376	60,445	78,245
Payments					
Payments for charitable activities					
Remittances to Central Funds	46,656	-	-	46,656	39,637
Heat & Light	5,468	-	-	5,468	10,290
Insurance	3,103	-	-	3,103	5,172
Repairs & renewals	1,014	3,289	-	4,303	23,461
Cleaning expenses	496	-	-	496	288
Council Tax/rents	3,325	-	-	3,325	3,101
Minister's expenses	1,915	-	-	1,915	678
Presbytery dues/fees	1,131	-	-	1,131	2,180
Publications	338	-	-	338	286
Mission work	-	-	1,850	1,850	2,005
Supply expenses	809	-	-	809	189
Miscellaneous	-	-	-	-	65
Governance costs					
Independent examination	-	-	-	-	-
Total Payments	64,254	3,289	1,850	69,393	87,352
(Deficit)/Surplus for the year	(7,186)	(3,289)	1,526	(8,948)	(9,107)
Transfers	-	-	-	-	-
Net movement in funds after transfers	(7,186)	(3,289)	1,526	(8,948)	(9,107)
Total funds brought forward	28,596	8,158	385	37,139	46,247
Total funds carried forward	21,411	4,869	1,911	28,191	37,139
Represented by:					
Unrestricted Funds					
General Fund	21,411	-	-	21,411	28,596
Designated funds					
Fabric Fund	-	-	-	-	-
Killearnan Property Fund	-	4,869	-	4,869	8,158
Restricted Funds					
Fabric Fund	-	-	1,635	1,635	-
Ladies Fellowship Hall Fund	-	-	256	256	256
WFM	-	-	20	20	5
Appeals	-	-	-	-	124
	21,411	4,869	1,911	28,191	37,139

The notes on page 7 form part of these financial statements.

Maryburgh & Killearnan Free Church of Scotland

Statement of Balances

As at 31 December 2025

	Notes	2025			2024		
		£	£	£	£	£	£
		Opening balance	(Deficit) for year	Closing balance	Opening balance	(Deficit) for year	Closing balance
Bank and cash in hand		37,139	(8,948)	28,191	46,247	(9,107)	37,139
Total assets		37,139	(8,948)	28,191	46,247	(9,107)	37,139
Reserves							
General funds	3			21,411			28,596
Designated funds				4,869			8,158
Restricted funds	4			1,911			385
				<u>28,191</u>			<u>37,139</u>
Statement of assets held for charitable purposes							
Church and manses				105,247			105,247
				<u>105,247</u>			<u>105,247</u>
The Church and Manse at Maryburgh have not been shown in the figures above. This is just the cost price of the manse in Killearnan & the Church Hall.							
Statement of debtors at 31 December 2025							
Gift Aid reclaim due				2,839			687
Statement of liabilities at 31 December 2025							
Invoices due for payment				-			-

Approved by the Trustees on 10 February 2026 and signed on their behalf by the undernoted:

D M MacIver

D MacIver
Trustee

The notes on page 7 form part of these financial statements.

Maryburgh & Killearnan Free Church of Scotland

Notes to the Receipts and Payments Accounts

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 (as amended).

Basis of financial statements

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

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.

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. Transactions with Trustees

There were no transactions with trustees during the year.

3. Unrestricted funds

	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	28,596	57,069	64,254	-	21,411
<i>Designated funds</i>					
Fabric Fund	-	-	-	-	-
Killearnan Property fund	8,158	-	3,289	-	4,869
Total unrestricted funds	36,754	57,069	67,543	-	26,280

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

Designated funds

Fabric Fund is money set aside by the trustees for expenditure on the fabric of the building.

Killearnan Manse Property Fund is money set aside for work on the Killearnan Manse.

4. Restricted funds

	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
Fabric	-	1,635	-	-	1,635
LFHF	256	-	-	-	256
WFM	5	921	910	4	20
Appeals	124	820	940	(4)	-
Total restricted funds	385	3,376	1,850	-	1,911

Explanation of funds

The Fabric Fund is set up for the fabric of the buildings of Maryburgh & Killearnan Free Church.

The LFHF Fund is the Ladies Fellowship Hall Fund, available for improvements to the hall.

WFM Fund is money raised for the work of Women for Mission projects; in 2024-25, this was "Empower".

Appeals supports different appeals as they occur; here Christian Solidarity Worldwide, £240; FC camps, £100;

Dumisani Building Appeal, £100; Broughty Ferry Building Appeal, £500; WFM, £4 (balance transferred).