



## **Independent Examiner's Report to the Trustees of Fraserburgh United Reformed Church.**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024.

### **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) (a) to (c) 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 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:

- 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 the accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: [REDACTED]

Relevant Professional Qualification/Professional Body: ACCA, ATT

Address: Bank House, Seaforth Street, Fraserburgh, AB43 9BB

Date: 9/6/25

PETERHEAD

4 Marischal Street | Peterhead | AB42 1HU  
T: 01779 400525

FRASERBURGH

Bank House | Seaforth Street | Fraserburgh | AB43 9BB  
T: 01346 589360

TURRIFF

14B Main Street | Turriff | AB53 4AD  
T: 01888 538822

**Fraserburgh United Reformed Church Income and Expenditure January to December 2024**

Income			Expenditure		
<u>2024</u>		<u>2023</u>	<u>2024</u>		<u>2023</u>
<b>9054.00</b>	Gift Aid	9887.00	<b>4092.00</b>	Pulpit Supply	2300.00
<b>8721.15</b>	Collections	9422.74	<b>0.00</b>	Ministry& Mission	0.00
<b>17196.53</b>	Fund raising	396.00	<b>578.91</b>	Telephone	498.27
<b>1636.35</b>	Donations	15704. 59	<b>558.72</b>	Funerals	3055.59
<b>3200.35</b>	Appeals	1347.60	<b>2226.88</b>	Buttery expenses	0.00
<b>2865.00</b>	Funerals	1255.00	<b>4225.67</b>	Insurance	4491.93
<b>5499.60</b>	Interest	4141.94	<b>9536.91</b>	Elect/Gas	14586.97
<b>34.35</b>	Misc	642.52	<b>3154.60</b>	Cleaning inc wages	2994.99
	Manse Sale	222090.40	<b>540.00</b>	Church Repairs	2228.81
			<b>2640.00</b>	Appeals	1515.00
			<b>17858.24</b>	Misc	0.00
<b>48207.33</b>	Income	264887.79	<b>45411.93</b>	Total expenditure	31671.56
<b>281067.39</b>	<b>Balance 1/1/24</b>		<b>283862.79</b>	<b>Balance 31/12/2024</b>	
<b>329274.72</b>			<b>329274.72</b>		

Clydesdale Bank

Statement as at 31/12/2024	283475.92
Manse account	752.42
Cash	0.70
	284229.04
Outstanding cheques	366.25
Balance 31/12/2024	283862.79

Working account	78110.37
Manse Funds	205752.42
Total	283862.79

## Trustees Report for Fraserburgh United Reformed Church

The Trustees present their annual report for the accounts for the year ended 31 December 2024.

Trustees - [REDACTED]

### Objectives and Activities

The church is situated in Mid Street, Fraserburgh and governed by the Synod of the United Reformed Church. The church is presently in a vacant position but we are still able to provide a weekly Sunday service at 11am.

The church works closely with the other churches in Fraserburgh and is part of Churches Together and take part with the other churches to organise services/events throughout the year such as Easter, Summer and Christmas.

We have the benefit of an adjoining hall and this is used on a regular basis by Church Groups and also utilised by outside organisations.

- **Friendship Group** – meet every second Monday within the church hall and also arrange bus outings and have annual Christmas party for their members.

- **Brew and Blether** – this group meet on a Tuesday morning in the church hall. This was set up by Churches Together, following Covid where people could come along and enjoy a warm space, have a chat and cup of tea or coffee.

**Knitting Group** – meets in the church hall every Wednesday afternoon and is attended by woman from our church but also quite number from other churches in town.

**Buttery Mornings**- the ladies of the church organise weekly buttery mornings on a Saturday to raise funds for the church. These well attended by the general public and a good source of income for the church. During 2024 the ladies also arranged several Buttery mornings to donate funds to other charities /organisations such Air Ambulance Service and MND Scotland.

**Organisations**- we have several organisations which are associated with the church ie Brownies, Rainbows and Boys Brigade.

We also allow Outside Organisations to use our facilities both in the hall and occasionally in the church for concerts. Groups such as Parkinsons – hold regular meetings

Fraserburgh First Responders use the hall for training and storage of equipment

Fraserburgh Photographic society hold their regular meetings.

### **Financial Review**

The financial position for 2024 was back to more normal following the one off sale of the church manse in 2023. We had been vacant for some time and with little prospects of receiving a minister we as Trustees felt it more appropriate to sell and utilise the proceeds to upgrade our church hall and upgrade sound system in the church. The latter was completed during 2024 and the hall upgrade will take place during summer 2025. Income for 2024 was 48,207 made up in the main from Collections and Gift Aid £17775, Fund Raising and donations £18832 and interest £5499.

Expenses were £45411 with major ones being Pulpit supply £4092, Electric/Gas £9536, Insurance £4225. The main expense in 2024 was the new sound system costing £16,337

Overall in the year, excluding the sound system we would have generated a surplus which again down to the efforts of the church ladies and their Saturday buttery mornings. These are well attended and now a social date for many within and outwith our church. Our Groups have benefited with many coming along after feeling the warm welcome at the church.

Looking ahead to 2025 we have plans to refurbish our church hall which is badly in need of upgrade and will make the place much more welcoming for those utilising the Hall.

Whilst our numbers continue to be small at an average 25/30 per service the aim is to keep the church open as long as we have members and funds in our bank to cover running costs. We continue to see numbers at the Friendship Club and Knitting Group increase and have seen some extend there visits to Sunday service.



Trustee.