

# Fortrose Free Church of Scotland

Scotland · Charity number SC038119

## Details

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Status	Active
Legal form	Unincorporated association
Part of	Free Church Of Scotland (SC012925)
Registered	2007-04-26
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Loch Skerrow Wester Balmungie Rosemarkie Fortrose IV10 8SL
Website	<a href="http://www.fortrosefree.org.uk">www.fortrosefree.org.uk</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** Principal activity is the conduct of public worship and associated matters in the context of local congregations. The main emphasis of our worship is the preaching of the gospel.

**Beneficiaries:** 'Children or young 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

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

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-12-31	£99,441	£99,586	-	0
2024-12-31	£104,109	£101,741	-	1
2023-12-31	£98,478	£109,460	-	1
2022-12-31	£80,434	£236,302	-	0
2021-12-31	£85,130	£71,195	-	0

**Fortrose Free Church of Scotland**

Scotland - Charity number SC038119

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# Accounts

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# **Fortrose Free Church of Scotland**

Trustees' Report and Financial Statements  
*Year Ended 31 December 2025*

# Fortrose Free Church of Scotland

## Contents of the Trustees' Report and Financial Statements *for the year ended 31 December 2025*

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# Fortrose Free Church of Scotland

## **Church Information**

### **Trustees at 31 December 2025**

Deacons' Court:

Rev R Stott, Messrs D Cumming, N Lipp, W Mackintosh and I Macleod

### **Contact address**

Free Church of Scotland  
5 Church Street  
Fortrose  
IV10 8TE

01381 621404

### **Bankers**

Bank of Scotland  
Inverness City  
2-6 Eastgate  
Inverness  
IV2 3NA

### **Solicitors**

Blackadders LLP  
10 Euclid Crescent  
Dundee  
DD1 1AG

### **Independent Examiner**

Roderick Cunningham CA  
Mann Judd Gordon Ltd  
26 Lewis Street  
Stornoway  
Isle of Lewis  
HS1 2JF

# Fortrose 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**

Fortrose Free Church of Scotland is established by Constitution.

The church is a Scottish Charity (No. SC 038119).

### **Aims and Affiliation**

Fortrose 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.

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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 building 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 Deacons' Court (the Trustees) who served during the year were as follows. All served throughout the year.

<i>Minister</i>	Rev R Stott
<i>Elders</i>	Messrs D Cumming and N Lipp
<i>Deacons</i>	Messrs W Mackintosh and I Macleod

### **Congregational Trustees:**

For holding property: Rev A Sutherland and Messrs D Cumming and W Mackintosh

# Fortrose Free Church of Scotland

## **Report of the Trustees**

### **Appointment of 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 their responsibility as elder or deacon.

### **Achievements and Performance**

During the year, the church met regularly for worship in the church building in Church Street. Throughout the year it carried out various activities in pursuit of the above stated aims. Weekly events through a typical week included Café Blether, Women's Bible Study and the midweek prayer meeting. The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially. Along these lines the congregation supports the national Free Church's vision of 'A Healthy Gospel church in every community in Scotland'.

The new church building continued to prove to be a helpful asset through the year, not only for the congregation but also for various organizations in the community.

Additional appeals were made during the year resulting in donations totalling over £1,800 being made to:

- Damaris House
- Free Church Camps
- London City Mission
- Wycliffe Bible Translators for James MacDonell
- Slavic Gospel Association
- Highland Hospice

### **Financial review**

The income to the general fund has increased over 2024, with a general increase in all principal sources of income. A material source of funds continues to be rental of the church premises to outside agencies. With the increase in income comes an increase in the contribution to the Central Mission Fund of the Free Church, which is calculated at 50% of all unrestricted income above £66,716. Most costs were in line with budget expectations, exceptional repair costs of £1,104 arising in respect of the church heating boiler and £2,456 for the replacement of the manse oil tank. In 2025 there was an excess of payments over receipts of £3,196, reducing unrestricted reserves to £3,768. Increased costs in respect of ministry and administration levy due to Central Funds will arise in 2026. These will amount to £49,128, an increase of £5,412 over the figure for 2025.

The great financial achievement of 2025 was making the final repayment of the loan received to finance the building of the new church. The original intention was that repayment would not be achieved until 2039 and the Lord is to be praised and all donors thanked sincerely for their generosity in this achievement. A fabric fund has now been opened for ongoing improvements to the building, £6,864 having been paid from it for the sound insulation panels in the meeting hall. A local mission fund has also been created, used during the summer to finance the Holiday Club.

The Deacons' Court continues to be most grateful for the continuing generous support of the congregation throughout the year.

# Fortrose Free Church of Scotland

## **Report of the Trustees**

### **Trustees' Responsibilities**

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally accepted Accounting Practice).

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution, requires the trustees to prepare financial statements for each financial year which give. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

**On behalf of the Trustees**



**Rory Stott**  
*Trustee*

25 February 2026

# Independent Examiner's Report to the Trustees of Fortrose Free Church of Scotland

Charity number: SC 038119

I report on the financial statements of the charity for the year ended 31 December 2025 set out on pages 6 to 10

## **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 (as amended) and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 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.

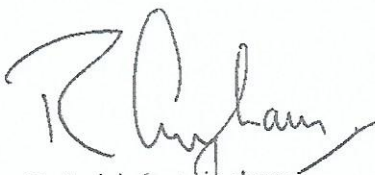
## **Independent Examiner's Statement**

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 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.



Roderick Cunningham  
The Institute of Chartered Accountants of Scotland  
Mann Judd Gordon Ltd  
Chartered Accountants  
26 Lewis Street  
Stornoway  
Isle of Lewis  
HS1 2JF

21/4/2026

# Fortrose Free Church of Scotland

## Receipts and Payments Account

Year ended 31 December 2025

Year ended 31 December 2024

	Unrestricted			Unrestricted		
	General Fund £	Restricted Funds £	Total 2025 £	General Fund £	Restricted Funds £	Total 2024 £
<b>Receipts</b>						
Gift Aid giving	34,255	8,315	42,570	30,090	19,740	49,830
Gift Aid - Tax Recovered	10,098	3,397	13,495	8,770	5,386	14,156
Church Door collections	7,687	-	7,687	6,196	-	6,196
Other offerings (Not Gift Aided)	15,583	9,028	24,611	14,665	5,777	20,442
Rental income	7,510	-	7,510	8,320	-	8,320
Funeral donations	200	-	200	700	-	700
Investment income	0	-	0	97	-	97
Magazines	230	-	230	189	-	189
Donations and fundraising	0	3,139	3,139	-	4,178	4,178
<b>Total Receipts</b>	<b>75,563</b>	<b>23,879</b>	<b>99,441</b>	<b>69,027</b>	<b>35,081</b>	<b>104,108</b>
<b>Payments</b>						
<i>Payments for Charitable activities</i>						
Central Funds - Ministry	35,880	-	35,880	33,240	-	33,240
Central Funds - Administration levy	7,836	-	7,836	7,608	-	7,608
Central Funds - Mission levy	4,308	-	4,308	2,447	-	2,447
Class 1A national insurance	367	-	367	-	-	-
Pulpit Supply and Communion Expenses	679	-	679	851	-	851
Minister's expenses	3,946	-	3,946	3,893	-	3,893
Church & Manse Insurance	1,536	-	1,536	1,449	-	1,449
Heat & Light	2,439	-	2,439	3,169	-	3,169
Church internet	1,113	-	1,113	869	-	869
Audio visual equipment	-	-	0	-	1,429	1,429
Magazines	254	-	254	529	-	529
Repairs & Renewals	6,202	6,864	13,066	2,050	-	2,050
Manse council tax	3,991	-	3,991	3,706	-	3,706
Presbytery Expenses	1,032	-	1,032	1,377	-	1,377
Photocopier lease	587	-	587	-	-	-
Donations	2,121	3,561	5,682	538	1,665	2,203
Website development	211	-	211	106	-	106
Sunday School expenses	489	-	489	222	-	222
Holiday club	-	486	486	-	-	-
Training	1,160	-	1,160	-	-	-
Books	123	-	123	132	-	132
Loan repayments	-	9,841	9,841	-	30,726	30,726
Administration	2,600	-	2,600	2,879	-	2,879
Loan interest	-	75	75	-	1,293	1,293
Sundry Expenses	1,559	-	1,559	1,238	-	1,238
<i>Governance costs</i>						0
Independent Examination	324	-	324	324	-	324
<b>Total Payments</b>	<b>78,758</b>	<b>20,826</b>	<b>99,586</b>	<b>66,627</b>	<b>35,113</b>	<b>101,740</b>
<b>Deficit(-)/surplus for year</b>	<b>-3,196</b>	<b>3,052</b>	<b>-144</b>	<b>2,400</b>	<b>-32</b>	<b>2,368</b>
Transfers	0	0	0	-	-	0
<b>Net movement in funds after transfers</b>	<b>-3,196</b>	<b>3,052</b>	<b>-144</b>	<b>2,400</b>	<b>-32</b>	<b>2,368</b>
Total funds brought forward	6,964	1,474	8,438	4,564	1,506	6,070
<b>Total funds carried forward</b>	<b>3,768</b>	<b>4,526</b>	<b>8,294</b>	<b>6,964</b>	<b>1,474</b>	<b>8,438</b>
<b>Represented by:</b>						
<i>Unrestricted funds</i>						
General Fund	3,768	-	3,768	6,964	-	6,964
<i>Restricted Funds</i>						
Special collections	-	0	0	-	-	-
Mission Fund	-	164	164	-	-	-
Fabric Fund	-	4,362	4,362	-	-	-
Building Fund	-	0	0	-	1,474	1,474
	<b>3,768</b>	<b>4,526</b>	<b>8,294</b>	<b>6,964</b>	<b>1,474</b>	<b>8,438</b>

# Fortrose Free Church of Scotland

## Statement of Balances

As at 31 December 2025

	Note	2025		2024
		£	£	£
<b>FUNDS HELD LOCALLY</b>				
<b>Bank &amp; Cash in hand</b>				
Opening balance		8,438		6,070
(Deficit)/Surplus for the year		(144)		2,368
<b>Closing balances</b>			<b>8,294</b>	<b>8,438</b>
<b>Total of monetary assets held</b>			<b>8,294</b>	<b>8,438</b>
<b>Reserves</b>				
Unrestricted funds	6	3,768		6,964
Restricted funds	7	4,526		1,474
		<b>8,294</b>		<b>8,438</b>
<b>Assets held for charitable purposes</b>				
Church & Manse	2	<b>1,167,152</b>		<b>1,167,152</b>
<b>Other assets</b>				
Investment income receivable		94		
Letting income receivable		352		652
Gift aid tax recoverable		<b>3,101</b>		<b>3,791</b>
		<b>3,547</b>		<b>4,443</b>
<b>Liabilities</b>				
Long term loans to finance new Church building	3	-		9,840
Accrued charge	4	324		324
		<b>324</b>		<b>10,164</b>
<b>FUNDS HELD AT THE CENTRAL OFFICE</b>				
Investments held, at cost	5	<b>2,391</b>		<b>2,391</b>

Approved by the Trustees on 25 February 2026 and signed on their behalf by the undernoted:



J W Mackintosh  
Trustee/Assistant Treasurer



R Stott  
Trustee

The notes form part of these financial statements.

# Fortrose Free Church of Scotland

## **Notes to the Accounts—Year ended 31 December 2025**

### **1. Accounting Policies**

#### ***Accounting Convention***

The financial statements have been prepared under the historical cost convention, subject to the noting of the manse at trustees' valuation, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### ***Basis of Preparation of Financial Statements***

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

#### ***Church Income***

All voluntary income and interest received is accounted for when received.

#### ***Investments***

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market value of the investments is disclosed within the notes to the accounts.

#### ***Fixed Assets***

Heritable property is stated at the trustees' estimate of market value at the balance sheet date in respect of the manse and cost in respect of the new church building completed in 2019. No depreciation has been applied as depreciation is a non cash item and therefore should not be included in the receipts and payments account.

#### ***Receipts and Payments Account.***

For the purpose of the Receipts and Payments Account as shown on page 6, 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.

# Fortrose Free Church of Scotland

## Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

	2025	2024
	£	£
<b>2 Assets held for charitable purposes</b>		
<i>Stated at cost</i>		
New church building	867,152	867,152
<i>Stated at current valuation by trustees</i>		
Manse	<u>300,000</u>	<u>300,000</u>
	<u>1,167,152</u>	<u>1,167,152</u>
<b>3 Long term loans to finance new church building</b>		
Outstanding at 31 December:		
Free Church of Scotland	<u>-</u>	<u>9,840</u>
<b>4 Accrued charges</b>		
Accrued independent examination fee	<u>324</u>	<u>240</u>
	<u>324</u>	<u>240</u>
<b>5 Investments</b>		
The congregation holds investment (cost)	<u>2,391</u>	<u>2,391</u>
Market value of the investment	<u>4,259</u>	<u>4,002</u>

Following the transfer of the Free Church pension scheme to a specialist pension insurance company the share pool units of the pension element of the endowment investment have been transferred in order to ensure that the income continues to be used in accordance with the original endowment intentions. This results in a reduction in the annual dividend income receivable by the congregation.

# Fortrose Free Church of Scotland

## Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

6 Unrestricted funds	Balance at 1.1.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	6,964	75,563	78,758	-	3,768
<b>7 Restricted funds</b>	Balance at 1.1.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
Special Collections		3,561	3,561	-	-
Building Fund	1,473	8,442	9,915	-	-
Mission Fund		650	486		164
Fabric Fund		11,226	6,864		4,362
Total restricted funds	1,473	23,879	20,826	-	4,526

### 8 Transactions with Trustees

The minister is a trustee. In addition to payments made for manse heating and power costs of £3,156 (2024-£2,866), manse insurance of £319 (2024-£301) and council tax of £3,991 (2024-£3,706), expenditure in respect of motor expenses of £130 (2024- £339) and manse telephone of £554 (2024-£688) was incurred by the congregation in the year.

Donations were made to partly cover the costs of children and leaders attending Free Church camps. These amounted to £970 in respect of the family of N Lipp and £500 in respect of the family of I A Macleod, trustees.

During the year payments totalling £2,600 (2024-£2,879) were made to the wife of I A Macleod, a trustee, for administration services.

**Fortrose Free Church of Scotland**

Scotland - Charity number SC038119

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# Accounts

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# **Fortrose Free Church of Scotland**

Trustees' Report and Financial Statements  
*Year Ended 31 December 2024*

# Fortrose Free Church of Scotland

## Contents of the Trustees' Report and Financial Statements *for the year ended 31 December 2024*

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## Trustees at 31 December 2024



### Contact address

Free Church of Scotland  
5 Church Street  
Fortrose  
IV10 8TE

01381 621404

### Bankers

Bank of Scotland  
Inverness City  
2-6 Eastgate  
Inverness  
IV2 3NA

### Solicitors

Blackadders LLP  
10 Euclid Crescent  
Dundee  
DD1 1AG

### Independent Examiner



Mann Judd Gordon Ltd  
26 Lewis Street  
Stornoway  
Isle of Lewis  
HS1 2JF

# Fortrose Free Church of Scotland

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### **Trustees and Office Bearers**

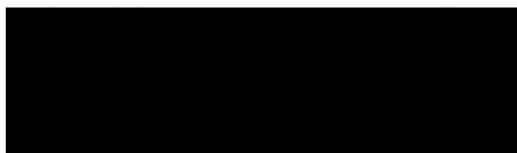
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The Deacons' Court (the Trustees) who served during the year were as follows. All served throughout the year. In addition [REDACTED] deacon of the congregation, served until the date of his passing on 3<sup>rd</sup> December 2024.

*Minister*

*Elders*

*Deacons*



### **Congregational Trustees:**

For holding property:



# Fortrose Free Church of Scotland

## **Report of the Trustees**

### **Appointment of Trustees**

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### **Achievements and Performance**

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The new church building continued to prove to be a helpful asset through the year, not only for the congregation but also for various organizations in the community.

Additional appeals were made during the year resulting in donations totalling over £3,000 being made to:

- Damaris House
- Free Church Camps
- African Inland Church
- Mission Aviation Fellowship

### **Financial review**

The income to the general fund has increased over 2023, with a marked increase in giving through gift aid and much greater income arising from rental of the church premises to outside agencies. The increase in income is reflected in an increase in the payments made to the central funds of the church, most other costs remaining consistent with the previous year. In 2024 there was an excess of receipts over payments of £2,400, increasing unrestricted reserves to £6,964 which is just slightly over one month's normal expenditure.

Remarkable progress has again been made in repaying the loans taken out to finance the new church building of which full use is now being made. Capital repayments totalling £30,726 were made during 2024, leaving only £9,840 to be repaid in respect of the loan from the Free Church of Scotland. The loan from Methodist Chapel Aid was fully repaid in the year. It is anticipated that the remaining loan will be fully repaid by April 2025. The original intention was that repayment would not be achieved until 2039.

The Deacons' Court continues to be most grateful for the continuing generous support of the congregation throughout the year, particularly in respect of the loan repayments.

# Fortrose Free Church of Scotland

## **Report of the Trustees**

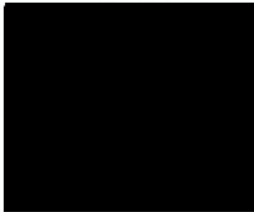
### **Trustees' Responsibilities**

Under legislation relating to charities in Scotland, the trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The trustees are responsible for keeping proper accounting records which must at any time reflect the financial position of the Church. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 (as amended) and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

### **On behalf of the Trustees**



12 February 2025

## **Independent Examiner's Report to the Trustees of Fortrose Free Church of Scotland**

I report on the financial statements of the charity for the year ended 31 December 2024 set out on pages 6 to 10.

### **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's 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 the independent examiner's report**

My examination was 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 seeking explanations from you as 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.

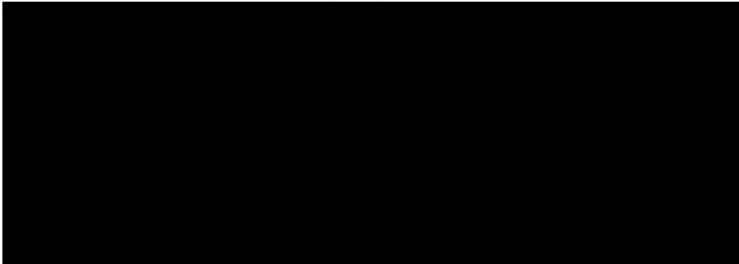
### **Independent examiner's statement**

In connection with 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 to 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.



Mann Judd Gordon Ltd  
Chartered Accountants  
26 Lewis Street  
Stornoway  
Isle of Lewis  
HS1 2JF

5 May 2025

# Fortrose Free Church of Scotland

## Receipts and Payments Account

Year ended 31 December 2024

Year ended 31 December 2023

	Unrestricted			Unrestricted		
	General Fund £	Restricted Funds £	Total 2024 £	General Fund £	Restricted Funds £	Total 2023 £
<b>Receipts</b>						
Gift Aid giving	30,090	19,740	49,830	25,365	23,239	48,604
Gift Aid - Tax Recovered	8,770	5,386	14,156	8,005	5,806	13,810
Church Door collections	6,196	-	6,196	4,885	-	4,885
Other offerings (Not Gift Aided)	14,665	5,777	20,442	14,333	7,031	21,364
Grant for administration		-	-		2,000	2,000
Rental income	8,320	-	8,320	1,853	-	1,853
Funeral donations	700		700			
Investment income	97		97	121		121
Magazines	189		189	278		278
Donations and fundraising	-	4,178	4,178	650	4,914	5,564
<b>Total Receipts</b>	<b>69,027</b>	<b>35,082</b>	<b>104,109</b>	<b>55,489</b>	<b>42,989</b>	<b>98,478</b>
<b>Payments</b>						
<i>Payments for Charitable activities</i>						
Remittances to Central funds	43,295	-	43,295	38,650	-	38,650
Pulpit Supply and Communion Expenses	851	-	851	594	-	594
Minister's expenses	3,893	-	3,893	3,649	-	3,649
Church & Manse Insurance	1,449	-	1,449	1,419	-	1,419
Heat & Light	3,169	-	3,169	2,802	-	2,802
Church internet	869	-	869	616	-	616
Audio visual equipment		1,429	1,429	-	-	-
Magazines	529	-	529	436	-	436
Repairs & Renewals	1,870	-	1,870	1,098	-	1,098
Manse council tax	3,706	-	3,706	3,632	-	3,632
Presbytery Expenses	1,377	-	1,377	1,372	-	1,372
Donations	538	1,665	2,203	639	3,006	3,645
Website development	178		178	612		612
Sunday School expenses	222		222	229	52	281
Books	132		132	110		110
Loan repayments		30,726	30,726		42,176	42,176
Administration	2,879		2,879	793	2,000	2,793
Loan interest		1,294	1,294		2,930	2,930
Sundry Expenses	1,348	-	1,348	1,999	-	1,999
<i>Governance costs</i>						
Independent Examination	324	-	324	648	-	648
<b>Total Payments</b>	<b>66,627</b>	<b>35,114</b>	<b>101,741</b>	<b>59,297</b>	<b>50,163</b>	<b>109,460</b>
<b>Surplus / (Deficit) for year</b>	<b>2,400</b>	<b>(32)</b>	<b>2,368</b>	<b>(3,808)</b>	<b>(7,174)</b>	<b>(10,982)</b>
Transfers	-	-	-	-	-	-
<b>Net movement in funds after transfers</b>	<b>2,400</b>	<b>(32)</b>	<b>2,368</b>	<b>(3,808)</b>	<b>(7,174)</b>	<b>(10,982)</b>
Total funds brought forward	4,564	1,505	6,069	8,372	8,680	17,052
<b>Total funds carried forward</b>	<b>6,964</b>	<b>1,473</b>	<b>8,437</b>	<b>4,564</b>	<b>1,506</b>	<b>6,070</b>
<b>Represented by:</b>						
<i>Unrestricted funds</i>						
General Fund	6,964		6,964	4,564		4,564
<i>Restricted Funds</i>						
Special collections		-	-			-
Building Fund		1,473	1,473		1,506	1,506
	<b>6,964</b>	<b>1,473</b>	<b>8,437</b>	<b>4,564</b>	<b>1,506</b>	<b>6,070</b>

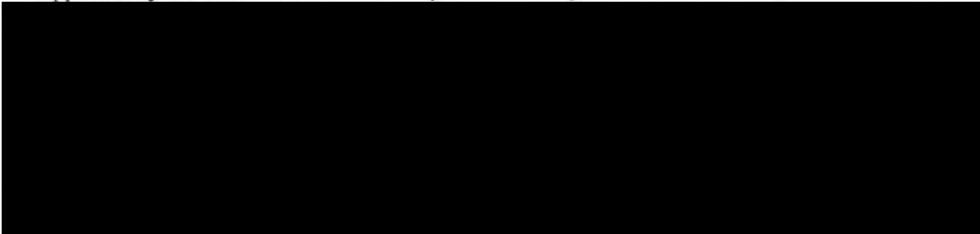
# Fortrose Free Church of Scotland

## Statement of Balances

As at 31 December 2024

	Note	2024		2023
		£	£	£
<b>FUNDS HELD LOCALLY</b>				
<b>Bank &amp; Cash in hand</b>				
Opening balance		6,069		17,051
Surplus/(deficit) for the year		<u>2,368</u>		<u>(10,982)</u>
<b>Closing balances</b>			<b>8,437</b>	<b>6,069</b>
<b>Total of monetary assets held</b>			<b><u>8,437</u></b>	<b><u>6,069</u></b>
<b>Reserves</b>				
Unrestricted funds	6	6,964		4,564
Restricted funds	7	<u>1,473</u>		<u>1,506</u>
			<b><u>8,437</u></b>	<b><u>6,070</u></b>
<b>Assets held for charitable purposes</b>				
Church & Manse	2		<b><u>1,167,152</u></b>	<b><u>1,167,152</u></b>
<b>Other assets</b>				
Letting income receivable		652		2,490
Gift aid tax recoverable		<u>3,791</u>		<u>3,160</u>
			<b><u>4,443</u></b>	<b><u>5,650</u></b>
<b>Liabilities</b>				
Long term loans to finance new Church building	3	9,840		40,556
Creditors and accrued charge	4	<u>324</u>		<u>324</u>
			<b><u>10,164</u></b>	<b><u>40,880</u></b>
<b>FUNDS HELD AT THE CENTRAL OFFICE</b>				
Investments held, at cost	5		<b><u>2,391</u></b>	<b><u>3,188</u></b>

Approved by the Trustees on 12 February 2025 and signed on their behalf by the undernoted:



The notes form part of these financial statements.

# Fortrose Free Church of Scotland

## Notes to the Accounts—Year ended 31 December 2024

### 1. Accounting Policies

#### *Accounting Convention*

The financial statements have been prepared under the historical cost convention, subject to the noting of the manse at trustees' valuation, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### *Basis of Preparation of Financial Statements*

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

#### *Church Income*

All voluntary income and interest received is accounted for when received.

#### *Investments*

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market value of the investments is disclosed within the notes to the accounts.

#### *Fixed Assets*

Heritable property is stated at the trustees' estimate of market value at the balance sheet date in respect of the manse and cost in respect of the new church building completed in 2019. No depreciation has been applied as depreciation is a non cash item and therefore should not be included in the receipts and payments account.

#### *Receipts and Payments Account.*

For the purpose of the Receipts and Payments Account as shown on page 6, 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.

# Fortrose Free Church of Scotland

## Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

	2024	2023
	£	£
<b>2 Assets held for charitable purposes</b>		
<i>Stated at cost</i>		
New church building	867,152	867,152
<i>Stated at current valuation by trustees</i>		
Manse	300,000	300,000
	<u>1,167,152</u>	<u>1,167,152</u>
<b>3 Long term loans to finance new church building</b>		
Outstanding at 31 December:		
Free Church of Scotland	9,840	32,233
Methodist Chapel Aid	-	8,324
	<u>9,840</u>	<u>40,557</u>
<p>The loan from the Free Church of Scotland, which carries interest at a rate of 5% per annum, is being repaid by equal monthly instalments of £1,750 including interest, which at the current interest rate of 5% per annum should result in the loan being fully repaid in May 2025.</p>		
<p>The loan from Methodist Chapel Aid, which carried interest at the rate of 5.4% per annum, was fully repaid during the year.</p>		
<b>4 Other creditors and accrued charges</b>		
Accrued charges	324	240
	<u>324</u>	<u>240</u>
<b>5 Investments</b>		
The congregation holds investment (cost)	<u>2,391</u>	<u>3,188</u>
Market value of the investment	<u>4,002</u>	<u>4,705</u>

Following the transfer of the Free Church pension scheme to a specialist pension insurance company the share pool units of the pension element of the endowment investment have been transferred in order to ensure that the income continues to be used in accordance with the original endowment intentions. This results in a reduction in the annual dividend income receivable by the congregation.

# Fortrose Free Church of Scotland

## Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

6 Unrestricted funds	Balance at 1.1.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
General Fund	4,564	69,027	66,627	-	6,964
7 Restricted funds	Balance at 1.1.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
Special Collections		1,665	1,665	-	-
Building Fund	1,505	33,417	33,449	-	1,473
Total restricted funds	1,505	35,082	35,114	-	1,473

### 8 Transactions with Trustees

The minister is a trustee. In addition to payments made for manse heating and power costs of £2,866 (2023-£2,949), manse insurance of £301 (2023-£361) and council tax of £3,706 (2023-£3,632), expenditure in respect of motor expenses of £339(2023- £144) and manse telephone of £688 (2023-£481) was incurred by the congregation in the year. There were no other transactions with trustees in the year.

During the year payments totalling £2,879 (2023-£2,793) were made to the wife of [REDACTED] trustee, for administration services.