

Scottish Charity No. SC038130



**Urray and Strathconon
Free Church of Scotland**

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Urray & Strathconon Free Church of Scotland

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Urray & Strathconon Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 3.

Postal Address

West Road
Muir of Ord
Ross-shire
IV6 7TD

Tel: 01463 871223

www.muirfordfreechurch.co.uk

Church Buildings

Urray Free Church
West Road
Muir of Ord
IV6 7TD

Bankers

Royal Bank of Scotland

Solicitors

Balfour & Manson
54 – 66 Frederick St
Edinburgh
EH2 1LS

Independent Examiners

Callum Macdonald MCIBS
2 Miller Gardens
Inverness

Urray & Strathconon 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

Urray & Strathconon Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038130).

Aims and Affiliation

Urray & Strathconon 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 four in North America, 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.

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. The Deacons Court is composed of elected Elders along with elected Deacons, and 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:-

Urray & Strathconon Deacons Court

Elders M MacLeod, D MacAskill, R C Urquhart, J R Macleod, J Macdonald

Deacons J A Morrison, J M Martin, M Morrison, C Angus.

Minister Rev G Martin

Congregational Trustees

For holding Property at Urray & Strathconon: -

M MacLeod, D Macaskill, R C Urquhart, J R Macleod, J Macdonald

Urray & Strathconon Free Church of Scotland

Report of the Trustees

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 year the congregation met regularly during certain periods for public worship and carried out various activities in pursuit of the above stated aims.

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

Significant highlights, events and developments of note in the year include the following: -

In relation to **congregational activities** as opportunities allowed:

- Mother and Toddlers Group and Community Youth Club
- Christianity Explored course
- Regular weekly meetings for Bible teaching, prayer and worship
- Children's Sunday Club
- Support of Missions and Christian aid organisations
- Church Hall used by community groups

In relation to **congregational funding**:

- Donations from church members via weekly offerings and Gift Aid donations.
- Recovery of tax paid via Gift Aid from HMRC

Reserves

Results for the year

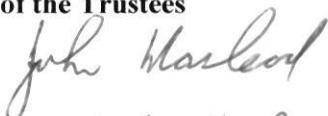
A surplus of £1,935 was recorded at the year end, but as £2,950 of the year's income was specifically to fund building renovation work which has still to proceed, we have to view the position for the year as a loss of £1,014 in our unrestricted income/expenditure. Core income for the year is 9% higher than 2024 which is a positive outcome but nevertheless insufficient to meet our costs for the year.

The church held cash funds amounting to £18,772 at the year end. That consisted of a General Fund amounting to £6,003, designated Club funds of £1,727, a designated Fabric Fund with a balance of £7,452 with a further £3,590 in restricted funds.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

Trustee



Dated: ...

2 MARCH 2026

Urray & Strathconon Free Church of Scotland

Report of the Independent Examiners 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. 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. 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 Examiners' 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 Regulationshave 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	Callum Macdonald
Qualification	MCIBS
Address	2 Miller Gardens, Inverness
Date	9/2/2026



Urray & Strathconon Free Church of Scotland

Notes to the Financial Statements *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.

Basis of financial statements

The financial statements have been prepared on a Receipts & Payments basis.

Fixed Assets

The Manse is valued on a historical basis which may not necessarily reflect current market value.

Statement of Balances

For the purpose of the Statement of Balances as shown on page 8, funds are defined as follows:

Unrestricted funds comprise 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.

Urray & Strathconon Free Church of Scotland - SC038130

Receipts and Payments Account

For the period from 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Total	Prior year
Receipts					
Voluntary Income	78,360	—	2,950	81,310	76,257
Activities for Generating Funds	1,455	—	—	1,455	1,860
Incoming Resources from Charitable Activities	—	—	—	—	1,905
Investment Income	—	—	—	—	438
Other Incoming Resources	—	—	—	—	—
Total receipts	79,815	—	2,950	82,765	80,461
Payments					
Charitable Activities	80,829	—	—	80,829	89,411
Cost of Generating Voluntary Income	—	—	—	—	—
Total payments	80,829	—	—	80,829	89,411
Surplus for the year	(1,014)	—	2,950	1,935	(8,950)
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Excess of receipts over payments before other gains /...	(1,014)	—	2,950	1,935	(8,950)
Net movement in funds after transfers	(1,014)	—	2,950	1,935	(8,950)
Reconciliation of funds					
Total funds brought forward	7,017	9,178	294,640	310,837	319,787
Total funds carried forward	6,003	9,178	297,590	312,772	310,837
Represented by					
Unrestricted					
General fund	6,003	—	—	6,003	7,017
Designated					
Fabric Fund	—	7,452	—	7,452	7,452
Friday Zone	—	—	—	—	—
JAM Club	—	—	—	—	—
LIFT	—	125	—	125	125
Noah's Ark Tots MT	—	1,166	—	1,166	1,166
WFM	—	—	—	—	—
Youth Club	—	435	—	435	435
Restricted					
Benevolent Fund	—	—	500	500	500
Fabric Fund	—	—	—	—	—
Fixed Asset Fund	—	—	294,000	294,000	294,000
No 2 Acct	—	—	2,950	2,950	—
Special Appeals	—	—	140	140	140

There may be minor discrepancies in the totals if the pence are not being shown

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	16,197	640			16,837	25,787
	Surplus / (deficit) shown on receipts and payments account	(1,015)	2,950			1,935	(8,950)
						-	
						-	
	Cash and bank balances at end of year	15,182	3,590	-	-	18,772	16,837

(Agree balances with receipts and payments account(s))

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Manse and land	Restricted		294,000	294,000
		Total	-	294,000	294,000

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

John Macleod

JOHN MACLEOD

2/3/26