

Brora Free Church of Scotland
(Clyne Free Church of Scotland)

Trustees' Report and Financial Statements
For the Year Ended 31 December 2024

Brora Free Church of Scotland (Clyne Free Church of Scotland)

Contents of the Financial Statements *for the year ended 31 December 2024*

	Page
Church Information	1
Report of the Trustees	2 - 4
Report of the Independent Examiner	5
Income and Expense Account	6
Statement of Fund Balances	7
Statement of Cash Balances	7
Notes to the Financial Statements	7

Brora Free Church of Scotland (Clyne Free Church of Scotland)

Church Information

Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 2.

Address

Clyne Free Church of Scotland
Gower Street
Brora
KW9 6PB

Email: brorafctreasurer@gmail.com

Bankers

Virgin Money
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL

Solicitors

Simpson & Marwick WS
Albany House
58 Albany Street
Edinburgh
EH1 3QR

Independent Examiners

Voluntary Groups Sutherland (VGS)
Alba
Main St
Golspie
KW10 6TG

Charity Number SC038134

Brora Free Church of Scotland (Clyne Free Church of Scotland)

Report of the Trustees *for the year ended 31 December 2024*

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Brora Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038134).

Aims and Affiliation

Brora 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. An explanation of the origins and history of the Church can be found online at <https://freechurch.org/history/> (accessed 29/03/2025). The Registered Office of the Church is at 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as London and 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 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 members of the Deacons' Court (the Trustees) who served during 2024 were as follows:-

Deacons' Court

Elders

Deacons



*Retired on 31st of October 2024. **Both admitted to office on 17th November 2024.

Minister

Vacant

Interim Moderator



Congregational Trustees

For holding Property -



Brora Free Church of Scotland (Clyne Free Church of Scotland)

Report of the Trustees *for the year ended 31 December 2024*

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.

Our Church in 2024

Worship

The central activities of our church are the weekly Sunday worship services at 11:30am and 6:30pm, and the prayer meeting on Thursdays 7pm. Our church has a strong and welcoming family ethos in accordance with the teachings of Jesus. The church meets for teas and coffees after morning services.

During 2024, our church family has remained steady in number with at around sixty people who attend our services, with a good mixture of ages.

We value our children and young people in the church, and we are delighted to see some of them find and profess faith in Jesus Christ. We are very grateful to [REDACTED] who faithfully run our Sunday School and we thank God that, again, new children have attended. We continue to pray for our young adults as they move away to take on jobs or further education when they finish school.

We are grateful to [REDACTED] for continuing to lead our Sunday morning worship, with children's talks and Bible teaching. We are very thankful to all the men who have provided pulpit supply for our church during 2024.

We are grateful to [REDACTED] of Tain Free Church for serving as our interim moderator in 2024.

Change of Trustees

[REDACTED] retired from service as an Elder on the 31st of October 2024. The congregation is grateful for the service he has given. [REDACTED] was elected by the congregation as a new Elder, and [REDACTED] (treasurer) was elected as a Deacon, both on the 17th of November 2024.

Youth Fellowship

The Youth Fellowship (YF) was able to meet throughout 2024 on alternate Sunday evenings in school term time. The YF has a varied programme from speakers, films, craft and music nights, testimonies, missionary talks etc. all covering a variety of topics.

Youth Club

We have continued to run our Monday night youth club in term time, which consists of games, baking and craft activities. The youth club remains well attended and gives many local parents a link to the church.

Women for Mission

Women for Mission has met on the second Tuesday most months, and we are grateful to the speakers who came to speak at our meetings.

Lunch and Listen

The monthly Lunch and Listen and Coffee Morning events continue to reach people in the community, especially to listen to the message at the lunch.

Holiday Club

A special holiday club was run for children at Summer in 2024. The club attracted a lot of children who would not usually attend church, and we are grateful for the opportunity to provide them with fun in the holidays and to share with them the good news about Jesus Christ.

Men's Meeting.

Some of the men of the church continue to meet most months on Tuesday evenings for fellowship and discussion of matters of faith.

Scripture Union

Members of our congregation organise a Scripture Union at Brora Primary School which is well attended. Whilst not a direct ministry of our church, we are grateful for the links that have been built with the children, and chance to share with them the gospel of Jesus.

Maintenance of the Church Building

We are grateful to the people in church who quietly contribute to the maintenance of the building and freely provide time and equipment which is not shown on our financial accounts.

Financial Review

Income and Expense

The primary income of the church is from giving by our congregation. We received another generous gift from Brora Thrift Shop towards our various outreaches. Our income is supplemented by Gift Aid returns which we receive from the UK government. In 2024, giving by the congregation increased. Overall income was slightly lower than 2023 because there was a large one-off receipt of backdated Gift Aid income in 2023. The total income for 2024 was **£40,327.01**.

The main expenses of the church in 2024 included repairs and improvements to the buildings and manse, payment of Free Church remittance, utility bills, speaker's costs (pulpit supply) and some gifts made to other charitable causes. The total expense for 2024 was **£37,814.63**.

After all income and expense, the church had a financial surplus in 2024 of **£2,512.38**. The surplus is added to the church reserves at the bank.

Gift Aid Backlog

As a charity which receives donations from taxpayers, the church is entitled to claim gift aid support from the UK government. For our church, the value of gift aid is approximately **£4,500 per year**.

Reserves

The church holds all cash reserves in bank accounts. At the end of 2024, the total amount held at the bank was **£101,239.71**. However, after pending transactions are allowed for, the value of our funds at the end of 2024 were **£96,918.32**. Some of these funds are reserved for specific purposes such as the fabric fund or mission work. More details are shown in the financial statements on pages 6 and 7 of this report.

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

On behalf of the Trustees

[Redacted Signature]

Trustee

Dated: [Redacted Date]

1 / 5 / 2025

Brora Free Church of Scotland (Clyne Free Church of Scotland)

Report of the Independent Examiners to the Trustees for the year ended 31 December 2024

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 6 and 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 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.

[Redacted Signature]

Name

[Redacted Name]

Qualification

[Redacted Qualification]

Address

[Redacted Address]

Date

15th May 2025

Income and Expense Account with Explanation

	£	£	
Income	2023	2024	Explanation for 2024
Gifts received			
Donations	1,200.00	1,786.00	Other donations received, not at services (1).
Church door	14,357.28	13,318.92	Collected at services on Sundays and Thursdays. (2)
Standing orders	10,624.00	16,699.00	Congregation giving by standing order.
Other income			
UK Gift Aid Returns	3,657.03	4,532.38	Gift Aid return
Backdated Gift Aid	12,499.26	1,093.29	Backdated gift aid from 2023
Interest earned	1,217.95	2,312.66	Part of church money in notice savings account.
Magazines	80.00	80.00	Monies collected to pay for church magazines.
Bank cashback	5.38	4.76	Cashback received from bank for use of bank card.
Rental of Church Hall	-	500.00	Payment from Northern Presbytery
Total Income	43,640.90	40,327.01	
Expense	2023	2024	Explanation for 2024
Admin			
Free Church Remittance	(2,647.88)	(6,226.31)	Increase due to increased giving
Remittance Backdated	-	(1,785.85)	Backdated from 2023
Gift Aid Fee	-	(79.54)	Free Church costs. Not accounted separately in 2023.
Insurance	(1,480.93)	(1,569.33)	Buildings insurance
Presbytery & Assembly	(238.00)	(566.28)	Payment of dues to Northern Presbytery.
Accountancy fees	(54.00)	(60.00)	Independent examination of accounts by VGS
Legal Fees	(259.70)	(292.72)	CCLI licence for screening videos (youth work)
Buildings			
Church consumables	(124.77)	(124.59)	Mainly cleaning materials
Church Maintenance	(134.99)	(9,956.03)	Repairs, redecoration, electrician and other work.
Manse Maintenance	(1,872.66)	(3,140.51)	Various repairs to manse
Church Equipment	(634.62)	(1,149.77)	New banners, signs, laptop and other minor items
Ministry			
Mileage	(767.30)	(1,444.05)	Mileage for visiting speakers. Rate increased.
Speakers	(836.45)	(1,460.00)	Pulpit 'supply'. Rate increased.
Magazines	(240.46)	(182.84)	Payments for church magazines.
Teaching Materials	(315.16)	(453.24)	New Bibles, Sunday School materials and videos.
Catering	(115.97)	(213.46)	Miscellaneous food items for church events.
Outreach			
Youth missions	(476.53)	(354.08)	Provision for summer youth mission 2023
Youth Fellowship	(728.86)	(373.71)	Provisions for Youth fellowship and socials
Youth Club	(352.36)	(736.51)	Provisions for Youth Club
Lunch and Listen	(72.66)	(120.56)	Lunch and Listen (3)
Gifts given			
Charities	(350.00)	(1,470.30)	Donations to other charities. (4)
Other gifts	-	(100.00)	Funeral flowers
Individuals	(1,010.75)	(1,000.00)	Donations to ministers, occasional gifts etc.
Utilities			
Electric	(6,175.00)	(4,312.00)	Payments to SSE
Gas	(782.67)	(642.95)	Payments to Flogas
Expense	(19,671.72)	(37,814.63)	
Surplus (defecit) for year	23,969.18	2,512.38	

Notes to the Income and Expense Account

(1) Includes £1200 donation from Brora Thrift Shop for outreach works. (2) Includes collections to fabric fund and missions. A breakdown of donations received is given in the accompanying notes. (3) Lunch and listen is mainly self-funding from donations received at the event. (4) A breakdown of donations to charities is given in the accompanying notes.

Statement of Fund Balances

	£	£	£	£	£	£	£
Balances	Benevolent	Catering	Congregational	Fabric	Mission	2024 All	2023 All
Opening 01 Jan	388.47	453.44	81,661.96	6,707.21	5,194.86	94,405.94	70,266.26
Income	380.00	-	35,526.59	2,098.15	2,322.27	40,327.01	43,640.90
Expense	(200.00)	(190.53)	(28,448.56)	(6,090.68)	(2,884.86)	(37,814.63)	(19,671.72)
Closing 31 Dec	568.47	262.91	88,739.99	2,714.68	4,632.27	96,918.32	94,405.94
Surplus (defecit) for year	180.00	(190.53)	7,078.03	(3,992.53)	(562.59)	2,512.38	23,969.18

Statement of Cash Balances

	£	£	£
Cash	31-Dec-24	31-Dec-23	Change on year
Balance at bank	101,239.71	92,938.82	8,300.89
Pending income (1)	2,730.27	1991.77	
Pending expenses (2)	(7,051.66)	-524.65	
Total pending	(4,321.39)	1,467.12	
Total Cash	96,918.32	94,405.94	2,512.38

Notes to the Financial Statement**1. Accounting Policies**

The financial statements have been prepared under the historical cost convention, and to fulfil the requirements of the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Transactions with Trustees

There were no Trustees' remuneration or other benefits for the year.

3. Explanation of Funds

There are five funds. Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as gneral funds. The Congregational fund is unrestricted. The other funds are restricted as described below.

4. Breakdown of Donations and Gifts, etc.

Donations received	Benevolent	Catering	Congregational	Fabric	Mission	2024 Total
Church door	-	-	12,317.77	941.15	60.00	13,318.92
Standing orders	320.00	-	15,283.00	796.00	300.00	16,699.00
Donations received	-	-	20.00	-	1,766.00	1,786.00
Total	320.00		27,620.77	1,737.15	2,126.00	31,803.92

Donations to Charity	2024 Total
WEC	(50.00)
Emmaus Road Trust	(500.00)
Faith Mission	(400.00)
Good News for Everyone	(220.30)
Tain Free Church Building Fund	(200.00)
The Christian Institute	(100.00)
Total	(1,470.30)

Approval by Trustees

The financial statements on pages 6 to 7 were approved by the Trustees on 1st May 2025 and signed on their behalf by the undemoted:



Trustee