

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 December 2025  
for  
Bonar Bridge Free Church of Scotland

Mackay & Co  
Chartered Accountants  
Unit 8  
Golspie Business Park  
Golspie  
Sutherland  
KW10 6UB

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for the Year Ended 31 December 2025

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Report of the Trustees  
for the Year Ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **ACHIEVEMENTS AND PERFORMANCE**

### **Activities and Achievements**

During the year, the congregation met regularly and frequently for public worship and carried out various activities in pursuit of its stated aims.

The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially and through a prayerful interest in other congregations, church court committees and overseas mission work.

The level of ordinary income is consistent with previous years and there is continued participation by church members in the Gift Aid scheme.

## **FINANCIAL REVIEW**

### **Reserves policy**

There was a deficit for the year of £47,492 (2024 - deficit £11,516). However, the church held unrestricted funds amounting to £75,727 at the year-end (2024 - £123,219). That consisted of a General account of £3,744 (2024 - £13,471), an unrestricted Fabric account with a balance of £44,331 (2024 - £60,018), and an unrestricted savings account with a balance of £27,652 (2024 - £67,651).

Separately, the congregation also has funds held centrally as share pool units - with a market value, as at 31st December 2025, of £6,612.35. During the year, dividends of £151.26 were paid on these, and credited to the share pools held centrally.

The Trustees' policy is to retain a minimum reserve of £1,000 in the General Fund. The Trustees are satisfied with the level of reserves at the year end.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

Bonar Bridge Free Church of Scotland is established by Constitution. It is a registered Scottish charity: No SC038163.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Trustees and Office Bearers**

The congregation is governed and administered by elected office bearers (Elders and Deacons) and Finance committee members (all volunteers), and its minister. The Kirk session, consisting of the minister, elected elders and any assessor elders appointed by the Presbytery of the bounds, has responsibility for spiritual oversight. The Finance Committee, which is composed of minister, elected elders and deacons, and elected volunteers from the congregation, oversees temporal matters. Under charity Law, the Finance Committee are deemed to be Trustees of the congregation as those responsible for the day to day management and control. It is distinct from the role of property trustees who are responsible only for holding property in trust.

The members of the Finance Committee who served during the year were as follows:

Minister:

Interim-Moderator: Rev E Paterson

Finance Committee Members: Rev E Paterson (interim moderator), Rev J T Mann (assessor elder) , Mrs M MacKenzie (treasurer) (resigned Jan-25), Mrs J Sparling (treasurer) (appointed Jan-25), Mr C Murray, Mr M Sutherland, Mr J Garvie (assessor elder), Mr M D MacIver (assessor elder)

Congregational Trustees for holding Property: Mr R MacLeod, Mrs M Campbell, Mrs M Mackenzie, Rev J T Mann

### **Organisational structure**

Bonar Bridge Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the same common aims set out above. The congregation is within the Northern Presbytery..

The church buildings at Migdale are held under the Church's Model Trust deed while the Gair Hall is held under conditions of a local trust..

### **Appointment of charity trustees**

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees. For elders and deacons any election must involve the communicant membership of the congregation. There is no fixed term for elders and deacons. The Session should also recommend to the congregation the additional membership of the Finance Committee on a year to year basis. Those appointed this way will serve as Trustees for one year. Prior to their appointment new trustees would have served the church for some time in various roles and would be familiar with the churches values, its aims and objectives as well as its day to day operations. As part of their induction program, new trustees are required to understand their statutory responsibilities as well as their role as elder, deacon or finance Committed member.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Aims and Affiliation**

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 spiritual affairs. It has close relations with many reformed churches throughout the world and 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 of free and sovereign salvation through Jesus Christ alone.

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 stating the origins of the the church and listing documents in which is embodied its constitution.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Charity number**

SC038163

### **Principal address**

Old Schoolhouse  
Migdale  
Bonar Bridge  
Sutherland  
IV24 3AR

### **Trustees**

Rev J T Mann  
Mrs M Mackenzie (resigned 9.1.25)  
Mrs J Sparling  
C M Murray  
J Garvie  
M Sutherland  
M D MacIver

### **Independent Examiner**

David A. Ross, CA  
ICAS  
Mackay & Co  
Chartered Accountants  
Unit 8  
Golspie Business Park  
Golspie  
Sutherland  
KW10 6UB

### **Solicitors**

Ewan, Harris and Co  
The West Deanery  
Castle Street  
Dornoch  
IV25 3SN

Bonar Bridge Free Church of Scotland

Report of the Trustees  
for the Year Ended 31 December 2025

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Bankers**

Bank of Scotland  
The Mound  
Edinburgh  
EH1 1YZ

Approved by order of the board of trustees on .....*2<sup>nd</sup> April 2026*..... and signed on its behalf by:



.....  
Rev J T Mann - Trustee

Independent Examiner's Report to the Trustees of  
Bonar Bridge Free Church of Scotland

I report on the accounts for the year ended 31 December 2025 set out on pages six to twelve.

**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.



David A. Ross, CA  
ICAS  
Mackay & Co  
Chartered Accountants  
Unit 8  
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Golspie  
Sutherland  
KW10 6UB

Date: 2nd April 2026

Bonar Bridge Free Church of Scotland

Statement of Financial Activities  
for the Year Ended 31 December 2025

	Notes	31.12.25 Unrestricted funds £	31.12.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		24,958	29,594
Investment income	2	8,273	9,426
<b>Total</b>		<u>33,231</u>	<u>39,020</u>
 <b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities		80,723	50,536
 <b>NET INCOME/(EXPENDITURE)</b>		(47,492)	(11,516)
 <b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		123,219	134,735
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>75,727</u></u>	<u><u>123,219</u></u>



Bonar Bridge Free Church of Scotland

Balance Sheet  
31 December 2025

	Notes	31.12.25 Unrestricted funds £	31.12.24 Total funds £
<b>CURRENT ASSETS</b>			
Cash at bank		76,719	141,141
<b>CREDITORS</b>			
Amounts falling due within one year	6	(992)	(17,922)
<b>NET CURRENT ASSETS</b>		<u>75,727</u>	<u>123,219</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>75,727</u>	<u>123,219</u>
<b>NET ASSETS</b>		<u><u>75,727</u></u>	<u><u>123,219</u></u>
<b>FUNDS</b>	7		
Unrestricted funds		<u>75,727</u>	<u>123,219</u>
<b>TOTAL FUNDS</b>		<u><u>75,727</u></u>	<u><u>123,219</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on  
.....2nd April 2026..... and were signed on its behalf by:



.....  
J T Mann - Trustee

## **1. ACCOUNTING POLICIES**

### **Basis of preparing the financial statements**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities and Trustee Investment (Scotland) Act 2005. The financial statements have been prepared under the historical cost convention.

### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

### **Taxation**

The charity is exempt from tax on its charitable activities.

### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025

**2. INVESTMENT INCOME**

	31.12.25	31.12.24
	£	£
Cottage rent	5,400	5,400
Glebe rent	100	100
Interest & investment income	2,773	3,926
	<u>8,273</u>	<u>9,426</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

**Trustees' expenses**

	Current year £	Previous Year £
Interim moderator's expenses		
Trustees' expenses		360
Minister's expenses	1039	1103
	<u>1039</u>	<u>1103</u>

**4. STAFF COSTS**

The average monthly number of employees during the year was as follows:

	31.12.25	31.12.24
	1	1
Minister	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	29,594
Investment income	9,426
<b>Total</b>	<u>39,020</u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Charitable activities	50,536
<b>NET INCOME/(EXPENDITURE)</b>	<u>(11,516)</u>

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	134,735
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>123,219</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25 £	31.12.24 £
Trade creditors	992	17,922

7. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
<b>Unrestricted funds</b>				
General fund	(4,451)	(9,805)	18,000	3,744
Fabric Fund	60,018	(40,460)	24,773	44,331
Savings Account	67,652	2,773	(42,773)	27,652
	<u>123,219</u>	<u>(47,492)</u>	<u>-</u>	<u>75,727</u>
<b>TOTAL FUNDS</b>	<u>123,219</u>	<u>(47,492)</u>	<u>-</u>	<u>75,727</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	30,458	(40,263)	(9,805)
Fabric Fund	-	(40,460)	(40,460)
Savings Account	2,773	-	2,773
	<u>33,231</u>	<u>(80,723)</u>	<u>(47,492)</u>
<b>TOTAL FUNDS</b>	<u>33,231</u>	<u>(80,723)</u>	<u>(47,492)</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025

**7. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
<b>Unrestricted funds</b>				
General fund	2,637	(10,379)	3,292	(4,450)
Fabric Fund	44,446	(4,428)	20,000	60,018
Savings Account	87,652	3,291	(23,292)	67,651
	<u>134,735</u>	<u>(11,516)</u>	<u>-</u>	<u>123,219</u>
<b>TOTAL FUNDS</b>	<u>134,735</u>	<u>(11,516)</u>	<u>-</u>	<u>123,219</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	35,729	(46,108)	(10,379)
Fabric Fund	-	(4,428)	(4,428)
Savings Account	3,291	-	3,291
	<u>39,020</u>	<u>(50,536)</u>	<u>(11,516)</u>
<b>TOTAL FUNDS</b>	<u>39,020</u>	<u>(50,536)</u>	<u>(11,516)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.25 £
<b>Unrestricted funds</b>				
General fund	2,637	(20,184)	21,292	3,745
Fabric Fund	44,446	(44,888)	44,773	44,331
Savings Account	87,652	6,064	(66,065)	27,651
	<u>134,735</u>	<u>(59,008)</u>	<u>-</u>	<u>75,727</u>
<b>TOTAL FUNDS</b>	<u>134,735</u>	<u>(59,008)</u>	<u>-</u>	<u>75,727</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025

**7. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	66,187	(86,371)	(20,184)
Fabric Fund	-	(44,888)	(44,888)
Savings Account	6,064	-	6,064
	<u>72,251</u>	<u>(131,259)</u>	<u>(59,008)</u>
<b>TOTAL FUNDS</b>	<u><u>72,251</u></u>	<u><u>(131,259)</u></u>	<u><u>(59,008)</u></u>

**8. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2025.

Bonar Bridge Free Church of Scotland

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Freewill offering	18,500	22,839
Church door & prayer meeting	1,846	1,325
Tax recovered on gift aid	4,520	5,243
Magazines	92	137
Missions	-	50
	<hr/>	<hr/>
	24,958	29,594
 <b>Investment income</b>		
Cottage rent	5,400	5,400
Glebe rent	100	100
Interest & investment income	2,773	3,926
	<hr/>	<hr/>
	8,273	9,426
 <b>Total incoming resources</b>	<hr/>	<hr/>
	33,231	39,020
 <b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Minister's expenses	-	1,039
Wages	15,600	-
Remittance to central funds	13,477	36,421
Pulpit supply	(1,114)	4,606
Insurance	1,165	1,131
Heat & light	1,236	1,369
Manse council tax	-	1,587
Manse heat & light	666	435
Church repairs & maintenance	115	1,356
Manse repairs & maintenance	39,660	1,721
Magazines	172	-
Presbytery & assembly dues	777	383
Mission donations	-	123
Cottage Repairs	685	-
Transfer to Lairg	7,500	-
Share of Lairg manse expenses	550	131
	<hr/>	<hr/>
	80,489	50,302
 <b>Support costs</b>		

This page does not form part of the statutory financial statements

Bonar Bridge Free Church of Scotland

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2025

	31.12.25 £	31.12.24 £
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and legal fees	234	234
Total resources expended	80,723	50,536
<b>Net expenditure</b>	(47,492)	(11,516)