

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

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 to support the national Free Church of Scotland both spiritually and financially.

FINANCIAL REVIEW

Reserves policy

As a result of a surplus for the year of £10,753 (2024 surplus of £63) the church held unrestricted funds amounting to £19,879 (2024 - £9,126) at the year end.

This comprises a General Fund of £3,436 (2024 - £2,319) and a designated Fabric Fund of £16,443 (2024 - £6,807).

Separately, the congregation also has funds held centrally as share pool units - with a market value, as at 31st December 2025, of £7,726.19. During the year, dividends of £176.74 were paid on these, and credited to the share pools.

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

Lairg Free Church of Scotland is established by Constitution. It is a registered Scottish charity: No SC038168.

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

Committee Members:

Rev E Paterson, Rev J T Mann (assessor elder), Mrs J Sparling (treasurer), Mrs M MacKenzie (resigned January 2025), Mr C Murray, Mr M Sutherland, Mr J Garvie (assessor elder), Mr M D MacIver (assessor elder)

Property Trustees:

Mr J Bain, Rev J T Mann, Mrs M MacLennan, Mr M Sutherland

Organisational structure

Lairg Free Church is a congregation of the national Free Church of Scotland having the same aims. The congregation is within the Northern Presbytery and is authorised to have a minister paid from the central funds of the Church. The churches and manse are held in trust for the congregation by locally elected property trustees. The Rosehall church is held under the Free Church's Model Trust Deed while the Lairg Properties are held under a local trust.

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. 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. Any new trustees 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.

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 church and listing documents in which is embodied its constitution.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC038168

Principal address

Lairg Free Church
Bridgend
Lairg
IV27 4AZ

Trustees

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

Independent Examiner

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

Solicitors

The Law Agents for the Free Church are:
Simpson & Marwick WS
Albany House
58 Albany Street
Edinburgh
EH1 3QR

Approved by order of the board of trustees on ...2nd April 2026... and signed on its behalf by:



.....
Rev J T Mann - Trustee

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

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

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.

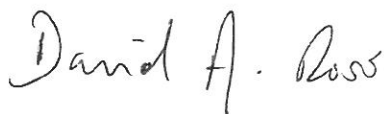
Independent examiner's statement

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
The Institute of Chartered Accountants of Scotland

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

Date: 2nd April 2026

Lairg Free Church of Scotland

Statement of Financial Activities
for the Year Ended 31 December 2025

		31.12.25 Unrestricted funds £	31.12.24 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Donations and legacies	2	32,982	15,958
EXPENDITURE ON			
Charitable activities	3		
Charitable activities		22,229	15,895
NET INCOME		10,753	63
RECONCILIATION OF FUNDS			
Total funds brought forward		9,126	9,063
TOTAL FUNDS CARRIED FORWARD		19,879	9,126

Lairg Free Church of Scotland

Balance Sheet
31 December 2025

	Notes	31.12.25 Unrestricted funds £	31.12.24 Total funds £
CURRENT ASSETS			
Cash at bank		19,879	9,126
NET CURRENT ASSETS		<u>19,879</u>	<u>9,126</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		19,879	9,126
NET ASSETS		<u>19,879</u>	<u>9,126</u>
FUNDS	6		
Unrestricted funds		<u>19,879</u>	<u>9,126</u>
TOTAL FUNDS		<u>19,879</u>	<u>9,126</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.

2. DONATIONS AND LEGACIES

	31.12.25	31.12.24
	£	£
Freewill offering	12,304	11,487
Church door collection	1,403	1,232
Tax recovered	2,858	2,604
Donations	6,815	590
Special collections	50	-
Magazines	90	45
Transfer from Bonar Bridge	7,500	-
Electricity refund	1,962	-
	<u>32,982</u>	<u>15,958</u>

3. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs £	Totals £
Charitable activities	<u>21,995</u>	<u>234</u>	<u>22,229</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	<u>15,958</u>
EXPENDITURE ON	
Charitable activities	
Charitable activities	<u>15,895</u>
NET INCOME	63
RECONCILIATION OF FUNDS	
Total funds brought forward	9,063

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £
TOTAL FUNDS CARRIED FORWARD	<u>9,126</u>

6. MOVEMENT IN FUNDS

	At 1.1.25 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	2,319	1,117	3,436
Fabric fund			
	<u>6,807</u>	<u>9,636</u>	<u>16,443</u>
	<u>9,126</u>	<u>10,753</u>	<u>19,879</u>
TOTAL FUNDS	<u>9,126</u>	<u>10,753</u>	<u>19,879</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	18,668	(17,551)	1,117
Fabric fund			
	<u>14,314</u>	<u>(4,678)</u>	<u>9,636</u>
	<u>32,982</u>	<u>(22,229)</u>	<u>10,753</u>
TOTAL FUNDS	<u>32,982</u>	<u>(22,229)</u>	<u>10,753</u>

6. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	2,396	(77)	2,319
Fabric fund			
	6,667	140	6,807
	9,063	63	9,126
TOTAL FUNDS	<u>9,063</u>	<u>63</u>	<u>9,126</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	15,368	(15,445)	(77)
Fabric fund			
	590	(450)	140
	15,958	(15,895)	63
TOTAL FUNDS	<u>15,958</u>	<u>(15,895)</u>	<u>63</u>

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

	At 1.1.24 £	Net movement in funds £	At 31.12.25 £
Unrestricted funds			
General fund	2,396	1,040	3,436
Fabric fund			
	6,667	9,776	16,443
	9,063	10,816	19,879
TOTAL FUNDS	<u>9,063</u>	<u>10,816</u>	<u>19,879</u>

6. 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 £
Unrestricted funds			
General fund	34,036	(32,996)	1,040
Fabric fund			
	14,904	(5,128)	9,776
	<u>48,940</u>	<u>(38,124)</u>	<u>10,816</u>
TOTAL FUNDS	<u>48,940</u>	<u>(38,124)</u>	<u>10,816</u>

7. RELATED PARTY DISCLOSURES

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

Lairg Free Church of Scotland

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

	31.12.25 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Freewill offering	12,304	11,487
Church door collection	1,403	1,232
Tax recovered	2,858	2,604
Donations	6,815	590
Special collections	50	-
Magazines	90	45
Transfer from Bonar Bridge	7,500	-
Electricity refund	1,962	-
	<hr/> 32,982	<hr/> 15,958
Total incoming resources	32,982	15,958
EXPENDITURE		
Charitable activities		
Remittance to central funds	848	6,236
Pulpit supply & communion expenses	4,131	213
Rates & insurance	2,795	2,629
Church heat & light	5,413	575
Manse heat & light	1,268	3,602
Telephone	799	718
Church repairs & renewals	2,579	450
Manse repairs & renewals	2,267	554
Magazines	68	129
Presbytery and assembly dues	318	454
Minister's expenses	687	-
Mission donations	450	-
Glebe rent	30	30
Post, stationery & literature	67	64
Sundry	275	-
	<hr/> 21,995	<hr/> 15,654
Support costs		
Finance		
Bank charges	-	7
Governance costs		
Accountancy	234	234

This page does not form part of the statutory financial statements

Lairg Free Church of Scotland

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

	31.12.25 £	31.12.24 £
Total resources expended	22,229	15,895
Net income	10,753	63