

Church of Christ Portknockie

FINANCIAL STATEMENTS

31 December 2025

Charity Number SC039127

RITSONS

Chartered Accountants
26-30 Marine Place
Buckie
Moray
AB56 1UT

CHURCH OF CHRIST PORTKNOCKIE

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in presenting their report and the unaudited financial statements for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Church of Christ Portknockie
Charity registration number	SC 039127
Current Trustees	Pastor/Leader Stewart Gray Secretary Vacant Position Treasurer Iain Pirie Trustee William Mowat
Contact Address	Iain Pirie 14 Admiralty Street Portknockie Moray AB56 4NB
Independent Examiner	C McGregor CA, MAAT 26-30 Marine Place Buckie Moray AB56 1UT

Recruitment and appointment of Trustees

The trustees of the Church are the leader, treasurer and secretary.

Governing document

The Church is administered in accordance with the deeds of the constitution.

Charitable purpose

To worship God as a congregation and to promote the Christian faith, as laid down in the word of God, and to help the local community in general.

CHURCH OF CHRIST PORTKNOCKIE

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 DECEMBER 2025

Activities and achievements

Every Sunday throughout the year two services were held at 11am and 6pm.

Friday evening bible study and prayer meeting, Easter and Christmas services are held with invitations distributed.

Missionary gifts were given to:-

Kerusso Trust
Moray Life Challenge
Scotland For Jesus
Slavic Gospel
Faith Mission

Trustee remuneration and expenses

There are no remunerations. The trustees give of their time freely, in the service of the Lord.

Planned Developments

It is intended to get new chairs for the Church.

Reserves

As a result of the surplus of £4,149 (2024: £1,904) from the main activities for the year, the charity held unrestricted cash funds of £98,763 (2024: £94,614).

Approved by the Church Council and signed on their behalf

Stewart Gray

Principal

Date 11 March 2026

CHURCH OF CHRIST PORTKNOCKIE
INDEPENDENT EXAMINER'S REPORT TO TRUSTEES OF
CHURCH OF CHRIST PORTKNOCKIE
YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of the Church of Christ Portknockie.

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 4 to 6.

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

The 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 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 the 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.

Signed by:

Christine McGregor

C McGregor CA, MAAT
Independent Examiner

Date:

12 March 2026

CHURCH OF CHRIST PORTKNOCKIE
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2025

	Note	2025	2024
		£	£
RECEIPTS			
Weekly offerings		17,396	20,333
Missionary offerings		1,121	1,011
Other services		52	51
Donations		300	1,470
Virgin money rebate		2	2
		<u>18,871</u>	<u>22,867</u>
 PAYMENTS			
Payments for Charitable activities:			
Electricity & gas		1,120	2,232
Church Insurance		1,484	1,360
Sundry expenses		397	360
Postage and Stationery		-	215
Advertising		79	-
Repairs and Renewals		467	10,843
Travel expenses – speakers		2,695	1,590
Accountancy fees		355	338
Missionary gifts		8,125	4,025
Total Payments		<u>14,722</u>	<u>20,963</u>
 Surplus for the year		<u><u>4,149</u></u>	<u><u>1,904</u></u>

All funds are unrestricted.

CHURCH OF CHRIST PORTKNOCKIE

STATEMENT OF BALANCES

AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
Bank and Cash in Hand as at 01/01/25			
Current account		82,921	78,003
Missionary account		11,659	14,673
Sunday school account		34	34
		<u>94,614</u>	<u>92,710</u>
 Surplus for the year - main activities		 4,149	 1,904
 Closing Balances as at 31/12/25	 2	 <u>98,763</u>	 <u>94,614</u>

Assets

The church building and contents are owned by Church of Christ Portknockie and are used and managed by the Church Council, who pay the annual insurance premiums.

Approved by the Trustees and signed on their behalf

Stewart Gray

Chairman

Date 11 March 2026

CHURCH OF CHRIST PORTKNOCKIE
NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED TO 31 DECEMBER 2025

1. Accounting Policies

Accounting convention and policies

The accounting policies adopted on the preparation of these accounts are laid down by the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

Taxation

The Trust is a registered charity and is therefore exempt from taxation.

Legacies and donations

Legacies and donations are included in the financial statements when receivable and on an accruals basis to the extent that such sums can be reasonably quantified.

2. Cash at bank and in hand

	2025	2024
	£	£
Current account	93,073	82,921
Missionary account	5,656	11,659
Sunday school account	34	34
	<u>98,763</u>	<u>94,614</u>