

**Trustees' Annual Report for the period**

Period start date			Period end date				
Day	Month	Year	Day	Month	Year		
From	01	09	2024	To	31	08	2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	PETERHEAD CONGREGATIONAL CHURCH
Other names charity is known by	
Registered charity number	SC040453
Charity's principal address	94 Queen Street PETERHEAD Aberdeenshire Postcode AB42 1TT

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1 Richard Lovie			
2 Robert Mackie			
3 Edwin Milne			
4 Stuart Flowerdew			
5 Margaret Garfit			
6 Amelia Tunley			
7 James Hooper			
8 David Low			
9 Sandra Walker			
10			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
Steve Murray	Resigned 21 st November 2024
Robert Barron	Deceased 26 th April 2025

Structure, governance and management

Type of governing document The charity is controlled by its governing document, a deed of trust, and is constituted as an unincorporated charity.

Trustee recruitment and appointment Appointment and removal is in accordance with the deed of trust.

Objectives and activities

Charitable purposes The purpose of the church is to spread the Gospel. The church is a fellowship in faith, in worship, in mutual service and in the service of humanity in the community, in the nation and in the world.

Summary of the main activities in relation to these objects The church seeks to advance the Gospel through our weekly worship services which are open to all people. We hold regular mid week meetings, Bible studies and prayer to build up faith. We work in the community through school assemblies and school visits to the church. We regularly take part in services in care homes and the pastoral care offered to those who have lost loved ones and to young people seeking marriage. We open our doors for worship every day during Holy Week and our town's Scottish Week.

APPENDIX 1

Achievements and performance

Once again as I write this report we must all give thanks to our gracious God who continues to pour His blessings into the life of our Church. We again are able to see the life of the Church grow through our online Services every Sunday and our midweek Bible Study on YouTube and also now on Facebook. We continue to witness incredible numbers of people watching our services each week from all over the country and many different parts of the world. It is such an important evangelical outreach along with the DVD ministry which continues to be delivered to many households each week. We have also seen additional new people attending Worship mornings and evenings. Thanks be to God.

We are indebted as ever to our Fabric Committee who maintain our property to the very highest standard. Nothing is ever left undone and at the end of the financial year our buildings are in excellent condition ready for the oncoming winter. A new path has been laid leading to the entrance to the halls and this has improved the appearance and coupled with the new lighting which has been installed along the length of the path has made this entrance easily accessible and safer. The front elevation of the Church has also been floodlit which has enhanced the appearance of our building.

The minister and choir continue to visit Nursing Homes and over 300 children from one of the local schools visit the Church for services at Harvest, Christmas, Easter and end of year.

James retired from the ministry at the end of February and Dustin was inducted at a Service on 1st March. We are thankful for James long, faithful and successful ministry in our Church. James has remained a member of the Church and has been helping Dustin to settle in his role of Minister. *We are thankful for the appointment of a Minister who preaches the gospel and adheres to the Word of God*

God has richly blessed us and we can see His hand at work in all we do. Let us hope and pray that we can serve Him in all that we do for the glory of His name.

Financial review

Brief statement of the charity's policy on reserves

We have had to access our Reserve Fund to cover one extraordinary payment. It now stands at just over £79,000. We have started rebuilding the fund.

Details of any deficit

Donated facilities and services (if any)

We donate the use of our halls for regular meetings of Christians Together in Peterhead. We do not set any charges for weddings, funerals or other religious activities.

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APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

A handwritten signature in black ink, appearing to be 'E. J. Jew', written over a horizontal line.A handwritten signature in black ink, appearing to be 'Edwin G. White', written in a cursive style.

Full name(s) Stuart Johnson

Edwin Milne

Position (e.g. Chair) Treasurer

Trustee

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025
FOR
PETERHEAD CONGREGATIONAL CHURCH



CHARTERED ACCOUNTANTS

www.bainhenryreid.co.uk

PETERHEAD CONGREGATIONAL CHURCH

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FOR THE YEAR ENDED 31 AUGUST 2025**

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025**

The trustees present their report with the financial statements of the charity for the year ended 31 August 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).

OBJECTIVES AND ACTIVITIES

Charitable Purposes

The purpose of the Church is to spread the Gospel. The Church is a fellowship in faith, in worship, in mutual service and in the service of humanity in the community, in the nation and in the world.

ACHIEVEMENTS AND PERFORMANCE

Activities and Achievements

Once again as I write this report we must all give thanks to our gracious God who continues to pour His blessings into the life of our Church. We again are able to see the life of the Church grow through our online Services every Sunday and our midweek Bible Study on YouTube and also now on Facebook. We continue to witness incredible numbers of people watching our services each week from all over the country and many different parts of the world. It is such an important evangelical outreach along with the DVD ministry which continues to be delivered to many households each week. We have also seen additional new people attending Worship mornings and evenings. Thanks be to God.

We are indebted as ever to our Fabric Committee who maintain our property to the very highest standard. Nothing is ever left undone and at the end of the financial year our buildings are in excellent condition ready for the oncoming winter. A new path has been laid leading to the entrance to the halls and this has improved the appearance and coupled with the new lighting which has been installed along the length of the path has made this entrance easily accessible and safer. The front elevation of the Church has also been floodlit which has enhanced the appearance of our building.

The minister and choir continue to visit Nursing Homes and over 300 children from one of the local schools visit the Church for services at Harvest, Christmas, Easter and end of year.

We are extremely grateful to our organists Robert, Rosemary and Jessie for all their help and dedication throughout the past year. We must thank our Minister who leads us through all our services, with extra services at Christmas and Easter. We had been praying for the Lord to provide a new Minister ever since James submitted his letter of Retiral to the Deacons Court. The Lord answered our prayers when in October a new minister was interviewed and appointed after preaching to the congregation at our morning Service. Following this Service the congregation voted and the appointment of Dustin Black was unanimously approved.

James retired from the ministry at the end of February and Dustin was inducted at a Service on 1st March. We are thankful for James long, faithful and successful ministry in our Church. James has remained a member of the Church and has been helping Dustin to settle in his role of Minister. We are thankful for the appointment of a Minister who preaches the gospel and adheres to the Word of God.

Dustin has moved to Peterhead with his wife Rachael and children Dustin aged six and Arabella aged three. The family are settling in well to life in Peterhead.

God has richly blessed us and we can see His hand at work in all we do. Let us hope and pray that we can serve Him in all that we do for the glory of His name.

FINANCIAL REVIEW

Financial position

The results for the year and the financial position of the charity are as shown on the annexed financial statements.

Principal funding sources

The principal funding sources for the charity are offerings and donations.

Reserves policy

Unrestricted funds represent income not yet utilised in supporting the charity's objectives.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Related parties

None of the Trustees receive remuneration or any other benefit from their work with the charity.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC040453

Principal address

Mr S Johnson
Horizon
Longhaven
Peterhead
AB42 0NY

Trustees

Mrs S Walker
Mrs M Garfit
J Hooper
S Flowerdew
Mrs A Tunley
R Barron (deceased 26/4/25)
R Lovie
D Low
E Milne
R Mackie
S Murray (resigned 21/11/24)

Independent Examiner

Iain Arthur FCCA
Bain Henry Reid
Chartered Accountants
28 Broad Street
Peterhead
Aberdeenshire
AB42 1BY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

PETERHEAD CONGREGATIONAL CHURCH

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

Approved by order of the board of trustees on 7 April 2026 and signed on its behalf by:

Trustee

Edwin G. Mills

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PETERHEAD CONGREGATIONAL CHURCH

I report on the accounts for the year ended 31 August 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.



Iain Arthur FCCA
The Association of Chartered Certified Accountants

Bain Henry Reid
Chartered Accountants
28 Broad Street
Peterhead
Aberdeenshire
AB42 1BY

7 April 2026

PETERHEAD CONGREGATIONAL CHURCH

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025**

		Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM	Notes				
Donations and legacies		114,983	2,546	117,529	110,048
Other trading activities	2	1,680	-	1,680	2,232
Investment income	3	3,887	-	3,887	3,038
Total		120,550	2,546	123,096	115,318
EXPENDITURE ON					
Charitable activities					
Expenditure		126,041	6,266	132,307	107,495
NET INCOME/(EXPENDITURE)		(5,491)	(3,720)	(9,211)	7,823
Transfers between funds	8	51	(51)	-	-
Net movement in funds		(5,440)	(3,771)	(9,211)	7,823
RECONCILIATION OF FUNDS					
Total funds brought forward		130,392	4,371	134,763	126,940
TOTAL FUNDS CARRIED FORWARD		124,952	600	125,552	134,763

The notes form part of these financial statements

PETERHEAD CONGREGATIONAL CHURCH

BALANCE SHEET

31 AUGUST 2025

	Notes	Unrestricted funds £	Restricted fund £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS					
Cash at bank		125,312	600	125,912	135,123
CREDITORS					
Amounts falling due within one year	7	(360)	-	(360)	(360)
NET CURRENT ASSETS		124,952	600	125,552	134,763
TOTAL ASSETS LESS CURRENT LIABILITIES		124,952	600	125,552	134,763
NET ASSETS		124,952	600	125,552	134,763
FUNDS	8				
Unrestricted funds				124,952	130,392
Restricted funds				600	4,371
TOTAL FUNDS				125,552	134,763

The financial statements were approved by the Board of Trustees and authorised for issue on 7 April 2026 and were signed on its behalf by:

Trustee

Edwin G. Milne

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The trust constitutes a public benefit entity as defined by FRS 102.

Going concern

The trustees are of the opinion that there is sufficient resources available to continue the activities of the charity over the next 12 months. The trustees, therefore, have made an informed judgement, at the time of approving the financial statements, that there is a reasonable expectation that the charity has adequate resources to continue for the foreseeable future. As a result the trustees have continued to adopt the going concern basis of accounting in preparing these financial statements.

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.

Cash at bank and in hand

Cash at bank and in hand includes cash held with banking institutions.

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are recognised at their settlement amount after allowing for any trade discounts due.

Financial Instruments

The charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

PETERHEAD CONGREGATIONAL CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising	472	1,250
Other income	1,208	982
	<u>1,680</u>	<u>2,232</u>

3. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>3,887</u>	<u>3,038</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

5. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	<u>63,621</u>	<u>42,476</u>

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	105,203	4,845	110,048
Other trading activities	1,450	782	2,232
Investment income	3,038	-	3,038
Total	<u>109,691</u>	<u>5,627</u>	<u>115,318</u>
EXPENDITURE ON			
Charitable activities			
Expenditure	100,019	7,476	107,495
NET INCOME/(EXPENDITURE)	9,672	(1,849)	7,823
RECONCILIATION OF FUNDS			
Total funds brought forward	120,720	6,220	126,940
TOTAL FUNDS CARRIED FORWARD	<u>130,392</u>	<u>4,371</u>	<u>134,763</u>

PETERHEAD CONGREGATIONAL CHURCH

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	360	360

8. MOVEMENT IN FUNDS

	At 1/9/24 £	Net movement in funds £	Transfers between funds £	At 31/8/25 £
Unrestricted funds				
General fund	38,683	(5,491)	12,029	45,221
Reserve fund	91,709	-	(11,978)	79,731
	130,392	(5,491)	51	124,952
Restricted funds				
Restricted fund	4,371	(3,720)	(51)	600
TOTAL FUNDS	134,763	(9,211)	-	125,552

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	120,550	(126,041)	(5,491)
Restricted funds			
Restricted fund	2,546	(6,266)	(3,720)
TOTAL FUNDS	123,096	(132,307)	(9,211)

Comparatives for movement in funds

	At 1/9/23 £	Net movement in funds £	Transfers between funds £	At 31/8/24 £
Unrestricted funds				
General fund	33,917	9,672	(4,906)	38,683
Reserve fund	86,803	-	4,906	91,709
	120,720	9,672	-	130,392
Restricted funds				
Restricted fund	6,220	(1,849)	-	4,371
TOTAL FUNDS	126,940	7,823	-	134,763

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

8. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	109,691	(100,019)	9,672
Restricted funds			
Restricted fund	5,627	(7,476)	(1,849)
TOTAL FUNDS	<u>115,318</u>	<u>(107,495)</u>	<u>7,823</u>

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

	At 1/9/23 £	Net movement in funds £	Transfers between funds £	At 31/8/25 £
Unrestricted funds				
General fund	33,917	4,181	7,123	45,221
Reserve fund	86,803	-	(7,072)	79,731
	<u>120,720</u>	<u>4,181</u>	<u>51</u>	<u>124,952</u>
Restricted funds				
Restricted fund	6,220	(5,569)	(51)	600
TOTAL FUNDS	<u>126,940</u>	<u>(1,388)</u>	<u>-</u>	<u>125,552</u>

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	230,241	(226,060)	4,181
Restricted funds			
Restricted fund	8,173	(13,742)	(5,569)
TOTAL FUNDS	<u>238,414</u>	<u>(239,802)</u>	<u>(1,388)</u>

9. RELATED PARTY DISCLOSURES

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

PETERHEAD CONGREGATIONAL CHURCH

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Offerings	78,626	80,258
Donations	25,912	17,590
Gift aid - tax recovered	12,991	12,200
	<u>117,529</u>	<u>110,048</u>
Other trading activities		
Fundraising	472	1,250
Other income	1,208	982
	<u>1,680</u>	<u>2,232</u>
Investment income		
Deposit account interest	3,887	3,038
	<u>3,887</u>	<u>3,038</u>
Total incoming resources	<u>123,096</u>	<u>115,318</u>
EXPENDITURE		
Charitable activities		
Minister's salary and expenses	63,621	42,476
Insurance	3,342	2,986
Light and heat	9,034	10,193
Telephone	1,327	720
Publication, postage and stationery	2,934	2,738
Miscellaneous	23,509	11,446
Repairs and renewals	21,069	31,031
Cleaning	1,440	1,450
Church Anniversary expenditure	1,482	399
Transport costs	3,535	2,970
	<u>131,293</u>	<u>106,409</u>
Support costs		
Governance costs		
Accountancy and payroll fees	1,014	1,086
	<u>1,014</u>	<u>1,086</u>
Total resources expended	<u>132,307</u>	<u>107,495</u>
Net (expenditure)/income	<u>(9,211)</u>	<u>7,823</u>

This page does not form part of the statutory financial statements