

The Church of Scotland
Strachur and Strathlachlan Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

FOR
THE YEAR ENDED 31st DECEMBER 2025

Congregation No: 201285

Charity No: SC 001767

Reference and Administrative Information

Charity Name: Strachur & Strathlachlan Parish Church (Church of Scotland)

Charity Registration Number: SC001767

Congregation Reference No: 201285

Contact Address: Tigh na Criche
Strachur
Argyll
PA27 8BY

Trustees:

Kirk Session: Rev. D Wallace, Mr H Angus, Mrs A Fiddes, Mrs E Fraser,
Miss C Montgomery, Mr D McHugh, Mrs S McHugh, Mrs
M MacLauchlan, Mrs E Nicol.

Congregational Board: N/A

Principal Office-bearers:

Minister: Rev. Dorothy Wallace

Session Clerk Mrs S I McHugh

Clerk to the Board: N/A

Church Treasurer: Mr D P McHugh

Independent Examiner: Heather A. Grier - BA., FioD, MCMI.

Poll Schoolhouse, St Catherines, Argyll, PA25 8AZ

Bankers: Co-operative Bank,
P.O. Box 250,
Delf House,
Southway,
Skelmersdale
WN8 6WT

Trustees' Annual Report
Year ended 31st December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session/Congregational Board (the Session) are the charity trustees. The Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Session shall appoint a Clerk who may or may not be a member of the Session but shall be a member of the congregation. The Session shall appoint a Treasurer who, if holding only that office, need not be a member of the Congregation. Both appointees shall hold office at the pleasure of the Session.

Organisational Structure

The Session may constitute committees and shall specify their remit and duties and may specify any restriction or condition on the committee which it considers appropriate. A committee may constitute sub-committees and shall specify their remit and duties and may specify any restriction or condition on the sub-committee which it considers appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Public worship is routinely conducted twice per week in two separate locations. Strachur Church building is made available to all members of the community for marriages and funerals, as is the one at Strathlachlan. Strachur Church is normally open during daylight hours and is also made available (as requested) to outside organisations e.g. Strachur History Society for displays of material around Remembrance Sunday and also the local Primary School for a nativity service. The Guild meets regularly on a monthly basis at Strachur Memorial Hall, during the winter season.

The parish minister is available to all members of the community whether as individuals or in groups.

Trustees' Annual Report (cont)
Year ended 31st December 2025

Achievements and Performance

The Church interacts with a variety of other charities in a number of ways. Retiring collections are a regular feature, not just at times of specific life events, the proceeds of which are disbursed to deserving causes (Pg.12). Premises for storage purposes (manse outbuildings) continue to be provided free of charge. At present Strachur Community Men's Shed are storing equipment there.

The Church continues to offer pastoral care generally with Strachur church open daily for prayer; visitor access; and access to a freely offered food table plus book exchange.

Rev. Mackenzie retired as our minister on 13th February and the charge was subsequently linked with West Lochfyneside in August, under the leadership of Rev. Wallace who is based at Inveraray. As a linked charge, costs continue to be shared equally where appropriate e.g. community charge and ministers expenses. Whilst Rev. Mackenzie remains domiciled at Strachur manse the linkage necessitates increased travel and provision of a system of pulpit supply. The cost of pulpit supply was initially borne by the appropriate parish and then reclaimed in full through the Presbytery. This procedure changed during the year, with participants now applying directly for payment from the Augusta Lamont Bequest fund via presbytery committee, allowing improved budget monitoring.

In addition to necessary maintenance at both churches, the exterior of Strathlachlan Church was repainted. Repairs to windows were also carried out but it is likely that the downstairs windows at Strathlachlan Church will require replacing within the next five years. Four new light fittings were installed at the entrance and rear of Strachur Church. A new resin bonded path was also completed in December, with the help of an Augusta Lamont Bequest grant.

Statistics

<u>Services Conducted</u>		<u>Congregational Roll</u>	
		Number on Roll at 1 st January 2025	87
Baptisms:	0	Removals during 2021:	
Weddings:	3	by Death	6
Funerals:	6	by Certificate	-
		Otherwise	-
			81
		Additions by resolution	3
		Number on Roll at 31 st December 2025	84

The Supplementary Roll now numbers zero and there are no young people under the age of 17 years associated with the Congregation.

Financial Review

Congregational giving including tax reclaimed on Gift Aid was up slightly to £15,602 (£15,354) as was investment income. No legacy funding was received this year but the General Fund remains healthy with a working balance of £8,316 (£10,125). Full reimbursement of pulpit supply cost was achieved this year, however, the overdue £531 travel expenditure from 2024 (retained by the Augusta Lamont presbytery committee) was not received and is unlikely to be recovered. Changes have been made to the procedure for pulpit supply recompense and it is intended that all payment requests will be now be directed to the Presbytery.

During the year a donation of £1,000 was received from a member of the Strachur congregation and placed in the Reserve Fund. A donation of £2,800 was made to the Fabric Fund by the White Elephant Shop to enable decorative improvements to Strachur Church entrance. A further £7,300 was also received as continued funding of the *Cowal Art Project*. This was augmented by £1,827 from the Parish, representing 20% of the overall grant and allowing the project to continue throughout the year. No further grant application is envisaged for this project. A grant of £9,250 was made by the Augusta Lamont Bequest fund to allow resurfacing of Strachur Church path.

Overall expenditure during the year increased to £55,882 (£34,202) as a result of fabric expenditure at both churches along with continuing payroll; marketing and associated costs of both the Cowal Art Project and the Faith in Cowal website, run on behalf of the Presbytery. Cowal Art Project expenditure totalled £8,414 (£8,416). It has been agreed that this project will end by April '26 and the employee made redundant. Electricity supply costs continue to increase and are kept under regular review with changes to the supplier being made when necessary. The *Giving to Grow* contribution along with *Presbytery Dues* were met in full but it is known that these will rise appreciably next year. Attempts to exclude some fabric income from the income base calculation were unsuccessful.

Unrestricted expenditure totalled £20,823 including full payment of Ministry and Mission contribution and Presbytery dues. The cost of providing Pulpit Supply was fully reimbursed by the Presbytery before year end. Other General Fund expenditure was in line with expectations.

As forecast, the General Fund experienced a budget deficit in 2025 although somewhat greater than forecast. This was mainly due to the transfer of £1,827 to the Cowal Art Project fund. Offerings were steady and income/reimbursements higher than expected along with wedding/funeral donations. The parish Giving to Grow contribution and Presbytery Dues will significantly increase next year so a General Fund Budget deficit of (£1,100) is forecast for 2026.

Reserves Policy

At year end the Church held unrestricted cash & endowment funds totalling £46,137 (£44,928) including £25,000 (£25,000) which continues to be held on interest bearing deposit with the Church of Scotland Investors Trust; £7,000 in a Co-op bank instant access savings account and £20,000 in a Co-op bank six month fixed-term account.

The Church also held £16,036 (£20,358) of liquid restricted funds including £8,000 (£8,000) on deposit, which have been provided for the purposes specified in Note 2.

Beyond the liquid funds held are further amounts on Capital Account with the Church of Scotland General Trustees. These are held for contingency purposes and are detailed in Appendix 1 attached to these accounts. The market value of the investments at year end was £227,743 (£212,600).

Trustees' Annual Report (cont)
Year ended 31st December 2026

Statement of Trustees' Responsibilities

The members of the Kirk Session/Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session/Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

S. McHugh
Clerk to the Kirk Session/Congregational Board

.....*S. McHugh*.....

Date

.....*20th Jan 2026*.....

Independent Examiner's Report to the Trustees of Strachur & Strathlachlan Parish Church _ SC001767

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 8 to 15.

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

An 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 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.

Name Heather A. Grier

BA, FIoD, MCMI.

Address: Poll Schoolhouse, St Catherines,
Argyll, PA25 8AZ.


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Date 2 February 2026

Strachur & Strathlachlan Parish Church
Receipts and Payments Account
Year ended 31st December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
Receipts	Note					
Donations	3	20,525	0		20,525	18,582
Bank & Deposit interest		1,060	354		1,414	1,194
Investment income		2,214	3,320		5,534	5,534
Activities for Generating Funds _ Net fig.		0			0	(210)
Legacies		9,750			9,750	0
Reimbursed - Pulpit Supply & Cn'cl Tax		7,346			7,346	4,488
The Guild			900.04		900	752
		<u>40,895</u>	<u>4,574</u>	<u>-</u>	<u>45,469</u>	<u>30,339</u>
Grants:						
Presbytery_Alleviate Poverty		0			0	0
Augusta Lamont_Cowal Art Project			7,300		7,300	7,300
Augusta Lamont_Faith in Cowal Project			0		0	2,210
		<u>0</u>	<u>7,300</u>	<u>-</u>	<u>7,300</u>	<u>9,510</u>
Total Receipts		<u><u>40,895</u></u>	<u><u>11,874</u></u>	<u><u>-</u></u>	<u><u>52,769</u></u>	<u><u>39,849</u></u>
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
Payments	Note					
Costs of generating funds		0			0	0
Charitable activities	4	25,203	1,978		27,181	21,385
Fabric repairs & maintenance		12,656	4,970		17,625	2,815
Other payments	5	0	10,315		10,315	9,122
The Guild			760		760	881
		<u>37,859</u>	<u>18,023</u>	<u>-</u>	<u>55,882</u>	<u>34,202</u>
Total Payments		<u><u>37,859</u></u>	<u><u>18,023</u></u>	<u><u>-</u></u>	<u><u>55,882</u></u>	<u><u>34,202</u></u>
Excess of Receipts over Payments for the year before transfers		3037	(6,149)	-	(3,113)	5,647
Transfers		(1,827)	1,827	-	0	0
Excess of Receipts over Payments for the year		<u>1210</u>	<u>(4,322)</u>	<u>-</u>	<u>(3,113)</u>	<u>5,647</u>

Strachur & Strathlachlan Parish Church

Statement of Balances

At 31st December 2025

		Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & Church of Scotland Investors Trust Deposit Balances at 1st Jan 2024	2	44,928	20,358	-	65,286	59,639
Movement in year						
Excess of Receipts over Payments for the year including transfers		1,210	-4,322	-	-3,113	5,647
Bank & Church of Scotland Investors Trust Deposit Balances at 31st Dec 2024		46,137	16,036	-	62,173	65,286
Investments Market Value at 31st Dec 2024						
Church of Scotland Income Fund		32,234	-	-	32,234	31,300
Church of Scotland Growth Fund		26,316	169,193	-	195,509	181,300
		58,550	169,193	-	227,743	212,600
Total Funds		104,687	185,229	-	289,916	277,886
Assets						
Gift Aid Receivable		265	-	-	265	0
Liabilities						
		(32)	0	-	(32)	0

The accounts were approved by the Kirk Session and Financial Board on 20/01/2026

For and on behalf of the Kirk Session and Financial Board

S. M' Hugh

Session Clerk

W M' Hugh

Treasurer

Strachur & Strathlachlan Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the minister received reimbursement of travel, telephone and other expenses totalling £59.82. The interim moderator received £85.50 travel expenses. Council Tax in respect of the Manse amounted to £2,605.67 and was fully reimbursed from April by Rev. Mackenzie following his retirement as parish minister. The treasurer received £773.35 in respect of pulpit supply fees and associated travel expenses as a Reader.

2. Movements in Funds

	At 1 st Jan				At 31 st Dec
Unrestricted funds	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Balances at Bank					
General Fund	10,125	34,140	24,872	(11,077)	8,316
Reserve Fund	3,559	3,229	0	0	6,788
Fabric Fund	5,710	3,403	12,656	9,250	5,707
Benevolent Fund	534	123	331	0	327
	19,928	40,895	37,859	(1,827)	21,137
Balances At Ch. of Sc.					
Investors Trust Dep't Fund					
General Fund	10,000	-	-	-	10,000
Reserve Fund	15,000	-	-	-	15,000
	44,928	40,895	37,859	(1,827)	46,137
	At 1 st Jan				At 31 st Dec
Restricted funds	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Balance at Bank					
Crawford Bequest Fund	6,132	3,674	6,948	0	2,858
Faith in Cowal Fund	4,062	0	1,901	0	2,161
Guild Fund	474	900	760	0	613
Cowal Art Project	1,691	7,300	8,414	1,827	2,404
	12,358	11,874	18,023	1,827	8,036
Balances At Ch. of Sc.					
Investors Trust Dep't Fund					
Crawford Bequest Fund	8,000	-	-	-	8,000
	20,358	11,874	18,023	1827	16,036
Total funds	65,286	52,769	55,882	0	62,173

Purposes of Unrestricted Funds:

General Fund:	Funds set aside for general purposes.
Reserve Fund:	Funds set aside to be drawn down if and when required.
Fabric Fund:	Funds set aside for the maintenance of Church property.
Benevolent Fund:	Funds set aside for disbursement to individuals in case of need.

Purposes of Restricted Funds:

Crawford Bequest Fund:	Established for the upkeep of fabric at Strathlachlan Church.
Faith in Cowal Fund	Established for the employment of worker and to develop pilgrimage.
Guild Fund	Funds to maintain operation of the Church Guild.
Cowal Art Project	Funds to maintain operation of the Art Project.

Notes to the Accounts

(cont'd)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	-			0	0
Gift Aid Donations	4,120			4,120	4,312
Ordinary Offerings (Open Plate)	6,394			6,394	6,326
Other Offerings, Donations etc	6,426	0		6,426	4,516
Tax Recovered on Gift Aid Donations	2,586			2,586	2,827
Wedding & Funeral Donations	1,000			1,000	600
	<u>20,525</u>	<u>0</u>	<u>-</u>	<u>20,525</u>	<u>18,582</u>

Analysis of Payments _

4. Charitable activities

Giving to Grow allocation	12,266			12,266	8,947
Presbytery dues	505			505	245
Voluntary Additional Stipend	0			0	0
Minister's expenses	145			145	472
Ministerial Assistance	983			983	233
Pulpit supply	4,714			4,714	3,527
Council Tax	2,606			2,606	2,393
Heat and light	988	477		1,465	1,697
Insurance	1,928	989		2,916	2,658
Life & Work Magazine _ (Net)	0				165
Organ & music	378	378		756	720
Printing, stationery and postage	90			90	35
Other expenses	600	135		735	295
	<u>25,203</u>	<u>1,978</u>	<u>-</u>	<u>27,181</u>	<u>21,385</u>

Notes to the Accounts (cont'd)

5. Other payments

Faith in Cowal Project		1,901		1,901	706
Cowal Art Project		8,414		8,414	8,416
Purchase of assets	0			0	0
Purchase of investments	0			0	0
	<u>0</u>	<u>10,315</u>	<u>-</u>	<u>10,315</u>	<u>9,122</u>

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum (in the 5th and subsequent years of service) was £39,856.

7. Collections for Third Parties

	2025	2024
	£	£
Christian Aid	181	323
Shelter (Scotland)	120	-
Crossreach	-	115
CoS_Nkhoma Mission	1,900	-
Cancer Research UK	139	-
Parkinson's UK	875	-
D.E.C. - Myanmar	120	-
Save the Children	-	132
Al Sharooq Blind School	-	240
	<u>3,335</u>	<u>810</u>

In addition to the above retiring collections at church services the sum of £1,140 (approx.) was collected during this year's Christian Aid Week in Strachur and surrounding districts.

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

AS AT 31st DECEMBER 2025

<u>CAPITAL ACCOUNT</u>		2025	2024
		£	£
Cost of investments held		<u>107,562</u>	<u>107,562</u>
Market value of investments held		<u>227,743</u>	<u>212,600</u>
	<u>Cost</u>	<u>Market Value</u>	
(made up of)	(at time of purchase)	2025	2024
<u>Unrestricted Funds</u>	£	£	£
Reserve Fund:			
2,028 units, Church of Scotland Investors Trust Income Fund	19,902	23,099	22,430
2,925 units, Church of Scotland Investors Trust Growth Fund	<u>8,900</u>	<u>20,124</u>	<u>18,662</u>
	28,802	43,223	41,091
Fabric Fund:			
802 units, Church of Scotland Investors Trust Income Fund	9,993	9,135	8,870
900 units, Church of Scotland Investors Trust Growth Fund	<u>4,995</u>	<u>6,192</u>	<u>5,742</u>
	14,988	15,327	14,612
Total value of unrestricted Capital Funds	<u>43,790</u>	<u>58,550</u>	<u>55,703</u>
<u>Restricted Funds</u>			
Crawford Bequest Fund:			
24,592 units, Church of Scotland Investors Trust Growth Fund	63,772	169,193	156,897
	<u>107,562</u>	<u>227,743</u>	<u>212,600</u>

APPENDIX 1 (cont'd)

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
AS AT 31st DECEMBER 2025

<u>REVENUE ACCOUNT</u>	2025	2024
	£	£
<u>Unrestricted Funds</u>		
Church of Scotland Investors Trust Deposit Fund:		
General Fund	10,000	10,000
Reserve Fund	<u>15,000</u>	<u>15,000</u>
	25,000	25,000
<u>Restricted Funds</u>		
Church of Scotland Investors Trust Deposit Fund:		
Crawford Bequest Fund	<u>8,000</u>	<u>8,000</u>
Total value of Revenue Account	<u><u>33,000</u></u>	<u><u>33,000</u></u>

FUNDS HELD ON BEHALF OF THE CONGREGATIONby THE CO-OPERATIVE BANK - SKELMERSDALEAS AT 31st DECEMBER 2025REVENUE ACCOUNT

<u>Co-Operative Bank - Account No. *****585</u>	2025	2024
	£	£
Unrestricted Funds:		
General Fund	8,316	10,125
Reserve Fund	6,788	3,559
Fabric Fund	5,707	5,710
Benevolent Fund	327	534
	<u>21,137</u>	<u>19,928</u>
Restricted Funds:		
Crawford Bequest Fund	2,858	6,132
Faith in Cowal Fund	2,161	4,062
Guild Fund	613	474
Cowal Art Project	2,404	1,691
	<u>8,036</u>	<u>12,358</u>
Total value of Funds held at Bank	<u><u>£29,173</u></u>	<u><u>£32,286</u></u>

Budget

Strachur & Strathlachlan Parish Church

(Church of Scotland)

GENERAL FUND BUDGET

INCOME

Offerings:

Gift Aid Donations

Ordinary Offerings (Open Plate)

Other Offerings, Donations etc

Gift Aid & GASDS Tax Recovered

Other Ordinary General Income:

Wedding and Funeral Donations

Deposit Fund/Bank Interest

Activities for generating funds _ Net fig.

Legacies/Grants

Reimbursements – Pulpit Supply; Council Tax

Total Ordinary General Income

EXPENDITURE

National Ministry and Mission & Wider Work:

Giving to Grow

Presbytery Dues

Local Staffing Costs:

Minister's Expenses

Ministerial Assistance

Pulpit Supply

Building Costs:

Manse Council Tax

Heat and Light

Insurance of Church and Manse

Maintenance of Equipment

Local Congregational Purposes:

Cowal Art Project contribution

Printing, Stationery, Photocopying, Software, etc

Other Expenses (including Hall rents)

Total Ordinary General Expenditure

SURPLUS (DEFICIT) FOR YEAR

BUDGET ACTUAL BUDGET

2026 2025 2025

£ £ £

4,500 4,120 4,500

6,500 6,394 6,500

2,000 2,503 1,500

2,500 2,586 2,500

15,500 15,602 15,000

500 1,000 500

600 442 500

1,500 0 1,500

0 500 0

1,300 7,346 5,000

3,900 9,288 7,500

19,400 24,890 22,500

2026 2025 2025

£ £ £

13,805 12,266 12,266

895 505 368

14,700 12,771 12,634

200 145 100

0 652 0

0 4,714 4,000

200 5512 4,100

1,000 2,606 2,500

1,200 988 1,500

2,500 1,928 2,000

400 378 400

5,100 5,900 6,400

0 1,827 0

100 90 50

400 600 400

500 2,517 450

20,500 26,699 23,584

-£1,100 -£1,809 -£1,084