# West Cowal
# (Church of Scotland)




## RECEIPTS AND PAYMENTS ACCOUNTS

**Congregation No: 201293**
**Charity No: SC021449**

**Year ending 31st December 2025**

# Reference and Administrative Information

| | |
|---|---|
| Charity Name: | West Cowal (Church of Scotland) |
| Charity Registration Number: | SC021449 |
| Congregation Reference No: | 201293 |

**Contact Address:**
West Cowal Church
West Cowal Manse
Kames, Tighnabruaich
PA21 2AD

**Trustees**
Alastair Barge
Margaret Dickson
Nicholas Ferguson
Jean Irvine
Elizabeth MacBride
John McNaughton
Margaret Munro
Grace Pollock
Lucy Roper
Mary Sinclair
John Taylor (retired to Emeritus elder May 2025)
Miranda van Linden
Rhona Whyte
Linda Wilson
Rev Andrew Robertson (inducted 29 June 2024)

**Principal Office-bearers**

| | |
|---|---|
| Minister: | Rev Andrew Robertson |
| Session Clerk: | Mrs Jean Irvine |
| Church Treasurer: | Mrs Linda Wilson |

**Independent Examiner**
Graeme Hogg
Tighnafionan
Tighnabruaich
PA21 2EB

**Bankers**
Royal Bank of Scotland
John Street
Dunoon
PA23 8BL

# Trustees' Annual Report, Year ended 31 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 are the charity trustees. The Kirk 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, skills and commitment to contribute to the management of the affairs of the church. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

### Organisational Structure

The Kirk Session is chaired by the minister and meets two or more times in a year receiving an up to date financial report on each occasion. The Kirk Session is also responsible for spiritual affairs within the church.

### Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. 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. The congregation of West Cowal meets together for various activities including, services of worship, bible study, social events and community activities.

### Achievements and Performance

West Cowal was created from a Union of the three former congregations of Kilfinan, Kilmodan & Colintraive, and Kyles. A new congregational number was created and the charity number of the former Kilmodan and Colintraive Church was retained. The session has successfully integrated the mission, finances and buildings into the new congregation.

During 2025, Kilfinan Church was sold to the Friends of Kilfinan Church and negotiations for the sale of Colintraive Church to the Friends of Colintraive Church are well advanced. There was significant internal work, including rewiring, carried out in Kyles Church to remedy water ingress. Archaeological and architectural services were commissioned to facilitate the upgrade of Kilmodan Church, which should commence in 2026. These capital outlays were funded by drawing down investments managed by the Church of Scotland General Trustees.

### Financial Review

The principal sources of income are from congregational offerings. The ordinary offerings were maintained despite the move to the new congregation. Investment income reflected the volatility in the markets during the year. The minister's travelling expenses are met by the Augusta Lamont Bequest.

### Reserves Policy

It is the Trustees' policy to hold reserves of approximately two months expenditure including designated funds. At the year end the Church held cash funds of £28,480 which represents about 5 months of ordinary expenditure.

## Statement of Trustees' Responsibilities, Year ended 31 December 2025

The members of the Kirk Session 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 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,

**Jean Irvine** ..... Jean I Irvine .....
**Session Clerk**

**Date** ..20th March 2026

# Report of the Independent Examiner

## Respective Responsibilities of the Kirk Session and Independent Examiner

The Kirk Session considers that an independent examination is needed under section 44 (1) (c) of the charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under section 44 (1) (c) of the act and to state whether particular matters have come to my attention.

## Basis of Independent Examiners Statement

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented by those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking 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 of the accounts.

## Independent Examiners Statement

In the course of my examination of the statement of the accounts for the year ended 31st December 2025 no matter came to my attention and to the best of my knowledge and ability the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The examination of the accounts included a check using the Church of Scotland Checklist for Examination of Congregational Accounts: Receipts and Payments version.

During the year the Trustees have used reserves to pay for ordinary expenditure.

Graeme Hogg
Tighnafionan
Tighnabruaich
PA21 2EB

Signed ..... Graeme Hogg .....

Date ..... 30 April 2026. .....

## West Cowal (Church of Scotland)
## Receipts and Payments Account
## Year ended 31 December 2025

| | | Note | Unrestricted Funds 2025 £ | Restricted Funds 2025 £ | Endowment Funds 2025 £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|---|---|
| **Receipts** | | | | | | | |
| | Donations | 3, 7 | 31,755.34 | 1,147.60 | - | 32,902.94 | 35,589.03 |
| | Legacies | | - | - | - | - | 6,100.00 |
| | Bank interest | | - | - | - | - | 596.44 |
| | Investment income | | 2,720.15 | - | - | 2,720.15 | 8,821.34 |
| | | | 34,475.49 | 1,147.60 | - | 35,623.09 | 51,106.81 |
| | Rental of premises | | 95.00 | - | - | 95.00 | 264.00 |
| | Refund of Shared Ministry Costs | | 4,207.04 | - | - | 4,207.04 | 4,955.38 |
| | Receipts from General Trustees | | 1,500.00 | - | - | 1,500.00 | 4,400.00 |
| | Transfer of General Trustees Funds | | 46,788.38 | - | - | 46,788.38 | - |
| | Charity Shop | | - | 11,764.85 | - | 11,764.85 | 7,132.00 |
| **Total Receipts** | | | 87,065.91 | 12,912.45 | - | 99,978.36 | 67,858.19 |
| **Payments** | | 4,5,6 | | | | | |
| | **Charitable activities** | | 111,903.79 | 6,368.54 | | 118,272.33 | 65,777.16 |
| **Total Payments** | | | 111,903.79 | 6,368.54 | - | 118,272.33 | 65,777.16 |
| **Excess of Receipts over Payments for the year** | | | (24,837.88) | 6,543.91 | - | (18,293.97) | 2,081.03 |

## West Cowal (Church of Scotland)
## Statement of Balances
## At 31 December 2025

| | Note | Unrestricted Funds 2025 £ | Restricted Funds 2025 £ | Endowment Funds 2025 £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|---|
| **Bank & Deposit Balances** | | | | | | |
| Bank & deposit balances brought forward | | 26,298.64 | 20,475.13 | - | 46,773.77 | 44,692.74 |
| **Movement in year:** | | | | | | |
| Excess of Receipts over Payments | | 23,917.54 | (42,211.51) | - | (18,293.97) | 2,081.03 |
| Bank & deposit balances carried forward | | 50,216.18 | (21,736.38) | - | 28,479.80 | 46,773.77 |
| **Investments at market value** | | | | | | |
| Growth Fund General Purposes Market Value | | 10,705.28 | - | - | 10,705.28 | 9,927.28 |
| Growth Fund Fabric Fund Market Value | | 20,777.60 | - | - | 20,777.60 | 19,267.60 |
| Income Fund General Purposes Market Value | | 19,283.27 | - | - | 19,283.27 | 18,724.58 |
| | | 50,766.15 | - | - | 50,766.15 | 47,919.46 |

**See Appendix for funds held by the General Trustees on behalf of the Congregation**

**Liabilities**

Cost of repair not yet billed

The accounts were approved by the Kirk Session and Financial Board on ..20th.. March 2026.

For and on behalf of the Kirk Session and Financial Board

Jean J. Irving — **Session Clerk**

[signature] — **Treasurer**

# West Cowal (Church of Scotland)
# Statement of Balances
## Notes to the Accounts

### 1 Trustee Remuneration and Related Party Transactions

Reverend Andrew Robertson received £1,098.20 in reimbursement of expenses during the year. An additional £5,466.79 was paid to Argyll and Bute Council Tax as council tax for the Manse.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

### 2 Movements in Funds

| | At 1 Jan 2025 | Receipts | Payments | Transfers | At 31 Dec 2025 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| **Designated and Restricted Funds** | | | | | |
| Designated Fabric Fund | 2,502.17 | - | (48,755.42) | 46,788.38 | **535.13** |
| Designated No 1 Account | 10,000.00 | - | - | (10,000.00) | **0.00** |
| Designated West Cowal Shop | 18,623.55 | 11,764.85 | (6,368.54) | (20,000.00) | **4,019.86** |
| Lunch Club | 1,851.58 | 1,147.60 | - | - | **2,999.18** |
| General Fund | 13,796.47 | 40,277.53 | (63,148.37) | 30,000.00 | **20,925.63** |
| **Total funds** | 46,773.77 | 53,189.98 | (118,272.33) | 46,788.38 | **28,479.80** |

Purposes of Funds

Fabric Fund: The Trustees have set aside funds for the property maintenance
West Cowal Shop: The Trustees distribute net proceeds of the shop as donations to the Church Charities of West Cowal (See Note 7)
Lunch Club: Funded by restricted grants and donations from recipients of the service.

### 3 Analysis of Donations

| | Unrestricted Funds 2025 | Restricted Funds 2025 | Endowment Funds 2025 | Total 2025 | Total 2024 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| Gift Aid Donations | **23,263.59** | **-** | **-** | **23,263.59** | 23,478.00 |
| Ordinary Offerings (Open Plate) | **5,138.42** | **-** | **-** | **5,138.42** | 7,791.03 |
| Other Offerings, Donations etc | **3,353.33** | **1,147.60** | **-** | **4,500.93** | 4,320.00 |
| | **31,755.34** | **1,147.60** | **-** | **32,902.94** | 35,589.03 |

# West Cowal (Church of Scotland)
# Statement of Balances
## Notes to the Accounts

| 4 | Analysis of Payments | Unrestricted Funds 2025 £ | Restricted Funds 2025 £ | Endowment Funds 2025 £ | Total 2025 £ | Total 2024 £ |
|---|---|---|---|---|---|---|
| | **Charitable activities** | | | | | |
| | Ministries & Mission allocation | **30,704.00** | - | - | **30,704.00** | 19,627.00 |
| | Presbytery dues | **1,036.00** | - | - | **1,036.00** | 641.00 |
| | *Minister's expenses* | **2,715.14** | - | - | **2,715.14** | *11,426.69* |
| | Pulpit supply | **2,432.49** | - | - | **2,432.49** | 6,527.52 |
| | Other staffing costs | **280.00** | - | - | **280.00** | 990.00 |
| | Maintenance | **8,245.99** | - | - | **8,245.99** | 6,293.22 |
| | Council Tax | **5,466.79** | - | - | **5,466.79** | 946.64 |
| | Heat and light and WiFi | **3,592.79** | - | - | **3,592.79** | 6,274.89 |
| | Insurance | **4,393.63** | - | - | **4,393.63** | 4,584.68 |
| | Renovation of Kyles Church | **34,362.38** | - | - | **34,362.38** | - |
| | Domestic costs | **443.66** | - | - | **443.66** | 3,269.25 |
| | Printing, stationery and postage | **1,150.74** | - | - | **1,150.74** | 299.80 |
| | Other expenses | **500.74** | - | - | **500.74** | 629.84 |
| | Charity Shop | - | **6,368.54** | - | **6,368.54** | 626.23 |
| | Third party collections | **2,186.40** | - | - | **2,186.40** | 640.40 |
| | Kilmodan Church Refurbishment | **14,393.04** | - | - | **14,393.04** | - |
| | Lunch Club | - | - | - | - | 3,000.00 |
| | | **111,903.79** | **6,368.54** | - | **118,272.33** | 65,777.16 |

## 5 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 and linked to years of service: Minimum Stipend £32,433; Maximum Stipend in 5t and subsequent years £39,856.

| 6 | Collections for Third Parties | 2025 £ | 2024 £ |
|---|---|---|---|
| | World Day of Prayer | - | 202.00 |
| | Malawi | **340.00** | 200.00 |
| | Poppy Scotland | **123.40** | 238.40 |
| | Christian Aid | **115.00** | |
| | Marie Curie | **170.00** | |
| | A&BC Befrienders | **1,438.00** | |
| | | **2,186.40** | 640.40 |

## 7 West Cowal Charity Shop

The net income from the shop will be split 80% to the congregation and 20% to the Society of Friends of Kilfinan Parish Church.

**West Cowal (Church of Scotland)**
**Statement of Balances**
**Notes to the Accounts**

**APPENDIX**

**FUNDS HELD ON BEHALF OF THE CONGREGATION**

**BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

| | | **2025** | 2024 |
|---|---|---|---|
| | | **£** | £ |
| 50 | Consolidated Fabric Fund Revenue | **13,663.61** | 21,683.38 |
| 56 | Consolidated Fabric Funs Capital II | **142,001.52** | 186,106.77 |
| 85 | Temporary Funds | **16,725.81** | (6,706.49) |
| | **Total Investments at Market Value** | **172,390.94** | 201,083.66 |