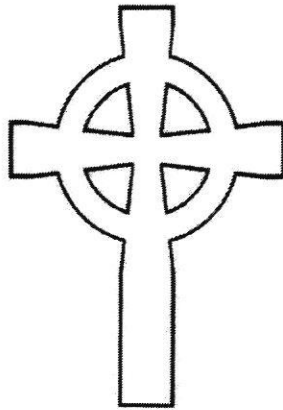


The Church of Scotland

Acharacle and Ardnamurchan Parish Church



2025

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 382189

Charity No: SC 002916

Reference and Administrative Information

Charity Name	Acharacle and Ardnamurchan Parish Church of Scotland
--------------	--

Charity Registration Number SC002916

Congregation Number 382189

Contact Address Sealasdair
Achosnich
Kilchoan
Acharacle
Argyll PH36 4LN

The contact address shown is the same as that held by OSCR

Trustees

Minister	Rev Donald McCorkindale
Reader	Mrs Ella Gill
Session Clerk	Mrs Bridget Cameron
Church Treasurer	Mrs Alison Adam

Principal Office-bearers

Reader	Mrs Ella Gill
Session Clerk	Mrs Bridget Cameron
Church Treasurer	Mrs Alison Adam

Other trustees (Kirk Session Members)

Mrs Moira Fisher
Mrs Valerie Phillipps
Mrs Eilidh Canning
Mr Ken Gill
Marjory MacGillivray
Maureen Webber
Lynne McLuckie

Independent Examiner Peter Rolison
Caberfeidh
Branault
Achateny
Acharacle
PH36 4LG

Bankers

Bank of Scotland
High Street
Fort William
PH33 6AE

Independent Examiner's Report to the Trustees of Acharacle and Ardnamurchan Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 4 to 8.

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 PETER WILLIAM ROUSON

P.W.R.

Address: CABERFELDH, BRANNAUT, ACHATEMY, ACHARACLE AT364LG

Date 24/03/26

* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

Acharacle and Ardnamurchan Parish Church**Receipts and Payments Account****Year ended 31 December 2025**

		Note	Unrestricted Funds 2025 £	Designated Funds 2025 £	Totals 2025 £	Totals 2024 £
<u>Receipts</u>	Donations	3	£37,693.75	£8,603.30	£46,297.05	£43,013.23
	Bank & Deposit Interest		£9.60		£9.60	£9.60
	Rental of Church Hall		£713.00	£340.00	£1,053.00	£825.00
	Internal Transfer			£20,000.00	£20,000.00	£2,761.45
	Pulpit Supply from AMS		£200.00		£200.00	
	Receipts from General Trustees	4	£30,000.00		£30,000.00	£7,677.00
<u>Total Receipts</u>			<u>£68,616.35</u>	<u>£28,943.30</u>	<u>£97,559.65</u>	<u>£54,286.28</u>
<u>Payments</u>	Charitable Activities	5	£29,308.29	£16,708.93	£46,017.22	£48,478.88
	Charity Donations	8	£845.00		£845.00	£1,155.20
	Internal Transfer		£20,000.00		£20,000.00	£2,761.45
					£0.00	£0.00
			<u>£50,153.29</u>	<u>£16,708.93</u>	<u>£66,862.22</u>	<u>£52,395.53</u>
	Excess of Receipts over Payments		<u>£18,463.06</u>	<u>£12,234.37</u>	<u>£30,697.43</u>	<u>£1,890.75</u>

Trustees' Annual Report – Acharacle and Ardnamurchan Parish Church SC02916

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 or 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 the members of the church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk Session aims to meet about six times a year and is responsible for the spiritual and organisational affairs of the church.

Meetings are moderated by the minister Rev Donald McCorkindale.

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 parish of Acharacle and Ardnamurchan worship on 2 sites, Acharacle Church in Acharacle and Ardnamurchan Church in Kilchoan, 22 miles apart.

Ministry Team

The Ministry Team serve the whole charge which is comprised of 2 parishes, Acharacle and Ardnamurchan with Ardgour and Kingairloch, Morvern and Strontian.

The charge covers a large geographical area which is mainly accessed on single track roads.

There are weekly services in Ardgour church and in Ardnamurchan church. There are fortnightly services in all the other churches. The decision to increase the services in Ardnamurchan from fortnightly to weekly was in response to the good attendance at the services.

If there is a 5th Sunday in the month then there is one joint service in each parish.

Rev Donald McCorkindale is the Parish minister.

In 2024 Rev Duncan MacPherson joined the team on a part time basis and it is hoped that in 2026 he will be employed as an associate minister once finances are in place.

The Reader, Mrs Ella Gill continues in the role of support for funerals and services.

There are worship leaders in both Acharacle and Ardnamurchan church congregations who lead services regularly.

Online Ministry

The weekly evening prayers continued on Wednesday evenings at 10.00pm led by Rev Donlad McCorkindale.

Monthly online Communion on Sunday afternoons has continued. This attracts people from outside the Lochaber area and from abroad.

Services from Ardgour and Ardnamurchan have been streamed on line and, as equipment has been installed, it is hoped that this will continue and increase.

National Church

In 2025 there was representation from the parishes both at Presbytery and National level.

Achievements during 2025.

A strategic planning group was set up with representatives from the whole charge. The purpose was to discern the way forward for the next five years. The plan is to be reviewed and adjusted annually.

Several areas for development were identified and, wherever possible, it is hoped that there can be ecumenical involvement;

1. To encourage and support the exploration of music as a ministry.
2. To explore ministry to families and youth in the area which would be in addition to, and in a different format to the formal Sunday services.
3. To continue to explore the use of internet and on line ministry in order to provide ministry and pastoral support to the whole area and beyond.
4. To explore the interface between the church and the community in order to improve and facilitate communication.
5. To encourage lay ministry by involvement in the work of the church.

Resume of 2025 ministry

Ardnamurchan;

The church in Kilchoan continues to grow with several new people attending on a regular basis.

There is a regular ecumenical Bible Group held on a weekly basis.

In the summer months many visitors attend and it is often "full house"

The monthly services led by the Free Church are well attended.

During the summer months there are visiting ministers who lead a Sunday service and often become involved in church community events.

Community groups continue to use the building and the numbers doing this is increasing.

Streaming some of the services to other churches and individual homes has taken place.

During 2025 more musicians have been involved in Sunday worship and some newer songs have been introduced as well as video presentation of some songs.

Fortnightly tea and scones continue to be popular, encouraging local and visitors alike to come into the church, as well as raising funds.

Members of the congregation are encouraged to help to lead services.

Acharacle;

There are regular fortnightly Sunday services which are led by the ministry team as well as helpers.

Ecumenical family services began in 2025.

They take place on the second Sunday of the month at 4pm when there would not normally be a regular Sunday service. It is proposed that these will continue throughout 2026.

Other activities, primarily for the youth and families are being explored.

The format and presentation are different from the usual Sunday diet of worship.

The number of musicians has increased, including some young members who now play on a regular basis and play a part in selecting appropriate songs and hymns.

Children, families and wider community

Contact has been maintained with primary and secondary school in the area.

Action Bibles were given to the Primary some pupils in Acharacle.

In August a Holiday camp came from Dalkeith to Ardnamurchan for a week using the church and church house in Kilchoan. Youngsters from Dalkeith and local children were involved in activities with Bible based themes as well as enjoying the local country side.

There has been increased use of the Ardnamurchan church building by groups from the community as well as the Free Church and the Mull Quakers.

Acharacle members have joined with the Acharacle Community Centre in a couple of projects;

- 1) A series of Advent Windows displayed in the village
- 2) Resources were given to the Brownies to support their activities.

Acharacle Church held a nativity service for the community on December 20th and for the Primary School on Monday 21st. This was extremely well received and will be repeated in 2026.

Both these services were ecumenically hosted with the Free Church.

Most of the activities and groups held at Acharacle Community Centre are attended and supported by members of the Church.

Ecumenical work

There are formal and informal joint activities with both Roman Catholic and Presbytery Free Church in the parish. The Free Church ministers lead services on a monthly basis in Ardnamurchan Church.

Church of Scotland services are fortnightly in Acharacle and some members attend services in the Free Church in Acharacle when there is not a service in Acharacle Church.

In 2025 nativity services were joint enterprises and staged in Acharacle Church.

The Peninsula Carol Service is an ecumenical service and was well attended in 2025.

Worship leaders from all denominations aim to meet either in person or on line at times throughout the year.

Joint advertising of Advent and Christmas events is organised All helping to present a coordinated approach of worship in and to the community.

Effective communications remains an area which is under constant review.

Fundraising

Retiring collections occur throughout the year in both churches and money is raised for;

Christian Aid

Lochaber food bank

Embrace to support Education

Serving the local community lies at the heart of the church. Elders, the congregation and the Ministry team continue to give pastoral support to those in need. It is hoped that through serving the community, interest may be kindled in why the congregation serves as it does and this may lead others to consider their own beliefs and faith.

31.12.25

Acharacle and Ardnamurchan Parish Church
Statement of Balances
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Designated Funds 2025 £	Totals 2025 £	Totals 2024 £
	2				
<u>Bank & Deposit Balances</u>					
Brought forward		£50,568.68 ✓	£12,649.03 ✓	£63,217.71	£61,326.96 ✓
Movement in year:		£18,463.06	£12,234.37	£30,697.43	£1,890.75
<u>Bank & Deposit Balances</u>					
Carried forward		<u>£69,031.74</u>	<u>£24,883.40</u>	<u>£93,915.14</u>	<u>£63,217.71</u>
<u>Income Fund</u>					
Dalglish Bequest		<u>£100.00</u>		<u>£100.00</u>	<u>£100.00</u>
Market Value		<u>£182.24</u>		<u>£182.24</u>	<u>£176.95</u>

The accounts were approved by the Kirk session and congregation on 20/03/26

For and on behalf of the Kirk Session

Bridget Cameron

Session Clerk

Alison Adam

Treasurer

Acharacle and Ardnamurchan Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

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.

Ministers expenses and council tax were shared equally between Acharacle & Ardnamurchan Parish Church and Ardgourn, Morven & Strontian. The Acharacle & Ardnamurchan share is £1662.37 for Council Tax and £370.98 for repairs to the Strontian Manse. Minister's travel expenses share is £2719.19.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	At 31 Dec 2025 £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	£50,568.68	£68,616.35	£50,153.29	£69,031.74	£50,568.68
Designated Fabric Fund	£12,649.03	£28,943.30	£16,708.93	£24,883.40	£12,649.03
	<u>£63,217.71</u>	<u>£97,559.65</u>	<u>£66,862.22</u>	<u>£93,915.14</u>	<u>£63,217.71</u>
 Total funds 31 December 2025	 <u>£93,915.14</u>				

Purposes of Designated Funds

Fabric Fund: The trustees have set aside funds for the maintenance of the Church premises.

3. Analysis of Donations	Unrestricted Funds 2025	Designated Funds 2025	Total 2025	Total 2024
Gift Aid Donations	£15,672.00		£15,672.00	£17,575.00
GASD	£8,525.29	£308.00	£8,833.29	£7,998.65
Other Offerings	£2,689.20	£550.00	£3,239.20	£2,101.40
Gift Aid/GASD Tax Reclaimed	£6,821.81		£6,821.81	£5,549.54
Weddings and Funerals	£450.00		£450.00	£970.00
Fund Raising	£1,832.75		£1,832.75	£2,225.87
Fabric Donations	£360.70	£7,745.30	£8,106.00	£5,437.57
Youth Work Grant	£500.00		£500.00	
3rd Party Collections	£842.00		£842.00	£1,155.20
	<u>£37,693.75</u>	<u>£8,603.30</u>	<u>£46,297.05</u>	<u>£43,013.23</u>
 4. Receipts from General Trustees				
Revenue Claim	£30,000.00			
	 <u>£30,000.00</u>			

Notes to the Accounts cont.

5. Analysis of Payments	Unrestricted	Designated		
Costs of generating funds	Funds	Funds	Total	Total
Charitable activities	2025	2025	2025	2024
Giving to Grow allocation	£21,380.00		£21,380.00	£18,223.00
Presbytery dues	£774.00		£774.00	£17.00
Fabric repairs & maintenance	£1,500.00	£4,693.22	£6,193.22	£8,363.40
Minister/Reader's travel	£2,773.41		£2,773.41	£1,965.71
TV Licence		£174.50	£174.50	£169.50
Heat & Light		£5,958.86	£5,958.86	£7,151.21
Insurance		£4,365.64	£4,365.64	£4,760.66
Hall Rental Charges	£24.00		£24.00	£20.00
Shared Strontian Manse maintenance/expenditure	£2,033.35		£2,033.35	£5,098.74
Locum Costs			£0.00	£0.00
Action Bible & Spill the Beans Share	£56.00		£56.00	£80.92
Copyright Licencing			£0.00	£200.00
Stationery, printing, printer & consumables	£50.00		£50.00	£656.77
Life & Work			£0.00	£14.00
Pulpit Supply	£150.00		£150.00	£0.00
Miscellaneous	£567.53	£942.14	£1,509.67	£1,587.20
Poppy Wreath			£0.00	£35.20
Phone and Broadband		£574.57	£574.57	£110.57
Thank you for Examination 2024			£0.00	£25.00
New Church Expenses - including furniture & equipment			£0.00	£0.00
	£29,308.29	£16,708.93	£46,017.22	£48,478.88

7. Minister's Stipend

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

8. Collections for Third Parties

	2025	2024
Christian Aid	£300.00	£555.20
Lochaber Foodbank	£345.00	£350.00
Embrace the Middle East	£200.00	£250.00
	£845.00	£1,155.20

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
Investments held at 31 December		
<u>Deposit Funds</u>		
Fabric Fund	£20,720.26 ✓	£19,838.78
General Congregational Purposes	£807.30 ✓	£772.97
	<u>£21,527.56</u>	<u>£20,611.75</u>
<u>CONSOLIDATED FABRIC FUND</u>		
<u>Capital Account</u>		
Credit Balance at 31 December	<u>£179,161.85</u> ✓	<u>£149,161.85</u> ✓
Market Value of Balances at 31 December	<u>£186,586.91</u> ✓	<u>£155,604.75</u> ✓
<u>Revenue Account</u>		
Credit Balance at 31 December	<u>£16,238.04</u>	<u>£38,180.04</u>