Durness and Kinlochbervie
Church of Scotland

Receipts and Payments Accounts
For the year ended 31 December 2025

Congregation No: 402256
Scottish Charity No: SC005079

17 Lethnot Road
Edzell
Brechin
DD9 7TG

Reference and Administrative Information –

Charity Name: Durness and Kinlochbervie Church of Scotland

Charity Registration Number: SC005079

Congregation Reference No: 402256

Contact Address: The Manse, Manse Road, Kinlochbervie, Sutherland IV27 4RG

Trustees
Kirk Session Members: Rev Andrea M Boyes, Elders: Mr Donald McLeod, Mrs Angela de Boer, Mrs Gail Ross, Mrs Caroline McCowan, Mrs Gloria Rogerson, Mr Joshua Keitany, Mr Ian Quinell

Principal Office-bearers
Clerk to Session Mr Ian Quinnell
Church Treasurer: Mr Ian Quinnell

Independent Examiner
Mr. Ken Hamilton
17 Lethnot Road
Edzell
DD9 7TG

Bankers
Royal Bank of Scotland,
Ullapool

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 Model Deed of Constitution. A Unitary Constitution was adopted in November 2016.

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 and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board was appointed from within the congregation, but the Board was disbanded in November 2016 as part of the adoption of the Unitary Constitution. A Leadership Team now meet with the Kirk session and representative from the committees.

Organisational Structure
The Congregational Board was chaired by the minister but was disbanded in November 2016 as part of the adoption of the Unitary Constitution. In 2017 committees were set under the unitary constitution of Mission and Discipleship, Hospitality, Finance and Stewardship, Safe Guarding and Property.
The Kirk Session, which is responsible for spiritual affairs within the church, meets 4 times a year and as required.

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 Durness and Kinlochbervie holds meetings in Durness and Kinlochbervie where the word of God as contained in the Scriptures of the Old and New Testaments is read, studied, expounded and proclaimed, and where prayers of adoration, supplication, thanksgiving and intercession are brought to God. The members seek to serve God and their neighbours as directed by the aforesaid Scriptures.

Achievements and Performance

Buildings: The Presbytery has confirmed plans to dispose of Durness Church building. However, as there is currently no alternative venue in the village, we continue to worship there and make use of the building for weddings, funerals, and outreach events. Following the Presbytery planning process, the Kirk Session agreed to focus attention on the renewal and reconfiguration of the sanctuary space in Kinlochbervie Church.

Storehouse Foodbank: Kinlochbervie Church continues to host the Storehouse, our church-led foodbank serving the communities of Durness, Kinlochbervie, Scourie, Kylesku, and the Parish of Melness and Tongue. A small team of community volunteers assists with sorting and packing food boxes. We remain grateful for the generous donations of food and financial gifts received throughout the year. Although demand for the foodbank has reduced, it continues to be a regular and important part of our ministry.

Worship and Congregational Life: We began the year with Sunday worship continuing in both church buildings. Attendance in Durness decreased on a weekly basis, but this did not hinder ongoing ministry or outreach.
During Holy Week, the congregation gathered for a series of reflective services, including Walking the Cross, Maundy Thursday Communion, and a Tenebrae service on Good Friday.
Christmas saw the continued enjoyment of family Christingle services, Hospice and Community carols services alongside other weeky worship and social events
Café Church met monthly in Durness Village Hall, with a small but steady group attending for fellowship and faith exploration. Kinlochbervie Prayer group continued to meet each week and request has been made for an evening group in Durness.
The church has been encouraged by the regular participation of families in Messy Church, where children and adults enjoy crafts, worship, and a shared meal. StoryTree also continued weekly in Kinlochbervie Church, offering stories, songs, and simple crafts for pre-school children and their parents or carers
Local schools engaged with the church through Easter and Christmas celebrations held in the building, and the Minister attended assemblies and events in both the primary and high school.

Summer Activities: Summer was quieter this year. A planned children's holiday club had to be cancelled due to a shortage of volunteers. At the Durness Highland Gathering, a small teamfrom the church offered "Buckets of Blessing," sharing small gifts and words of encouragement with those attending the games.
"Tea and Tell" began in Kinlochbervie Church as a six-week series of informal worship around tables, led by the Minister and Elders. Following positive feedback, this has continued monthly.

Remembrance: The church marked Remembrance with a poppy fall at the Kinlochbervie War Memorial. Poppies were knitted and donated from across the community and beyond. After worship, a short community service was held at the memorial, followed by lunch in the church.

Children, Youth, and Families: Messy Church continues to run four times a year with strong attendance and a warm, welcoming atmosphere.
In October, a Youth Alpha group began for high-school pupils, meeting on Friday evenings for dinner, games, and discussion around Scripture and relevant themes. This included a joint event in Inverness, and the group continues to meet weekly.

Life Events and Sacraments: The church has continued to receive requests for weddings and vow renewals. We have also celebrated communion, baptisms, and conducted funerals throughout the year.

Stewardship and Giving: Weekly and monthly offerings continued as normal.
Social and Fund raising events of a pop up bakers, coffee morning and soup and sweet took place
Funding was received for Tea and Tell and for the purchase of a large screen for various events It is planned that a small group would meet to look at further funding needs.
The congregation was encouraged to consider giving by direct debit and to make use of Gift Aid where possible. Looking ahead, the Kirk Session recognises that stewardship and financial sustainability must be a priority for 2025/26.

Chaplaincy: The Minister was invited to serve as chaplain at the Lairg Auction Market, offering a pastoral presence to those attending the sheep sales.
This year the church has been reviewed by Presbytery and we await the report In the continued uncertainty as a church we look forward in hope and expectation as we grow in faith together and sharing the love of God in as many ways and places in our parish as we can. There is much to thank God for in the work and talents shared with the office bearers and congregation to see the adventure of Kingdom work that God will lead us in. There is much still to be done!

Financial Review
The principal source of income is congregational giving. The total giving in 2025 was £18,654 (2024 - £17,709) which was all from congregational giving. Congregational giving came from offerings, donations and gift aid. Fund raising income of £2,077, Investment income of £1,133 and special collections for others of £492 gave total receipts for the year of £22,356. In addition, grants of £5,280 were received from various bodies throughout the year, mainly for the storehouse (£3,750) for technical equipment in the church (£1,030) and for local mission (£500). Therefore, total income for the year was £27,636. Total receipts in 2024 were £24,461.

Total expenditure for the year was £29,721 compared with £26,121 in 2024. This included expenditure of £5,485(2024 - £797) on restricted funds for specific purposes, mainly the establishment of the Durness Prayer Shed. Overall, there was a deficit recorded on ordinary funds for the year of £1,928. Restricted funds also reduced in the year by £157.

The congregation held cash balances of £20,602 at the end of the year, of which £10,068 is restricted and can only be used for the specific designated purposes of the various restricted funds.

Reserves Policy
It is the Trustees' policy to hold as much in the way of reserves as they can, owing to the fact that the congregation has limited income, and is responsible for the upkeep of three Victorian buildings. In practice, uncommitted reserves never amount to more than a few thousand pounds. At the year end the congregation held cash of £20,602, of which £10,068 is for specific purposes. This means, in reality, the congregation's reserves were closer to £10,500.

Statement of Trustees' Responsibilities
The members of the Kirk Session / Leadership Team 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,

Rev Andrea Boyes, Minister
Durness and Kinlochbervie Church of Scotland
SC005079
Date: 6 May 2026

Independent Examiner's Report to the Trustees of Durness and Kinlochbervie Church of Scotland

I report on the financial statements of the charity for the year ended 31 December 2025, which are set out on pages 6 to 11.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement
My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 Regulations, and
    - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.



Ken Hamilton ACMA
Chartered Management Accountant
17 Lethnot Road, Edzell, DD9 7TG

DATE 10 May 2026

Durness & Kinlochbervie 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 and Gift Aid	3	18606	48		**18654**	17709
Legacies						
Activities for Generating Funds	4	2077			**2077**	855
Bank Interest						
Investment income		1133			**1133**	1133
Rental of premises		0			**0**	0
Sale of assets					**0**	
Sale of investments					**0**	
Grants			5280		**5280**	3750
Receipts from General Trustees					**0**	
Collections for third parties		492	0		**492**	1014
Total Receipts		22308	5328	0	**27636**	24461
Payments						
Charitable Activities	5	23,494	5485		**28979**	24857
Payments to third parties		492	0		**492**	1014
Governance costs	5	250			**250**	250
Total Payments		24236	5485	0	**29721**	26121
Excess of Receipts over payments		-1928	-157	0	**-2085**	-1660
Transfer between funds		6340	-6340		**0**	
Excess of Receipts over payments		4412	-6497	0	**-2085**	-1660

Durness & Kinlochbervie 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	2	£	£	£	£	£
Bank and deposit balances - 1 Jan 2025		6122	16565		**22687**	24347
Movement in year:						
Excess of Receipts over Payments		4412	-6497		**-2085**	-1660
Bank and deposit balances - 31 Dec 2025		10534	10068		**20602**	22687
Investments at market value						
MacKay Growth Fund - 8391 units						
Unit price at 31.12.25 £6.88	App				57730	53535
Assets						
Tax recovery on Gift Aid						
Liabilities						
Heat and Light not yet billed						0

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

6th May 2026

Mr Ian Quinnell _____ **Session Clerk**

Rev Andrea Boyes Andrea M Boyes **Minister**

Durness & Kinlochbervie Church of Scotland
Notes to the Accounts
Year Ended 31 December 2025

1 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

The minister received no travelling expenses directly from the Church of Scotland Ministry Department in Edinburgh and the congregation paid £2,720 (2024-£2,538) for council tax on the manse in which the minister resided.

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
	£	£	£	£	£
Unrestricted funds					
General Fund	6,122	22,308	24,236	6,340	10,534
	6,122	**22,308**	**24,236**	**6,340**	**10,534**
Restricted funds					
Storehouse Foodbank	6,875	3,750	907	-400	9,318
Walk-a-loch	324			-324	0
Christmas Hamper	3,158			-3158	0
Sparkling Star	1,000			-1000	0
Messy Church KLB	613	48	48	-613	0
Durness Hall Hire	845			-845	0
Durness Prayer Shed	3,750		3500		250
KLB Community	0	1030	1030		0
Cleir Eilean I	0	500			500
	16,565	**5,328**	**5,485**	**-6340**	**10,068**
Total Funds	**22,687**	**27,636**	**29,721**	**0**	**20,602**

Purposes of restricted funds

Storehouse foodbank: Foodbank for local community
Durness Prayer Shed – to provide a place to pray in Durness
Cleir Eilean I – Youth Development Activities

3 Analysis of Donations

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
FWO Donations	8,347			8,347	9,587
Tax recovered on Gift Aid	3,739			3,739	3,046
Ordinary Offerings	3,545			3,545	3,316
Other Offerings, Donations	2,975			2,975	1,760
Messy Church KLB		48			0
Total	**18,606**	**48**		**18,654**	**17,709**

4 Activities for Generating Funds

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Envelope appeal	120			120	0
Pop up Bakery Cake sale	165			165	0
Just Desserts	410			410	0
Church Coffee Mornings	95			95	0
Wreath making	303			303	0
Soup and Sweet	668			668	0
Craft Fayre	156			156	0
Quiz					250
Other	160			160	605
Total	**2,077**			**2,077**	**855**

5 Analysis of Payments

Charitable Activities	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Giving to Grow	11,519			11,519	9,627
Presbytery dues	407			407	3
Storehouse Foodbank		907		907	797
Pulpit Supply	1,007			1,007	344
Fabric repairs and maint	1,072	1,030		2,102	2,230
Council Tax	2,720			2,720	2,538
Heat and Light	2,560			2,560	4,765
Insurance	2,116			2,116	1,964
Life and Work	98			98	168
Copyright Licenses	450			450	437
Telephone	832			832	1,079
Donations	0			0	175
Hall rent	30			30	0
Mission expenses	370	3548		3,918	424
Miscellaneous	313			313	306
Total	**23,494**	**5,485**		**28,979**	**24,857**

Governance costs					
Independent Examination	250			250	250

7 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 contribution 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 stipend (in the fifth and subsequent years) £39,856.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
CAPITAL ACCOUNT MACKAY FUND		
8391 units held at 31 December at cost	23,998	23,998
Market Value of Balances at 31 December 2025	57,730	53,535
REVENUE ACCOUNT		
Credit Balance at 31 December		-
CAPITAL CONSOLIDATED FABRIC FUND ACCOUNT		
Credit Balances held at 31 December at cost		-
Market Value of Balances at 31 December		