

Isle of Arran Church of Scotland

Congregation Number 070435
Scottish Charity Number SC012017

CONGREGATIONAL ACCOUNTS

For Year Ended
31st December 2025

Reference and Administrative Information

Charity Name: Isle of Arran Church of Scotland
Charity Registration Number: SCO12017
Congregation Reference Number: 070435
Contact Address: 7 Brathwic Terrace
Brodick,
Isle of Arran
KA27 8BW

Trustees: (Kirk Session)

J. Adam	I. Davie	J. McCarthy
S. Alison	M. Farquhar	R. McLean
C. Black	H. Gardiner	L. Minter
M. Boal	G. Gregory	P. Picken
E. Borland	E. Hamilton	R. Phillips
F. Borland	A. Hart	A. Pringle
A. Brookens	D. Hemming	F. Reid
E. Brothers	S. Hume	W. Scott
A. Burnett	J. Hunter	
E. Clarke	C. Knox	
J. Clarke	C. MacKenzie	
F. Corbett	S. MacLeod	
M. Crocket	L. McCarthy	

Principal Office-bearers:

Church Treasurer: Mrs Sylvia Alison
Session Clerk: Mrs Sharon MacLeod
Deputy Session Clerk: Mrs Shona Hume
Minister: Rev Dr Knowledge Zinduru

Independent Examiners: S Dobson, Brodick, Isle of Arran

Bankers: Co-operative Community Bank.
Bank of Scotland.

Trustees' Annual Report for the Year ended 31st December 2025

Structure, Governance and Management.

Governing Document. The church is administered in terms of the Church of Scotland's Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees. Members of the Kirk Session are the charity trustees. Members of the Kirk Session 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.

Organisational Structure. Certain responsibilities are delegated to the Finance Team and the Property Team as appropriate. The Kirk Session, which meets a minimum of four times a year, is responsible for the management and spiritual affairs within the church.

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.

The Isle of Arran Church of Scotland has four centres of worship in Brodick, Lochranza, Shiskine and Whiting Bay and an outreach centre at Kilmory, these provide a very full programme of religious and community activities throughout the year, including: services of worship every Sunday; a fortnightly Ladies Group meets throughout autumn and winter; Country Dancing classes are held weekly throughout the year; weekly drop-in Coffee Mornings; there are Mothers and Toddlers groups three times week throughout the year; a Warm Room open to all on a Friday during the winter months. There are regular Fun Clubs in Whiting Bay, Lamlash and Kilmory with occasional Fun Clubs in Brodick and Shiskine. Children's Church takes place in Whiting Bay and Brodick. There are monthly Guild meetings; and a short act of worship for health and healing prayer for those in need takes place once a month. There are regular weekly prayer meetings and a Bible Study Group meets fortnightly. There is a good relationship with SU Scotland with a two-week Summer Mission and a weekend Mission. Other religious and social gatherings take place on an ad-hoc basis throughout the year, and our premises are used by a number of local organisations as their regular meeting place.

Achievements and Performance. The Pastoral Support Group organises the provision of care and prayers for the sick, the bereaved, and those with problems in the parish. Our minister Rev Dr Knowledge Zinduru was inducted into the charge on the 22nd February 2025.

During the year many groups within the congregation once again held their annual fundraising events.

Together with the other island churches we recognise the difficulties which a number of local families are facing as a result of government cut-backs in benefits so our members contribute to the Island's Food Bank, which is open to all. This is run under the auspices of Arran Churches Together and is operated from Brodick church premises three days a week and overseen by members of the congregation. This has been well used, and appreciated, throughout the year. We are members of Arran Churches Together and participate in a number of ecumenical events on the island throughout the year.

Financial Review. The total unrestricted income was £172,946 this includes a legacy of £44,501. Unrestricted expenditure was £217,374, resulting in expenditure exceeding income by £44,428.

Reserves Policy. It is the Trustees' normal policy to hold balances, not exceeding, approximately six months expenditure. As at 31st December 2025, £64,405 was held in the church's current accounts. Additionally, larger sums are held with the Church of Scotland Investors Trust these funds can be drawn on to cover planned or unexpected expenditure, as at 31st December 2025, £128,140 was held in this fund.

Statement of Trustees' Responsibilities. 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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. MacLeod

Sharon MacLeod,

Session Clerk.

Date: 7th March 2026

**Independent Examiners' Report to the Trustees of
Isle of Arran Church of Scotland.**

I report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 5 - 9.

Respective responsibilities of trustees and examiners.

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

Basis of independent examiners' statement.

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 we do not express an audit opinion on the view given by the accounts.

Independent examiners' statement.

In the course of our examination no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - (b) 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.

Signed *S. Dobson*
S Dobson
Brodick
Isle of Arran

Date: 22nd April 2026

Isle of Arran Church of Scotland

Receipts and Payments Account – Year ended 31st December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Receipts	Note	£	£	£	£
Donations	3	89,911	0	89,911	86,065
Fund Raising Activities		10,656	0	10,656	5,848
Bank & Deposit interest		11,596	0	11,596	12,606
		<u>112,162</u>	<u>0</u>	<u>112,162</u>	<u>104,519</u>
Use of premises		7,790	0	7,790	5,948
Wedding & Funerals		600	0	600	210
Other Receipts (Life & Work)		624	0	624	633
Warm Room		0	1,855	1,855	24,202
Grant		819	0	819	500
Legacy		44,501	0	44,501	1,460
Insurance Claims		0	21,045	21,045	0
Rental Income	4	6,450	0	6,450	11,950
Total Receipts		<u>172,946</u>	<u>22,900</u>	<u>195,846</u>	<u>149,422</u>
Payments					
Costs of generating funds	6	487	0	487	218
Charitable activities	7	215,983	0	215,983	185,358
Insurance Repairs		0	5,722	5,722	0
Expenses Relating to Sale of Buildings		905		905	0
Warm Room		0	2,100	2,100	3,657
Total Payments		<u>217,374</u>	<u>7,822</u>	<u>225,197</u>	<u>189,233</u>
Excess of Receipts over Payments for the year		<u>-44,428</u>	<u>15,077</u>	<u>-29,351</u>	<u>-39,811</u>

Isle of Arran Church of Scotland

Statement of Balances at 31st December 2025

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
	£	£	£	£
brought forward	222,640	0	222,640	262,964
Excess of Payments over receipts for the year	-44,428	15,077	-29,351	-39,811
Guild	<u>0</u>	<u>191</u>	<u>191</u>	<u>-513</u>
Bank Balances Carried Forward	<u><u>178,212</u></u>	<u><u>15,077</u></u>	<u><u>193,480</u></u>	<u><u>222,640</u></u>
 <u>Bank & Deposit Balances</u>				
Bank of Scotland - Current Account	4,954	0	4,954	9,655
Co-operative Bank - Current Account	14,930	0	14,930	45,274
Kilmory - Current Account	17,886	0	17,886	17,886
Lochranza - Current Account	6,871	0	6,871	6,663
Shiskine - Current Account	1,512	0	1,512	608
Bank of Scotland - Deposit Account	0	18,252	18,252	13,330
Guild	0	1,175	1,175	984
Halifax - Deposit Account	100	0	100	100
Investors Trust Deposit account	75,733	52,407	128,140	128,140
Third Party Funds	<u>0</u>	<u>-340</u>	<u>-340</u>	<u>0</u>
Total Bank Balance	<u><u>121,986</u></u>	<u><u>71,494</u></u>	<u><u>193,480</u></u>	<u><u>222,640</u></u>

accounts were approved by the Kirk Session and Congregational Board on 7/03/2026

For and on behalf of the Kirk Session

S. MacLeod
..... Session Clerk

Sylvia Alison
..... Treasurer

Isle of Arran Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

The Minister was reimbursed for expenses incurred in carrying out their pastoral duties for the Parish (see below)

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

	Minister	
	2025	2024
	£	£
Travelling Expenses	1,289	0
Telephone	500	0
	1,789	0

2 Movements in Funds

	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds					
2 Congregational Fund	25,675	0	0	0	25,675
5 General Purpose	524	0	0	0	524
7 Fabric Fund	178	0	0	0	178
9 Congregational Fund	15,355	0	0	0	15,355
13 Congregational Fund	9160	0	0	0	9,160
14 Fabric Fund	1,453	0	0	0	1,453
15 General - Ure Bequest	25,795	0	0	0	25,795
16 Congregational Fund	8,000	0	0	0	8,000
17 Fabric Fund	42,000	0	0	0	42,000
General Funds	37,224	172,946	217,374	0	-7,204
Total Funds	165,364	172,946	217,374	0	120,936
Restricted funds					
Shiskine Hall Fund	25,861	0	0	0	25,861
Warm Room	29,580	1,855	2,100	0	29,335
Insurance Claims	0	21,045	5,722	0	15,323
Grant (Mission)	141	0	0	0	141
	55,582	22,900	7,822	0	70,659
Guild	984	2,431	2,240	0	1,175
Third Party	710	3,172	3,172	0	710
	1,694	5,603	5,412	0	1,885
Total funds	222,640	201,449	230,609	0	193,480

Isle of Arran Church of Scotland

Notes to the Accounts Continued

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Purposes of Restricted Funds

Hall Fund: Funds held for the provision of a new hall at St. Molios Shiskine

Warm Room: Funds held for expenses relating to the provision of a warm room

Third Party: Funds raised in year for external charities and still to be forwarded

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2025	2024
	2025	2025	2025	2024
	£	£	£	£
3 Analysis of Donations				
FWO Scheme (non Gift Aid)	975	0	975	1,468
FWO Scheme (Gift Aided)	46,208	0	46,208	47,378
Tax Recovered on Gift Aid Donations	16,209	0	16,209	0
Ordinary Offerings (Open Plate)	19,476	0	19,476	19,574
From Church Organisations	0	0	0	1,340
Other Offerings, Donations etc	7,043	0	7,043	16,305
	<u>89,911</u>	<u>0</u>	<u>89,911</u>	<u>86,065</u>
4 Analysis of Rental Income				
Shiskine Manse	4,800	0	4,800	4,800
Lamlash Manse	1,650	0	1,650	7,150
	<u>6,450</u>	<u>0</u>	<u>6,450</u>	<u>11,950</u>
Analysis of Payments				
6 Costs of generating funds				
Offering envelopes	86	0	86	0
General	401	0	401	218
	<u>487</u>	<u>0</u>	<u>487</u>	<u>218</u>

Isle of Arran Church of Scotland

Notes to the Accounts Continued

7 Charitable activities

Giving to Grow	89,764	0	89,764	80,283
Presbytery dues	3,808	0	3,808	2,897
Ministry Expenses	1,789	0	1,789	0
Manse Expenses	13,538	0	13,538	6,789
Pulpit supply	8,129	0	8,129	10,750
Locum Expenses	6,566	0	6,566	13,266
Organist Supply	2,015	0	2,015	1,865
Fabric repairs & maintenance	31,044	0	31,044	10,010
Heat and light	17,657	0	17,657	18,085
Insurance	26,377	0	26,377	24,818
Printing, stationery and postage	34	0	34	596
Mission & Outreach	2,086	0	2,086	3,572
Messy Church	167	0	167	289
Phone & Internet	455	0	455	178
Life & Work	399	0	399	1,020
Other expenses	12,154	0	12,154	10,939
	<u>215,983</u>	<u>0</u>	<u>215,983</u>	<u>185,357</u>

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

	2025	2024
	£	£
9 Collections for Third Parties		
Mary's Meals	115	158
Help for Hero's	155	0
Christian Aid	0	235
World Vision	649	717
Action Aid	0	190
Food Bank	62	479
Scottish Air Ambulance	0	343
Scottish Bible Society	0	116
Sponsored Children	720	945
Erskine Hospital	820	0
Glasgow City Mission	242	0
Water Aid	409	0
	<u>3,172</u>	<u>3,183</u>

Isle of Arran Church of Scotland

Appendix to the Accounts

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

	2025	2024
	£	£
<u>Growth and Income Funds</u>		
Credit Balances held at 31 December at cost	<u>99,026</u>	<u>99,026</u>
Market Value of Balances at 31 December	<u>122,509</u>	<u>115,641</u>
<u>CONSOL. FABRIC CAPITAL ACCOUNT</u>		
Credit Balance at 31 December at cost	<u>159,434</u>	<u>60,859</u>
Market Value of Balances at 31 December	<u>191,966</u>	<u>60,859</u>
<u>CONSOL. FABRIC REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>63,503</u>	<u>57,357</u>
<u>TEMPORARY ACCOUNT</u>		
Income & Expenditure - Sale of Church Buildings	<u>325,974</u>	<u>-6911</u>
 INVESTMENTS		
<u>Halifax</u>		
Credit Balances held at 31 December at cost	<u>473</u>	<u>473</u>
Market Value of Balances at 31 December	<u>591</u>	<u>591</u>

Isle of Arran Church of Scotland

Budget for 2026

	£	£
Offerings	66,000	
HMRC Gift Aid	20,000	
Donations	8,000	
Fundraising Events	10,000	
Use of Premises	8,000	
Rental Income	5,400	
Interest Income	12,000	
Total Income	<u>129,400</u>	129,400
Church Repairs and Maintenance	25,000	
Council Tax - Manses	1,500	
Electricity	15,000	
Insurance	20,000	
Total Dues and Subscriptions	3,000	
Pulpit Supply	4,000	
Giving to Grow	64,334	
Presbytery Dues	2,606	
Mission	2,500	
Total Other Local Costs	<u>12,000</u>	
Total Expense		<u>149,940</u>
Net Ordinary Income		<u>-20,540</u>