Reference and Administrative Information

Charity Name: Tarbert Lochfyne and Kilberry Parish
Charity Registration Number: SC002622
Congregational Reference Number: 191255
Contact Address: Ms Janne Leckie Strath na mara, Pier Road, Tarbert, Argyll

Trustees

Kirk Session
Mr Alex Horn
Ms Janne Leckie
Mrs Anne MacDougall
Mr Jamie MacFarlane
Mrs Lisa MacFarlane
Mrs Margaret MacKinnon
Mrs Patricia Mellish
Mrs Mary Scott

Principal Office-Bearers

Church Treasurer: Ms Janne Leckie
Session Clerk: Ms Janne Leckie
Minister: Rev Lyn Peden
Bankers: Bank of Scotland, Poltalloch Street, Lochgilphead, Argyll.
Independent Examiner: Mrs Catherine Black

Trustees Annual Report — Year ended 31 December 2025

•Structure, Governance and Management

Unitary Constitution

Since 17th March 2013 the Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and appointment of Trustees

The Kirk Session members 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 is a member of the Kirk Session.

Organisational Structure

The Kirk Session meets at least 4 times per year and monitors the work of the committees. The Kirk Session is responsible for monitoring the financial affairs and managing the Charity's property. Various sub-committees engaged in specific areas of the Trustees' work (e.g. fabric or financial or safeguarding) are accountable to the Kirk Session and report as and when necessary. The Kirk Session is also responsible for the 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 of every parish of Scotland through a territorial ministry. It co-operates with the other Churches in various ecumenical bodies in Scotland and beyond.
Tarbert Parish Church is situated on Campbeltown Road, Tarbert. Services of worship are held every Sunday and occaionally additional services at other times.
The church has a good relationship with the local school, with the Primary School performing their Nativity Play in the church and both Primary and Secondary Schools holding their end of term services and concerts in the church.
We are enjoying working with our link partners in Mid Kintyre and Gigha. We join for worship 4 times a year and collaborate on special services around Easter and Christmas.
We have had a joint outdoor labyrinth over the winter and a joint Bible Study group meeting monthly.

The Guild, which meets fortnightly in Tarbert Church during October through to March, has a very healthy attendance and now incorporates members from Clachan and Chleit. The meetings provide opportunities for discussion by inviting speakers to address a variety of subjects. The theme for 25/26 is "Living Stones"
During 2025 the Church Hall was used regularly by groups in the village. Yoga classes, the Pipe Band and a children's dance group hold their sessions in the church hall.

- **Achievement and Performance**

As a whole the congregation continues to be active but there is genuine concern as to how the congregation might reach out to the wider community.
Numerically, the congregation has reduced by 3 in 2025.
Attendance at Sunday Worship is seen by many to be the main activity of the Church, however the church also provides the village with support for families who are experiencing ill health or bereavement.
The congregation runs a charity shop locally. The shop is staffed by around 20 volunteers who help maintain and serve. The volunteers include members of the congregation and also non members who are happy to help. This venture not only provides essential funding for the church, and is an asset for locals and visitors, but has also become a hub for conversation and fellowship in the village.

Financial Review
The total funds held in the bank accounts of the church decreased over the year by £2,511.68 This was mainly due to:

(i) Increase in Giving to Growing

- **Unrestricted Funds**

General Fund
There was an excess of payments over receipts of £2,621.66
The year-end balance was £22,180.17

Fabric Fund
There was an excess of payments over receipts of £497.86
The year-end balance was £349.81

- **Restricted Funds**

Property Renewal fund
There was an excess of receipts over payments of £607.84
The year-end balance was £5,845.99

Investments held by General Trustees

- **Murray Bequest**

Market value £4,293.12 as at 31 December 25

- **Consolidated Fabric Fund**

Market value £3,969.76 as at 31 December 25

•Sustainability Statement

The use of the church hall is generating income. It is hoped that this will continue and grow. Our ability to reclaim Income Tax using the HMRC's Gift Aid Small Donations Scheme continues to augment our income.The church Thrift Shop provides a steady income and is a much appreciated asset in the village. We are also attempting to reduce our expenditure but are aware of the difficulties involved especially with the rising cost of electricity.

•Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year. The Trustees 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, and 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,

Janne Leckie

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Janne Leckie (Session Clerk)
Date: 3 February, 2026

Tarbert Lochfyne and Kilberry Parish
Charity No: SC002622
Report of the Independent Examiner

Independent Examiner's Report to the Trustees of Tarbert Lochfyne and Kilberry Parish Churches

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 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 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

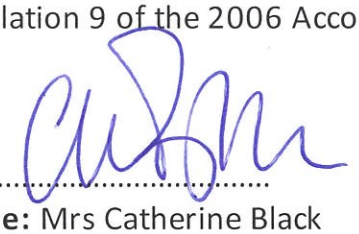
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulation 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the Trustees of any such matters. The procedures undertaken to 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 which gives me reasonable cause to believe that 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.



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Name: Mrs Catherine Black

Date: 21 February 2026

Address: Craig An Ari
Whitehouse
By Tarbert
PA29 6YX

Tarbert Lochfyne and Kilberry
Receipts and Payments Account
Year ended 31st December 2025

	Unrestricted Funds 2025 £	Restricted funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	17,803.28	2,169.34	0.00	19,972.62	27,411.35
Gift Aid	4,979.74	0.00	0.00	4,979.74	4,251.16
Activities for generating funds	14,770.65	513.00	0.00	15,283.65	15,194.06
Bank & deposit interest	0.00	0.00	0.00	0.00	0.00
Investment income	0.00	0.00	162.14	162.14	209.07
Insurance claim	0.00	0.00	0.00	0.00	19,238.00
Grants	0.00	8,978.12	0.00	8,978.12	8,740.00
Use of premises	1,110.00	0.00	0.00	1,110.00	1,210.00
Weddings and Funerals	975.00	0.00	0.00	975.00	2,830.00
Legacies	0.00	320.50	0.00	320.50	11,378.22
Total receipts	**39,638.67**	**11,980.96**	**162.14**	**51,781.77**	**90,461.86**
Payments					
Cost of generating funds	16,439.35	11,340.62	0.00	27,719.97	3,677.79
Charitable activity costs	26,480.98	0.00	0.00	26,480.98	101,456.60
Bank Charges	0.00	32.50	0.00	32.50	0.00
Governance costs	0.00	0.00	0.00	0.00	0.00
Total Payments	**42,920.33**	**11,373.12**	**0.00**	**54,233.45**	**105,134.48**
Excess receipts over payments for the year	-3,281.66	607.84	162.14	-2,511.68	-14,672.62

Notes:

(i) Cost of generating funds includes Electricity ,Insurance, Council Tax, Presbytry dues and miscellaneous building costs

(ii) Charitable Activity includes Giving to Growing, Minister's expenses, donations, pulpit supply and organist.

Tarbert Lochfyne and Kilberry
Statement of balances
As at 31st December 2025

	Unrestricted Funds 2025 £	Restricted funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank and deposit balances					
Bank and deposit balances b/fwd	£25,649.50	£5,238.15	£0.00	£30,887.65	£44,158.41
Movement in Year					
Excess of payments over receipts for year	-£3,119.52	£607.84	£0.00	-£2,511.68	-£14,672.62
Bank and deposit balances carried forward	£22,529.98	£5,845.99	£0.00	£28,375.97	£30,887.65
Investments at market value cost (£)					
Cost (£)					
Consolidated Fabric Fund	£3,969.76			£3,969.76	£3,681.26
Murray Bequest	£4,293.12			£4,293.12	£3,981.12
Assets					
Liabilities	£0.00	£0.00	£0.00	£0.00	£0.00

The Accounts were approved by the Trustees on 3, February, 2026
For and on behalf of the Trustees

P A J Jenkins ..... Trustee signing on behalf of Session Clerk

Maureen Reid ..... Treasurer

Tarbert Lochfyne and Kilberry
Notes to the accounts

1. Trustee Remuneration and Related Party Transactions

During the year no Trustees claimed any remuneration for the duties which they carried out.

2. Movement in Funds:

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31st Dec 2025 £
Unrestricted Funds					
Designated Fabric Fund	£847.67	£162.14	£660.00	£0.00	£349.81
General Fund	£24,801.83	£47,008.02	£49,629.68	£0.00	£22,180.17
Restricted Funds					
Property Renewal Fund	£5,238.15	£11,980.96	£11,373.12	£0.00	£5,845.99
Endowment funds					
Consolidated Fabric Fund	£3,681.26				£3,969.76
Murray Bequest	£3,981.12				£4,293.12
Total Funds	£38,550.03				£36,638.85

Purpose of Designated Fund:
Fabric Fund: To provide funds for maintaining Church Properties by fund raising activities.

Purpose of restricted Fund:
Property Renewal Fund: To provide funds for specified projects

Note (i): Receipts from Consolidated Fabric Fund and Murray Bequest paid into Fabric Fund, but noted in Receipts and Payments under Endowment Interest.

3 Analysis of donations

	Unrestricted Funds 2025 £	Restricted funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Gift Aid donations	£17,409.28	£0.00	£0.00	£17,409.28	£17,217.50
Tax recovered on Gift Aid	£4,979.74	£0.00	£0.00	£4,979.74	£4,251.16
Thrift shop	£14,800.65	£0.00	£0.00	£14,800.65	£14,014.06
Weddings and funerals	£975.00	£0.00	£0.00	£975.00	£2,830.00
Hall lets	£1,110.00	£0.00	£0.00	£1,110.00	£1,210.00
Interest	£0.00	£0.00	£162.14	£162.14	£209.07
Legacies	0-00	£0.00	£0.00	£0.00	£8,374.70
Receipts from General Trustees	£0.00	£0.00	£0.00	£0.00	£3,003.53
Insurance claim	£0.00	£0.00	£0.00	£0.00	£19,238.00
Grants	£0.00	£8,978.12	£0.00	£8,978.12	£8,740.00
Other donations	£364.00	£2,753.84	£0.00	£3,117.84	£11,373.85
Total generated funds	£39,638.67	£11,731.96	£162.14	£51,532.77	£90,461.87

4. Analysis of Payments:

Charitable donations	£120.00	£0.00	£0.00	£120.00	£200.00
Giving to growing contribution	£20,738.00	£0.00	£0.00	£20,738.00	£19,180.00
Presbytery dues	£635.00	£0.00	£0.00	£635.00	£384.00
Minister's expenses	£1,085.49	£0.00	£0.00	£1,085.49	£962.00
Pulpit supply	£1,612.49	£0.00	£0.00	£1,612.49	£1,472.05
Organist	£2,925.00	£0.00	£0.00	£2,925.00	£3,315.00
Council Tax	£1,754.45	£0.00	£0.00	£1,754.45	£2,237.00
Heat & Light	£2,776.44	£0.00	£0.00	£2,776.44	£3,677.79
Insurance	£5,798.15	£0.00	£0.00	£5,798.15	£5,041.48
Other expenses including building	£5,475.31	£11,124.12	£0.00	£16,599.43	£11,038.93
Total payments	£42,920.33	£11,124.12	£0.00	£54,044.45	£47,508.25
Governance Costs	0.00	0.00	0.00	0.00	0.00
Independent Examiner's Fees	0.00	0.00	0.00	0.00	0.00

4. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's national insurance contributions, 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 5th and subsequent years) £39,856.

Tarbert Lochfyne and Kilberry
General Fund Budget

	2026 Budget £	2026 Budget £	2025 Actual £	2025 Actual £
Income				
Gift Aid Donations	£15,000.00		£17,439.00	
Tax Recovered on Gift Aid	£3,500.00		£4,979.00	
Other offerings and donations	£100.00		£364.00	
Thrift Shop, net of expenses	£14,500.00		£14,770.00	
Total General Income		£33,100.00		£37,552.00
Expenditure				
Giving to Growing	17,094		20,738	
Presbytery dues	700		635	
Pulpit supply	1,700		1,612	
Council Tax	1,900		1,754	
Heat and Light	3,000		2,776	
Insurance	6,200		5,798	
Fabric maint	5,500		5,475	
Other expenses	2,925		2,925	
Total General Expenditure		39,019		41,713