

**Assynt, Rosehall & Scourie
Church of Scotland**

**Receipts and Payments Accounts
For the year ended 31 December 2025**

**Congregation No: 422325
Scottish Charity No: SC010171**

Reference and Administrative Information

Charity Name: Assynt, Rosehall & Scourie Church of Scotland

Charity No: SC010171

Congregation Reference No: 422325

Contact Address: Mr K Hamilton
17 Lethnot Road
Edzell
DD9 7TG

Trustees

Kirk Session members: Rev I MacLeod, Lt.Col. C Gilmour, Mr K Hamilton (resigned 31 Dec 2025), Mr D Campbell, Mrs J Templeton, Mr C Knox, Mr R Cook, Mr N MacDonald

Principal Office-bearers

Minister:	Rev I MacLeod (Minister)
Session Clerk:	Lt.Col. C Gilmour
Church Treasurer:	Mr K Hamilton

Independent Examiner

Mrs A Rackstraw
Burnside
Badnaban
Lochinver

Bankers

The Royal Bank of Scotland plc
Ullapool Branch
11 Argyle St
Ullapool
IV26 2UD

Trustees' Annual Report - Year Ended 31 December 2025

Structure, Governance & Management

Governing Document

The Church is administered in accordance with the unitary constitution.

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.

Organisational Structure

The Kirk Session is responsible for all the affairs of the Church, both spiritual and temporal, and meets as often as required (always at least twice a year but usually more often).

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.

Assynt Rosehall & Scourie Church of Scotland

Assynt, Rosehall & Scourie Church of Scotland came into being at the start of January 2024, even though the official name change with the Scottish Charity Regulator (OSCR) did not happen until February 2024. It is a union of the three previous churches Assynt & Stoer Parish Church, Eddrachillis Parish Church and Rosehall Church of Scotland

Achievements and Performance

Our congregation brings together families, long-time residents, newcomers and visitors in three locations, Lochinver, Rosehall and Scourie. Sunday worship is held at 11.00am and may be led by our minister, an elder, a visiting preacher, or include a streamed sermon depending on the ministry schedule. Worship is thoughtful, prayerful and grounded in Scripture.

Children are an important part of our life together. During Sunday worship, children leave after the all age address for Sunday School and return before the close, allowing them to learn and grow in faith in ways appropriate to their age, while remaining connected to the wider congregation.

The membership has grown from thirty-nine to forty five with seven new members added and one lost through death. Our supplemental roll has also increased to forty one, making a total of eighty six people who are part of the congregation.

Trustees' Annual Report (cont.) - Year Ended 31 December 2025

A weekly prayer meeting is held on zoom and in the manse each Wednesday at 7.00pm. This is preceded by a time of open discussion on a bible passage or a book that everyone is reading at the same time. These sessions have been positive, and many new insights have been gained from a collaborative approach to bible study. A daily devotional produced by the minister is sent out daily to forty-seven recipients and regular feedback confirms that these are appreciated.

Funeral services were held in all three of our church buildings during the course of the years and a joint communion service was held in Rosehall Church in May. All of the Christmas Candlelit Services were well attended in all three churches. Our weekly Babyjive programme in Lochinver was greatly valued by mums and their babies and toddlers throughout 2024 with an average of six mums and babies in attendance each week. We started a Babyjive! group in Scourie church hall which ran for a few months but it was unable to continue due to staff availability. We hope to restart it again in 2026.

We started a monthly outreach programme called 'The Well' in the village hall in Stoer in November, which meets on the first Sunday of each month at 3.00pm. It is a relaxed and welcoming gathering designed especially for the local community, offering an opportunity to pause, reflect, connect and explore the Christian faith.

Unlike a traditional service, The Well is informal in tone. We gather around a theme — often shaped by the seasons or events in the year — and share contemporary Christian songs, conversation, children's crafts, refreshments and a short talk on a bible passage followed by questions and discussion. Different members of the parish and invited speakers help lead the gathering. The name reflects our hope that this will be a place of refreshment — somewhere people can come as they are, draw encouragement, and explore the Christian faith in a thoughtful and open way.

Members of the congregation continued to be involved in the work of the interdenominational Assynt Christian Community Youth Project (ACCYP), which holds a monthly children's club and a holiday club during the summer holidays.

Financial Review

The total amount of regular income was £33,259 (2024- £31,966). Other general donations in 2025 were £3,986 (2024 – £2,472). We continue to be very grateful to all our supporters and for the generosity of their financial contributions whether regular or one-off. A claim for gift aid was made at the end of the year and £8,204 (2024- £8,215) has been received from HMRC. The Church continues to benefit from being able to reclaim tax through the Gift Aid Small Donations Scheme. Fundraising activities raised income of £2,486. A grant was received (towards the costs of organ recitals in Rosehall Church in 2026) from Cleir Eilean I for £500. Total income, including interest of £533, investment income of £105 and collections taken for third parties of £812, was therefore £49,885. (2024- £49,468)

Expenditure for the year totalled £55,529 (2024 - £56,397) including further expenditure for the year from the Church of Scotland Seeds for Growth fund which has been used, and continues into 2025 and 2026, for new initiatives of evangelism and involving the Assynt,

Trustees' Annual Report (cont.) - Year Ended 31 December 2025

Rosehall and Scourie communities in church life. Songs of Hope and Baby Jive were two of these initiatives. Donations made of £812 and governance costs of £804 were also incurred in the year.

A transfer of £8,977 from the Consolidated Capital and Revenue funds held at 121 George Street was agreed during the year to pay for needed fabric repairs and insurance costs. Reserve balances at the end of the year increased to £63,276 from £61,559 in 2024 with £1,945 of these reserves being restricted for specific purposes.

Reserves Policy

It is the Trustees' policy to hold a reserve of at least £15,000 if possible to meet annual expenditure on the upkeep of the buildings and for unexpected necessary repairs. Being a small congregation with limited financial resources there has never been the need to set an upper limit on the amount in the reserve simply because whatever the Congregation struggled to save was always spent on necessities quite quickly.

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 Trustees 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 by



I MacLeod

Minister

Date: 26 March 2026

Assynt, Rosehall & Scourie Church of Scotland

SC010171

Independent Examiner's Report to the Trustees of Assynt, Rosehall & Scourie 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 10.

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.

Mrs Alison Rackstraw

Alison Rackstraw
20.4.26

Assynt, Rosehall & Scourie Church of Scotland
Receipts and Payments Account
Year Ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
Receipts						
Donations and Gift Aid	3	46261	0		46261	42653
Legacies			0		0	0
Activities for Generating Funds		2486			2486	1851
Bank Interest		533			533	559
Investment income		105			105	105
Rental of premises						
Sale of assets						
Sale of investments						
Grants	4		500		500	4000
Receipts from Consolidated Funds		8977			8977	12555
Other receipts		0	0		0	300
Total Receipts		58362	500		58862	62023
Payments						
Cost of generating funds						
Charitable Activities	5	54065	1464		55529	56397
Donations made	6	812	0		812	972
Governance costs	5	804			804	815
Total Payments		55681	1464		57145	58184
Excess of Receipts over payments		2681	-964		1717	3839
Transfer between funds					0	
Excess of Receipts over payments		2681	-964		1717	3839

Assynt, Rosehall & Scourie Church of Scotland
Statement of Balances
At 31 December 2025

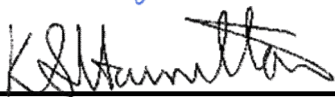
	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
<u>Bank & Deposit Balances</u>	2	£	£	£	£	£
Bank and deposit balances - 1 Jan 2025		58650	2909		61559	38829
Balances from Rosehall & Scourie		0			0	18891
Movement in year:						
Excess of Receipts over Payments		2681	-964		1717	3839
Bank and deposit balances - 31 Dec 2025		61331	1945		63276	61559
<u>Investments at market value</u>					5366	4976
<u>Assets</u>						
<u>Liabilities</u>						

The accounts were approved by the Kirk Session on 26 March 2026

For and on behalf of the Kirk Session



Minister



Treasurer

Assynt, Rosehall & Scourie Church of Scotland
Notes to the Accounts 2025

1 Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £4,009 (2024 £4,328)

Ministers Travel	£720
Council Tax	£3,289

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	Balance Transfer	Transfers	At 31 Dec 2024
	£	£	£	£	£	£
Unrestricted funds						
General Reserve	53,216	533			6,000	59,749
General Fund	5,434	57,829	55,681	0	-6,000	1,582
Total Unrestricted funds	58,650	58,362	55,681	0	0	61,331
Restricted funds						
Seeds for growth	2,909	0	1,464		0	1,445
Cleir Eilean I		500				500
Total Restricted funds	2,909	500	1,464		0	1,945
Total funds	61,559	58,862	57,145		0	63,276

Purposes of restricted funds

Seeds for growth – Increasing contact with local community through various activities
 Cleir Eilean I – Costs of organ recitals at Rosehall Church - 2026

3 Analysis of Donations

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	£	£	£	£	£
Gift Aid Donations	19,782			19,782	19,188
Tax recovered on gift aid	8,204			8,204	8,215
Ordinary Offerings	13,477			13,477	12,778
Other Donations	4,798			4,798	2,472
Total	46,261			46,261	42,653

4. Grants received

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Cleir Eilean I		500		500	4000
Total		500		500	4,000

5 Analysis of Payments

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Charitable activities					
Ministries and Mission	27,229			27,229	16,249
Presbytery dues	974			974	254
Minister travel expenses	720			720	960
Pulpit Supply	2,405			2,530	5,268
Fabric costs and maint	4,557			4,557	12,012
Heat and Light	7,152			7,152	7,006
Insurance	4,896			4,896	3,762
Village hall rental	230			230	40
Manse Exps	503			503	559
Council Tax – Manse	3,289			3,289	3,368
Church Broadband	530			530	258
Organist costs	1,320			1,320	1,400
Sunday School expenses	23			23	33
Seeds for growth	206	1,464		1,670	3,541
Locum expenses	0			0	1,198
Sundry costs	31			31	489
Total	54,065	1,464		55,529	56,397

Governance costs					
Independent examiner	50			50	181
Licences	754			754	634
Total	804			804	815

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

6 Donations

	Total 2025	Total 2024
	£	£
RNLI	0	100
Christian Blind Mission	0	130
Earl Haig Fund	210	150
Bradbury Centre – Bonar Bridge	222	293
Crossreach	220	139
Lochinver Food Larder	160	160
		.
Total	812	972