

Appin & Lismore (Church of Scotland)

For the Year Ended 31 December 2025

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 422326

Charity No: SC 015795

Charity Name: Appin & Lismore (Church of Scotland)

Charity Registration Number: SC015795

Congregation Reference No: 422326

Contact Address: The Manse
11 Tynribbie Place
Appin
Argyll
PA38 4DS

Trustees
Stuart Carmichael Resigned 30/06/2025
Allan Colthart
David Colthart
Katy Crossan
Stephen Green Ordained 2025
Anne Livingstone
Alison MacCorquodale
Ellen MacCorquodale
Jessie MacKenzie
Mary MacDougall
Linda MacLeod
Chrissie Malone
Colin Malone
Margaret Ross

Principal Office-bearers

Minister: Rev Dugald Cameron
Session Clerk Miss Alison MacCorquodale
Church Treasurer: Mr John Collins

Independent Examiner
Mrs Anne Stewart
Mossfield Cottage
Glencruitten Road
Oban
Argyll
PA34 4PU

Bankers
Virgin Money
19 Longrow
Campbeltown
DA 29 6ED

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Elders 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 SESSION is chaired by the minister and meets FOUR times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the church. Coopted Church members play a part in our proceedings but have no voting rights and are not Trustees.

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. Sunday Worship at Appin Parish is at 10 am and on Lismore at 12:30 pm.

Achievements and Performance

Attendance at Appin is about 30 and on Lismore 14 . Attendance varies from week to week depending on a number of contingencies ; time of year , holidays , special services etc. Family Faithshare in Appin on the last Sunday of the month starts with activities in the Village Hall next door and then join the congregation for the last 15 minutes of the weekly service. Up to 15 children may attend . Communion Services are held four times in the year and on Easter Sunday. Members of the congregation are involved in reading the scriptures and delivering some prayers . The Church holds both Funeral and Marriage Services . The Sacrament of Baptism is included in a Family Service . The Guild meets once a month in the village hall in Port Appin. It has a membership of 18 although attendance often exceeds this in Summer. Experimental services have been held in Appin Hall with psitive response and attendance.

Financial Review

The principal source of income is via Standing Order Donations followed by open plate. Together these showed a modest 3% increase on the previous year . Problems prviously reported registering new Office Bearers with HMRC have been overcome and over £ 6K of backlog claims were recovered in the year . Increases of £3k for Giving to Grow , £ 2K in Electricity charges and £ 9K expenditure toward our Heating Project contributed toward this years deficit of £11K .

Reserves Policy

It is the Trustees' policy to hold sufficient funds to enable all essential fabric expenditure to be carried out . We continue to fundraise for possible future restoration work on the Church. We remain cautious with respect to possible unplanned expenditure but have limited funds to cover small scale unforeseen work.

The Church also held £20,550 of restricted funds which have been provided for the purposes specified in Note 2.

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 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,



A. MacCorquodale
Session Clerk

Date 15-4-26

Independent Examiner's Report to the Trustees of Appin and Lismore (Church of Scotland)

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

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 Anne M Stewart



Address: Mossfield Cottage, Glencruitten Road, Oban, PA34 4PU

Date 20 February 2026

Receipts and Payments

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
	Note	£	£	£	£	£
Receipts						
Donations	3	33,754.22	3,209.00		36,963.22	28,293.51
Legacies		500.00			500.00	800.00
Activities for Generating Funds			764.00		764.00	632.45
Bank & Deposit interest		143.70			143.70	154.81
Investment income		1,657.82			1,657.82	561.17
		<u>36,055.74</u>	<u>3,973.00</u>		<u>40,028.74</u>	<u>30,441.94</u>
Rental of premises						
Sale of assets						
Sale of investments						
Grants						
Transfer of Union Balance						13,562.96
Other Receipts	4					241.32
Total Receipts		<u><u>36,055.74</u></u>	<u><u>3,973.00</u></u>		<u><u>40,028.74</u></u>	<u><u>44,246.22</u></u>
Payments	5					
Costs of generating funds						
Charitable activities		42,580.25	8,945.24		51,525.49	41,899.53
Governance costs						
Total Payments		<u><u>42,580.25</u></u>	<u><u>8,945.24</u></u>		<u><u>51,525.49</u></u>	<u><u>41,899.53</u></u>
Excess of Receipts over Payments						
for the year before transfers						
Transfers						
Excess of Receipts over Payments						
for the year		<u><u>-6,524.51</u></u>	<u><u>-4,972.24</u></u>		<u><u>-11,496.75</u></u>	<u><u>2,346.69</u></u>

Statement of Balances

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	26,218.73	25,242.04		51,460.77	49,114.08
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	-6,804.51	-4,692.24		-11,496.75	2,346.69
Bank & deposit balances carried forward	<u>19,414.22</u>	<u>20,549.80</u>		<u>39,964.02</u>	<u>51,460.77</u>
<u>Investments at market value</u>					
(cost £ 25,317.09)	<u>53,509.40</u>			<u>53,509.40</u>	<u>48,143.48</u>
<u>Assets</u>					
Gift Aid Receivable					
<u>Liabilities</u>					
Cost of repair not yet billed					

The accounts were approved by the Kirk Session and Financial Board on 15/04/2026

For and on behalf of the Kirk Session and Financial Board

	15-4-26	Session Clerk
	15/4/26	Treasurer

Appin and Lismore (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2025

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Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

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

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					
Designated Manse Fund	457.65				457.65
Designated Savings Fund	11,520.91	143.70			11,664.61
Designated Youth Fund	237.82				237.82
General Fund	14,002.35	35,632.04	42,580.25		7,054.14
	<u>26,218.73</u>	<u>35,775.74</u>	<u>42,580.25</u>	<u>0.00</u>	<u>19,414.22</u>
Restricted funds					
Designated Fabric Fund	25,242.04	4,253.00	8,945.24		20,549.80
	<u>51,460.77</u>	<u>40,028.74</u>	<u>51,525.49</u>		<u>39,964.02</u>
Endowment funds					
Total funds	<u>51,460.77</u>	<u>40,028.74</u>	<u>51,525.49</u>		<u>39,964.02</u>

Purposes of Designated Funds

Manse Fund : This is to provide for general maintenance of the Manse.

Savings Fund : This is to provide a readily accessible fund for unforeseen emergencies.

Youth Fund : To provide support for youth related work.

Purposes of Restricted Funds

Fabric Fund : To provide for the refurbishment of the Church Building.

Appin and Lismore (Church of Scotland)**Receipts and Payments Account****Year ended 31 December 2025**

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Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
Standing Order Non Gift Aid	904.00			904.00	1,169.00
Gift Aid Donations	15,773.00			15,773.00	15,022.72
Tax Recovered on Gift Aid Donations	6,387.11			6,387.11	
Ordinary Offerings (Open Plate)	8,558.11			8,558.11	8,311.49
Other Offerings, Donations etc	2,132.00	3,209.00		5,341.00	3,790.30
	<u>33,754.22</u>	<u>3,209.00</u>		<u>36,963.22</u>	<u>28,293.51</u>
4. Analysis of Other Income					
Union Transfer				0.00	13,562.96
Fund Raising		764.00		764.00	632.45
Bank & Deposit Interest	143.70			143.70	154.81
Investment Income	1,657.82			1,657.82	561.17
Legacy	500.00			500.00	800.00
Sundry				0.00	241.32
	<u>2,301.52</u>	<u>764.00</u>	<u>0.00</u>	<u>3,065.52</u>	<u>15,952.71</u>
Total Income	<u>36,055.74</u>	<u>3,973.00</u>	<u>0.00</u>	<u>40,028.74</u>	<u>44,246.22</u>

Appin and Lismore (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2025

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Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Charitable activities					
Giving to Grow	24,821.00			24,821.00	21,449.00
Presbytery dues	845.00			845.00	485.00
Manse Telephone and Internet	521.05			521.05	478.81
Minister's Travel expenses	1,631.10			1,631.10	2,621.25
Pulpit supply	1,213.20			1,213.20	1,036.80
Fabric repairs & maintenance	2,080.08			2,080.08	1,709.76
Council Tax	3,473.90			3,473.90	3,189.93
Heat and light	4,249.14			4,249.14	6,307.80
Insurance	2,159.56			2,159.56	2,022.73
Manse Running Costs & Repairs				0.00	790.41
Life & Work	210.00			210.00	252.00
Printing, stationery and postage	814.55			814.55	1,151.04
Collections for Third Parties	130.00			130.00	95.00
Other expenses	431.67	8,945.24		9,376.91	310.00
Total Payments	42,580.25	8,945.24		51,525.49	41,899.53
 Surplus / (Deficit)	 -6,524.51	 -4,972.24		 -11,496.75	 2,346.69
 Governance costs					
Independent examiner's fees					

Appin and Lismore (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2025

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6. 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 MinimumStipend was £32,433 and the maximumStipend in the 5th year and subsequent years of service is £ 39,856

7. Collections for Third Parties

2025	2024
£	£
	95.00
115.00	
15.00	
<u>130.00</u>	<u>95.00</u>

8. Transfer of Union Balance

The Total Assets Transferred from Lismore are as noted below

£	£	£
From Closure of the three RBS Accounts:		13562.96
From the CoS Investor's Trust :		
Growth Fund, General Purposes at Market Value		37418.05
Restricted Funds Held by General Trustees		
Growth Fund		4,057.99

Appin and Lismore (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2025

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9. Summary of Cash Assets at 31 December 2025

	2025	2024
	£	£
Bank Accounts		
Virgin Money Current Account	7,192.89	14,141.10
RBS Deposit Account	99.07	99.07
Virgin Money Fabric Account (Restricted)	20,549.80	25,242.04
Virgin Money Manse Refurbishment Account	457.65	457.65
Virgin Money Savings Account	11,664.61	11,520.91
Total Bank Accounts	39,964.02	51,460.77
 Investments Held with CoS Investors Trust		
Deposit Fund		
Consolidated Fabric Fund - Revenue a/c		1,320.71
Consolidated Fabric Fund - Deposit a/c	7,558.48	7,558.48
General Congregational Purposes	4,719.07	4,518.31
	12,277.55	13,397.50
 Growth Fund	Cost £	Market Value £
Benevolent Fund	200.00	2,752.00
General Purposes	117.00	1,492.92
Fabric Fund	10,000.70	17,468.32
General Congregational Purposes	15,116.39	31,696.16
	53,409.40	48,143.48
 Total Available Cash Assets	65,686.95	61,540.98

FUNDS HELD ON BEHALF OF THE CONGREGATION

Congregation No 422326

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

Charity No SC 015795

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>33900.93</u>	<u>33900.93</u>
Market Value of Balances at 31 December	<u>36746.53</u>	<u>36370.94</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>38059.98</u>	<u>35405.46</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>-9423.82</u>	<u>-5265.05</u>