

Arran Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Arran Free Church of Scotland

Contents of the Financial Statements *for the year ended 31 December 2025*

	Page
Church Information	1
Report of the Trustees	2-3
Report of the Independent Examiner	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Financial Statements	7

Arran Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Address

Arran Free Church

Torbeg

Shiskine

Isle of Arran

KA27 8DU

Contact

Mr W McAllister (Session Clerk)

Braehead Farm

Sliddery

Isle of Arran

KA27 8PB

Tel 01770870348

slidderysupplies@yahoo.com

Bankers

Bank of Scotland

Brodict

Isle of Arran

KA27 8AL

Solicitors

Balfour & Manson (unless local solicitors are used)

54-66 Frederick St

Edinburgh

EH2 1LS

Independent Examiners

Sylvia Alison

7 Brathwick Terrace

Brodict

Isle of Arran

KA27 8BW

Arran Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025

Status of Charity and Governing Document

Arran Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038133).

Aims and Affiliation

Arran Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The church buildings and the minister's manse are the property of the congregation and are held under the Church's model trust deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court are deemed to be the trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:-

Deacons' Court

<i>Elders</i>	W McAllister, C McAllister.
<i>Deacons</i>	D Roxburgh
<i>Ministerial Team</i>	Rev Dr Colin Dow (Interim Moderator)

Congregational Trustees

For holding Property - C McAllister, W McAllister, D Roxburgh

Arran Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

The congregation Livestreams from Inverness Free North Church most of the year. We had some supply preachers over the summer months.

The congregation continued its commitment to support the National Free Church of Scotland spiritually.

Significant highlights, events and developments of note in the year include the following: -

In relation to **congregational activities**:

- Livestream in church due to vacancy and difficulty in securing supply till October
- Due to falling numbers public services in the church buildings ceased at the end of September. Some members chose to attend the services at the Arran Baptist church and the remainder attend a Livestream from Inverness in a private house which is open to the public.
- Continue to use Zoom to have governance meetings.
- We continue to forge a closer association with the Arran Baptist Church
- We continue to join with events of the Arran Churches Together

In relation to **congregational funding**:

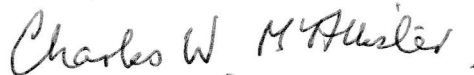
Reserves

Results for the year

As a result of a surplus for the year of £5,470 the church held unrestricted funds amounting to £97,333 at the year end. That consisted of a General Fund amounting to £32,947 and an undesignated fund held by Central Church on our behalf with a balance of £64,385

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



C McAllister

Trustee

Dated: 15th August 2026

Arran Free Church of Scotland

Report of the Independent Examiners to the Trustees for the year ended 31 December 2025

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 5 to 7.

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) 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 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 Examiners' 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 Sylvia Alison



Qualification AICB

Address 7 Brathwick Terrace
Brodict
Isle of Arran
KA27 8 BW

Date

19/8/26

Arran Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2025

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Investments

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market Value of the investments is disclosed within the notes to the accounts.

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

NOTES

1. **Interest From Investments** - The investments are held centrally on the congregation's behalf and the interest is not restricted.
2. **Target** – As the congregation is vacant, we are only liable for an Administration Levy

Arran Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31st Decemebr 2025

	Notes	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
		General Fund	Designated Funds			
		£	£	£	£	£
Receipts						
Gift Aid giving		4,180	-	-	4,180	6,600
Tax recovered on gift aid giving		11,149	-	-	11,149	1,072
Church Door collections		7,412			7,412	8,835
Envelopes				-		
Bank interest				-		
Investment income		1,520		-	1,520	
Magazines		23	-	-	23	103
Other income		3,080	-	-	3,080	7,649
Legacies			-	-		
Total Receipts		27,364	-	-	27,364	24,259
Payments						
<i>Payments for Charitable activities</i>						
Remittances to Central funds		6,301		-	6,301	1,535
Pulpit Supply and Communion Expenses		1,540		-	1,540	610
Ministers expenses				-		
Church & Manse Insurance		1,805		-	1,805	1,539
Heat & Light		5,636		-	5,636	13,577
Telephone		1,479		-	1,479	1,321
Repairs & Renewals		4,183		-	4,183	5,781
Grants				-		200
Loan repayments				-		
Sundry Expenses		947		-	947	2,640
<i>Governance costs</i>						
Independent Examination				-		66
Total Payments		21,891	-	-	21,891	27,269
Surplus for the year		5,473	-	-	5,473	(3,010)
Transfers		2,177	-	-	2,177	2,392
Net movement in funds after transfers		7,650	-	-	7,650	(618)
Total funds brought forward		89,684			89,684	90,302
Total funds carried forward		97,334	-	-	97,334	89,684
Represented by:						
<i>Unrestricted funds</i>						
General Fund		97,334	-	-	97,334	89,684
<i>Designated Funds</i>						
		-	-	-	-	
<i>Restricted Funds</i>						
		-	-			
		97,334	0	0	97,334	89,684

Arran Free Church of Scotland

Statement of Balances

As at 31 st December 2025

	2025		2024
	£	£	£
Investments held at Cost			
Bank & Cash in hand			
Opening balance	27,477		30,487
Surplus/(Deficit) for the year	<u>5,473</u>		<u>(3,010)</u>
Closing balances		32,950	<u>27,477</u>
Funds held at the Central Offices			
Opening balance	62,208		59,816
Movement in year	<u>2,177</u>		<u>2,392</u>
Closing balance		64,385	<u>62,208</u>
Total of monetry assets held		<u>97,335</u>	<u>89,685</u>
Reserves			
Unrestricted funds		97,335	89,685
Designated funds		-	-
Restricted funds		-	-
		<u>97,335</u>	<u>89,685</u>
Statement of Assets held for Charitable purposes			
Church & Manse		450,000	450,000
Fixtures & Fittings		<u>11,000</u>	<u>11,000</u>
Sub-total		461,000	461,000
Less:			
Outstanding loans			
Total		<u>461,000</u>	<u>461,000</u>
Statement of Liabilities at 2025			
Invoices due for payment			

Approved by the Trustees on 15th August 2026 and signed on their behalf by the undemoted

C McAlister
Trustee

S Alison
Independent Examiner

The notes form part of these financial statements.

Arran Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31st January 2025

2. Tangible fixed assets

	Heritable property £	Fixtures & equipment £	Total £
Cost			
As at 31 January 2025	450,000	11,000	461,000
Additions	-	-	-
Disposals	-	-	-
As at 31st December 2025	450,000	11,000	461,000

3. Investments

	2025 £	2024 £
The congregation holds investments (cost)		
Market Value of the investments	66,457	62,484

4. Transactions with Trustees

There were no transactions with trustees during the year.

5. Amounts held by the Central Church

Balance of proceeds from Bennecarrigan Church sale	62,208	59,815
Interest earned	2,177	2,392
	64,385	62,207

6. Grants paid Armenian Ministries

	200
-	
-	200

Arran Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 2025

7. Unrestricted funds	Balance at 01.01.2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	27,477	27,364	(20,322)	-	34,519
Held in Edinburgh re Bennecarrigan	62,208	2,177			64,385
<i>Designated funds:</i>					
Fabric Fund	-	-	-	-	-
Total designated funds	-	-	-	-	-
Total unrestricted funds	89,685	29,542	(20,322)	-	98,904

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

Tax recovered in this year was a backdate from previous years

Funds are held on behalf of the Congregation for the sale of Bennecarrigan Church

8. Restricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
	-	-	-	-	-
	-	-	-	-	-
Total restricted funds	-	-	-	-	-

Explanation of funds