

**Comrie & Dundurn Parish Church
(Church of Scotland)**

(Formerly Comrie Parish Church of Scotland)

Report and Financial Statements

Year ended: 31 December 2025

**Charity no: SC001878
Congregation no: 281736**

Comrie and Dundurn Parish Church (Church of Scotland)

Report of the Trustees for the year ended 31 December 2025

Report of the trustees for the year ended 31 December 2025

The trustees present their annual report and financial statements of the Church for the year ended 31 December 2025. The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Objectives and activities

Purpose: To be effective disciples of Jesus through following the 5 Marks of Mission

To proclaim the Good News of the Kingdom

To teach, baptise and nurture new believers

To respond to human need by loving service

To seek to transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation

To strive to safeguard the integrity of creation and sustain and renew the life of the earth.

A review of our achievements and performance

Kirk Session meetings during 2025:

21 January, 18 March, 13 May, 12 August, 7 October, 2 December.

On the 1st of January 2025, the linked charge of Comrie and Dundurn Parish Churches entered Union becoming Comrie and Dundurn Parish Church. The first year has gone relatively smoothly although it was sometimes difficult to follow the worship schedule for the year! Financial adjustments have proceeded smoothly and the church continues to seek better ways of working as we adjust to the Union.

Sunday worship is at 10.00 am in Comrie Church and 11.30 in Dundurn Church. The sacrament of communion was celebrated on 23 February, 27 April, 29 June, 31 August, 26 October and 28 December.

A service of worship led by the minister takes place six times per year in Cameron Court, which meets the needs of the local elderly people. Additionally, Services of Worship take place during Holy Week, and further Services of Worship are offered at other times

Open air services were held in St Kessog's Square during the year including a summer celebration during the Comrie Fortnight, Carol singing in the lead up to Christmas. The minister was invited to speak and to pray at the opening day of Comrie Fortnight.

Ecumenical: The minister met regularly with other church leaders from a number of denominations in the Strathearn area and continues to chair Strathearn United FC in their first season. This is a football club for overweight men and those with mental health issues.

Weekly Prayer Meetings took place during the year as did regular fortnightly Bible Studies throughout the year.

The congregation had a membership of 276 souls on the 31 December 2025. Approximately 50-65 people attend weekly Sunday morning worship and a further 40 attend online. 60-80 children and family members worshipped at our Messy Church on four occasions during the year.

Every Friday during term time around 20-25 young people from P5-P7 meet at Youth Club run by our paid Youth Worker, volunteers and parent helpers.

The fundraising committee organised several Coffee Mornings and events during Comrie Fortnight including a very well attended Strawberry Tea in the summer. A Quiz night and Christmas Fair both well attended rounded off the fundraising year.

Comrie and Dundurn Parish Church (Church of Scotland) Report of the Trustees for the year ended 31 December 2025

The Crieff Choral Group again performed a selection of Christmas themed music in December. The youth leader led regular well-being sessions in the local primary school. The minister and youth leader also lead several school assemblies at Comrie Primary, Ardvreck School and Morrison's Academy. Ardvreck School held their annual readings and carols event in Comrie Parish Church in December. All-age ukelele classes began in the church every other week. The minister was Interim Moderator of St John's Kirk Perth until September when he took over as Mission Convenor for the Prsebytery of Perth, he also serves on the Presbytery business committee and is the Padre for Perth and Kinross branch of SSAFA.

Monitoring achievement

We monitor the achievements of the church through the responses of the members and visitors, via feedback from Elders and members of the congregation. If an event is poorly attended, we enquire if we are meeting the identified needs. And if an event has an enhanced attendance we ask if we can do more to meet the needs of those present.

Financial Review

On 1st January 2025, Comrie and Dundurn Parish Churches were successfully integrated from a financial perspective.

The comparative figures for 2024 are those of Comrie only, rather than for Comrie and Dundurn.

Unrestricted receipts for 2025 of £152k exceeded unrestricted payments of £136k by £16k. However, unrestricted receipts included exceptional income from the transfer of cash and deposit balances from Dundurn of £19k. Also included are Legacies of £7k, Grant income of £9k (Listed Places of Worship grant of £2k, CARES solar grant of £7k), Unrestricted payments included the solar project expenses of £7k.

Excluding these one-off items of receipts and payments, the overall position would have been a deficit of £10k in the year.

Bank current and deposit accounts, and investments, are generally in a satisfactory position.

Investment Policy and Performance

Investments are held and managed through the Church of Scotland Investment Trust.

Comrie and Dundurn Parish Church (Church of Scotland)

Report of the Trustees for the year ended 31 December 2025

Risk Management

The principal risks for the coming year are:

1. Ongoing uncertainty around utility costs
2. Fewer attendees in Church, due to the high number of deaths in the past two years; a trend that is likely to continue in the coming years.
3. Long-term renovation work that is likely to be required for church buildings

In an effort to mitigate these risks, we have in place regular financial reporting, and careful control of budgets. Regular inspection and day-to-day maintenance of properties will be especially important. Services continue to be held online as well as face-to-face in order to keep Church members involved.

The risk of uncertainty around utility costs will be greatly reduced by the completion of the Solar PV project.

Reserves Policy

These are held for the ongoing expenses relating to the ongoing running of the Church, and the day-to-day maintenance of the fabric. Without any unexpected costs, the unrestricted funds are targeted to be for the Church to operate for 3 months without further income.

Plans for the Future

The previous linked charge of Comrie and Dundurn became a union on the 1st day of January 2025. We are currently seeking a vision of what the future of the churches in our area will look like and working on the structure of the committees and groups enabling mission across our communities. The Kirk Session continue to focus on how we can encourage more people in to faith. We continue to work more closely with our ecumenical and charitable partners across the Strathearn area.. We also need to continue to focus on the use of our buildings and how we can utilise them to more fully meet the needs of our Church and the community as these become stronger.

The next phase of work on St Kessog's Square will be the erection of a shelter suitable for concerts, quiet reflection and worship events. Work is almost completed to enhance the front area of the church repairing damage caused to the pillars some time ago.

Our Youth Leader continues to develop fresh ideas and is looking at further ways to grow our youth ministry. A large legacy was recently received for youth work in the area so we are investigating collaborative projects with various youth organisations across Perth and Kinross to enable our youth ministry to grow over the coming years.

The challenge is huge for churches across Scotland and we are realistic in what our future may hold but also extremely optimistic that we can continue to grow and find new and exciting opportunities to deliver the Good News of Jesus to all people both near and far.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution of the Church of Scotland

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Comrie and Dundurn Parish Church (Church of Scotland)

Report of the Trustees for the year ended 31 December 2025

Recruitment and Appointment of Trustees

Comrie and Dundurn Parish Church (Church of Scotland) operates church affairs through the Unitary Constitution. 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. Unless Elders resign or retire from the Kirk Session they are considered Trustees for life. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery

Organisational Structure

The management of congregational affairs (both spiritual and temporal) comes under the remit of the Kirk Session, which met 4 times this year: 14th March, 13th June, 5th September, 14th November.

Reference and administrative information

Kirk Session

The Minister (Moderator)
Mr Christopher Begg
Mrs Pauline Booth
Mrs Elma Brierly (appointed January 2025)
Mrs Frances Brown (appointed January 2025)
Mr Johnston Brown (appointed January 2025)
Mr Iain Cormack
Mrs Irene Cormack
Mrs Elizabeth Cunningham (appointed January 2025)
Mrs Donna-Kerri Dobney
Mr Robert Hearton (demitted May 2025)
Mrs Marion Hughes
Mr Robert Hughes
Mr David Hustwayte
Mrs Laura Hustwayte
Mr Murray Lauchlan
Mrs Mollie McCallum (demitted August 2025)
Mrs June McCartney
Mr Donald McGillivray (demitted October 2025)
Mrs Bella McPhearson (demitted May 2025)
Mr Donald McPhearson (demitted May 2025)
Mrs Norma Mitchell
Mrs Joan Murdock
Mrs Fiona Perry
Ms Mairi Philp
Dr Ian Pinkerton
Ms Alison Smylie (appointed January 2025)
Mr David Weinman
Mrs Catherine Young
Mr William Youngman

Comrie and Dundurn Parish Church (Church of Scotland) Report of the Trustees for the year ended 31 December 2025

Reference and administrative information (continued)

Officers

Minister:	Reverend Craig Dobney
Session Clerk:	Mrs Pauline Booth
Church Treasurer:	Mr Trevor Fitzsimmons (resigned 31 December 2025) Mrs Marion Hughes (appointed 1 January 2026)

Principal office

Comrie and Dundurn Parish Church, Burrell Street, Comrie PH6 2JP
Charity no: SC001878
Congregation no: 281736

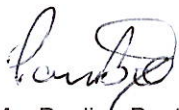
Independent Examiner

Mr Nick Cunningham ACCA, Kelly Accounting Limited, 42 Comrie Street, Crieff PH7 4AX

Bankers

Virgin Money, High Street Perth
Royal Bank of Scotland, Dunkeld Road, Perth

Approved by the trustees on 25 February 2026 and signed on their behalf by:



Mrs Pauline Booth
Session Clerk

Independent Examiner's Report to the Trustees of Comrie and Dundrurn Parish Church (church of Scotland)

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 15.

Respective responsibilities of Trustees and Independent Examiner

The 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 Trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 as regards 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 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.



Nick Cunningham ACCA
Kelly Accounting Limited
42 Comrie Street
Crieff
Perthshire
PH7 4AX

Date: 16/3/2026

Comrie and Dundurn Parish Church (Church of Scotland)
Receipts and payments account
for the Year Ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts						
Donations	1	85,411	4,450	-	89,861	84,162
Legacies		6,554		-	6,554	124,683
Activities for generating funds	2	16,786	-	-	16,786	11,406
Grants	3	9,469	10,000	-	19,469	-
Investment income	4	2,625	7,346	64	10,035	5,704
Incoming resources from charitable activities	5	11,145	2,158	-	13,303	11,337
Insurance claim		782	-	-	782	-
Transfer of Union Balance		19,010	100	-	19,110	-
Total receipts		151,782	24,054	64	175,900	237,292
Payments						
Fundraising costs	6	-	620	-	620	130
Charitable activities	6	135,660	16,610	64	152,334	130,186
Total payments		135,660	17,230	64	152,954	130,316
Excess/(deficit) of receipts over payments for the year before transfers		16,122	6,824	-	22,946	106,976
Transfers between funds		6,013	(6,013)	-	-	-
Excess/(deficit) of receipts over payments for the year		22,135	811	-	22,946	106,976

Comrie and Dundurn Parish Church (Church of Scotland)
Statement of Balances
as at 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Endowment funds £	2025 Total £	2024 Total £
Bank & deposit balances						
Bank & deposit balances brought forward	9	35,816	189,883	-	225,699	118,723
Movement in year: (Deficit)/excess of receipts over payments for the year		22,135	811		22,946	106,976
Bank & deposit balances carried forward						
	10	57,951	190,694	-	248,645	225,699
Investments						
Investments at market value	11	64,792	-	3,385	68,177	47,886
Assets						
Land and buildings		525,000	-	-	525,000	525,000
Gift Aid recoverable		4,361	-	-	4,361	650
Due from Dundurn		-	-	-	-	859
Charging station rent		-	-	-	-	2,500
Fixtures & Fittings		16,800	-	-	16,800	19,200
		546,161	-	-	546,161	548,209
Liabilities						
Ministers expenses		-	-	-	-	902
Church repairs		1,039	-	-	1,039	3,688
Cottage repairs		-	-	-	-	3,969
Due to Benevolent Fund		73	-	-	73	73
Youth worker		-	297	-	297	-
Cleaning		180	-	-	180	-
Charging station rent paid in advance		763	-	-	763	-
Light and heat		2,430	81	-	2,511	-
		4,485	378	-	4,863	8,632

The accounts were approved by the Kirk Session on 25 February 2025
For and on behalf of the Kirk Session

P Booth
Session Clerk 

M Hughes
Treasurer 

Comrie and Dundurn Parish Church (Church of Scotland)
Notes to the accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
1 Donations					
Offerings	46,598			46,598	48,551
Ordinary Offerings (Open plate)	20,127	2,410		22,537	15,544
Tax recovered on Gift Aid Donations	7,993			7,993	12,642
Other Offerings, donations etc.	10,693	2,040		12,733	7,425
	85,411	4,450	-	89,861	84,162
2 Activities for generating funds					
Rental of premises	16,786	-	-	16,786	11,406
	16,786	-	-	16,786	11,406
3 Grants					
Grants received	7,003	10,000	-	17,003	-
VAT reclaim	2,466	-	-	2,466	-
	9,469	10,000	-	19,469	-
4 Investment income					
Bank and deposit interest	557	7,346		7,903	3,984
Investment income	2,068	-	64	2,132	1,720
	2,625	7,346	64	10,035	5,704

Comrie and Dundurn Parish Church (Church of Scotland) Notes to the accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
5 Incoming resources from charitable activities					
Weddings and funerals	4,950	-	-	4,950	3,680
Pancake coffee morning	99	-	-	99	161
Comrie Fortnight stall	568	-	-	568	643
Strawberry Tea	832	-	-	832	760
BBQ	-	-	-	-	123
Daffodil Tea	261	-	-	261	-
Orchestra concert	-	-	-	-	205
Messy Church	-	40	-	40	219
Coffee mornings	149	-	-	149	-
Scottish night	-	-	-	-	400
Burns lunch	-	880	-	880	-
Christmas Fair	868	-	-	868	1,232
Choral Society	1,276	-	-	1,276	641
Harvest Lunch	-	-	-	-	260
November Dine with Me	-	-	-	-	730
Bingo Night	663	-	-	663	-
Guild Cup and Plate Sales	-	-	-	-	86
Art Sale	-	-	-	-	788
Book and Bible sales	1,010	-	-	1,010	-
Life & work	469	-	-	469	430
Dundurn share	-	-	-	-	826
Western Strathearn Youth Club	-	1,238	-	1,238	153
	11,145	2,158	-	13,303	11,337

Comrie and Dundurn Parish Church (Church of Scotland) Notes to the accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
6 Analysis of payments					
Fundraising costs					
Event expenses	-	620	-	620	130
Total Fundraising costs	-	620	-	620	130
Charitable activities					
(National Ministry and Mission & wider work)					
Ministries and Mission allocation	62,320	-	-	62,320	48,800
Presbytery dues	1,710	-	-	1,710	1,500
	64,030	-	-	64,030	50,300
(Local Staffing Costs)					
Ministers expenses - travel	2,268	-	-	2,268	2,726
Ministers expenses - other	719	-	-	719	990
Pulpit supply	776	-	-	776	870
Other staffing - Organist	4,731	-	-	4,731	2,910
Other staffing - Cleaner	2,814	-	-	2,814	2,638
Other staffing - Youth workers	-	3,166	-	3,166	2,797
	11,308	3,166	-	14,474	12,931
(Building costs)					
Fabric repairs and maintenance					
Church	15,729	7,190	-	22,919	25,080
Manse	1,315	-	-	1,315	1,202
Cottage	5,061	-	-	5,061	2,156
Hall	3,719	-	-	3,719	642
Council tax - Manse	3,284	-	-	3,284	3,641
St Kessog's Square	-	1,927	-	1,927	336
Heat & light - Church	14,292	-	-	14,292	16,321
Heat & light - Hall	1,241	-	-	1,241	1,324
Equipment	897	601	-	1,498	-
Insurance	8,471	-	-	8,471	6,662
Miscellaneous maintenance	-	-	-	-	113
	54,009	9,718	-	63,727	57,477
(Other local costs)					
Life and work	448	-	-	448	672
Outreach	329	2,587	64	2,980	1,437
Office costs	3,289	68	-	3,357	3,263
Miscellaneous expenditure	2,247	1,071	-	3,318	4,106
	6,313	3,726	64	10,103	9,478
Total - charitable activities	135,660	16,610	64	152,334	130,186

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Comrie and Dundurn Parish Church (Church of Scotland)

Notes to the accounts

7 Staff costs and numbers

The Church had no employees in the year under review (2024: none).

All Church of Scotland congregations contribute to the National Stipend fund which bears the cost of all Ministers' stipends and employers 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.

8 Trustee Remuneration and Related Party Transactions

The Church re-imbursed expenses totalling £3,334 (2024: £3,717) to the minister in respect of travel, telephone and other expenses..

During the year four other trustees received reimbursement of expenses totalling £2,466.

No other 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.

	2025	2024
	£	£
9 Bank and cash		
<i>Virgin Money</i>		
Current account - General	46,026	28,306
Current account - WFO	-	2,754
Current account - Youth & Young family fund WSYC	3,486	4,309
Current account - Silver Circle	5,998	4,373
Current account - Sing-a-long	3,573	2,670
<i>Royal Bank of Scotland:</i>		
Current account - Guild	1,173	1,067
Restoring the legacy	6,938	6,938
Petty cash - Youth Outreach	151	85
Petty cash - Flower fund	-	50
<i>Church of Scotland Investors Trust - Deposit fund</i>		
General fund	7,445	7,129
Fabric fund	922	882
General & Fabric fund	4,537	-
Organ fund	164	157
Youth Outreach	100,273	100,000
Flower fund	1,789	1,713
Restoring the legacy fund	2	2
Choir fund	1,483	1,420
Mission & Ministries fund	38	36
St Kessog's Square fund	62,589	61,837
Roof Fund	2,058	1,971
	248,645	225,699

Comrie and Dundurn Parish Church (Church of Scotland) Notes to the accounts

10 Movements in Funds

	At 1/1/25	Receipts	Payments	Transfers	At 31/12/25
	£	£	£	£	£
Unrestricted funds					
General fund	33,863	150,801	(134,874)	6,013	55,803
Designated Fabric fund	887	39	-	-	926
Designated Guild fund	1,066	942	(786)	-	1,222
	35,816	151,782	(135,660)	6,013	57,951
Restricted funds					
Choir fund	1,411	63	-	-	1,474
Flower and Garden fund	1,433	236	(239)	-	1,430
Youth & Young family fund	103,333	5,556	(6,018)	(2,844)	100,027
Restoring the legacy	10,410	-	(4,045)	-	6,365
Roof Restoration fund	1,875	10,088	(3,145)	-	8,818
St Kessog's Square	62,258	2,747	(1,995)	-	63,010
Sing-a-long	4,790	2,441	(489)	(3,169)	3,573
Silver Circle	4,373	2,923	(1,299)	-	5,997
	189,883	24,054	(17,230)	(6,013)	190,694
Endowment funds					
The Lady Hughes Trust fund	-	64	(64)	-	-
Total funds	225,699	175,900	(152,954)	-	248,645

Purposes of Designated funds

Fabric: The Trustees have set aside funds for the maintenance of the Church properties.

Guild fund: Funds are set aside to enable the Guild to provide fellowship for all.

Purposes of Restricted funds

Choir fund: Funds have been set aside in connection with the training of, and facilities for, the Church choir.

Flower and garden fund: Funds set aside to provide flowers in the Church and surround.

Youth and Young family fund: This fund is to assist in work involving youth and young families in the Parish.

Restoring the Legacy: Funds are set aside for restoring the Church Building as described in the plans agreed by the Kirk Session.

Roof Restoration fund - This fund is for the repair and maintenance of the Church roof.

St Kessog's Square fund - a fund to create and maintain St Kessog's Square as an area to be used and enjoyed by the people of the village.

Silver Circle Fund: a fund to operate the Silver Circle social meetings for parishioners who are members of the Silver Circle.

Sing-a-long Fund: a fund to operate the regular social singing sessions held in the Church.

Purposes of Endowment funds

The Lady Hughes Trust fund: Income is used to as support for the poor, sick or needy of the Parish.

Transfers between funds reflect contributions made by the Youth and Young Family Fund and Sing-a-long Fund towards the operation of the Church Buildings.

Comrie and Dundurn Parish Church (Church of Scotland) Notes to the accounts

11 Investments	2025	2024
	£	£
Value at 31 December 2024	47,886	45,668
Acquired on union with Dundurn	16,448	-
Change in market value of investments	3,843	2,218
	68,177	47,886

The following investments are held

<u>Investors Trust Growth Fund</u>	(Cost, £)		
Unit value 31/12/25 - £6.88			
General fund (3,338 units)	9,891	22,965	21,296
General purposes fund (2,578)	7,161	17,737	-
Lady Hughes (290 units)	1,177	1,995	1,850
	18,229	42,697	23,146

<u>Church of Scotland</u>			
<u>Investors Trust Income Fund</u>	(Cost, £)		
Unit value 31/12/25 - £11.39			
General fund (2,115 units)	23,090	24,090	23,391
Lady Hughes (122 units)	1,182	1,390	1,349
	24,272	25,480	24,740

Comrie and Dundurn Parish Church (Church of Scotland)

Notes to the accounts

12 Collections for third parties

In addition to the income recorded elsewhere in these accounts, the following income from retiring offerings or specific fund raising events was received and disbursed to other charities as shown, during the year.

	2025	2024
	£	£
Main congregational & Sunday club efforts:		
The Brain Tumour Charity	205	-
Crieff Foodbank	742	-
Salvation Army	120	-
Air ambulance	-	157
Water aid	-	9
Disaster Emergencies Committee	-	11
Christian Aid	-	64
	1,067	241

Comrie Parish Church of Scotland

APPENDIX 1

Benevolent fund held by the Kirk Session

	2025 £	2024 £
Income:		
Investment income	105	269
Bank & deposit interest	270	241
Donations & legacies	-	20
	375	530
Expenditure:		
Benevolence distributed	1,100	1,000
	1,100	1,000
Deficit for year	(725)	(470)
Balance brought forward	10,700	11,170
Balance carried forward	9,975	10,700
Represented by:		
Church of Scotland Investors Trust - Growth Fund - 484 Units (Market Value 2025:£3,329.92)	1,500	1,500
Church of Scotland Investors Trust - Deposit Fund	2,985	2,858
Due from Comrie Parish Church	73	73
Royal Bank of Scotland -Treasurer's account	5,417	6,269
	9,975	10,700

Comrie Parish Church of Scotland

APPENDIX 1

Benevolent fund held by the Kirk Session

	2025 £	2024 £
Income:		
Investment income	105	269
Bank & deposit interest	270	241
Donations & legacies	-	20
	375	530
Expenditure:		
Benevolence distributed	1,100	1,000
	1,100	1,000
Deficit for year	(725)	(470)
Balance brought forward	10,700	11,170
Balance carried forward	9,975	10,700
Represented by:		
Church of Scotland Investors Trust - Growth Fund - 484 Units (Market Value 2025:£3,329.92)	1,500	1,500
Church of Scotland Investors Trust - Deposit Fund	2,985	2,858
Due from Comrie Parish Church	73	73
Royal Bank of Scotland -Treasurer's account	5,417	6,269
	9,975	10,700

Comrie Parish Church of Scotland

APPENDIX 2

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	2025	2024
CAPITAL ACCOUNT		
Credit balances held at 31 December at cost	19,493	-
Market value of balances at 31 December	29,906	-
REVENUE ACCOUNT		
Credit balance at 31 December	8,882	-

Note:

Funds in these accounts were acquired on the transfer of union balances.