

Church of Scotland

Parish

Of

Ardchattan

Congregational Accounts for the year

2025

Congregation Number 211299

Charity Number SC000680

Reference and Administrative Information

Charity Name: Parish of Ardchattan
Charity Registration Number: SC000680
Congregation Reference Number: 211299
Contact Address: Dr C. Bavington
Tigh na Sith
North Connel
Oban
Argyll PA37 1RW

Principal Office-bearers

Minister: Rev. W. Bezuidenhout
Session Clerk: Dr A. Davies
Treasurers: Dr C Bavington and Mrs S Dodman

Trustees

Miss M Allward	Mr R Dodman
Dr C Bavington	Mrs S Dodman
Mrs A Binner (resigned Nov 2025)	Ms J Macdonald
Rev. W. Bezuidenhout	Mrs H Macpherson
Mr D Campbell	Mrs J Niven
Mr J Campbell	Miss C Robb
Dr A Davies	

Independent Examiner

Ms Bel Cameron

Bankers

Bank of Scotland
Station Road
Oban
Argyll PA34 4LL

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution (Quod Omnia).

The Parish of Ardchattan is in a linkage with the Parishes of Coll and Connel.

On the 1st of January 2024 we became part of a new enlarged presbytery which covers an area from the Mull of Kintyre to Cape Wrath and most of the Hebrides. Cleir Eilean I represents over 100 congregations across more than 40% of Scotland's landmass.

Recruitment and Appointment of Trustees

Members of the Kirk Session are deemed to be trustees. Elders are chosen from those members of the church who are considered to have appropriate gifts and skills.

Organisational Structure

As a result of adopting the Unitary Constitution in 2019, the organisational structure, deemed the Kirk Session, consists of both elders and members co-opted for their expertise. This ensures that in addition to spiritual affairs being addressed, the Kirk Session has members with knowledge and skills in managing property, in finance, in stewardship and in pastoral care.

The Kirk Session has scheduled meetings in January, March, May, September, and November with the option of a June meeting if this is deemed necessary. The Kirk Session also convenes before and after services of Holy Communion which are held on four Sundays in the year.

Objectives and Activities

Our Mission Plan

To maintain a visible presence of Christian worship for all residents and visitors to the Parish of Ardchattan.

To provide welcoming and supportive places for recharging our spiritual batteries.

To strengthen our Christian community through sharing and spreading the love of Jesus.

To help and serve others in accordance with the Christian way of life and God's Word.

To encourage younger members of the community to participate in Church activities and to help others.

To support the Kirk Session in the running of the Church both practically and spiritually.

To live by faith, to be known by love and to be a voice of hope.

To reach up, reach out and reach in, encouraging people to take their next step towards Christ together.

To demonstrate by example our Christian beliefs and love of God.

Trustees' Annual Report (cont.)

Year ended 31 December 2025

Achievements and Performance

The Parish of Ardchattan provides public worship within the parish at St Modan's Church, Benderloch. The times of services are advertised on notice boards at the church, on regular printouts, and on the Church website. In recent years we have adopted the practice of having joint services with our linked charge of Connel/Dunbeg lw Coll. Joint services are held on the third Sunday of each month and rotate round the three churches. These services have been a source of encouragement and blessing to our congregation.

Communion is celebrated on four Sundays in the year, in February, May, September and November. This year we returned to the practice of offering The Common Cup as an option and also now use grape juice and gluten free bread as the Communion elements.

Members of the congregation assist the Minister at services with readings, prayers, contributions to music provision and IT support. We are grateful to members of clergy who fill in for our Minister when he is on leave and on Coll and especially grateful to the Rev Margaret Millar who has regularly led worship on the first Sunday of each month as well as contributing during the minister's annual leave.

An ecumenical World Day of Prayer service was held in March, the service content on this occasion was prepared by Christian women in the Cook Islands. This was well attended by members of Ardchattan and our neighbours in Connel and Dunbeg.

Retiring offerings are uplifted at Easter, Christmas, Remembrance, Harvest and Communion services and allocated to charities and causes determined each year by the Kirk Session. Organisations supported in 2024 included Poppy Scotland, Erskine Hospital, Leprosy Scotland, North Argyll House and the Scottish Bible Society.

In the Easter school holidays, a children's club ran on five mornings in North Connel Hall. Using Scripture Union materials we shared the Christian message with a total of 23 young people, many of whom were returners from the previous year. We were fortunate to have a dedicated group of volunteers to help at this event and it is safe to say that the adults enjoyed the experience as much as the youngsters did.

The Church was decorated for our Harvest service in October, with floral decorations provided by members of the congregation and by North Connel Guides. The Guide unit has provided this service for many years and this is much appreciated. Floral gifts were distributed to people in the community who have been in the thoughts and prayers of the congregation. Gifts of perishable and non-perishable goods were donated to Hope Kitchen in Oban.

On the 4th Sunday in Advent we joined with our linked charge in St Oran's, Connel to celebrate the Nativity in story and song. A small choir had come together to lead the singing of familiar and some less familiar Christmas carols.

Following Sunday worship we continue to meet for tea or coffee in the church hall and this time of fellowship is valued as an opportunity to get to know each other better and to welcome visitors to our parish. In June we had a Church BBQ and this year were blessed with good weather for the occasion. In November a Quiz night was held in the Victory Hall and as well as being a fun evening raised money for both Church and Victory Hall funds.

Trustees' Annual Report (cont.)

Year ended 31 December 2025

Achievements and Performance (cont.)

An exciting development in 2025 was the introduction of Messy Church which began in June. Sessions have been held monthly on Saturday morning. There is a biblical theme, eg The Lost Sheep and activities are based around the story. Breakfast is also served. We have been hugely encouraged by the attendance at Messy Church, recognising that for many this is their only Church contact. The families who come tend to have younger pre-school children although some older children also attend

The walking group has continued to meet on a weekly basis, weather permitting.

Our food bank, St Modan's Larder, although not widely accessed, continues to be used and surplus goods nearing their shelf life are moved to Hope Kitchen in Oban for distribution.

The Church continues to open on a daily basis for quiet reflection or prayer. Comments in the Visitors' Book demonstrate how this is valued by folk who pop in.

'Books, Broth and Blether' continued on a weekly basis until the end of March and restarted at the beginning of November. There is a core group of regular attendees and numbers have been consistent. We are grateful to the volunteers from within and outwith the congregation who contribute time and talents to this venture.

Club nan Caraidean has continued to meet on two afternoons a month from September through to Easter. The organisers, Maimie Cattanach and Sandra Munro continue to produce an interesting and entertaining programme. Both these ladies were recognised in the New Years Honours with awarding of British Empire Medals. The congregation was delighted that they chose to have their medals presented during a service of morning worship at St Modan's on the 27th April and all gathered afterwards for refreshments in the Church Hall.

Another special service was held in St Modan's on the 1st November when Aileen Binner was ordained as an Ordained Local Minister. This was the culmination of two years of study after many years as a Reader within the church. This truly joyful occasion was attended by supporters from presbytery as well as members of the congregation and was followed by a celebratory tea in the Victory Hall. The congregation has had the benefit of Aileen's leadership in worship over many years and wish her every blessing in her continuing ministry.

The church hall continues to be an asset to the community as a venue for Arts and Crafts group, Quilters, Rhythmic Rascals, Pilates class as well as Church based activities like Books, Broth and Blether and Messy Church. In addition the hall has been used for morning services (in preference to the church) early in the year when the weather was really cold and at the end of the year when building work was underway in St Modan's.

The Church continues to support the local Badminton Club for young people, and all volunteers with the club are recruited in line with the Church of Scotland safe recruitment policies. The club is faithfully managed by Maimie Cattanach and Margaret MacColl. This year Calum McLuckie was recruited to help with the club.

Early in 2025 the Kirk Session was informed that continuing to let Ardchattan Manse was no longer an option and the decision was taken to sell the property.

The sale was completed in September for the sum of £440, 000.

Trustees' Annual Report (cont.)

Year ended 31 December 2025

Achievements and Performance (cont.)

In 2025 there were no baptisms, no marriages and 6 funerals in the church.

The Kirk Session is grateful to all members of the congregation who give freely and generously of their time to carry out all the tasks required to allow the church to function.

Financial Review

There was an operating surplus of £3,397 during the year. This arose through increased giving and use of premises income, while general expenditure was largely unchanged from previous years.

Since the onset of Covid restrictions in March 2020 most regular donations have been made by standing order and the Freewill giving envelopes were discontinued in 2020. Giving during worship through open plate (ordinary) offerings and retiring offerings has continued. We continue to see small donations through our on-line payment facility, which is provided by People's Fundraising service. We are thankful that our congregation has continued to support the Church generously.

During 2024 the manse tenant had defaulted and was subsequently evicted; the unpaid rent being pursued by Church of Scotland Law Department. Consequently, the Kirk Session decided in 2025 to prepare the manse for re-letting. Approval was obtained from Presbytery to carry out repairs and funds were drawn from the Consolidated Fabric Fund. Subsequently the Kirk Session was informed that continuing to let Ardchattan Manse was no longer an option and the manse was sold.

During 2025 work was started on St Modan's church to fit insulation and plaster boarding of internal walls that have previously been stripped and dried. Work was also carried out to replace the main door to Campbell Memorial Hall. Approval for the works and withdrawal of required funds from the Consolidated fabric fund was obtained from Presbytery.

The budget for 2026 was considered by the Kirk Session at a meeting held on 18th March 2026 meeting. The draft Budget maintains the status quo for the General account, based on historic costs pro-rata for our linkage with Connel, and allows for fabric expenditure approved by the Kirk Session.

Reserves Policy

The reserves policy continues to be that adopted in 2015 when members of the Congregational Board and Kirk Session agreed that, in order to expedite and progress the required maintenance work both at the Manse and at St Modan's Church, the Reserves and other monies available would be released and allocated specifically for the work required. This work was identified in professional reports forming part of the Local Church Review process.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

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, the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Guidance Notes for Completion of OSCR Annual Return 2016. 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.

Stewardship

The congregation has continued to address Stewardship by identifying new ways to support and promote giving. This year total £333 of additional donations were raised through a quiz night, and through the weekly 'Books, Broth & Blether' events that are part of the Warm Space Initiative.

Grants

Ardchattan parish has received grants totalling £1,100 in 2025: £600 was received from the Community Council Loch Etive Fund to help with the cost of replacing CMH doors, and £500 was received from Presbytery to support Messy Church expenses.

Approved by the Trustees and signed on their behalf,

Allison Davies



Session Clerk

Date.....28/6/24

Independent Examiner's Report to the Trustees of the Parish of Ardchattan

I report on the accounts of the charity for the year ended 31st December, 2025, which are set out on pages 1 to 12.

Respective responsibility 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 presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanation 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

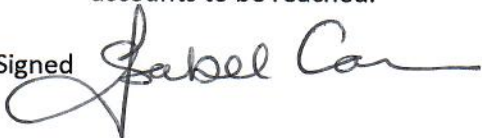
In the course of my examination, no matter has come to my attention

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 Regulation 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.

Signed



Name: ISABEL CAMERON CPFA (Membership No 00022029)

Address: SHIABA
NORTH CONNEL
OBAN

Date: 22/6/26 PA37 IRD

Ardchattan Parish
Receipts and Payments Account
For the period from 01 January 2025 to 31 December 2025

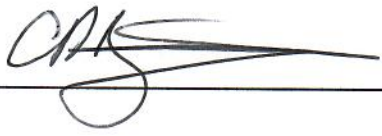
	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations	20,907 -	-	-		20,907	18,342
Activities for generating funds	333 -	-	-		333	692
Bank & Deposit income	-	-	34 -		34	2
Investment Income	-	-	-	86	86	87
Grants	-	-	1,100 -		1,100 -	
Receipts from General Trustees	-	22,475 -	-		22,475	13,555
Other receipts	3,827	1,846 -	-		5,673	3,894
Total Receipts	25,067	24,321	1,134	86	50,607	36,572
Payments						
Charitable activities	22,143	25,067 -	-		47,210	36,722
Total Payments	22,143	25,067 -	-		47,210	36,722
Excess of receipts over payments before transfer	2,924	-747	1,134	86	3,397	-151
Transfers:						
Gross transfers between funds - in	-	16,940	600 -		17,540	6,430
Gross transfers between funds - out	-600	-14,340	-2,600 -		-17,540	-6,430
Excess of receipts over payments before other gains	2,324	1,853	-866	86	3,397	-151
Net movement in funds	2,324	1,853	-866	86	3,397	-151
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	2,596	-1,449	9,999	111	11,257	11,407
Excess of receipts over payments for the year	4,920	405	9,133	197	14,654	11,257

There may be minor discrepancies in the totals if the pence are not being shown

The accounts were approved by the Kirk Session on 19th March, 2026.

For and on behalf of the Kirk Session

Amisau Davies Session Clerk

 Treasurer

Notes forming part of the financial statements

1. Trustee Remuneration and Related Party Transactions

The following payments were made on behalf of the minister:

Travelling Expenses £1214

Telephone £888

During the year 2025 trustees received reimbursement of expenses incurred totalling £73.07. 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. Ministers 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 minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

3. Movement in funds

Ardchattan Parish Fund movement summary Selected period: 01 January 2025 to 31 December 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Bequests - Bequests Fund	110.95	85.59	-	-	-	-	196.54
Cowan - Cowan Fund	7,235.62	31.77	-	-	-	-	7,267.39
Grants - Grants	13.61	1,101.84	-	-	-	-	1,115.45
General - General fund	2,595.54	25,067.33	22,143.01	(600.00)	-	-	4,919.86
Fabric - Fabric Fund	1,301.13	24,320.75	25,067.33	600.00	-	-	1,154.55
Totals	11,256.85	50,607.28	47,210.34	-	-	-	14,653.79

General fund is an unrestricted fund used for any of the congregation's purposes in line with its aims

Fabric fund is an unrestricted fund designated for all congregational fabric expenses.

Cowan fund is a restricted fund used by the Krik Session for outreach activities.

Bequests fund is an endowment fund

4. Investments held

Ardchattan Parish - SC000680 Investments held at 31/12/2025

Investments at Market Value	Deposit Fund (Growth Fund)	Deposit Fund (Income Fund)	Bequest Fund	Totals
2025	-	-	4,361	4,361
Investment at Cost	-	-	1,839	1,839

5. Analysis of Receipts and Payments

Ardchattan Parish

Analysis of Receipts and Payments
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
Receipts						
Donations						
1101 - WFO Scheme Non Gift Aid	2,362 -	-	-	-	2,362	2,106
1103 - Gift Aid Donations	9,135 -	-	-	-	9,135	9,485
1104 - Tax Recovered	3,042 -	-	-	-	3,042	2,577
1105 - Ordinary Offerings	3,133 -	-	-	-	3,133	3,129
1106 - Other Offerings	457 -	-	-	-	457	419
1110 - Congregational Org	185 -	-	-	-	185	155
1125 - Weddings and Funerals	1,533 -	-	-	-	1,533 -	-
1135 - Donations for Third Party / Retiring	1,057 -	-	-	-	1,057	470
Donations Totals	20,907 -	-	-	-	20,907	18,342
Activities for generating funds						
1120 - Regular Fund Raising	-	-	-	-	-	127
1180 - Fund raising event 1	333 -	-	-	-	333	565
Activities for generating funds Totals	333 -	-	-	-	333	692
Bank & Deposit income						
1140 - Bank and Deposit Interest	-	-	33 -	-	33	2
Bank & Deposit income Totals	-	-	33 -	-	33	2
Investment Income						
1130 - Investment Income	-	-	-	85	85	86
Investment Income Totals	-	-	-	85	85	86
Grants						
1175 - Grants received	-	-	1,100 -	-	1,100 -	-
Grants Totals	-	-	1,100 -	-	1,100 -	-
Receipts from General Trustees						
1190 - Grants / loans from General trustees	-	22,475 -	-	-	22,475	13,554
Receipts from General Trustees Totals	-	22,475 -	-	-	22,475	13,554
Other receipts						
1150 - Use of Premises	3,827 -	-	-	-	3,827	3,449
1160 - Miscellaneous Income	-	1,845 -	-	-	1,845	445
Other receipts Totals	3,827	1,845 -	-	-	5,672	3,894
Receipts Grand Totals	25,067	24,320	1,133	85	50,607	36,571
Payments						
Charitable activities						
1201 - Ministries-Mission Allocation	16,745 -	-	-	-	16,745	16,949
1209 - Presbytery Dues	550 -	-	-	-	550	394
1214 - Ministry Travel expenses	1,808 -	-	-	-	1,808	876
1215 - Ministers Telephone	888 -	-	-	-	888	888
1217 - Pulpit Supply	340 -	-	-	-	340	672
1260 - Equipment	73 -	-	-	-	73	520
1265 - Outreach	104 -	-	-	-	104	305
1280 - Miscellaneous Expenses	820	25 -	-	-	846	85
1300 - Fabric Maintenance Church	-	3,689 -	-	-	3,689	4,007
1303 - Electricity Church	-	3,402 -	-	-	3,402	3,098
1307 - Insurance	-	1,437 -	-	-	1,437	5,754
1320 - Fabric Maintenance Manse	-	13,512 -	-	-	13,512	2,147
1325 - Council Tax Manse	-	3,000 -	-	-	3,000 -	-
1395 - Donations to Third Parties	811 -	-	-	-	811	1,023
Charitable activities Totals	22,143	25,067 -	-	-	47,210	36,722
Payments Grand Totals	22,143	25,067 -	-	-	47,210	36,722

Council tax was paid while the Manse was vacant prior to sale.

Appendix

Funds held on behalf of the congregation

Ardchattan Parish - SC000680
Funds Held on behalf of the Congregation
by the General Trustees of the Church of Scotland

2025	Opening Balance	Debit	Credit	Closing balance
Consolidated Fabric Fund – Revenue account ¹	1,005	2,926	4,328	2,407
Consolidated Fabric Fund-Capital	75,037	10,690	-	64,347
Temporary Funds	-	15,202	440,000	424,798