

Contin Parish Church of Scotland

**Congregational Accounts
31st December 2025**

**CONGREGATION NO: 392196
SCOTTISH CHARITY NO: SC011897**

Contin Parish Church of Scotland

Legal and administrative information

Trustees & Treasurer

Rev. Ronald Gall	
Hamish Leslie-Melville	(Treasurer)
Hazel Keiro	
Jean Cumming	(Deceased June 2025)
Anne Fraser	
Nancy Sutherland	
Calum Macdonald	
Flora Smith	
Catherine-Anne King	

Principal Office

Lochluichart Lodge
Garve
Ross-shire
IV23 2PZ

Independent Examiner

Ricky Finlayson
MacKay & Co
Dingwall

Bankers

Royal Bank of Scotland
High Street
Dingwall
IV15 9HF

Contin Parish Church of Scotland

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

CONTENTS	PAGE
Trustees' annual report	1
Independent Examiner's Report	4
Receipts & Payments Account	5
Statement of Balances	6
Notes to the financial statements	7

Contin Parish Church of Scotland

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees are pleased to present the annual report and financial statements for Contin Parish Church for the year ended 31 December 2025. Scottish Charity number SC011897.

Structure, governance and management

Governing Document

The Church is administered in accordance with the Quod Omnia Constitution of the Church of Scotland.

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, which meets not less than three times a year, is responsible for the temporal and the spiritual affairs within the church.

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 through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

There are normally weekly service of worship at 11.30am each Sunday in Contin Church except for the last Sunday of the month when worship is held in Kinlochluichart Church. Additional services are held to mark festivals such as Harvest Thanksgiving, Christmas and Easter. A weekly bible discussion group is held in Contin Village Hall.

Achievements and performance

The linkage of the Parish of Contin with the Parish of Fodderty and Strathpeffer took place in 2011 and fulfilled the Presbytery plan of one ministry of Word and Sacrament from the West end of Dingwall to Achnasheen in the west.

Since the linkage, the congregations have worked well together and under the guidance of the Minister, Reverend Ronnie Gall, stronger ties have been established and it is encouraging to see the return of some who drifted away and new people attending worship.

Occasional joint services are held, this helping encourage Church unity, some followed by a BBQ. Carol services at Contin and the Square, Strathpeffer, helped in taking the Church to the community. An annual service for the bereaved, held at the end of November, is appreciated. Joint services are

Contin Parish Church of Scotland

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance cont'd

held during Holy Week and Strathpeffer Church is open all that week with displays helping reflection on the Easter story.

Messy Church, a joint venture started in 2024, continues to attract families with over twenty children and adults attending the quarterly gatherings.

The fellowship group, meeting monthly, was established in 2015, a joint churches venture, and has been highly successful.

Under the original Presbytery Mission Plan Contin Church was to close in 2025.

This did not occur and the Presbytery Mission Plan for the Dingwall area, including Contin Parish, is currently under review. We hope and pray for a positive outcome.

Financial Review

Income

Our parish income derives from five sources: (1) various weekly offerings comprising (a) Gift Aid Weekly Free Will Offerings; (b) GASD Offerings, which is to say Gift Aid Small Donations; and (c) Open Plate Offerings; (2) HMRC rebates on the two aforementioned Gift Aid offerings (a) & (b); (3) thirdly, from occasional donations; and (4) from the interest earned on the Bonus Reserve Account and the Organ Fund.

Reimbursement by the Trustees for our expenditure on refurbishment and upkeep of the buildings

- o and the fabric is also shown as investment/interest income.

Unrestricted funds

During the year the unrestricted income derived from donations, see(1), (2) & (4) above, increased by £2,107 from £12,945 to £15,052. Unrestricted donations of £298 (2024 - £451) were gratefully received during the year. The congregation has remained consistent although there has been a slight decrease in Open Plate income from £3,500 to £3,469. A decrease in income of £600, from £700 to £100 for weddings and funerals was also noted in the year.

Interest on the Bonus Reserve Account has decreased due to reducing interest rates with £229 of interest received in the year (2024 £290).

Total unrestricted cash balances as at 31 December 2025 were £56,588 (2024 £62,366).

Restricted funds

Again, as throughout the last eight years, the value of the restricted fund for organ maintenance and replacement barely increased, from £6,497 on January 1, 2025 to £6,570 on December 31, 2025.

Finance Review cont'd

Endowment Funds - Maintenance Fund

During 2025, the Endowment Fund accrued a sum amounting to £7,094 which is available to assist with expenditure on routine maintenance, from Endowment Fund. The total available to draw down is £27,053 and will be utilised in 2026.

The Endowment Fund is managed and controlled on our behalf by the Church of Scotland Trustees.

Contin Parish Church of Scotland

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Reserves Policy

It is the Trustees' policy to hold unrestricted reserves of approximately six months' expenditure. At the year end, the Church held unrestricted fund of £56,588 (2024 £62,366) which is more than 6 months' expenditure.

Change of Signatory

Due to the recent ill health of the current Treasurer, Hamish Leslie-Melville, Anne Fraser, a current Trustee of the Parish, has signed the charity's accounts to ensure the continued and appropriate administration of the charity's financial affairs. This arrangement was approved by the Trustees.

A new Treasurer will be appointed by the Trustees at the earliest opportunity.

Trustees' responsibilities in relation to the financial statements

The trustees are responsible for preparing the financial statements in accordance with applicable law and regulations. Under that law the trustees have elected to prepare financial statements in accordance with United Kingdom Generally Accepted Accounting Practice. The financial statements are required by law to give a true and fair view of the state of affairs of the charity at the end of the year and of the incoming and outgoing resources for the year then ended.

In preparing these financial statements, the trustees are required too:

- i) select suitable accounting policies and then apply them consistently;
- ii) make adjustments and estimates that are reasonable and prudent;
- iii) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. The trustees are also responsible for safeguarding the assets for the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees on _____ and signed on their behalf by:

Minister

Contin Parish Church of Scotland

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CONTIN PARISH CHURCH OF SCOTLAND
FOR THE YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 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 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirements of Regulation 10(1) (d) of the 2006 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 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 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
 - 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 understanding of the accounts to be reached.

Ricky Finlayson
Chartered Accountant

Date

Contin Parish Church of Scotland
Receipts & Payments Account
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2025 £	2025 £	2025 £	2024 £
		Restricted	Un - Restricted	Total Funds	Total Funds
RECEIPTS					
Donations	2	-	15,052	15,052	12,945
Legacies		-		-	1,000
Activities for generating funds		-	2,442	2,442	2,638
Interest & Investment income		7,414	686	8,100	8,740
Organ Fund Interest		72	-	72	93
Receipts from general trustees		-	-	-	-
Other income		-	-	-	-
TOTAL RECEIPTS		7,486	18,180	25,666	25,416
PAYMENTS					
FWO envelopes		-	171	171	171
Charitable activities			24,108	24,108	12,680
Payments from general trustees		-	-	-	-
TOTAL PAYMENTS		-	24,279	24,279	12,851
Excess of Receipts over Payments		7,486	(6,099)	1,387	12,565
Transfers between funds				-	-
Excess of Receipts over Payments		7,486	(6,099)	1,387	12,565

The charity has no recognised gains or losses other than the results for the year

All of the activities of the charity are classed as continuing.

Contin Parish Church of Scotland
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

	Restricted £	Un- restricted £	Total £
Funds Reconciliation			
Balances at 1 January 2024	19,040	57,217	76,257
Excess of Payments over Receipts for the year	7,415	5,149	12,564
Balances as at 31 December 2024	<u>26,455</u>	<u>62,366</u>	88,821
Movement in year:			
Excess of Receipts over Payments for the year	7,486	(6,099)	1,387
Balance as at 31 December 2025	<u>33,941</u>	<u>56,267</u>	<u>90,208</u>

Contin Parish Church of Scotland had no investments or liabilities outstanding at the year end.

The accounts were approved by the Kirk Session on , 2026

For and on behalf of the Kirk Session:

Anne Fraser
Trustee

Ronald Gall
Minister

Contin Parish Church of Scotland
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 ANALYSIS OF DONATIONS

	Restricted	Un - Restricted	Total 2025	Total 2024
	£	£	£	£
GASDS	-	3,520	3,520	4,277
WFO Gift Aid	-	3,935	3,935	4,012
Tax on gift Aid	-	3,830	3,830	705
Open Plate	-	3,469	3,469	3,500
Donations	-	298	298	451
Total Receipts	-	15,052	15,052	12,945

Contin Parish Church of Scotland
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

3 MOVEMENT IN FUNDS

	Amended				
	01-Jan	Receipts	Payments	Transfers	31-Dec
	2025				2025
	£	£	£	£	£
Restricted Funds					
Organ Fund	6,497	73	-	-	6,570
Maintenance Account (1)	19,959	7,414	320	-	27,053
General Fund	-	-	-	-	-
	26,456	7,486	320	-	33,622
Unrestricted Fund					
Bonus Reserve	20,256	229	-	-	20,485
General Fund	42,111	17,951	23,959	-	36,103
	62,367	18,180	23,959	-	56,588
Total Funds	88,823	25,666	24,279	-	90,210

Restricted Funds

The Restricted Funds are held on behalf of the congregation by the Church of Scotland General Trustees.

Purpose of Organ Fund: to maintain the Church Organ.

Purpose of the Maintenance Account: to contribute towards the fabric maintenance of Contin and Kinlochluichart churches and the manse of the parish. (see Endowment Funds).

Permanent Endowment Funds Held

The Church of Scotland Investors Trust hold investments on behalf of The Church of Scotland, Contin. The interest and dividends generated by the investments are passed to the Church to upkeep the maintenance of the Churches and manse. The inflow and outflow of funds is managed through the Maintenance Account.

Consolidated Fabric Fund - Market value at 31 December 2025

Contin Parish Church of Scotland
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

4 ANALYSIS OF PAYMENTS

	Restricted	Un - Restricted	Total 2025	Total 2024
	£	£	£	£
Charitable activities				
Ministries & Mission Allocation	-	-	-	2,405
Donation - Archaeological hidden history	-	4,000	4,000	-
Presbytery dues	-	9,969	9,969	-
Pulpit Supply	-	492	492	-
OLM's travel expenses	-	983	983	1,135
Manse grass cutting & clearing	-	1,031	1,031	540
Fabric repairs & maintenance	-	1,496	1,496	2,100
Manse Council Tax	-	1,662	1,662	1,550
Manse telephone	-	-	-	-
Sub total	-	19,632	19,632	7,730
Heat pump	-	-	-	-
Heal & Light	-	1,412	1,412	1,352
McGregor Fire Protection	-	-	-	274
Insurance (church building)	-	2,156	2,156	1,999
	0	3567.59	3567.59	3625
Hire of Hall	-	546	546	273
Printing & stationary	-	-	-	-
Examination of accounts	-	342	342	318
Payments from general trustees	-	-	-	-
Other	-	20	20	156
	-	908	908	747
Total Payments	-	24,108	24,108	12,102

**Contin Parish Church of Scotland
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

5 TRUSTEES REMUNERATION AND RELATED PARTY TRANSACTIONS

No payments were made to trustees during the year.

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 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

GOVERNANCE COSTS	2025	2024
	£	£
Independent Examiner's Fee	342	318

Contin Parish Church of Scotland
Appendix
FOR THE YEAR ENDED 31 DECEMBER 2025

The following funds are held on behalf of the Congregation by the Church of Scotland General Trustees.

Capital Account	Cost Value 2025 £	Market Value 2025 £
Consolidated Fabric Fund	<u>137,307</u>	<u>170,974</u>