Strath & Sleat Church of Scotland

ACCRUED (SORP COMPLIANT) ACCOUNTS

Congregation No: 422304

Scottish Charity No: SC 001285

Year ended
31st December 2025

SORP accounts

Strath & Sleat Church of Scotland
Trustees' Report
Year ended 31 December 2025

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)" (effective from 1 January 2019).

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

Strath & Sleat Parish seeks to live faithfully through a network of three local worshipping communities in Broadford, Kilmore, and Kyleakin - each operating independently but under shared oversight - with a fourth, Elgol, currently in a more fragile state. Weekly Sunday morning services and midweek meetings are held in Broadford, Kilmore, and Kyleakin, complemented by a fortnightly afternoon Gaelic service, alternating between Broadford and Kilmore.

Key changes

No key changes took place during 2025 having had Rev. John Murdo Nicolson join us in 2024 and fully settling into the role and community. We give thanks for another busy and fruitful year and look forward with expectation to what 2026 will bring.

Vision

Our vision for the parish includes gathering the congregations monthly for joint services to foster encouragement and unity through worship, testimony, and discipleship.

One of the key challenges we aim to address is the lack of young families within the parish. As a Kirk Session, we are prayerfully considering ways to support and develop this area of ministry.

Financial Review

The principal sources of income are Gift Aid offerings, weekly freewill offerings and open plate collections. The total received from these sources (including tax recovered on Gift Aid offerings) in 2025 was £96,395 an increase of 1.04% over 2024. The General Fund showed a deficit of income over expenditure of £2,908 (2024 – deficit of £1,151) due mainly to vacancy costs such as pulpit supply, removal and induction. Contributions from the congregation during 2026 need to reflect a minimum increase of 5.5% to cover ongoing standing costs (not least the escalating electricity costs), make contributions to the wider sharing church and undertake essential maintenance of the fabric of our churches and manses. There were 60 Gift Aid donors (2024 – 59) and 23 regular donors who do not use Gift Aid (2024 – 26); of the total of 83 some 61 donate by bank standing order (2024 - 60).

At the balance sheet date, restricted funds of £13,553 (2024 - £10,001 were held by the church.

Investment Policy and Performance

No material investments are held by the Parish.

Risk Management

Due to the fact that the Parish finances have not improved to pre pandemic levels yet it will still be prudent to consider measures to reduce expenditure and/or increase income.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately one month's expenditure including designated funds. At the year end the Church held unrestricted funds of £51,591 (2024 - £50,947). £5,073 (2024 - £1,606) is restricted for fabric funds and other restricted funds of £8,480 (2024 - £8,395) are shown in Note 15 to the accounts. The General Fund therefore is showing a balance of £38,038 (2024 - £40,946).

However, the trustees are aware of the need to keep funds available to meet unexpected fabric repairs where the balance in the restricted fabric fund is not sufficient to meet the costs. The trustees intend to review their reserves policy at regular intervals.

Structure, Governance and Management

The congregation is a registered charity, number SC001285 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. The Kirk Session which meets a minimum of eight times a year is responsible for spiritual affairs within the church and since the transition to the Unitary Constitution in 2019 its members are also expected to have the skills and commitment to contribute to the management of the business affairs of the Church. Certain responsibilities are delegated to the Finance Team and Property Team as appropriate.

Reference and Administrative Information

Trustees

The trustees who served in 2025 and up to the date of signing the accounts were

Kirk Session

Mr AG Breen
Mrs MM Dick
Mrs J Gillies
Mr WF Graham
Mrs LMR Jones
Mrs JL McDermott
Rev JM Nicolson
Mr P Piddock
Mrs N Thomson

Principal Office-bearers

Minister:	Rev JM Nicolson
Session Clerk:	Mrs Jackie MacLennan – from 18/3/2025 (previously Mrs N Thomson)
Church Treasurer:	Mrs Lesley Taylor – from 18/3/2025 (previously Ms M F Macrae)

Principal Office(s)

Minister: Church of Scotland Manse, 6 Upper Breakish, Isle of Skye, IV42 8PY
Session Clerk: 12 Kyleside, Kyleakin, Isle of Skye, IV41 8PW
Treasurer: Creag Mhòr, 31 Lower Breakish, Isle of Skye, IV42 8QA
(contact address of congregation)

Charity No: SC001285

Independent Examiner

Rhona Wilson BA, FCCA, MacKenzie Kerr Limited, Redwood, 19 Culduthel Road, Inverness IV2 4AA

Bankers

Bank of Scotland, Main Street, Kyle, IV40 8AB

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

J MacLennan, Session Clerk JM MacL

Date : 4th March 2026

Strath & Sleat Church of Scotland
Independent Examiner's Report to the Trustees of Strath & Sleat Church
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 7 to 18.

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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 (as amended). 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 (as amended), and
   - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

Rhona Wilson, BA, FCCA

MacKenzie Kerr Limited
Redwood
19 Culduthel Road
Inverness
IV2 4AA

Date: 4 March 2026.

Strath & Sleat Church of Scotland

Statement of Financial Activities

Year ended 31 December 2025	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Income and endowments from:									
Donations and legacies	1	96488	5354		**101842**	94813	1368		96181
Charitable activities	2	731			**731**	3026			3026
Other trading activities	3	415			**415**	335			335
Investments	4								
Other	5					5504		3171	8675
Total income		**97634**	**5354**		**102988**	**103678**	**1368**	**3171**	**108217**
Expenditure on:	6								
Raising funds		115			**115**	133			133
Charitable activities		100427	1802		**102229**	104696	7849	3171	115716
Other									
Total expenditure		**100542**	**1802**		**102344**	**104829**	**7849**	**3171**	**115849**
Net income/(expenditure) before gains and losses on investments		(2908)	3552		**644**	(1151)	(6481)		**(7632)**
Net gains/(losses) on investments									
Net income/(expenditure)		**(2908)**	**3552**		**644**	**(1151)**	**(6481)**		**(7632)**
Transfers between Funds									
Net movement in funds		**(2908)**	**3552**		**644**	(1151)	(6481)		(7632)
Reconciliation of funds:									
Total funds brought forward		**40946**	**10001**		**50947**	42097	16482		58579
Total funds carried forward		**38038**	**13553**		**51591**	**40946**	**10001**		**50947**

Strath & Sleat Church of Scotland

Balance Sheet

At 31 December 2025

	Note	Total Funds 2025	Prior Year 2024
Fixed Assets:			
Tangible assets	9		
Investments	10		
Total Fixed Assets			
Current Assets			
Debtors	11	**4960**	5098
Cash at bank and in hand		**49921**	49602
Total Current Assets		**54881**	**54700**
Liabilities			
Creditors falling due within one year	12	**(3290)**	(3753)
Net Current Assets		**51591**	**50947**
Creditors falling due after more than one year			
Net Assets		**51591**	**50947**
The funds of the charity:			
Endowment funds	15		
Restricted income funds		13553	10001
Unrestricted income funds		38038	40946
		51591	**50947**
Total charity funds	15		
		51591	**50947**

J M Mach Session Clerk

Lesley J Taylor Treasurer

4 March 2026

Year ended 31 December 2025

Accounting Policies

Charity information
Strath & Sleat Church of Scotland is an unincorporated association established on 14 December 1965.

Basis of preparation
The financial statements have been prepared in accordance with "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102)" effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended). This charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Fund accounting
Funds are classified as either restricted funds or unrestricted funds, defined as follows.
Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Going concern
The Trustees consider that there are no material uncertainties about the ability of the charitable company to continue for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

Recognition of income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities
Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.
On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Recognition and allocation of expenditure
Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Fixed Assets
The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

No fixed assets are held by the charity.

Investments
There are no investments other than those shown in the Appendix.

Taxation
Strath & Sleat Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Cash and cash equivalents
Cash and cash equivalents include cash in hand.

Debtors
Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors
Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Strath & Sleat Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
1. Donations and Legacies								
Offerings	78953	3527		**82480**	76122			**76122**
Tax recovered on Gift Aid	17442			**17442**	16491			**16491**
Legacies	93			**93**				
Miscellaneous donations					2200			**2200**
National Giving Day								
National Giving Day Gift Aid								
Parish Organisations		1827		**1827**		1368		**1368**
	96488	**5354**		**101842**	**94813**	**1368**		**96181**
2. Income from charitable activities								
Weddings and Funerals	731			**731**	3026			3026
Grants Received								
	731			**731**	**3026**			**3026**
3. Income from other trading activities								
Use of premises (churches, halls and rooms)	415			**415**	335			**335**
	415			**415**	**335**			**335**
4. Investment Income								
Dividends received								
Deposit interest								
5. Other Income								
Receipts from General Trustees					5504		3171	**8675**
					5504		**3171**	**8675**

Strath & Sleat Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
6. Analysis of Expenditure								
Raising Funds								
Offering Envelopes, Etc	150			**151**	151			**151**
Life & Work	(35)			**(35)**	(18)			**(18)**
	115			**115**	**133**			**133**
Charitable Activities								
Ministries & Mission Allocation								
Giving to Grow Contribution	56828			**56828**	50436		3171	**53607**
Presbytery Dues	1800			**1800**	1242			**1242**
Minister's Expenses	7684			**7684**	6295			**6295**
Pulpit Supply	3639			**3639**	10330			**10330**
Other salary costs						4911		**4911**
Fabric Repairs & Maintenance	6015			**6015**	7727	1580		**9307**
Council Tax	219			**219**	288			**288**
Other Building Costs	17849			**17849**	19484			**19484**
Church Office Expenses	286			**286**	138			**138**
Upkeep of Services	954			**954**	966	50		**1016**
Children & Youth	980			**980**	996	108		**1104**
Donations	2400			**2400**	2400	338		**2738**
Miscellaneous Expenses (including Outreach)	993	60		**1053**	3614			**3614**
Parish Organisations		1742		**1742**		862		**862**
Independent Examiner's fee	780			**780**	780			**780**
Total	**100427**	**1802**		**102229**	**104696**	**7849**	**3171**	**115716**
	100542	**1802**		**102344**	**104829**	**7849**	**3171**	**115849**

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.

Strath & Sleat Church of Scotland

Notes forming part of the financial statements

for the year ended 31 December 2025

	2025	2024
	£	£
7. Staff costs and numbers		
Salaries and wages	-	4409
Pension contributions	-	61
Total	-	**4470**

The average number of employees during the year was as follows:

	2025 Number	2024 Number
Parish Development Assistant	-	1
	-	**1**

No employee had employee benefits in excess of £60,000 (2024 nil)

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 5th and subsequent years) £39,856.

8. Trustee Remuneration and Related Party Transactions

During the year three trustees (2024 – six) received reimbursement of expenses incurred totalling £1,069 (2024 - £9,658). Ministers travel and phone expenses amounted to £7,684 (2024 - £434)

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.

During the year a total of £7,770 (2024 - £7,870) was donated to the congregation by trustees.

9. Tangible Fixed Assets

None held.

10. Investments

None held.

Strath & Sleat Church of Scotland

Notes forming part of the financial statements

for the year ended 31 December 2025

11. Debtors

	2025	2024
	£	**£**
Gift Aid Tax Refund Due	**4192**	4395
Other Debtors		
Prepayments	**768**	703
	4960	5098

12. Creditors

	2025	2024
	£	**£**
Accruals	**1325**	1945
Other	**1965**	1808
	3290	3753

13. Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	**£**	**£**	**£**	**£**
Fixed Assets					
Investments					
Current Assets	41328		13553		54881
Current Liabilities	(3290)				(3290)
Net assets at 31 Dec 2025	**38038**		**13553**		**51591**

	General	Designated	Restricted	Endowment	Total
	£	**£**	**£**	**£**	**£**
Fixed Assets					
Investments					
Current Assets	44699		10001		54700
Current Liabilities	(3753)				(3753)
Net assets at 31 Dec 2024	**40946**		**10001**		**50947**

14. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15. Movements in Funds

	At 1 January 2025	Income	Expenditure	Transfers	At 31 Dec 2025
	£	£	£	£	£
Endowment funds					
Stipend Endowment/Glebe Income					
Restricted funds					
Fabric – Broadford	6				6
Fabric – Kilmore	441				441
Friends of Elgol	1159		60		1099
Legacy (now funding for Parish) Development Assistant post)	1064		4911		1064
Church Twinning Project	3288				3288
Refugee Holiday Scheme	281				281
Parish IT/AV upgrade		3527			3527
Warm Spaces	2938				2938
Parish Organisations	824	1827	1742		909
	10001	**5354**	**1802**		**13553**
Unrestricted funds					
General Fund	40946	97634	100542		38038
	40946	**97634**	**100542**		**38038**
Total funds	**50947**	**102988**	**102344**		**51591**

Strath & Sleat Church of Scotland
Notes forming part of the financial statements
For the year ended 31 December 2025

	At 1 January 2024 £	Income £	Expenditure £	Transfers £	At 31 Dec 2024 £
Endowment funds					
Stipend Endowment/Glebe Income		3171	3171		
		3171	**3171**		
Restricted funds					
Fabric – Broadford	**1212**		1206		**6**
Fabric – Kilmore	**815**				**815**
Friends of Elgol	**982**		374		**441**
Legacy (now funding for Parish) Development Assistant post)	**5975**		4911		**1064**
Church Twinning Project	**3288**				**3288**
Refugee Holiday Scheme	**281**				**281**
Warm Spaces	**2938**				**2938**
Parish Organisations	764	1368	1308		**824**
	16482	**1368**	**7849**		**10001**
Unrestricted funds					
General Fund	**42097**	**103678**	**104829**		**40946**
	42097	**103678**	**104829**		**40946**
Total funds	**58579**	**108217**	**115849**		**50947**

Purposes of Endowment Funds

Stipend Endowment/Glebe Income: This amount is credited against our Giving to Grow Contribution and is derived from Funds held by Church of Scotland General Trustees on behalf of the parish.

Purposes of Restricted Funds

Fabric – Broadford: Funds for major restoration projects and routine maintenance in the church and manse. Alternately these costs are charged to the General Fund.

Fabric – Kilmore: Funds for major restoration projects and routine maintenance in the church and manse. Alternately these costs are charged to the General Fund.

Friends of Elgol - Funds originally for major restoration projects and routine maintenance in the church. Alternately these costs are charged to the General Fund. Since the sale of Elgol Church in 2023 these funds are used to support occasional services held in Elgol Community Hall.

Legacy (now funding for Parish Development Assistant post) - Fund holding bequest originally for use particularly at Broadford and Kilmore churches. After consultation with other beneficiaries funding for Parish Development Assistant post since 2021.

Church Twinning Project - Fund for support of twinning project with St Paul's Episcopal Church Amman Jordan since 2019.

Fabric – Kyleakin: Funds for major restoration projects and routine maintenance in the church and manse. Alternately these costs are charged to the General Fund.

Parish IT/AV upgrade: Funds to improve/upgrade sound and vision equipment in Broadford, Kilmore and Kyleakin Churches

Warm Spaces – Community Links Project funding for Warm Spaces programme at Broadford Church in 2023.

Parish Organisations

These currently comprise Sunday School, Kyleakin Fellowship, Broadford Bible Study, Ladies Group, Parish Development Assistant Groups, and Kyleakin Prayer Meeting. The finances of the first three are managed directly by the Treasurer, the other three manage their own finances on a day-to-day basis and report monthly or annually to the Treasurer. All other Parish Organisation leaders have confirmed that donations and/or expenditure do not occur in their groups.

16. **Collections for Third Parties**	**2025**	**2024**
	£	**£**
South Skye Mens Shed	**408**	0
The Community Food Bank – Skye & Lochalsh	**0**	10
	408	**10**

APPENDIX

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	**8824**	**8824**
Market Value of Balances at 31 December	**13538**	**12915**
REVENUE ACCOUNT		
Credit Balance at 31 December	**29000**	**19468**
TEMPORARY ACCOUNT		
(re sale of Elgol Church)		
Credit Balance at 31 December	**13130**	**12670**