

The Church of Scotland
Campbeltown Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

for the year ended

31 December 2025

Congregation No: 191263

Charity No: SC002493

Campbeltown Parish Church

Reference and Administrative Information

Charity Name: Campbeltown Parish Church

Charity Registration Number: SC002493

Congregation Reference No: 191263

Contact Address: c/o 48 Limecraigs Road
Campbeltown
Argyll
PA28 6JT

Trustees

The trustees of Campbeltown Parish Church comprise its Minister and Kirk Session, which includes all active elders. Those who served as trustees at any time from 1 January 2025 until the date on which these financial statements were signed, were as follows:-

Rev Steven Sass		
David Armour (until 9 Feb 26)	David Gardiner	Kathleen McGougan
Hamish Armour	Alasdair Gillies	Ray McIntosh-Walley
Peter Armour	Donnie Gillies	Margaret McKendrick
Malcolm Bannatyne	Robert Gillies	Jim McKinven
Shirley Bannatyne	Elise Glendinning	Fiona McPhee
Archie Barbour	Evelyn Halliday	Alister Nimmo (until 2 Dec 25)
Susan Campbell	Anne Howell	John Ralston
Elsbeth Colville	Wylie Hume	Matthew Ralston
Archie Cook	Margaret Mathieson	Willie Ralston
Isobel Cook	Irene Millar	Mhairi Reid
Mary Cook	Moir MacDougall	Kirsteen Ross
Kerry Dickson	Hamish McAllister	Angus Scott
Jean Durnan	Callum McAulay	Margaret Wallace
Ronnie Fleming	Peter McCallum	David Young
John Gallacher	Neil McCormick	Dugald Young

Principal office-bearers

Minister	Rev Steven Sass Bth(IV) MDiv(V) LicTeol(VI)
Session Clerk	Jean Durnan
Treasurer	Alistair Dobbie BSc CA

Independent examiner

Margaret K Graham BA CA
Parklea
Muasdale
Tarbert
PA29 6XD

Bankers

Virgin Money
19 Longrow
Campbeltown
PA28 6ES

Campbeltown Parish Church Trustees' Annual Report for the year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 at least four times a year, is responsible for all matters relating to the management of the church, with certain responsibilities being delegated to committees or working groups where appropriate. The Kirk Session is also responsible for spiritual affairs within the church.

South Kintyre Parishes

Campbeltown Parish Church is formally linked with the congregations of Southend (SC004584) and Saddell & Carradale (SC002609) with Rev Steven Sass being Minister of all three 'South Kintyre' parishes.

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.

Worship services are held in Campbeltown Parish Church every Sunday and most of these services are led by the Minister or Parish Assistant. Regular services for parish funerals, weddings and baptisms are also held and communion is celebrated twice annually.

The Triple C (formerly Sunday School), Tiny Tots, Badminton and Mens' Bowling Clubs all form an integral part of the church and community life.

Achievements and Performance

Our minister reports that highlights of his year included christenings, pastoral and hospital visits, home communions and the many parish funerals he led.

Hall communions in our New Hall are a special way to interact and share communion with members who are unable to attend the services in the church. Attendances at these services show that there is a need for them and we would encourage other members who are unable to attend church to come along to these.

We had Easter and Christmas end of term services in the Church for the primary schools in Campbeltown. These are special occasions where we are able to let the children come and put on performances with readings and songs, while introducing them to the Church in a friendly, informal environment.

Campbeltown Parish Church

Trustees' Annual Report for the year ended 31 December 2025 (continued)

Achievements and Performance (continued)

We had various ecumenical engagements with all the other churches in the area throughout the year. Regrettably, again, the Easter Friday prayers at Campbeltown Cross, followed by a prayer walk and service at the Episcopal Church were poorly attended and we will look again at how best we can mark Easter with other churches in the area. Following on from the Act of Remembrance at Campbeltown War Memorial, we had a very well attended Remembrance Service in our church with all other Christian churches in the area (except the Salvation Army) represented. Our Minister and Parish Assistant are planning a joint Maundy Thursday service in Holy Week this year, to which our friends in other churches will be invited.

Our Minister comments that our Parish Assistant, Meghann Hall, has proven her weight in gold and the fruits of her ministry are already evident. Meghann is a great help, taking services and sometimes taking funerals and prayer meetings. She continues to host a Youth Group (JAM) on Friday afternoons and has also started a weekly Bible Study which meets in the New Hall on a Wednesday morning. Meghann also continues to run a Prayer Meeting on Thursday mornings, currently meeting in our Kirk Street Hall. We encourage more people to join these groups.

The Minister has started a Men's Fellowship group, meeting in The Burnside Bar on a Friday morning. This group is already very well attended and others are encouraged to join in.

The Reverend Pitoyi Thembeke from the Thomas Gillespie Memorial Presbyterian Church in Mount Ayliff, South Africa, will be visiting our church and congregation from 13 to 19 of April and will be preaching in our church on Sunday 19 April. This is part of our ever growing congregational exchanges with wider global communities.

We plan to start a Worship Group in the coming months, comprising members who will be able to help lead worship in the absence of the Minister or Parish Assistant.

It is noticed that less people are choosing to have funerals in the church, preferring instead to have non-religious services in other buildings in the town. This is a trend that is being noticed across our Presbytery and indeed the rest of the country. We will continue to provide funerals - without charge - for all who want them.

Everyone is invited and encouraged to keep our Ministry and plans in their thoughts and prayers.

Financial Review

The Receipts and Payments Account (page 6) reveals an overall deficit across all funds amounting to £12,527 (2024 : £12,496). Ignoring the effects of transfers between funds, the general fund deficit was £13,690 (2024 : £12,612).

The Receipts and Payments Account also shows that total receipts in the year amounted to £131,758, £129,007 of which related to the general fund. This includes members' donations (our principal source of ongoing general income) amounting to £67,707 (2024 : £79,047), as set out in note 3.

The donations analysis (note 3) includes tax recovered on Gift Aid donations amounting to £10,861; this relates to claims for the last quarter of 2024, the first three quarters of 2025 and the Small Gift Aid Donations Scheme for the year to March 2025. The Gift Aid receivable amount of £2,326 shown on the statement of balances (page 7) refers to the claim for the fourth quarter of 2025 (submitted on 27 January 2026).

Total general fund expenditure of £142,697 (2024 : £157,732) is detailed in the payments analysis in note 4 to the accounts. When comparing levels of expenditure, readers of these accounts are reminded that they are prepared on a 'cash' basis and so direct comparisons are not always meaningful. Note 5 explains that we have not yet paid all our heat and light costs for 2025 and the reasons for this. In addition, while repairs and maintenance costs can vary quite significantly, the vast majority of this year's expenditure may be regarded as being of a 'recurring / ongoing' nature.

Campbeltown Parish Church
Trustees' Annual Report for the year ended 31 December 2025 (continued)

Financial Review (continued)

As reported previously, there continues to be a significant imbalance between ongoing general income and expenditure. While we do have substantial reserves available to cover new projects and any significant unexpected costs, we should aim to cover ongoing running costs out of annual income. To achieve this, we need to address the ongoing income / expenditure imbalance; by increasing income, reducing expenditure wherever possible, or some combination of both. Members' donations alone do not come anywhere near meeting our ongoing running costs and, while some members give generously and regularly increase their offerings, we respectfully ask all, especially those who give little or nothing or whose donations have not increased for a long time, to review and increase their offerings towards our ongoing work.

In addition to the balances held within our various bank and deposit accounts (£181,751, 2024 : £191,278), we also hold substantial investments with The Church of Scotland Investors Trust. At 31 December 2025, the market value of these investments, was £478,670 (2024 £458,665).

The appendix to these accounts also shows a liability to The Church of Scotland General Trustees ('GT's') who continue to hold funds on our behalf. Attention is drawn to the '2025 movements' note at the bottom of the appendix which provides the details.

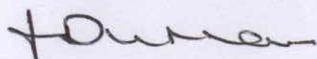
Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At 31 December 2025 we held unrestricted funds of £181,751 (2024 : £194,278).

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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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.

Approved by the Trustees and signed on their behalf:



Jean Durnan, Session Clerk

Date 9 February 2026

Independent Examiner's Report to the Trustees of Campbeltown Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 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 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.

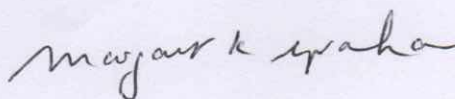
Basis of independent examiner's statement

An 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 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 Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name Margaret K Graham BA CA
 Parklea
 Muasdale
 Tarbert
 PA29 6XD

Date 11 February 2026

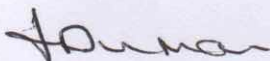
Campbeltown Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		General	Designated		
		Fund	Funds	Total	Total
		2025	2025	2025	2024
Receipts	Note	£	£	£	£
Donations	3	67,570	137	67,707	79,047
Legacies		6,505	-	6,505	11,396
Bank & Deposit interest		6,920	-	6,920	7,758
Investment income		20,574	-	20,574	18,444
		<u>101,569</u>	<u>137</u>	<u>101,706</u>	<u>116,645</u>
 Rental of premises		 19,328	 -	 19,328	 17,408
Grants		5,399	-	5,399	6,094
Weddings & funerals		2,619	-	2,619	5,800
Other income		92	2,614	2,706	1,781
Total Receipts		<u>129,007</u>	<u>2,751</u>	<u>131,758</u>	<u>147,728</u>
 Payments	 4				
Costs of generating funds		121	-	121	122
Charitable activities		142,476	1,588	144,064	160,002
Governance costs		100	-	100	100
Total Payments		<u>142,697</u>	<u>1,588</u>	<u>144,285</u>	<u>160,224</u>
 (Deficit) / surplus for the year		<u><u>(13,690)</u></u>	<u><u>1,163</u></u>	<u><u>(12,527)</u></u>	<u><u>(12,496)</u></u>

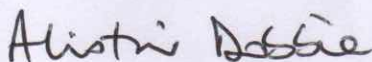
Campbeltown Parish Church
Statement of Balances
At 31 December 2025

	General Fund 2025 £	Designated Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances				
Bank & deposit balances brought forward	155,047	39,231	194,278	206,774
Movement in year:				
(Deficit) / surplus for the year	(13,690)	1,163	(12,527)	(12,496)
Transfers	2,655	(2,655)	-	-
Bank & deposit balances carried forward	<u>144,012</u>	<u>37,739</u>	<u>181,751</u>	<u>194,278</u>
Investments at market value (cost £353,734)	<u>478,670</u>	<u>-</u>	<u>478,670</u>	<u>458,665</u>
Assets				
Gift Aid receivable	2,326	-	2,326	2,356
Listed Places of Worship Grant receivable	<u>-</u>	<u>-</u>	<u>-</u>	<u>807</u>

The accounts were approved by the Kirk Session on 9 February 2026 and signed on its behalf by:



Jean Durnan, Session Clerk



Alistair Dobbie, Treasurer

Campbeltown Parish Church

Notes to the Accounts for the year ended 31 December 2025

1 Trustee Remuneration and Related Party Transactions

During the year, one trustee (the Minister), received reimbursement of expenses (including travel costs, council tax and internet / telephone) amounting to £5,171. Two other trustees, David Armour (groundsman) and Donald Gillies (painter and decorator) received payments totalling £3,777 for services rendered to the congregation.

2 Movements in Funds

(all unrestricted)	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
General fund	155,047	129,007	142,697	2,655	144,012
Designated funds					
Fabric fund	31,872	-	-	-	31,872
Badminton Club	1,109	465	263	(150)	1,161
Friendship Guild fund	1,755	-	-	(1,755)	-
Men's Bowling Club	2,286	422	360	(150)	2,198
Tiny Tots fund	1,079	1,726	742	(600)	1,463
Triple C fund	1,130	137	222	-	1,045
Total funds	<u>194,278</u>	<u>131,757</u>	<u>144,284</u>	<u>-</u>	<u>181,751</u>

Purposes of Funds

General fund : for day to day operations of the church

Designated Fabric fund : for maintenance and restoration of the property

Designated Badminton Club : for the club's ongoing operation

Designated Men's Bowling Club : for the club's ongoing operation

Designated Tiny Tots fund : for the operation of Tiny Tots (formerly Mother & Toddler Group)

Designated Triple C fund : for the operation of Triple C (formerly Sunday School)

3 Analysis of Donations

	General	Designated		
	Fund	Funds	Total	Total
	2025	2025	2025	2024
	£	£	£	£
WFO Scheme (non Gift Aid)	7,975	-	7,975	10,159
Gift Aid Donations	34,576	-	34,576	34,820
Tax Recovered on Gift Aid Donations	10,861	-	10,861	18,327
Ordinary Offerings (Open Plate)	12,903	-	12,903	13,635
Other Offerings, Donations etc	1,255	137	1,392	2,106
	<u>67,570</u>	<u>137</u>	<u>67,707</u>	<u>79,047</u>

Campbeltown Parish Church

Notes to the Accounts for the year ended 31 December 2025 (continued)

4 Analysis of Payments

	General Fund 2025 £	Designated Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds				
Offering envelopes	121	-	121	122
Charitable activities				
Giving to Grow contributions	49,059	-	49,059	51,904
Presbytery dues	1,548	-	1,548	1,090
Minister's expenses	3,638	-	3,638	4,049
Parish assistant's expenses	529	-	529	71
Locum & pulpit supply	1,000	-	1,000	1,000
Staff costs	16,072	-	16,072	15,982
Fabric repairs & maintenance	44,895	-	44,895	45,818
Electricity upgrade project fees	-	-	-	5,002
Council Tax	1,533	-	1,533	1,341
Water rates	757	-	757	-
Heat and light (note 5)	11,126	-	11,126	15,893
Telephone & internet	295	-	295	727
Insurance	8,005	322	8,327	7,979
Cleaning & catering supplies	399	554	953	1,082
Printing, stationery and postage	2,237	-	2,237	2,293
Advertising	403	-	403	484
Donations & presentations	-	290	290	1,361
Other expenses	980	422	1,402	3,926
	<u>142,476</u>	<u>1,588</u>	<u>144,064</u>	<u>160,002</u>
Governance costs				
Independent examiner's fee	100	-	100	2,860

5 Heat and light

We have had ongoing account management issues with two electricity accounts and one gas account for well over a year. Despite reporting this many times, our suppliers did not seem to see any urgency in sorting the issues and so, in an effort to encourage them to expedite matters, we stopped making payments on these accounts in the middle of 2025. It is difficult to be precise about the amount we still owe for 2025, and we have also asked for substantial financial compensation in light of the supplier's poor performance and the very significant amount of time we have spent trying to get this sorted. Hopefully this matter will be resolved very soon and the required payment will be included within the accounts for 2026.

6 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 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 fifth and subsequent years) was £39,856.

Campbeltown Parish Church
Notes to the Accounts for the year ended 31 December 2025 (continued)

7 Staff costs	2025	2024
	£	£
Salaries & fees	<u>16,072</u>	<u>15,892</u>

Campbeltown Parish Church directly employs a hall-keeper and cleaner, both on a part-time basis. We also engage the services of five organists and a groundsman. The costs of all of these are included above.

8 Volunteers
 In common with all congregations of The Church of Scotland, the congregation benefits from the contribution made by volunteers who willingly give their time and talents 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.

9 Collections for Third Parties	2025	2024
	£	£
Poppy Scotland	242	150
World Day of Prayer	75	-
Shopper Aide	-	676
Moderator's Challenge	-	141
	<u>317</u>	<u>967</u>

Campbeltown Parish Church
Year ended 31 December 2025

APPENDIX

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

	2025	2024
	£	£
Consolidated Fabric Fund - capital account		
Balance at 31 December - cost	<u>-</u>	<u>252,111</u>
Balance at 31 December - market value	<u>-</u>	<u>258,946</u>
Consolidated Fabric Fund - revenue account		
Balance at 31 December	<u>16,344</u>	<u>8,637</u>
Consolidated Fabric Fund - temporary funds		
Balance at 31 December	<u>(185,784)</u>	<u>(20)</u>

2025 movements

Title to land and buildings (including manses) are held by The General Trustees and so these assets are not included within our congregation's accounts.

A new manse was purchased in 2025 and this is the main transaction reflected in the movements in the above accounts. The purchase was financed from the funds held for the congregation within the the Consolidated Fabric Fund ('CFF') - along with a further advance from The General Trustees. The amount now owed to the General Trustees will be repaid from the proceeds of the sale of the former manse, with the resulting surplus held within the CFF as before. Other transactions within the CFF in the year included a £6.5K gain on the sale of investments along with interest and dividend income amounting to about £7.7K.