

South West Ross Parish Church of Scotland

Receipts and Payments Accounts

Congregation No: 422324

Charity No: SC 016505



South West Ross Parish Church of Scotland

Year Ended 31 December 2025

Reference and Administrative Information

Charity Name: South West Ross Parish Church of Scotland

Charity Registration Number: SC016505

Congregation Reference No: 422324

Contact Address:

Ceol na Mara
16 Achintraid
Kishorn
Strathcarron
Ross-shire
IV54 8XB

Trustees

Mr Farquhar Macrae*	Mrs Marion Broadfoot*
Mr Andrew Will*	Dr Helen V A Stewart*
Rev Fred Vincent	Mrs Lesley-Ann Cundiff*
Mrs Jean Macrae*	Mr Richard Munday* From 1/1/25
Mrs Jean Saville*	Mr Robert Anderson From 1/1/25

* Elder

Principal Office-bearers

Minister:

Rev Fred Vincent

Session Clerk:

Dr Helen V A Stewart

Church Treasurer:

Bob Anderson

Independent Examiner

Karen Kennedy C.A.

Bankers

Royal Bank of Scotland,
Bank Street
PORTREE
Isle of Skye
IV51 9BX

Bank of Scotland
Kyle Branch
PO Box 1000
BX2 1LB

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

The Kirk Session are the charity trustees since adoption of the Unitary Constitution. 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 Session now has sole responsibility for all matters since adoption of the Unitary Constitution.

Statement of Trustees Responsibilities

The members of the Kirk Session prepare financial statements that 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 reflect the financial position of the church at that time. This is 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 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.

Organisational Structure

The Kirk Session meets at least seven times a year and is responsible for all spiritual and temporal 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. It is the national Church and 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.

The mission of South West Ross Parish Church is to take the Good News of Jesus Christ to the whole of our community and to serve the area of South West Ross from Glenelg in the south to Torridon in the north and its people.

This objective is achieved through a wide range of activities including weekly services of public worship and Bible teaching, regular times for prayer, a variety of courses on different aspects of faith and life, activities for children, young people and families, pastoral care of the elderly and the housebound, support for those in hospital for the bereaved, opportunities for friendship and Fellowship.

Achievements and Performance

As 2024 began with the formation of the new South-West Ross parish, so 2025 began with a geographic extension to it in that we happily received and welcomed the Church of Scotland worshipping communities in Shiledaig and Torridon.

Again, the kirk session has continued in working hard at looking after the congregation and its life. In year as (new) session clerk.

Members of kirk session are to be commended for the way in which they have contributed to the worship and ministry of the congregation. In particular, for ensuring worship has been made as available and accessible as possible given the size of the parish and the number of services which take place within it.

A pattern of worship for the parish has been unfolding, and on a monthly basis, there tends to be three services on the first Sunday of a month, four services on the second, five on the third and four on the fourth Sunday. Where a month has a fifth Sunday we have been trialling a united hybrid service online which connects Glenelg, Kintail, Lochalsh and Lochcarron. This level of provision is only possible because of each elder's commitment to making it happen.

Similarly, we are very grateful for those who provide music at our services, prepare AV presentations and look after refreshments for fellowship and keep our buildings clean and welcoming.

The continued support and understanding of our congregations are always appreciated.

The ongoing change process requires considerable work in ensuring our resources are managed well in accordance with what is expected of us by way of Church and Charity legislation. We remain very grateful to Bob Anderson for the work he does in ensuring this is done as our treasurer.

We are aware of the financial constraints faced by many and continue to be thankful for the generosity of our congregation with their Sunday giving and their generosity to retiring offerings.

As we move into 2026, we continue to seek God's will and blessing on our journey of faith.

To God be the glory....!

Financial Review

Donations, Bank Interest and Investment Income is marginally ahead of 2024 at £46,633 against £46,246. Other Income brought in £3,867 against £5,619 in 2025. Additional income was received from funds provided by West Ross Parish (£13,074) following the transfer into the parish of Sheldalig and Torridon congregations. A further £33,077 was provided from the CFF Revenue funds held with the General Trustees covering insurance and electricity accounts for years 2023 and 2024. It is likely that we will see a drop in income over the coming years and the congregation have to be congratulated for their continued support of Christian witness within South-West Ross Parish.

Total Payments (Expenditure) for the period was £73,859 against the figure of £61,765 in 2024. The difference of £12,094 highlights a number of areas where increased expenditure has been a feature but where savings have also been made. Among the Payments is a figure of £5,287 for the Council Tax on the Lochcarron Manse. A refund of £914 was received against this figure towards the end of the year. Council Tax continues to be big drain on our funds and it is to be hoped that some movement in the sale of both Lochcarron Manse and Ardrae can be seen in 2026. Electricity costs have been brought in well within budget and it is a positive feature that we have continued to make the contribution requested for Giving to Grow. The latter scheme takes no account of the expenses of running such a large, diverse parish and is based solely on our income.

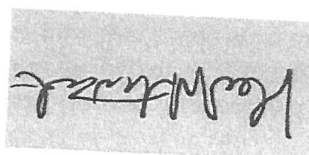
The surplus funds of £22,552 would have shown a negative figure of £23,598 but for the payments from the CFF revenue account and the funds transferred from West Ross Parish. The transfer from CFF should continue for the foreseeable future and will be used to enable the congregation to balance ongoing cash flow.

The Giving to Grow contribution is calculated on income only, and for 2026 has been worked out on an income of £86,500. This is broken down as Donations of £40,017, Gift Aid of £5,986, Weddings/Funerals of £300, Investment Income of £243 and funds lodged in the Consolidated Fabric Fund (Revenue) of £22,278. A total of £76,929. This is broken down to a calculated income of £27,087 from which is deducted Stipend Endowment Income of £14,103 and Glebe Rent Income of £1,585, together with Transition Funding of £3,766. The final Giving to Grow Contribution has been set at £32,446, or the net figure of the calculated income. No account is taken of the costs in running one of the largest geographical parishes in Scotland with three church buildings and two domestic properties together with associated travel and ancillary costs.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds in the bank of £38,035 which covers the Reserves Policy, and additional funds are also held in the Consolidated Fabric Fund (Revenue) which can be used to fund utility bills and insurance.

Signature



Dr Helen V A Stewart
Session Clerk

Date 24/2/26

Approved by the Trustees and signed on their behalf,

South West Ross Parish Church of Scotland

Year Ended 31 December 2025

Independent Examiner's Report to the Trustees of South West Ross Parish Church of Scotland.
I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 13.

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

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 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:

Karen Kennedy

Address:

The Know, Upper Melburn, IV40 8EY

Date:

27/5/26

South West Ross Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Receipts				Note
	Unrestricted Funds 2025	Restricted Funds 2025	Funds 2025	Total 2025	
Donations and Grants	£	£	£	£	3
Bank & Deposit interest	46,299			46,299	
Investment income	33			33	
	301			301	
	46,633			46,633	
Hall Rental	2,495			2,495	
Weddings and Funerals	450			450	
Presbytery Refund					
Insurance Refund					
DEC					
Youth Club					
Miscellaneous					
Council Tax Refund	8			8	
Funds from General Trustees CFF	914			914	
Revenue to cover Insurance and Heating and Lighting					
Balances from Wester Ross Parish on reintegration of Sheildaig and Torridon	33,077			33,077	
	13,074			13,074	
	96,651			96,651	
	310			310	
	310			310	
	96,961			96,961	
	52,127			52,127	
Total Payments					4
Charitable activities	73,859			73,859	
Governance costs	240			240	
Lochalsh Womens Guild					
Total Payments	74,099			74,099	
	496			496	
	74,595			74,595	
	62,401			62,401	
Excess of Receipts over Payments for the year before transfers	22,552			22,552	
Transfers					
	-186			-186	
	22,366			22,366	
Excess of Receipts over Payments for the year	22,552			22,552	
	-186			-186	
	-10,274			-10,274	

South West Ross Parish Church
Statement of Balances
At 31 December 2025

Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
£	£	£	£	£

Bank & Deposit Balances
 Bank & deposit balances B/F 15,483
 Loochalsh Womens Guild 389

Movement in year:

Excess of Receipts over Payments for the year 22,552
 Bank & deposit balances carried forward 38,035
 203
 15,872

Investments at market value

0	0	0	0	0
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Assets

Gift Aid Receivable 0

0	0	0	0	0
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Liabilities

Cost of repair not yet billed 0

0	0	0	0	0
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The accounts were approved by the Kirk Session on 17th February 2026
 For and on behalf of the Financial Board

Session Clerk
 Treasurer

South West Ross Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the course of the year Rev Fred Vincent, Minister of the Church received reimbursement of travel amounting to £3,564. The congregation also paid the Council Tax for the manse on his behalf amounting to £2,863. The Treasurer also received £1,200 to cover Administrative work on behalf of the congregation.

2. Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
Unrestricted funds					
General Fund	15,483	96,651	-74,099		38,035
Restricted funds					
Lochalsh Guild	389	310	-496		203
	389	310	-496		203
Total funds	15,872	96,961	-74,595		38,238
Purposes of Restricted Funds					
Funds held by Lochalsh Womens Guild					

3. Analysis of Donations

Unrestricted Funds	Restricted Funds	Endowment Funds	Total
2025	2025	2025	2024
£	£	£	£
23,751			24,216
7,835			5,986
14,098			13,704
615			2,097
46,299			46,003

Bank Mandates
Tax Recovered on Gift Aid Donations
Ordinary Offerings (Open Plate)
Donations

4. Analysis of Payments

Costs of generating funds	Offering envelopes
0	0
0	0

Charitable activities

Giving to Grow	33,291			
Minister's Travel	2,844			
Minister's Travel Lump Sums	720			
Interim Moderator Travel (2023)	0			
Presbytery Dues	2,287			
Pulpit Supply	2,012			
Heat & Light	7,458			
Insurance	4,219			
Outreach, COOL, Sunday School	750			
Website, Stationery and Postages	2,136			
Cleaning & Supplies	350			
Property Expenses	2,824			
Administration Costs	1,200			
Musical Licence	1,190			
Scotscore Donation in lieu of	400			
Kintail Church rental	0			
Miscellaneous	5,287			
Council Tax Lochcarron	2,823			
Council Tax Ardrae	2,863			
Hire of Shieladig Hall	250			
Refund of Fund Income Overpaid	25			
Broadband	930			
Lochalsh Guild	73,859	496		

Governance costs

Independent examiner's fees

240				
240				
258				

5. 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 the tenth and subsequent years) £39,856.

6. Collections for Third Parties

DEC
Jade McLean
UNICEF-Gaza
Scotscare
Christian Aid

	2025	2024
	£	£
	410	35
	476	470
	886	1,006
	<u>1,511</u>	<u>1,511</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
CAPITAL ACCOUNT		
Deposit Fund	3,027	3,000
Growth Fund - General Purposes	3,612	3,349
Income Fund - Stipend Purposes	1,104	1,072
56 Consolidated Fabric Fund Units (554223142) Market Value	563,340	535,883
76 Individual Funds	0	3,107
	<u>571,083</u>	<u>546,411</u>
REVENUE ACCOUNT		
50 Consolidated Fabric Fund	38,575	52,171
70 Individual Expendable	17,727	16,986
71 Deposit FUNDS - 804223147	13,468	13,028
	<u>69,770</u>	<u>82,185</u>
TEMPORARY ACCOUNT		
85 Temporary Fund	60,522	62,171

