

**URRAY & KILCHRIST
CHURCH OF SCOTLAND**

Trustee's Annual Report

For the year ended 31st December 2025

Congregation Ref. No 392220

Charity Registration No SC009902

Registered Scottish Charity

Charity Name: Urray & Kilchrist Church of Scotland

Charity Registration Number: SC009902

Congregation Reference No: 392220

Contact Address
Dunnydeer
Ord Road
Muir of Ord
Ross-shire
IV6 7XL

The Trustees are the members of the Kirk Session and elected members of the Congregational Board: Mrs Marion Berekis, Mrs S Cameron, Mrs J Goodfellow, Mrs A Nicholson, Mrs F MacLean, Rev M Redman, Mrs M Torrie, Mr D Cromb, Mr C Davison, Mr L MacKenzie, Mr W MacKenzie, Mr F Stephen. and Mr J Tait, Mrs Irene Cameron, Mrs Louise Thompson, Mrs S MacKenzie, Mr R Brindle

Church Treasurer: Frank Stephen
Session Clerk: Fiona Maclean
Minister: Rev Monika Redman

Bankers: Royal Bank of Scotland, 1 High Street, Dingwall. IV15 9HL

Independent Examiner: Mr John Smith, Dingwall.

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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, skills and spiritual calling. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The **Congregational Board** is chaired by the minister, an elder or elected communicant member (elected at the Stated Annual Meeting). A clerk is appointed to ensure that regular minutes are prepared. A treasurer is also appointed at the Stated Annual Meeting. It meets according to intimation from the pulpit, or by email whenever sufficient business is generated, or every other month in alternation with the Kirk Session. Certain aspects of the Congregational Board's work are passed to **sub-committees** as follows:

Fabric Committee: Congregational Board responsibility.

Mission and Charities: Mission Committee comprising the Minister and 1 member
Health and Safety: Congregational Board responsibility
Freewill Offerings: Two members of the Congregational Board
Deeds of Covenant: Treasurer of the Congregational Board
Halls Convener: Member of the Congregational Board and team
Annual Buildings Inspection and reporting including Manse Condition Schedule and Property Registers submission to Presbytery: Three members of the Congregational Board
Cleaning: Local cleaning company

The **Kirk Session** meets according to intimation from the pulpit or email, on an alternating monthly basis with the Congregational Board, and upon occasion, in unison with the Congregational Board. The average number of meetings per annum is six. The Kirk Session is responsible for the spiritual affairs of the church. It is moderated by the Minister. There is a Session Clerk who acts as principal clerk and there is a Minute Secretary who is responsible for recording the minutes of meetings. The Kirk Session gives responsibility to certain individuals to take care of aspects of its remit as follows:

Church Officer

Stewardship Promoter (Minister)

Safeguarding Coordinator (responsible for the protection of children and vulnerable persons),

Brunch Church Team

CrossReach representative (Minister)

Property Convenor (undertaken jointly by three elders)

The Kirk Session also appoints a **Presbytery Elder** each year to represent it at Presbytery along with the Minister. Upon occasion, the Kirk Session may meet in conference session, or undertake a spiritual **Retreat**.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity (church government). 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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond. Urray and Kilchrist Church of Scotland activities are as follows:

Please note: On the first and third Sunday of the month, we start with accessible intergenerational worship in the hall, pausing for brunch together, before worship continues in the Sanctuary.

Services of Worship:

First and Third Sundays, 10.00 am, Worship begins in the Hall, breaks for Brunch and then continues in the Sanctuary

Second and Fourth Sundays (and any Fifth) Sundays 11.00 am

Service of Thanksgiving and Remembrance for the bereaved – penultimate Sunday afternoon of the year

Every second year the minister conducts the Service of Remembrance at the War Memorial
Elders continue to assist in leading worship elements, and occasionally work together to take
whole services as needed.

Monthly afternoon service of worship in Urray House Care Home (on a weekly rota with
other local churches)

Monthly afternoon service of worship (led by the Presbytery OLM with responsibility for
vulnerable adults) in Fairburn House

Youth Activities

We operate an intergenerational worship model

Prayer and Bible Study Groups

Prayer and Bible Study in the East Church Hall, Wednesdays at 10.15 am

Men's Fellowship Group (with speaker) on a Thursday evening once a month.

Bible Course / Exploring Faith, Fridays at 9ish in the East Church Hall

Churches Together

Sadly, the Free Church continued to withdraw from this on the grounds of differences in
biblical interpretation

Church Social Events

We continue to meet for fellowship after morning worship, and as opportunities arise. The
monthly Soup Lunch has been reinstated

Mixed Church and Community Activities (onsite)

Warm Space, Mondays

Scrabble Club, Mondays

Scottish Country Dancing Class, Monday evenings

Wonder Women for ladies over 60, weekly

Fitfellas exercises for mature men, weekly

Local Brownies/Rainbows: Wednesday evenings

Local Girl Guides: Wednesday evenings

Baby Sensory: Thursday mornings

Mixed Church and Community Activities (offsite)

Regular involvement in the local Primary Schools

Bible Alive schools programme

Services in Urray House Care Home

Services in Fairburn Care Home

Community Council
Gala Planning – Prayer Tent and Gala Service
Several coffee mornings for charitable causes

Church Organisations

An average of 50 persons regularly worshipped at the 11am time slot, while some further 28 attend the accessible Brunch worship.

The service is live-streamed to facebook, and we have several who worship that way, and others who keep up with our themes even when on holiday.

Numbers attending groups/meetings/clubs were:

Wednesday Morning Bible Study – 11

Friday Morning Group – 6

Kirk Session – 12 Elders (Includes the Minister)

Congregational Board – All members of the KS plus 3 elected members. (NB Jim Tait – elder – died early in the year)

Communicant Members – 66 on roll

Adherents – 41 on roll

Presbytery Members – 2: one elder, one minister.

Mixed Church and Community Groups

Warm Space 16-20

Scrabble Club 10

Rainbows and Brownies 15/13

Guides 15

Scottish Country Dancing 12

Fitfellas exercise for mature men 10

Wonder Woman for over 60s 12 – 15

Baby Sensory 16

Through a variety of activities such as worship, prayer and Bible study, the spiritual life of the congregation is nourished and nurtured. In terms of church services and church groups, Christian worship and fellowship remains strong and the congregation and groups are very supportive of each other. Pastoral care upholds the unwell, the lonely and others who need support. The love of God is shared in a happy and supportive environment.

The mixed church and community groups meeting on church premises offer an opportunity for Christian outreach. For example, Bible verses on the walls of the church hall, and sometimes the library books, prompt discussion and questions.

Although numbers attending the above-listed activities vary from year to year, or go in cycles, this is not uncommon, and it is felt that we are meeting a need and reaching out to the community, as well as enriching the lives of participants physically and spiritually.

Consolidating New Activities from last Year

The **Brunch** start to services continues to grow as an accessible, intergenerational access point to the congregation. **Warm Space** continues to meet a need for folks to gather on a Monday morning.

Presbytery Mission Plan

As part of the Implementation of the Presbytery Mission Plan, we had expected to unite with the neighbouring charge of Killearnan during 2025. However, the Killearnan congregation voted against this.

Financial Review

The Accounts show total receipts of £61,393 for 2025 compared to £68,047 in 2024. Our expenditure in 2025 amounted to £62,025 compared to £78,747 in 2024.

Our main source of income is from offerings which amounted to £45,128 a drop of £3,269 on the 2024 figure of £48,397.

58% of offerings are given through the Gift Aid Scheme earning us a further £8,350. 27 members of the Congregation are signed up for Gift Aid.

Reserves

As of 31st December 2025, we have on deposit some £124,194 of which £12,215 is tied up in restricted funds. At our disposal for general purposes, we have £33,360 in Bank deposits and a further £21,179 in Investments.

At the end of December 2024, we held on behalf of the West Church deposits of £80,864 and investments of £62,200. Initially this was transferred to our General Account but as instructed by our Law Depart and OSCR this monies have been transferred to a refurbishment fund for upkeep and improvement of our buildings.

ooOoo

Trustees' Annual Report (cont) Year ended 31 December 2025

Statement of Trustees' Responsibilities

The member of the Kirk Session/Congregational Board 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/Congregational Board 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 Trustees 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,

Fiona MacLean

.....*Fiona Maclean*.....Session Clerk Date...**17/02/2026**.....

Urray & Kilchrist

Church of Scotland

Receipts & Payments

For year ended 31st December 2025

Congregation Ref. No 392220

Charity Registration No. SC009902

A Registered Scottish Charity

Receipts & Payments Account							
Year Ended 31 December 2025							

	Note	Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		4	£	£	£	£
Receipts						
Donations	3	46,511.17	0.00	0.00	46,511.17	49,297.57
Legacies		0.00	0.00	0.00	0.00	3,841.70
Fundraising Events		0.00	0.00	0.00	0.00	0.00
Bank & Deposit Interest		4,504.89	9.64	484.47	4,999.00	6,321.65
Investment Income		2,615.96	0.00	0.00	2,615.96	2,512.59
		53,632.02	9.64	484.47	54,126.13	61,973.51
Contributions from Church Org.		0.00	0.00	0.00	0.00	0.00
Income for use of Premises Hall		6,805.25	0.00	0.00	6,805.25	5,421.25
Sale of Assets		0.00	0.00	0.00	0.00	402.88
Sale of Investments		0.00	0.00	0.00	0.00	0.00
Grants		500.00	0.00	0.00	500.00	250.00
Pulpit Supply Refund		456.00	0.00	0.00	456.00	0.00
		7,761.25	0.00	0.00	7,761.25	6,074.13
Total Receipts		61,393.27	9.64	484.47	61,887.38	68,047.64
Payments	4					
Costs of Generating Funds		67.80	0.00	0.00	67.80	57.54
Charitable Activities		61,957.54	0.00	200.00	62,157.54	78,689.58
Governance Costs		0.00	0.00	0.00	0.00	0.00
Other payments		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
Total Payments		62,025.34	0.00	200.00	62,225.34	78,747.12
Excess of Payments over Receipts for the year before transfers		-632.07	9.64	284.47	-338.06	-10,699.48
Transfers		0.00	0.00	0.00	0.00	0.00
Excess of Receipt over Payments for the year		-632.07	9.64	284.47	-338.06	-10,699.48
Special Collections and Fund Raising for Other Charities						
Received and Disbursed	6	£2,504.50	0	0		£2,504.50

At 31st December 2025

Page 9

<u>Urray & Kilchrist Church of Scotland</u>					
<u>Notes to the Accounts</u>					
At 31 December 2025					
1. Trustee Remuneration and Related Party Transactions					
Mr Ross Brindle, who is a member of the Congregational Board received £1900 for providing his services as organist during the year.					
Rev Monika Redman received travelling expenses amounting to £1,041					
6 other trustees received reimbursement of expenses incurred totalling £3,563, this sum includes the council tax {£2,720} paid in respect of the manse.					
2. Movement in Funds					
	at 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
Unrestricted Funds					
General Fund	111,699.27	57,160.70	61,499.55	-74,000.00	33,360.42
Refurbishment Fund	0.00	3,889.85	0.00	74,000.00	77,889.85
Sunday School Fund	529.48	342.72	384.00		488.20
Mission Fund	157.69	0.00	61.79	0.00	95.90
Coffee at the Kirk	224.15	0.00	80.00	0.00	144.15
	112,610.59	61,393.27	62,025.34	0.00	111,978.52
Restricted Funds					
Mackenzie Tomb Account	864.55	9.64	0.00	0.00	874.19
	864.55	9.64	0.00	0.00	874.19
Endowment funds					
Benevolent fund	11,057.14	484.47	200.00	0.00	11,341.61
	11,057.14	484.47	200.00	0.00	11,341.61
Total Funds	124,532.28	61,887.38	62,225.34	0.00	124,194.32
<u>Purpose of Designated Funds</u>					
<u>Sunday School Fund:</u> used by the Sunday School to receive its weekly offerings and make payments to suitable charities ie Tear Fund & Compassion					
<u>Mission Fund:</u> Funds set aside by the Trustees for making Donations to visiting Missionaries and preachers.					
<u>Coffee at the Kirk :</u> fund for monies donated at Friday Morning Coffee and used for Mission, sick and infirm in our congregation and Community projects.					
<u>Refurbishment Fund.</u> Following closure of the West Church the monies held for the Church were initially transferred to the General Fund but later at the behest of Law Department and OSCR transferred to a refurbishment fund for improvements and the upkeep of East Church and Hall.					
<u>Purpose of Restricted Funds</u>					
Mackenzie Tomb Account. Monies entrusted with the Trustees for the upkeep of a grave in the cemetery.					
<u>Purpose of Endowment Funds</u>					
Income from Benevolent fund is to be used to help those in need in our community and to make Charitable donations as the trustees see fit					
Page 10					

[illegible]

Sunday School					
Compassion	£ 384.00				
Coffee at the Kirk					
Payments					
To Warm Space	£80.00				
Restricted Funds 2025					
<u>Benevolent Fund</u>					
Personal Payments	£ 200.00				
<u>5. Minister's Stipend</u>					
All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 £32,443 and the maximum stipend in 5th and subsequent years of service - £39,856					
Analysis of Net Assets Between Funds					
	General	Designated	Restricted	Endowment	Total
Fixed Assets					
Investments	£21,179.20	71,998.08	0.00	0.00	93,177.28
Current Assets	33,360.42	78,618.10	874.19	11,341.61	124,194.32
Current Liabilities					
Net assets at 31st December 2025	£54,539.62	£150,616.18	£874.19	11,341.61	£217,371.60
<u>Investments</u>					
	No of Share	Price	Market Value		
<u>General Fund</u>			2025	2024	
J P Morgan Flem. Claverhouse	2440	£ 8.68	£ 21,179.20	£ 17,177.60	
<u>Refurbishment Fund</u>					
Alliance Investment Trust	5000	£ 12.74	£ 63,700.00	£ 62,200.00	
<u>Sunday School</u>					
J P Morgan Flem. Claverhouse	956	£ 8.68	£ 8,298.08	£ 6,730.24	
			£ 93,177.28	£ 86,107.84	
		Page 12			

6. Collections for Third Parties				
MacMillan Cancer Support		£	326.00	
Poppy Scotland		£	443.00	
Friends of Fairburn House		£	173.00	
Prison Fellowship		£	267.00	
Mission Aviation		£	305.00	
Crossreach		£	371.50	
Street Pastors		£	203.00	
Mary's Meals		£	156.00	
Cleir Eilean Mission		£	260.00	
		£	2,504.50	
Appendix				
RESTRICTED FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES				
Consol. Fabric Fund -Cap (11)		2025		2024
Credit Balances held at 31 December at Cost		£39,960		£7,395
Market Value of Balances at 31 December		£40,355		£7,738
Revenue Account				
Credit Balance at 31 December		£2,378		£1,033
Temporary Account (West Ch.)		£0		£32,564
Source of Funds				
Sale of Manse	£	7,395.00		
Sale of West Church	£	32,565.00		
	£	39,960.00		
STATEMENT OF FUNDS				
As at 31 December 2025	Bank	C of S Dep	Shares	
General Fund	£ 8,360.42	£ 25,000.00	£ 21,179.20	£ 54,539.62
Refurbishment Fund	£ 3,889.85	£ 74,000.00	£63,700.00	£ 141,589.85
Mackenzie Tomb Fund	£ 874.19	£ -	£ -	£ 874.19
Sunday School	£ 488.20	£ -	£ 8,298.08	£ 8,786.28
Coffee at the Kirk Fund	£ 144.15	£ -	£ -	£ 144.15
Mission Fund	£ 95.90	£ -	£ -	£ 95.90
Benevolent Fund	£ 1,341.61	£ 10,000.00	£ -	£ 11,341.61
	£ 15,194.32	£ 109,000.00	£ 93,177.28	£ 217,371.60
Represented By				
Bank Current			£ 1,767.56	
Bank Savings Accounts			£ 13,426.76	
C of S Trust Deposit Fund			£ 109,000.00	
Investments-Shares & Unit Trusts			£ 93,177.28	
			£ 217,371.60	
Page 13				

Independent Examiner's Report to the Trustees of Urray & Kilchrist Church of Scotland.

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 8 to 13 of the Receipts and Payments Account.

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.

Signed.....*John Smith*.....Dated.....06/03/2026.....

J Smith
Dingwall