

Fort William Kilmallie Church of Scotland

Receipts and Payments Accounts
For Year Ending 31 December 2025

Congregation No. 382187

Charity No. SC013279

Reference and Administrative Information

Charity Name	Fort William Kilmallie Church of Scotland
Charity Registration Number	SC013279
Congregation Reference Number	382187
Contact Address	Fort William Kilmallie CofS The Manse The Parade Fort William PH33 6BA

Trustees

Ms M Adam	
Mrs M Antonios	
Mrs P Burns	
Mrs N Callison	retired October 2025
Mr H Cameron	
Mr J Cameron	
Dr M Elliott	
Mr I Fleming	
Mrs S Fraser	
Ms A Haggart	
Mrs C Houston	
Mr A MacDonald	
Mr M MacGruer	
Mrs J MacKintosh	
Mrs N MacLellan	
Mr M MacRaid	
Mrs M Malcolm	
Mr A Muirhead	
Rev M Muirhead	(detached 2022)
Ms J O'Neil	
Mrs S Parrish	
Mrs E Ramsay	retired October 2025
Mrs E Smith	deceased March 2025
Mrs M Wallace	
Mrs G Young	

Principal Office-bearers

Parish Minister	Rev David Sim	(sick leave July 2025)
Team Minister	Rev R MacLeod	(retired 31 July 2025)
Interim Minister	Rev D Cameron	(appointed 10 September 2025)
Reader:	Mr B Skene	
Session Clerk	Dr M Elliott	
Depute Session Clerk	Mr I Fleming	
Church Treasurer	Mrs H Wilson	

Independent Examiner

Marie McMillan
Senior Finance Officer
Voluntary Action Lochaber
An Drochaid
Claggan Road
Fort William
PH33 6PH

Bankers

Bank of Scotland
High Street
Fort William
PH33 6AE

Trustees' Annual Report

Year Ended December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly 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 is chaired by the Parish Minister and meets at least six times per year. The Kirk Session is responsible for the spiritual affairs within the Church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session meets regularly including a joint meeting with the Kirk Session of the linked charge at Kilmonivaig and is responsible for spiritual affairs within the Church.

Objectives and Activities

The Church of Scotland (CofS) 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.

The objectives of the Church are to support the advancement of Christian faith and missionary work within the local community, nationally and internationally.

While one Church building is in the process of being sold, the united congregation continued to use three locations for Sunday worship - Caol Community Centre (in lieu of Caol Church), Kilmallie Church, Corpach and Duncansburgh Church, Fort William. There is a combined service of Communion on one Sunday per quarter. By mid-year this was clearly unsustainable and the Kirk Session ratified proposals from the newly formed steering group which included representatives from across the congregation and from the linked charge of Kilmonivaig, Spean Bridge (*Pls refer to Achievements & Performance for more detail*).

A short Service of Worship takes place in Duncansburgh Church at lunchtime on Thursdays. Members of the congregation participate in all aspects of worship through welcome team duties, as readers, enabling projection of Church news, songs and readings, operating the sound desk and in music provision.

Up-to-date postings on social media channels and the Church website, in addition to regular

monthly newsletters, not only inform but extend an invitation to the congregation and the wider community to participate in the life of the Church.

Pastoral work is an important part of our work. Over the year, the ministry team conducted 1 wedding, 3 baptisms and 40 funerals, of which 15 were for members and 2 for adherents. The Duncansburgh Church with its town centre location, is a focal point for community events such as the Act of Remembrance each November. Various external groups use our spaces for a wide range of activities throughout the year. Government bodies including NHS, Highland Council and DVSA also hire our halls at the Duncansburgh Church. We were pleased to accommodate the Royal National Mod in October at the Duncansburgh Church with two worship services followed by use of all spaces for a range of competitions and choral rehearsals throughout the week. The hall at Kilmallie Church, Corpach which is hired on a donation basis was used by a mental health charity and by a dog training service on a few occasions.

Achievements and Performance

Ongoing health challenges facing several members of the Ministry Team highlighted an urgent need to address patterns of worship. To this end, a steering group with representation from both linked charges was convened in June. Kirk Sessions ratified a short term proposal to reduce worship services from four to one combined service each Sunday by rotation during July, August and early September. This provided 'breathing space' for the steering group to conduct a wider consultation across the congregations for a longer term arrangement which was ratified at meetings of the two respective Kirk Sessions in September. It resulted in:

- (a) cessation of services in Caol Community Centre;
 - (b) two services per month on 2nd & 4th Sundays at Kilmallie Church, Corpach and;
 - (c) three services per month on 1st, 2nd & 3rd Sundays at Duncansburgh Church.
- Where there are five Sundays in the month, a combined service with the linked charge of Kilmonivaig, Spean Bridge is proposed.

Bible Study groups convene weekly in Duncansburgh Church and bi-monthly in Fort William Kilmallie Free Church, Caol. A Prayer Group meets online on Wednesday evenings.

In the early months of the year, our Parish Minister has led sessions entitled 'Christianity Explored' and 'Discipleship Explored' which benefitted those attending by providing an opportunity to share and talk about our Faith.

The Parish Minister and four members of the congregation are participating in a 2-year course entitled 'Learning Communities'. While training is sponsored by Presbytery, travel and accommodation for the four weekend training sessions is sponsored by the congregation. One elder is training as a Worship Leader which will help to alleviate the pressures on the Ministry Team.

It is proposed that the two discrete Guild groups combine into one organisation meeting on a monthly basis.

'Messy Church' for children and families meets once per month in the Duncansburgh Halls with an average attendance of 15 youngsters with accompanying adults. These sessions encourage participation of parents / guardians and include crafts, games, singing and sharing food. The Kirk Session is appreciative of active support received from the Salvation Army Community Chaplains.

A Boys' Brigade Company met Friday evenings during school term times in the Duncansburgh Halls. However, as numbers continued to fall and the Company was no longer viable, Officers made the difficult decision to disband the Company in August 2025.

The congregation continues to build inter-denominational relationships leading to closer collaboration and support for our individual communities. This includes a Men's Breakfast Club meeting once a month to provide support and fellowship at a local cafe. 'Lochaber Alive' comprising several local Christian groups, share in open air worship and witness on the Parade area outside the Duncansburgh Church during the summer months.

Warm Space takes place once per month in the MacIntosh Hall. Initially introduced to address the impact of the cost-of-living crisis, this missional project reaches out to people in the local community providing free hospitality. Nevertheless, many participants make donations towards the running costs. Creating a safe, warm space for those looking for company and friendship, this has become a popular meeting place especially for those living alone. Average attendance is between 20 and 30 and includes regular church attenders and many with no affiliation to any church.

Additional interest groups include:

Two craft groups meeting in the Duncansburgh and Kilmallie Church, Corpach. The Duncansburgh Group continue to organise the annual knitted / crocheted poppy display for Remembrance Sunday. This group also organised a 'Flowers in Church' event raising £422 for Church funds.

'Singing in Praise' Choir meets most Monday evenings. Performances included an Easter concert in the MacIntosh Hall, a Christmas concert in our linked charge of Kilmonivaig Parish Church, Spean Bridge and performance during Sunday worship at the Duncansburgh Church prior to Christmas. In addition, the choir were invited to participate in 'Celtic Praise' held during the Royal National Mod. This was one of many events which showcased a wide variety of local groups and individuals.

Activities meeting on a monthly basis include a Birdwatching Group, a local interest history group at Kilmallie Church, Corpach and a Book Group in Caol public library.

Financial Review

The principal sources of income are through standing order donations, weekly freewill offerings and open plate collections. Donations / givings in 2025 amounted to £63,862 compared with £78,480 in 2024.

Following a review and update of the Gift Aid scheme, the number of donors has increased and more members now donate by standing order. Tax was recovered on Gift Aid donations for 2024 and amounted to £6,072.

Online giving is now available through the Church website, use of QR codes and a card terminal.

While the number of Church weddings has decreased considerably, the local community continues to rely on the Church to provide support in times of need and contributions on the occasion of these life events amounted to £5,860. A further £391 in the form of funeral retiring collections was made to the Church.

The halls at the Duncansburgh Church are widely used by local community groups and organisations in addition to Government and local authority departments. Hire of our spaces generated £23,793 in 2025 compared to £16,668 in 2024. The increase was the result of hosting a significant number of events during the 2025 Royal National Mod held in Fort William. It should be noted this also had a knock-on effect on increased expenditure in terms of heating, lighting and cleaning costs.

The local history group and the choir made donations to Church funds totalling £310. 'Warm Space', despite being available at no cost to participants, was supported by donations and, in addition to those received for after service refreshments, totalled £1,107. Further donations were received from external groups: Friends of Kilmallie £100 and Masonic Lodge 43 £250.

Dividends and interest from investments including the Church of Scotland Growth Fund is subject to the volatility of the markets but nevertheless generated £9,174 in additional income.

Areas of financial concern relate specifically to the maintenance and upkeep of the estate. The former scout mission hall in Corpach is yet to be disposed of. A full maintenance schedule for remaining properties compiled by the Property group will inform budgeting decisions proposed by the Finance group.

A survey and subsequent repairs to address water ingress in the bell tower of the Duncansburgh Church incurred £64,221 of capital expenditure. Project funding (£10,000) from the National Churches Trust in partnership with the National Lottery Heritage Fund was awarded but not received in this financial year. However, before Year End, VAT amounting to £10,700 was reclaimed through the Listed Places of Worship Scheme.

Throughout 2025, supplier contracts and contractual agreements continue to be reviewed to ensure best value for money.

Reserves Policy

The charity trustees have considered the reserves required and have considered their current and future liabilities. It is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds.

The Church also held £31,905 of restricted and designated funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

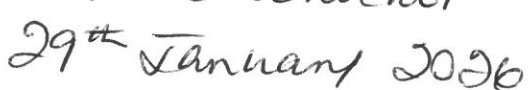
The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the 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,

Signature 

Printed Name 

Role 

Date 

Independent examiner's report to the trustees on the unaudited accounts of Fort William Kilmallie Church of Scotland.

I report on the accounts of Fort William Kilmallie Church of Scotland for the year ended 31st December 2025.

Respective responsibilities of trustees and independent 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) (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. 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 connection with 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.

Marie McMillan

Marie McMillan Cert Acct (Open)
Date:- 3rd March 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Fort William Kilmallie Church of Scotland
Receipts & Payments Accounts
Year Ending 31 December 2025

		Receipts				Payments			
		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025
		£	£	£	£	£	£	£	£
Receipts	3	£ 63,862	£ -	£ -	£ 63,862	£ 63,862	£ -	£ -	£ 63,862
		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		£ 728	£ -	£ -	£ 728	£ 728	£ -	£ -	£ 728
		£ 6,337	£ -	£ -	£ 6,337	£ 6,337	£ -	£ -	£ 6,337
		£ 2,837	£ -	£ -	£ 2,837	£ 2,837	£ -	£ -	£ 2,837
		£ 73,764	£ -	£ -	£ 73,764	£ 73,764	£ -	£ -	£ 73,764
		£ 23,793	£ -	£ -	£ 23,793	£ 23,793	£ -	£ -	£ 23,793
		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
Total Receipts	4	£ 18,279	£ -	£ -	£ 18,279	£ 18,279	£ -	£ -	£ 18,279
		£ 115,835	£ -	£ -	£ 115,835	£ 115,835	£ -	£ -	£ 115,835
		£ 274	£ -	£ -	£ 274	£ 274	£ -	£ -	£ 274
		£ 116,109	£ -	£ -	£ 116,109	£ 116,109	£ -	£ -	£ 116,109
		£ 170,578	£ -	£ -	£ 170,578	£ 170,578	£ -	£ -	£ 170,578
	7	£ 181	£ -	£ -	£ 181	£ 181	£ -	£ -	£ 181
		£ 153,009	£ 2,057	£ -	£ 155,066	£ 155,066	£ -	£ -	£ 155,066
		£ 150	£ -	£ -	£ 150	£ 150	£ -	£ -	£ 150
		£ -	£ 231	£ -	£ 231	£ 231	£ -	£ -	£ 231
		£ 153,353	£ 2,288	£ -	£ 155,641	£ 155,641	£ -	£ -	£ 155,641
Total Payments	7	£ 181	£ -	£ -	£ 181	£ 181	£ -	£ -	£ 181
		£ 153,534	£ 2,288	£ -	£ 155,822	£ 155,822	£ -	£ -	£ 155,822
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
Total Expenditure		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
Excess of Receipts over Payments for the year before transfers		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
Excess of Receipts over Payments for the year		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713
		£ 37,425	£ 2,288	£ -	£ 39,713	£ 39,713	£ -	£ -	£ 39,713

Fort William Kilmallie Church of Scotland
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		£ 80,972	£ 15,157	£ -	£ 96,129	£ 48,885
Movement in year:	2					
Income		£ 116,109	£ -	£ -	£ 116,109	£ 171,107
Expenditure		£ 153,765	£ 2,057	£ -	£ 155,822	£ 123,863
		-£ 37,656	-£ 2,057	£ -	-£ 39,713	£ 47,244
Bank & deposit balances carried forward		£ 43,316	£ 13,100	£ -	£ 56,416	£ 96,129
Church Organisations						
Guild - Fort William Kilmallie: Duncansburgh		£ 823	£ -	£ -	£ 823	£ 985
Guild - Fort William Kilmallie: Caol		£ 742	£ -	£ -	£ 742	£ 680
Investments at market value						
HSBC		£ 10,029	£ -	£ -	£ 10,029	£ 6,684
Diageo		£ 50,767	£ -	£ -	£ 50,767	£ 80,312
		£ 60,796	£ -	£ -	£ 60,796	£ 86,996
Assets at Market Valuation						
Gift Aid Receivable		£ -	£ -	£ -	£ -	£ -
MacIntosh Hall extension, Duncansburgh Church					£ 450,000	£ 450,000
Duncansburgh Manse					£ 302,400	£ 302,400
					£ 752,400	£ 752,400
Liabilities						
Cost of repair not yet billed		£ -	£ -	£ -	£ -	

The accounts were approved by the Kirk Session on

(Date)

For and on behalf of the Kirk Session

29th January 2026

Mary M. Elliott Session Clerk

Sheara Fraser Finance Convenor

Fort William Kilmallie Church of Scotland
Statement of Balances
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year, 3 (three) trustees/office-bearers received reimbursement of expenses incurred totalling £512.51

2 Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted Funds					
Total funds	£ 63,993	£ 116,109	£ 155,591		£ 24,511
Designated Funds					
Fabric Fund	£ 515	£ -	£ -	£ -	£ 515
Organ Fund	£ 717	£ -	£ -	£ -	£ 717
Missional Activity	£ 16,262	£ -	£ -	£ -	£ 16,262
Restricted Funds					
Bequest Account	£ 1,675	£ -	£ -	£ -	£ 1,675
Clerk Memorial Fund	£ 989	£ -	£ -	£ -	£ 989
Inverailort Account	£ 146	£ -	£ 146	£ -	£ 0
McLachlan Bequest	£ 85	£ -	£ 85	£ -	£ -
Benevolent Account	£ 1,747	£ -	£ -	£ -	£ 1,747
Mission Bequest	£ 10,000	£ -	£ -	£ -	£ 10,000
	£ 32,136	£ -	£ 231	£ -	£ 31,905
TOTALS	£ 96,129	£ 116,109	£ 155,822	£ -	£ 56,416

Purposes of Designated Funds

Fabric Fund: held locally for emergency purposes.

Organ Fund: held locally for upkeep of musical instruments.

Missional Activity: Legacies received in 2024 designated by Kirk Session.

Purposes of Restricted Funds

Bequest Account: to be used for Christian education.

Clerk Memorial fund: to be used for education.

Inverailort Account: money left for the upkeep of the grave of Cameron of Lochailort in Kilmallie Cemetery transferred to Friends of Kilmallie.

McLachlan Bequest: money left for the upkeep of the McLachlan stained glass window (Corpach) transferred to Friends of Kilmallie.

Benevolent Account: to be used for charitable purposes at the Minister's discretion.

Mission Bequest: to be used for mission work.

3 Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Recurring weekly / monthly offerings	£ 44,034	£ -	£ -	£ 44,034	£ 48,504
Recurring Gift Aid offerings	£ -	£ -	£ -	£ -	
Tax Recovered on Gift Aid Donations	£ 6,072	£ -	£ -	£ 6,072	£ 15,900
Ordinary Offerings (Open Plate)	£ 8,301	£ -	£ -	£ 8,301	£ 8,406
Other Offerings, Donations etc	£ 5,455	£ -	£ -	£ 5,455	£ 5,670
	£ 63,862	£ -	£ -	£ 63,862	£ 78,480

4 Analysis of Other Income

Life and Work Donations	£ 196	£ -	£ -	£ 196	£ 42
Funerals	£ 5,860	£ -	£ -	£ 5,860	£ 4,900
Weddings	£ 200	£ -	£ -	£ 200	£ 250
Refunds/Highland Council	£ -	£ -	£ -	£ -	£ 9,059
LPW Vat reclaimed	£ 10,703	£ -	£ -	£ 10,703	£ -
Shared Costs Kilmonivaig	£ 1,320	£ -	£ -	£ 1,320	£ 4,463
Other receipts	£ -	£ -	£ -	£ -	£ -
	£ 18,279	£ -	£ -	£ 18,279	£ 18,714

Analysis of Payments

Costs of generating funds

Investment Managers' fees	£ -	£ -	£ -	£ -	£ -
Offering envelopes	£ -	£ -	£ -	£ -	£ 117
B Davies advertising + fee	£ 194	£ -	£ -	£ 194	£ -
	£ 194	£ -	£ -	£ 194	£ 117

5 Charitable activities

Ministries & Mission allocation	£	40,423	£	-	£	-	£	40,423	£	50,784
Presbytery dues	£	1,630	£	-	£	-	£	1,630	£	666
Voluntary Additional Stipend	£	-	£	-	£	-	£	-	£	-
Minister's expenses	£	-	£	-	£	-	£	-	£	3,434
Minister's Travel	£	1,846	£	-	£	-	£	1,846	£	1,033
Ministerial Assistance	£	-	£	-	£	-	£	-	£	-
Pulpit supply	£	150	£	-	£	-	£	150	£	-
Other staffing costs	£	-	£	-	£	-	£	-	£	-
Missional activity & resources	£	-	£	2,057	£	-	£	2,057	£	2,233
Fabric repairs & maintenance	£	9,479	£	-	£	-	£	9,479	£	14,716
Council Tax	£	5,856	£	-	£	-	£	5,856	£	6,174
Heat and light	£	12,944	£	-	£	-	£	12,944	£	14,188
Insurance	£	7,650	£	-	£	-	£	7,650	£	2,103
Other building costs	£	66,642	£	-	£	-	£	66,642	£	18,407
Church office expenses	£	2,546	£	-	£	-	£	2,546	£	4,851
Organ & music	£	305	£	-	£	-	£	305	£	270
Printing, stationery and postage	£	392	£	-	£	-	£	392	£	1,367
Other expenses	£	3,145	£	-	£	-	£	3,145	£	2,294
	£	153,009	£	2,057	£	-	£	155,066	£	122,520

Governance costs

Independent examiner's fees	£	150	£	-	£	-	£	150	£	340
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Other payments

Purchase of assets	£	-	£	-	£	-	£	-		
Purchase of investments	£	-	£	-	£	-	£	-		
	£	150	£	-	£	-	£	150	£	340

6 Giving to Grow Contributions

	2025	2024
Contributions	£ 40,423	£ 50,339
Vacancy Allowance	£ -	£ -
Brought forward from previous year	£ -	£ 445
Carried forward to following year	£ -	£ -
Amount Paid	£ 40,423	£ 50,784

7 Collections for Third Parties

Income received to be paid to other Charities

Christian Aid	£ -	£ 195
Erskine Hospital	£ 181	£ 251
Lochaber Foodbank	£ 93	£ 84
	£ 274	£ 530

Donations paid to other Charities

Christian Aid	£ 181	£ 195
Erskine Hospital	£ -	£ 608
Lochaber Foodbank	£ 181	£ 84
	£ 181	£ 887

NB £708.51 was collected and lodged directly with Christian Aid.

8 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 fifth and subsequent years) **£39,856**.

Fort William Kilmallie Church of Scotland
Appendix
At 31 December 2025

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

		2025	2024
50	Consolidated Fabric Fund - Revenue Credit Balance at 31 December	£ 34,792.42	£ 33,125.71
55	Consolidated Fabric Fund - Capital Transferred to 56	£ -	£ -
56	Consolidated Fabric Fund - Capital Credit balances held at 31 December at cost Market Value of balances at 31 December	£ 10,558.19 £ 15,778.40	£ 10,558.19 £ 15,087.96
85	Temporary Funds Closing Balance at 31 December	-£ 2,921.00	-£ 2,529.80
	Total	£ 47,649.82	£ 45,683.87
Investors Trust			
	Deposit Fund - Fabric Fund	£ 15,300.99	£ 14,650.05
	Growth Fund - General Purposes No.1	£ 282,823.04	£ 262,269.04
	Growth Fund - General Purposes No.2	£ 3,440.00	£ 3,190.00
	Income Fund	£ -	£ -
	Total	£ 301,564.03	£ 280,109.09
	Grand Total	£ 349,213.85	£ 325,792.96