Scottish Charity No.SC038152

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

Trustees' Report and Financial Statements

For the Year Ended 31 December 2025

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

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Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

Church Information

Trustees
A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Address
Rev. James Blackwell
Free Church Manse
Ardelve
By Kyle
IV40 8DY.

Treasurer
R. M. Lamont,
Old Free Church Manse,
Glenelg,
Kyle,
IV40 8LA.

Bankers
Royal Bank of Scotland PLC,
Portree (A) Branch,
Bank Street,
Portree,
Isle of Skye
IV51 9BX.

Church Address
Glenelg

Independent Examiners
Karen Kennedy CA
The Knoll
Upper Ardelve
By Kyle
IV40 8EY

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

Status of Charity and Governing Document
Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038152).

Aims and Affiliation
The Free Church of Scotland currently has around 100 congregations in Scotland, as well as two in London and five in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Skye & Wester Ross Presbytery. It is now overseen by its own minister.

The Glenelg church building and the Ardelve manse are the property of the congregation and are held in trust by locally elected property trustees under the Church's Model Trust Deed.

Trustees and Office Bearers
The congregation is governed and administered by elected office bearers (all volunteers) and the minister who oversees it. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Finance Committee, which comprises Kirk Session members plus personnel elected from within the congregation and by the congregation, oversees financial and property matters. Under Charity Law, members of the Finance Committee are deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

The members of the Finance Committee who are the Charity Trustees, who served during the year were as follows:- Rev James Blackwell, Ronnie Lamont, Donald Lamont, Moira Lane, Colin MacDonald, Ken MacDonald, Finlay Macdonald and Craig Scobie.

Congregational Property Trustees
For Glenelg & Arnisdale:
John Cameron, Donald Lamont, Ronald Lamont and Craig Scobie.
For Lochalsh & Glenshiel
Anne Fraser, Colin MacDonald, Finlay MacDonald and Ken MacDonald.

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders or other members of the Finance Committee). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

The congregation continues to meet regularly for public worship and carry out various activities in pursuit of the above stated aims.

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

The Kirk Session continues to do their best to lead, grow, build up, encourage, pastor and serve the congregation. Our minister continues to lead the congregation in worship, preaching and giving pastoral care.

The Finance Committee takes care of the manse as it is used by our minister and his family and continue to maintain the building. The Finance are currently exploring options for the Glenelg church building and site having recently acquired congregational permission to explore the sale of the property.

The congregation continue to move forward and review our Ministry Plan and to prayerfully seek ways of involving the entire congregation in the life and work of the church and ways to reach out with the gospel as a Healthy Gospel Church for our community. We have been blessed to see new members and attendants in the recent months.

Reserves

Results for the year

As a result of a deficit for the year of £1,209 the church held unrestricted funds amounting to £40,276 at the year end.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees

R Lamont

Ronnie Lamont
Trustee/Secretary

Dated: 27 / 9 / 2026

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

Report of the Independent Examiners to the Trustees *for the year ended 31 December 2025*

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 5 to 9.

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 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 Examiners' 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

Qualification Chartered Accountant

Address The Knoll, Upper Ardelve, By Kyle, IV40 8EY

Date 22 September 2026

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

Receipts and Payments Accounts

For the year ended 31 December 2025

	Notes	Unrestricted Funds: General Fund £	Unrestricted Funds: Designated Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Receipts						
Free Will Offerings		31,905			**31,905**	**25,161**
Church Door Collections		2,797			**2,797**	**1,187**
Endowment Income		84		238	**322**	**238**
Gift Aid Tax Refunds		8,080			**8,080**	**5,906**
Ardelve Manse Rent					**-**	**1,800**
Designated Objects			1,681		**1,681**	**961**
Clubs			1,819		**1,819**	**1,240**
Interest		1,516		8,799	**10,315**	**11,645**
Donations		2,765			**2,765**	**500**
Other income (Stalking Lease + Parking)		1,000			**1,000**	**2,000**
Total Receipts		**48,147**	**3,500**	**9,037**	**60,684**	**50,638**
Payments						
Payments for Charitable activities						
Remittances to Central funds		41,040		238	**41,278**	**17,938**
Presbytery Dues & Levies		1,280			**1,280**	**490**
Designated Objects Paid			1,937		**1,937**	**705**
Pulpit Supply & Communion Expenses		1,097			**1,097**	**2,107**
Minister's Expenses		1,113			**1,113**	**2,762**
Hall Hire		4,837	585		**5,422**	**3,907**
Holiday Club Expenses (excl Hall Hire)					**-**	**373**
Ardelve Manse Refurbishment / (Repairs)					**-**	**7,290**
Ardelve Manse Expenses		8,042			**8,042**	**1,551**
Church Signs		591			**591**	
Church Magazines & Books		368			**368**	**55**
Sundries		384			**384**	**397**
Accountancy & Admin Fees		381			**381**	**566**
Total Payments		**59,133**	**2,522**	**238**	**61,893**	**38,141**
Surplus/(Deficit) for the year		**- 10,986**	**978**	**8,799**	**- 1,209**	**12,497**
Transfers					**-**	**-**
Net movement in funds after transfers		**- 10,986**	**978**	**8,799**	**- 1,209**	**12,497**
Total funds brought forward		51,262	256	283,376	334,894	322,397
Total funds carried forward		**40,276**	**1,234**	**292,175**	**333,685**	**334,894**
Represented by:						
Unrestricted funds						
General Fund		**40,276**			**40,276**	**51,262**
Designated Funds					**-**	**-**
Retiring Collections to be Paid			-		**-**	**256**
Clubs Funds Held			**1,234**		**1,234**	
Restricted Funds					**-**	**-**
Endowments				**2,303**	**2,303**	**2,303**
Fabric Fund				**2,770**	**2,770**	**2,770**
Edinburgh Funds				**287,102**	**287,102**	**278,303**
Totals		**40,276**	**1,234**	**292,175**	**333,685**	**334,894**

Glenelg & Arnisdale, Lochalsh & Glenshiel Free Church

Statement of Balances

As at 31 December 2025

		2025	2025	2024
		£	£	£
Investments held at Cost			2,303	2,303
Bank & Cash in hand				
Opening balance		**54,288**		51,460
Transfer from Edinburgh				
Surplus/(Deficit) for the year		**- 10,008**		2,828
Closing balances			**44,280**	54,288
Funds Held at Central Office				
Opening balance		**278,303**		268,634
Transfer to Edinburgh				
Movement in Year		**8,799**		9,669
Closing balance			**287,102**	278,303
Total of monetary assets held			**333,685**	**334,894**
Reserves				
Unrestricted funds			**40,276**	51,262
Designated funds			**1,234**	256
Restricted funds			**292,175**	283,376
			333,685	**334,894**
Statement of Assets held for Charitable purposes				
Properties				
Glenelg	Church		**8,137**	**8,137**
Ardelve	Manse		**47,185**	**47,185**
Arnisdale	Land		**387**	**387**
Total			**55,709**	**55,709**
Statement of Liabilites at 31st December 2025				
Invoices due for payment			-	**241**

Approved by the Trustees on 27/09/ 2026 and signed on their behalf by the undernoted:

Trustee *Trustee*

The notes form part of these financial statements.

Notes to the Financial Statements *for the year ended 31 December 2025*

1. Accounting Policies

Accounting Convention
The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements
The financial statements have been prepared on a receipts and payments basis.

Fixed Assets
A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account
For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise collections and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been chosen by the trustees for particular purposes.

Restricted funds comprise income and collections which have been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

2. Tangible Fixed Assets

Properties

	Heritable Property	Fixtures & Fittings	Total
	£	£	£
Cost			
At 1st January 2025	55,709	-	**55,709**
Additions	-		-
Disposals	-		-
At 31st December 2025	**55,709**	-	**55,709**
Depreciation			
No provision made for Depreciation			
Net Book Value			
At 31st December 2025	55,709	-	55,709
At 31 December 2024	55,709	-	55,709

3. Investments (Endowments)

	2025	2024
Congregation holds Share Pool Units	2,303	2,303
	£	£
Market Value	14,094	13,242

4. Amounts Held by the Central Church

	2025	2024
	£	£
At 1st January 2025	278,303	268,634
Interest Credited	8,799	9,669
Appropriated to General Funds		
At 31st December 2025	**287,102**	**278,303**

5. Transactions with Trustees

There were no transactions with Trustees during the year.

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

6. Unrestricted funds

	Balance at 01.01.25 £	Receipts £	Payments £	Transfers £	Balance at 31.12.25 £
General Fund	51,262	48,147	(59,133)	-	40,276
Designated Fund	256	3,500	(2,522)		1,234
Total unrestricted funds	51,518	51,647	(61,655)	-	41,510

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Designated Fund represents money set aside by the Finance Committee for particular purposes.

7. Restricted funds

	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
Investments at Cost	2,303	238	(238)		2,303
Building & Fabric Fund	2,770				2,770
Edinburgh Funds	278,303	8,799			287,102
Total restricted funds	283,376	9,037	(238)	-	292,175

Explanation of funds

Investments - represents donations and bequests received specifically for the benefit of the congregations
Fabric Fund - represents collections, donations and monies received on the disposal of church properties
Edinburgh Funds - represents monies received on the disposal of church properties