

Scottish Charity No SC038140

Kilmallie and Ardnamurchan Free Church of Scotland
Trustees' Report and Financial Statements
Year Ended 31 December 2025

Kilmallie and Ardnamurchan Free Church of Scotland

Church Information

Business address

Glenpane Street
Caol
Fort William
PH33 7AU

Property Trustees

David MacCallum
Dr Alan Massie
Craig Murray
Graeme Ferguson

Deacons' Court

Rev Dr Euan Dodds Minister
David MacCallum Elder
Dr Alan Massie Elder
Craig Murray Elder
Graeme Ferguson Elder
Duncan Kennedy Elder
Nathan Kish Elder - from March 2025
Simon Drysdale Deacon
Peter MacGillivray Deacon
Graham Mackenzie Deacon
Iain MacAskill Deacon

Independent Examiner

Marie McMillan
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH

Bankers

Bank of Scotland
62 High Street
Fort William
PH33 6AE

Solicitors

Blackadders LLP
10 Euclid Crescent
Dundee
DD1 1AG

Kilmallie and Ardnamurchan Free Church of Scotland

Report of the Trustees for the year ended 31 December 2025

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

Kilmallie and Ardnamurchan Free Church of Scotland is unincorporated and governed by its Constitution. The church is a registered Scottish Charity (SC038140).

Aims and Affiliation

The Free Church of Scotland currently has over 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 seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

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 spiritual and 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, consequently, derives its form of teaching, worship, ministry and government from it. The main emphasis in the service of worship is the preaching of the Gospel - the Good News of a 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 Free Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives historical background to the Church coming into being in 1843 and lists the documents in which is embodied its constitution. The document is available on request from the Free Church of Scotland, 15 North Bank St, The Mound, Edinburgh, EH1 2LS.

Kilmallie and Ardnamurchan 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 Presbytery of Inverness, Lochaber and Ross. The congregation is authorised by the Church to have a minister paid from central funds of the Church.

The Church buildings, Minister's manse and the residential property "Forglen" are the property of the congregation.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (volunteers without payment) and its minister. The Kirk Session, composed of the minister and elected elders, has responsibility for spiritual matters while the Deacons' Court, composed of the Kirk Session with any elected Deacons, is responsible for financial and material matters. Under charity law, the Deacons' Court are deemed to be trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the Congregational trustees who are responsible for holding congregational property in trust. The Deacons' Court are assisted in financial matters by a finance assistant.

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing trustees (Elders and Deacons). 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 standards, aims and day to day operations. As part of the induction programme, new trustees are required to understand their statutory responsibilities as well as their responsibilities of the office within the congregation as Elder or Deacon.

Grant making policy

The church makes grants from tithed gift income to individuals and organisations that are generally known to the trustees of the church. The beneficiaries are involved in activities or ministries compatible with church objectives. During 2025 donations were made to Compassion to sponsor a child in Haiti, Oswestry Free Church camp and the Lingards (mission partners in Greece).

Statement on risk

The Trustees assess the major risks to which the congregation is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

Reserves policy

The policy of the Trustees is to aim to retain sufficient reserves to meet the cost of any regular commitments, as well as a contingency to enable it to continue to develop further projects.

Objectives and activities

The congregation aims to maintain the public worship of God and to foster Christian fellowship; to evangelise the local area by proclaiming the Gospel of the Lord Jesus Christ, the exercise of pastoral care and the provision of practical compassion for those in need; to uphold and further the interests of the Free Church of Scotland; and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland.

Achievements and performance

2025 was an active and varied year for the congregation in our pursuit of our charitable aims.

We held weekly morning and evening services in our Kilmallie building. These are open to all in the community. A creche and Sunday school ran alongside the services and a time of hospitality was shared after each morning service. We studied various books of the Bible including the Psalms and the Gospel of Mark. The youth fellowship continued regularly for those in High School, drawing young people from other congregations and the local community. The group worked through the 3,2,1 course (which was also run as an evangelistic course on Tuesday evenings). We welcomed visiting preachers to conduct our communion services and admitted one new member.

Our services are livestreamed over the internet and also to our church building in Acharacle. In-person services and a Sunday school were also held in Acharacle. Following the refurbishment of the building we began livestreaming services from Acharacle to the Kilmallie building. The Sunday school still meets in the Acharacle community centre while the services proceed in the church building.

We continued to hold a monthly service in Kilchoan outside of the summer when local supply is in place. We welcomed a number of preachers to conduct services at the most Westerly point of the British mainland. We are grateful to the Church of Scotland for the use of their modern church building.

Our minister, Euan, attended a ministerial conference in Jackson, Mississippi where he was able to share about the work in Lochaber. We later welcomed a group of visiting Americans to a Rural Conference Day in our building. Scottish Action for Mental Health (SAMH) also hosted training for sports chaplains in our facilities with the building being offered free of charge to support their work.

The Kilmallie church hosted a variety of regular midweek ministries. On Monday evenings there was a fellowship group for those whose lives are affected by addiction. Tuesday evenings saw a combination of prayer meetings and study groups exploring a range of different resources. There was a fortnightly ladies' Bible study on Wednesdays. Two community groups were hosted by our congregation on Thursdays – a toddler's group in the morning and a craft group in the afternoon. The Saturday event – Families Altogether in the Hall (F.A.I.T.H.) – continued to be well attended by local families who engaged with the activities and lessons before sharing together a warm meal. A Christmas craft and bake sale proved popular. Towards the end of the year a fund-raising quiz was hosted on behalf of Tearfund, as well as a congregational Christmas lunch. Collections were taken at both events and given to the work of Tearfund and our mission partners in Greece.

The Kilmallie church building was also hired out to external organisations including an early years group and a local musical initiative 'Lochaber Music for All'. A Bible study group from a local Church of Scotland congregation was enabled to share the space at no cost. We also hosted a regular support group run by Macmillan nursing and a whole day palliative care conference for NHS staff. The Forglenn manse was rented to a local family. Both rentals bring in significant income to help with the costs of our properties. A significant repair was undertaken to the glass gable end of the Kilmallie building.

We continued to support two ministry families. Matt and Maria Lingard are working in Athens among students, refugees and the urban poor. Our church is their sending church. Nathan Kish served the church in a wide range of ways as our Minister in Training. Nathan completed his training in the autumn and is currently awaiting a call. He continues to preach as an elder of the congregation, having been elected at the start of the year. One young man who attended our congregation has gone to serve the Lord in Africa.

We rejoice in the faithful support of the congregation and give God all the glory.

Financial review

In relation to congregational funding:

Donations to the General, Building and Maintenance and Acharacle funds in 2025 = £75,774.60 (2024 = £98,025.25) (General, Building, Acharacle), with new generous donations from the congregation and the Board of Ministry towards supporting our Minister in Training, with £8,530 given in 2025.

£14,699.78 was received as Gift Aid income from HMRC for donations (2024 = £18,825.50).

The church received £10,800 from renting out the Forglen manse in 2025.

Income from room hire was £8,892.97. Many thanks to the members of the congregation who make it possible to open the church for these events.

The congregation was able to remit £55,588.58 to central church funds (2024 = £51,941.96). This amount met the full Ministry and admin costs set by the Church, as well as a contribution towards our mission levy; we were unable to remit our full mission levy due to the increases in the everyday running of the church.

The congregation repaid £19,601.64 including interest towards the church building loan for Kilmallie. £110,487.84 remains to pay on the loan including interest.

The Minister's stipend is paid by the Free Church of Scotland in Edinburgh.

The church was able to make donations in 2025 to a number of organisations:

Compassion: £384 supporting a girl in Haiti.

Oswestry Free Church Camp: £782.45

Tearfund: £847.23

Lingards (mission partners in Greece): £100

Funding has also been received towards supporting our Minister In Training, Nathan Kish, in his role. The congregation have continued to generously give, as well as a grant from the Free Church of Scotland (£2,750). The donations, gift aid and grants received during the 2 years of the post have fully met the cost of this role.

The conference rental income is designated towards the repayment of the Kilmallie building loan.

The church received a grant from the Corrou Foundation, £2,500 for use in 2025 and a further £2,500 for use in 2026. The 2025 grant of £2,500 has been used to repair the roller-shutters in the church kitchen, which are necessary to comply with food hygiene and health and safety requirements.

Repairs have been necessary to the shore front gable end of the Kilmallie church. These have totalled £6,470 including the hire of scaffolding.

A grant of £3,000, which was promised towards the Acharacle refurbishment, was received in 2025.

Principal sources of funding

The congregation receives its funding by way of standing orders, weekly offerings and Gift Aid donations. The church building is also hired out to groups and businesses during the week from which the church receives a rental income.

KILMALLIE AND ARDNAMURCHAN FREE CHURCH OF SCOTLAND

Notes to the Accounts For the year ended 31 December 2025

1. Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Account 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The Deacons' Court agreed to prepare Receipts and Payments accounts from 2020 and have tried to their best endeavours to calculate the figures to match this basis.

VAT

The congregation is not registered for VAT and expenditure includes VAT where applicable.

Tax Refunds

Tax refunds shown in the Income and Expenditure Account are the tax refunds received from HMRC in respect of Gift Aid donations.

2. Nature and purpose of funds

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

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

Designated funds are unrestricted funds set aside for a specific essential or future purpose. The Ardnamurchan fund is a designated fund.

Restricted funds are those which have been received for the objects of the charity and specified for a restricted purpose within these objects by the donor. The funds include the Building and maintenance fund, Acharacle General restricted fund, Acharacle restricted building fund, Jelly Tots, Youth Work and the fund to support our Minister In Training.

Fixed Assets: The congregation owns the Kilmallie and Acharacle church buildings, as well as the Camaghael manse, Banavie and residential property Forglen, Old Banavie Road, Banavie.

The manse was informally valued by Court members at 31st December 2020, on the basis of sales of similar properties, at £290,000 and Forglen at £270,000. Both properties are shown at these amounts in the Balance Sheet.

The manse is insured for £1,000,000, Forglen for £1,000,000, Kilmallie church for £1,604,597 and Acharacle church for £661,250, and the church contents for £158,189 and £75,000 respectively.

3. Related Party Transactions

The Minister receives his stipend paid from the Free Church of Scotland in Edinburgh and the Finance Assistant's and Minister In Training's salaries are paid centrally from the local church funds. The Minister in Training was trustee from March 2025 to March 2026 (employed until the end of October 2025).

Kilmallie and Ardnamurchan Free Church of Scotland

Charity Number SC038140

Receipts and Payments Account

For the Year Ended 31st December 2025

	Unrestricted Funds £	Restricted Funds £	Designated Funds £	Total 2025 £	Total 2024 £
RECEIPTS					
Donations, Grants & Legacies					
Offerings	57,368	18,406	-	75,775	98,025
Gift Aid	9,957	4,742	-	14,700	18,826
Donations - Corroir Foundation	-	5,000	-	5,000	2,500
Donations - FAITH (Youth Work)	-	60	-	60	250
Donations - Asia Link	-	-	-	-	106
Donations - R2R	-	40	-	40	-
Donations - Matt & Maria Mission Work	-	463	-	463	627
Donations - Tearfund Big Quiz Night	-	849	-	849	436
Donations - Thursday Toddlers Subs	-	556	-	556	243
Donations - Oswestry Free Church Camp	-	485	-	485	816
Donations - Nathan Kish Minister in Training	-	4,505	-	4,505	14,750
Fundraising					
Books & Magazines	370	-	-	370	246
Craft Group Subs	-	756	-	756	1,350
Craft and Café Sales	-	997	-	997	1,308
Fellowship Lunches	-	-	-	-	110
Investments					
Interest on funds held by Edinburgh	7,776	-	-	7,776	-
Other Income					
Forglen Rental	8,640	-	2,160	10,800	10,800
Conference Room Hire	-	-	8,893	8,893	7,993
Miscellaneous	1,110	-	-	1,110	244
Funerals	430	-	-	430	1,410
Grants to Support Role of Minister In Training	-	2,750	-	2,750	9,500
Grants for Acharacle refurbishment	-	3,000	-	3,000	34,050
Grants for Acharacle AV replacement	-	-	-	-	15,877
Total Receipts	85,652	42,608	11,053	139,313	219,466

PAYMENTS					
Fundraising Expenses					
PayPal Fees	5	2	-	7	24
Sum Up fees (General Fund)	1	8	-	10	16
General Activities					
Visiting speaker expenses	-	-	-	-	719
Salaries and visiting speaker expenses - General	7,936	549	-	8,485	7,981
Salaries - Minister In Training	47	21,089	-	21,136	20,591
Minister's Expenses - Electricity and Gas for Manse	1,017	-	-	1,017	1,033
Minister's Expenses - Manse Phone and Broadband	278	-	-	278	265
Minister's Expenses - Books	108	-	-	108	303
Minister's Expenses - Car Mileage	392	711	-	1,103	1,787
Minister's Expenses - Miscellaneous	1,484	49	-	1,532	1,302
Council Tax / Water	3,252	12	-	3,263	3,404
Manse Heating	1,392	-	-	1,392	1,392
Property, Maintenance and Cleaning	1,288	9,650	-	10,938	2,840
Property and Maintenance - Forglen Repairs	-	-	1,297	1,297	858
Acharacle refurbishment	-	-	-	-	114,141
Insurance	3,884	-	-	3,884	5,094
Church Heating & Lighting	5,004	1,136	-	6,140	6,055
Jelly Tots & Youth Work	515	102	-	617	715
Church General Funds	55,589	-	-	55,589	51,942
Licences and Other Fees	1,502	516	-	2,017	1,691
Phone & Communication	1,253	552	-	1,805	2,969
Books, Stationery and Magazines	1,266	-	-	1,266	1,400
Gift Aid Fees	139	47	-	187	331
Presbytery Dues	1,198	-	-	1,198	2,176
Sundries - Kitchen	550	748	109	1,407	1,148
Sundries - Miscellaneous	389	160	-	550	13,331
Sundries - Cleaning	98	174	-	272	170
Acharacle AV system	-	-	-	-	15,877
Loan Repayment	-	11,434	8,167	19,602	39,608
Grant and Donations					
Compassion	384	-	-	384	384
Asia Link	-	-	-	-	200
FCofS - Free Church Camp Leaders Fees	-	-	-	-	300
Oswestry Free Church Camp (Laura MacGillivray)	-	782	-	782	1,059
Tearfund - Big Quiz Night	-	847	-	847	433
Matt, Maria and Sofia Lingard	-	100	-	100	626
Nathan Kish for Hospitality for Amercian Visitors	-	-	-	-	40
Loan Charges & Statutory Fees					
Professional Fees	300	-	-	300	280
Other					
Payment from Central Office Funds	-	-	-	-	-
Total Payments	89,270	48,669	9,574	147,513	302,486

Surplus/Deficit for year	(3,618)	(6,061)	1,479	(8,200)	(83,020)
Transfers during the year	-	-	-	-	-
Funds Brought Forward	33,918	39,764	137,083	210,765	293,785
Funds Carried Forward	30,300	33,703	138,562	202,565	210,765

Represented by:

Current Assets

<i>Unrestricted funds</i>	30,300			30,300	33,918
<i>Restricted funds:</i>					
Road to Recovery	-	4,195	-	4,195	4,195
Building & Maintenance Fund	-	12,223	-	12,223	11,709
Holiday Club, Youth Work & Jelly Tots	-	7,885	-	7,885	7,874
Thursday Toddlers	-	483	-	483	179
Acharacle Building Fund	-	2,732	-	2,732	(268)
Craft Group	-	3,213	-	3,213	3,591
Acharacle General Fund	-	(1,309)	-	(1,309)	(815)
R2R	-	40	-	40	-
Craft and Café Sales	-	994	-	994	-
Oswestry Free Church Camp	-	-	-	-	-
Tearfund	-	-	-	-	-
Matt & Maria	-	363	-	363	-
Welcome Gift (Dodds)	-	40	-	40	40
Leaving Gift (Ross)	-	40	-	40	40
Corrour Foundation	-	2,500	-	2,500	-
Warm Space	-	305	-	305	305
Nathan Kish Minister in Training	-	-	-	-	12,914
<i>Designated funds:</i>					
Ardnamurchan Funds	-	-	128,485	128,485	128,485
Interest on Funds held by Edinburgh	-	-	5,996	5,996	5,996
Forglen Rental Funds	-	-	3,464	3,464	2,602
Building Loan (Conference Room Hire)	-	-	616	616	-
	30,300	33,703	138,562	202,565	210,765
	-	-	-	-	-

Kilmallie and Ardnamurchan Free Church of Scotland

Statement of Balances

As at 31st December 2025

Notes	2025 £	2024 £
Bank Accounts		
Opening Balances	40,636	76,096
Transfers	-	47,560
Surplus/(Deficit) for year	<u>(8,200)</u>	<u>(83,020)</u>
Closing Balance	<u>32,437</u>	<u>40,636</u>
Funds Held at the Central Office		
Opening Balance	170,128	217,688
Surplus/(Deficit) for year	-	(47,560)
Closing Balance	<u>170,128</u>	<u>170,128</u>
Total Monetary Assets	<u>202,565</u>	<u>210,765</u>
Reserves		
Unrestricted Funds	(8,287)	(4,669)
Unrestricted Funds- Central Office *	38,587	38,587
Designated Funds- Central Office **	131,541	131,541
Restricted Funds	33,703	39,764
Designated Funds	<u>7,021</u>	<u>5,542</u>
	<u>202,565</u>	<u>210,765</u>

From sale of Kilchoan Manse - these funds are to benefit the work in Ardnamurchan *

From sale of Kilchoan Free Church **

Statement of Assets

Kilmallie Manse	290,000	290,000
Acharacle Building	575,000	575,000
Acharacle Contents	75,000	75,000
Kilmallie Free Church Building	655,111	655,111
Forglen Building	<u>270,000</u>	<u>270,000</u>
	<u>1,865,111</u>	<u>1,865,111</u>

Investments

Share Pool Units - 1413	<u>8,648</u>	<u>8,131</u>
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594 Sustentation Endowments - £3,635

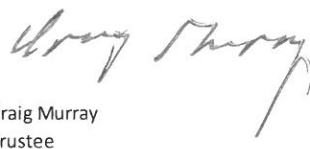
584 Sustentation Endowments - Acharacle / Strontian - £3,574

235 Sustentation Endowments - Ardnamurchan - £1,438

Liabilities

Free Church of Scotland - Kilmallie New Build	<u>110,487</u>	<u>124,325</u>
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Approved by the Trustees and signed on their behalf by the undernoted:

Dr Alan Massie
Trustee

Craig Murray
Trustee

Kilmallie and Ardnamurchan Free Church of Scotland

Notes

As at 31st December 2025

1 Tangible Fixed Assets

As listed in the statement of assets, the congregation owns the undernoted buildings:-

Kilmallie Free Church
Acharacle Free Church
Kilmallie Free Church Manse
Forglen Manse

2 Transactions with Trustees

There were no transactions with Trustees during the year.

3 Bank Accounts / Other

	2025	2024
Opening Balances	£	£
Treasurers Account	37,695	73,803
Pay Pal	2,881	2,233
Petty Cash	60	60

40,636	76,096
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Closing Balances

Treasurers Account	29,360	37,695
Pay Pal	3,016	2,881
Petty Cash	60	60

32,437	40,636
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4 Amounts held by the Central Church

Funds held as Cash	170,128	170,128
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5 Unrestricted Funds

	Balance at 1st January 2025 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31st December 2025 £
Unrestricted Funds	33,918	85,652	(89,270)	-	30,300

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

6 Restricted Funds

	Balance at 1st January 2025 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31st December 2025 £
Road to Recovery	4,195	-	-	-	4,195
Building & Maintenance Fund	11,709	19,128	(18,614)	-	12,223
Holiday Club, Youth Work, Jelly Tots	7,874	60	(49)	-	7,885
Thursday Toddlers	179	556	(252)	-	483
Acharacle Building Fund	(268)	3,000	-	-	2,732
Craft Group	3,591	756	(1,134)	-	3,213
Acharacle General Fund	(815)	2,745	(3,240)	-	(1,309)
R2R	-	40	-	-	40
Craft and Café Sales	-	997	(3)	-	994
Oswestry Free Church Camp	-	485	(485)	-	-
Tearfund	-	849	(849)	-	-
Matt & Maria	-	463	(100)	-	363
Welcome Gift (Dodds)	40	-	-	-	40
Leaving Gift (Ross)	40	-	-	-	40
Corrour Foundation	-	5,000	(2,500)	-	2,500
Warm Space	305	-	-	-	305
Nathan Kish	12,914	8,530	(21,444)	-	-
Total Restricted Funds	39,764	42,608	(48,669)	-	33,703

7 Designated Funds

	Balance at 1st January 2025 £	Incoming Resources £	Resources Expended £	Transfers £	Balance at 31st December 2025 £
Ardnamurchan Fund	128,485	-	-	-	128,485
Ardnamurchan Interest on Funds held by Edinburgh	5,996	-	-	-	5,996
Forglen - Property Repairs Fund	2,602	2,160	(1,297)	-	3,464
Conference Room Hire	-	8,893	(8,277)	-	616
Total Designated Funds	137,083	11,053	(9,574)	-	138,562

The Ardnarmurchan Fund is made up of the Ardnarmurchan designated fund and the Kilchoan Church sale (held by Free Church of Scotland - Edinburgh).

8 Bank Reconciliations

	Treasurers Account £	Pay Pal Account £	Petty Cash £	Total £
Opening Ledger Balance	37,695	2,881	60	40,636
Receipts	139,113	200	-	139,313
Payments	(147,448)	(65)	-	(147,513)
Closing ledger Balance	29,360	3,016	60	32,437

Bank Statement 31st December 2025	29,360	3,016	60	32,437
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Outstanding lodgements:	-
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Outstanding cheques:	-
	<u>32,437</u>
	-

Kilmallie and Ardnamurchan Free Church of Scotland
Charity Number SC038140

Independent examiner's report to the trustees on the unaudited accounts of Kilmallie and Ardnamurchan Free Church of Scotland.

I report on the accounts of Kilmallie and Ardnamurchan Free Church of Scotland for the year ended 31st December 2025 set out on the previous 6 pages.

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:- 6/7/2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH

