

The Church of Scotland
Kiltarlity and Kirkhill Church of Scotland

www.kiltarlityandkirkhill.org.uk

Receipts and Payments Account

Year to 31 December 2025

Congregation No: 372161

Charity No: SC003866

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

Reference and Administration Information

Charity Name: Kiltarlity & Kirkhill Church of Scotland
Charity Registration Number: SC003866
Congregation Reference No: 372161
Contact Address: Anneliese Garvie (Treasurer)



Trustees

Rev. Andrew Kuzma: [Redacted]
Les Bradley (Elder): [Redacted]
Angela Cosens (Elder): [Redacted]
Angela Dunn (Elder): [Redacted] (retired 28 October 2025)
Simon Fraser (Elder): [Redacted]
David Garvie (Elder): [Redacted]
Margo MacLennan (Elder): [Redacted]
Markus Meier (Elder): [Redacted]
Sheila J. Moir (Elder): [Redacted]

Principal Office-bearers

Minister: Rev. Andrew Kuzma
Session Clerk: David Garvie
Property Convenor: Les Bradley
Treasurer: Anneliese Garvie: [Redacted]
Safeguarding Coordinator: Iain Clyne: [Redacted]
Health and Safety Officer: Les Bradley

Independent Examiner

Ian D. Morrison



Bankers

Royal Bank of Scotland
Harbour Road
Inverness
IV1 1NU

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

Trustees' Annual Report

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active Elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. Elders are ordained for life. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Clèir Eilean Ì Presbytery.

Organisational Structure

The Kirk Session is responsible for regulating the church finances, managing and maintaining church property and overseeing the administration and spiritual affairs of the church and congregation. The Kirk Session has the authority to delegate any or all of these duties to a committee or sub-committee. The Kirk Session, chaired by the minister, meets approximately five times per year. Certain responsibilities are delegated to the Treasurer and the Session Clerk as appropriate.

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. 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 and various ecumenical bodies in Scotland and beyond.

Worship: a service of worship is held each Sunday at 10.45am alternately in Kiltarlity church and Kirkhill church, both of which services currently may be accessed live on line by using YouTube. Holy Communion is celebrated at least four times each year.

Minister: Rev. Andrew (Drew) Kuzma is the current minister.

Education:

- a) A Youth Church for children up to S4 is held each Sunday. Up to 40 young people are involved in the life of the congregation, across all the various activities.
- b) The after-school "Friday Club" continues to operate successfully at Kiltarlity church, led by Elder Sheila Moir and assisted by a team of members, adherents, and some parents. Around 30 Tomnacross primary school children attend for games, crafts, art and music with a Christian content. This provides a service to parents and encourages use and awareness of our church building at Kiltarlity with some of the children participating in church activities.
- c) Messy church was run 4 times during the year – twice in each village.

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

- d) A Youth Group for teenagers is now held every other Saturday and various young people have been taken away on a youth weekend/camp and to Magnitude.

Achievements and Performance

- Sunday morning worship was conducted each Sunday throughout the year.
- A Sunday evening 'worship night' was held 4 times during the year.
- The Kirk Session met on five occasions.
- There were 8 funerals, 3 baptisms and 4 weddings during the year.
- 15 new members have been added to the communion roll and there was 1 deletion. At year end the roll stood at 107 communicants with 28 adherents.
- A Watchnight service was held on Christmas Eve in Kirkhill church.
- An early evening Christmas Eve Family Service was held in Kirkhill church with over 100 attendees.
- A well-attended successful Nativity play was held in Kiltarlity church during morning worship, involving over 25 children from Friday Club.
- A well-attended successful outdoor Nativity play was held near Kirkhill.
- Coffee and tea are served after worship to foster fellowship.
- The parish continues to operate the website www.kiltarlityandkirkhill.org.uk.
- A very successful "Friday Club" is run every Friday – see detail under 'Education'.
- "Baby Sing" is held weekly during school term time with an average attendance of 8-10 carers and their children.
- Well-attended coffee mornings are held each week in Kirkhill church and donations received are sent to a different charity each month, with 2 months of donations being given to church funds to cover basic running costs. In 2025, a total of £3,312 was raised for third party causes, and this was spread over 10 different charities/organisations. Average weekly attendance is approximately 33 adults and 4-10 children.
- A Bible Study is held every Monday night, with a regular attendance of around 14-16 people.
- "Food for thought" (Youth digging deeper into the bible) occurs twice a month on a Tuesday.
- Two Saturday breakfast prayer meetings were held in 2025 with roughly 10 to 12 attendees at each. These were impromptu meetings with topics led by The Spirit for both local and International need. Members of the congregation created prayer stations and provided food and refreshments. There are more meetings being considered for 2026 and with more time to plan and advertise, we hope attendance will be increased.
- The pastoral care team continues to coordinate the pastoral needs of the parish.

The Future

In October 2025, Clèir Eilean Ì Presbytery decided that Kiltarlity & Kirkhill Church should form a union with Kilmorack & Erchless and that Kiltarlity church building should be closed. A small team has been formed, with representatives from both congregations, to work out the detail and to create a draft Basis of Union. It is likely the union will take effect sometime during 2026.

Financial Review

The principal sources of income are donations and weekly offerings, income tax recovered thereon and investment income. Offerings, including donations from weddings and funerals, over the year were £45,688 down by £563 when compared with the previous year. There are 34 people contributing by standing order, down from around 40 last year. Advantage is being taken of the Gift Aid Small Donations Scheme. Claims for Gift Aid rebate totalling £8,870 were made during the year (covering 2025) and there was also a generous

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

legacy of £17,538 which is not restricted for any specific purpose. The intention is to invest up to £15,000 of this in the Church of Scotland Income Fund.

Reserves Policy

The trustees aim to hold cash reserves of at least six months general expenditure. At the year end the church held unrestricted cash funds of £48,867. The locally held Reserve Fund has been designated for property maintenance and general purposes and has been invested in Growth units with The Church of Scotland Investors Trust. The locally held Fabric Fund is invested partly in Growth units and partly in Income units with the Trust. Funds held on behalf of the congregation by C of S General Trustees are shown in the Appendix to these accounts and can be applied only to maintenance and repair of the church and manse and related expenditure as approved by the General Trustees. No extraordinary fabric expenditure is anticipated in 2026.

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 financial 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 on 9th February 2026



Rev. Andrew Kuzma, Minister



Anneliese Garvie, Treasurer

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

Independent Examiner's Report to the Trustees of Kiltarlity & Kirkhill Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025.

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.

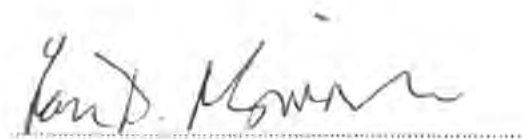
Basis of independent examiner's statement

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: Ian D. Morrison

Address: [REDACTED]

Date: 10/2/2026

Receipts and Payments Account

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	Note					
Donations	3	58,287	-	-	58,287	59,697
Legacies		17,538	-	-	17,538	-
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit Interest	4	-	-	-	-	-
Rents from Land & Buildings	5	85	-	-	85	-
Investment Income	6	595	884	198	1,677	1,677
Other Income	7	500	-	-	500	-
		77,004	884	198	78,087	61,374
Payments						
Cost of Generating Funds	8	-	-	-	-	-
Charitable Activities	8	65,487	-	-	65,487	57,681
		65,487	-	-	65,487	57,681
Surplus / Deficit of Funds		11,518	884	198	12,600	3,693

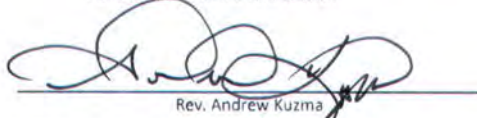
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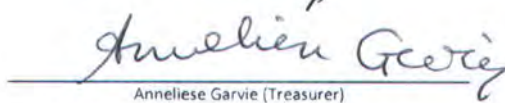
Statement of Balances

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
<i>Unrestricted Funds</i>						
General Funds		47,508	-	-	47,508	34,761
<i>Designated Funds</i>						
Guild Account		1,359	-	-	1,359	1,505
Total Bank & Deposit Balances		48,867	-	-	48,867	36,266
Movement in year:						
		At 01.01.25 £	Receipts £	Payments £	Transfers £	At 31.12.25 £
<i>Unrestricted Funds</i>						
General Funds		34,761	78,047	65,300	-	47,508
<i>Designated Funds</i>						
Guild Account		1,505	40	186	-	1,359
Total Unrestricted Funds		36,266	78,087	65,487	-	48,867
Investments at Market Value						
<i>(Cost: £35,957)</i>						
<i>Unrestricted Funds</i>						
Designated Reserve Fund		30,300	-	-	30,300	28,098
Total Restricted Funds		30,300	-	-	30,300	28,098
<i>Restricted Funds</i>						
Locally Held Fabric Account		-	25,859	-	25,859	24,477
Total Restricted Funds		-	25,859	-	25,859	24,477
<i>Endowment Funds</i>						
John MacDonald Bequest		-	-	-	-	549
Dr Duncan Fraser Bequest		-	-	2,580	2,580	2,393
Ned Fletcher Bequest		-	-	7,527	7,527	6,980
Total Endowment Funds		-	-	10,107	10,107	9,921
Total Investment Balances		30,300	25,859	10,107	66,265	62,496
Other Assets						
Gift Aid Receivable					9,000	9,000

The accounts were approved by the Kirk Session on 9 February 2026

For and behalf of the Kirk Session


Rev. Andrew Kuzma


Anneliese Garvie (Treasurer)

Notes to the Accounts

1 Trustees' remuneration and related party transactions

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year. The minister, Rev Andrew Kuzma, received repayment of travel expenses and council tax.

2 Movement in funds

	At 01.01.25 £	Receipts £	Payments £	Transfers £	At 31.12.25 £
Unrestricted Funds					
General Funds	34,761	78,047	65,300	-	47,508
Designated Funds					
Designated Reserve Fund (cost)	12,256	-	-	-	12,256
Guild Account	1,505	40	186	-	1,359
Total Unrestricted Funds	48,523	78,087	65,487	-	61,123
Restricted Funds					
Locally held fabric fund (cost)	16,776	-	-	-	16,776
	16,776	-	-	-	16,776
Endowment Funds (cost)					
John MacDonald Bequest	549				549
Dr Duncan Fraser Bequest	1,628				1,628
Ned Fletcher Bequest	4,748				4,748
	6,924	-	-	-	6,924
Transfer from Kiltarlity	-	-	-	-	-
Total funds	72,223	78,087	65,487	-	84,823

Purposes of Designated Funds

- * Designated Reserve Fund: The Trustees have set aside these funds for the maintenance of the Church and manse and for general purposes.
- * Guild Account: The Trustees have set aside funds for the furtherance of Guild activities.

Purposes of Endowment funds

- * There are no restrictions on the use of the income or capital of the Bequests.

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Notes to the Accounts (contd.)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Note					
3 Donations					
Free Will Offering (Non gift aid)	6,975	-	-	6,975	9,112
Free Will Offering (With gift aid)	31,320	-	-	31,320	30,851
Open Plate	5,178	-	-	5,178	4,549
General Donations	765	-	-	765	389
Special Collections	-	-	-	-	-
Weddings & Funerals	1,450	-	-	1,450	1,350
Gift Aid Tax recovered	8,870	-	-	8,870	9,069
	<u>54,558</u>	<u>-</u>	<u>-</u>	<u>54,558</u>	<u>55,320</u>
<i>Congregational Organisations</i>					
Youth Ministry	3,233	-	-	3,233	2,419
Tuesday Coffee Morning	456	-	-	456	612
Guild	40	-	-	40	1,346
	<u>58,287</u>	<u>-</u>	<u>-</u>	<u>58,287</u>	<u>59,697</u>
4 Bank & Deposit Interest					
General Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
5 Rents from Land & Buildings					
Rent from Hire of Halls	85	-	-	85	-
	<u>85</u>	<u>-</u>	<u>-</u>	<u>85</u>	<u>-</u>
6 Investment Income					
Designated Reserve Fund	595			595	595
Locally Held Fabric Fund		884		884	884
John MacDonald Bequest			-	-	-
Dr Duncan Fraser Bequest			51	51	51
Ned Fletcher Bequest			148	148	148
	<u>595</u>	<u>884</u>	<u>198</u>	<u>1,677</u>	<u>1,677</u>
7 Other Income					
Life & Work Subscriptions	-	-	-	-	-
VAT Recovered	-	-	-	-	-
Presbytery Grant	500	-	-	500	-
	<u>500</u>	<u>-</u>	<u>-</u>	<u>500</u>	<u>-</u>

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

Notes to the Accounts (contd.)

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
8 Analysis of Payments						
Cost of Generating Funds						
Offering Envelopes		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable Activities						
Giving to Grow	8a	34,168	-	-	34,168	26,514
Presbytery Dues		1,257	-	-	1,257	583
Minister's Expenses		1,787	-	-	1,787	1,788
Manse Costs	8b	5,398	-	-	5,398	4,192
Pulpit Supply		218	-	-	218	109
Church Magazine		-	-	-	-	-
Licences		709	-	-	709	659
Cleaning		1,720	-	-	1,720	1,480
Organist Fees		1,150	-	-	1,150	1,200
Repairs & Maintenance		4,125	-	-	4,125	2,127
Electricity		6,076	-	-	6,076	12,413
Telephone & Internet		731	-	-	731	698
Insurance		3,397	-	-	3,397	3,484
Church Garden		-	-	-	-	-
Life & Work		-	-	-	-	126
Youth Ministry	8c	3,907	-	-	3,907	1,646
Tuesday Coffee Morning		321	-	-	321	269
Guild		186	-	-	186	138
Other Expenses		335	-	-	335	255
		<u>65,487</u>	<u>-</u>	<u>-</u>	<u>65,487</u>	<u>57,681</u>
8a Giving to Grow						
Allocation		41,894	-	-	41,894	30,498
Less - Endowment Income	-	2,531	-	-	- 2,531	- 2,568
Less - Transition Funding	-	5,195	-	-	- 5,195	- 1,416
		<u>34,168</u>	<u>-</u>	<u>-</u>	<u>34,168</u>	<u>26,514</u>
8b Manse Costs						
Repairs & Improvements		1,713	-	-	1,713	725
Council Tax		2,692	-	-	2,692	2,528
Telephone		993	-	-	993	939
		<u>5,398</u>	<u>-</u>	<u>-</u>	<u>5,398</u>	<u>4,192</u>
8c Youth Ministry						
General		-	-	-	-	-
Youth Group / YLI		3,531	-	-	3,531	1,531
Messy Church		250	-	-	250	88
Friday Club		126	-	-	126	27
		<u>3,907</u>	<u>-</u>	<u>-</u>	<u>3,907</u>	<u>1,646</u>

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

Notes to the Accounts (contd.)

9	Collections for Third Parties	2025	2024
	Blythswood Care	345	354
	Highland Hospice	283	175
	Christian Aid	260	310
	Mary's Meals	256	327
	The Vine Trust	412	439
	Tear Fund	347	264
	Tomnacross Parent Council	377	322
	Kirkhill Parent Council	377	322
	Charleston Parent Council	194	
	Kirkhill Gala Committee		127
	Mlali Community Trust	459	277
		<u>3,312</u>	<u>2,917</u>

10 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all the Ministers' stipends & employer's contribution for national insurance, pension and housing loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which relates to years of service. For the year under review the minimum stipend was £32,433 & the maximum stipend (in the 5th and subsequent years) £39,856.

11	Investments held	Cost	Market Value 2025	Market Value 2024
	Designated Reserve Fund (Unrestricted)			
	Reserve fund - 4,404 units C of S Investors Growth Fund	12,256	30,300	28,098
	Locally Held Fabric Fund (Restricted)			
	2,103 units C of S Investors Growth Fund	5,853	14,469	13,417
	1,000 units C of S Investors Income Fund	10,923	11,390	11,060
		<u>16,776</u>	<u>25,859</u>	<u>24,477</u>
	Endowments			
	John MacDonald Bequest	549	-	-
	Dr Duncan Fraser Bequest - 375 C of S Trust Growth Funds	1,628	2,580	2,393
	Ned Fletcher Bequest - 1,094 C of S Trust Growth Funds	4,748	7,527	6,980
		<u>35,957</u>	<u>66,265</u>	<u>61,947</u>

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2025

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	2025 £	2024 £
Capital Account		
Opening balance held at 1st January at cost	18,950	18,950
Realised Gain	-	-
Closing balance held at 31st December	<u>18,950</u>	<u>18,950</u>
Market value at 31st December	<u>29,081</u>	<u>27,741</u>
Revenue Account		
Opening balance at 1st January	29,992	27,695
Rental income	-	-
Interest earned	1,608	1,705
Dividend	677	677
Correcting Entry from GTs	-	-
Transfer from Capital Account	-	-
	<u>32,278</u>	<u>30,078</u>
Administration Costs	320	85
Closing balance at 31st December	<u>31,958</u>	<u>29,992</u>