

Scottish Charity Number: SC038292

**Kiltarlity, Kirkhill and Beaully Free Church of Scotland
Report of the Trustees and Unaudited Financial Statements
for the year ended 31 December 2025**

Kiltarlity, Kirkhill and Beaully Free Church of Scotland

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Kiltarlity, Kirkhill and Beaully Free Church of Scotland

Report of the Trustees for the period ended 31 December 2025

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

Reference and Administrative Information

The members of the Finance Committee (the Trustees) who served during the year were as follows:

Elders: Robin Burnett
Allan Macdonald
Finlay Mackenzie (appointed 12/01/2025)
David Miller (appointed 12/01/2025)

Elected members: Alasdair Stewart (resigned 07/05/2025)
Heather Smith
Anthony Palombo
Christine MacKenzie
Megan Maciver (resigned 07/05/2025)
Agnes Urquhart
Lewis MacKenzie
Richard Hanson

Minister: Stephen Allison

Principal Address: Post Office Brae
Camault Muir
Kiltarlity
Beaully
IV4 7JQ

Telephone: 01463 741053

Website: www.kiltarlityfreechurch.org

Charity Number: SC038292

Independent Examiner: Miss F Culley FCCA
14 Barony Crescent
Inverness
IV2 6FE

Bankers : Royal Bank of Scotland
Alness Branch
45 High Street
Alness
IV17 0SH

Solicitors: Murchison Law
5 Ardross Terrace
Inverness
IV3 5NQ

Kiltarlity, Kirkhill and Beaully Free Church of Scotland

Report of the Trustees for the period ended 31 December 2025

Reference and Administrative Information (continued)

Congregational Trustees

For holding Property - Rob Burnett and Agnes Urquhart.

Status of Charity and Governing Document

Kiltarlity Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038292). Following on from the General Assembly the name of the charity was changed to Kiltarlity, Beaully and Kirkhill Free Church of Scotland and known as Kiltarlity Free Church.

Objectives and Activities

Aims and Affiliation

Kiltarlity Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has 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 the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank Street, The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four 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, the Free Church of Scotland 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 congregation is authorised by the Church to have a minister paid from central funds of the Church.

The church and manse buildings are the property of the congregation and are held under the Church's model trust deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Finance Committee, composed of Kirk Session members plus annually elected committee members, oversees financial and property matters. Under Charity Law, the Finance Committee is 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.

Kiltarlity, Kirkhill and Beauly Free Church of Scotland

Report of the Trustees for the period ended 31 December 2025

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees. Any election process must involve the communicant membership of the congregation. 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.

Review of our Achievement and Performance

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims. Our vision is to grow a vibrant, all-age community of followers of Jesus. We were successful in recruiting our Community and Family Worker. The Congregation continued to support the work of Young Life International in reaching out to teenagers in the area and to run our own Teens Group for teenagers already connected to the church. We run a weekly Sunday school with three classes and held a Summer Holiday Club and Christmas Party for Nursery and Primary children. We held weekly prayer meetings and home groups. Our minister served as chaplain to Lovat Shinty Club.

We sought to support those in need in the community through our Blessing Box providing food. Church services and activities were led by the Rev Stephen Allison.

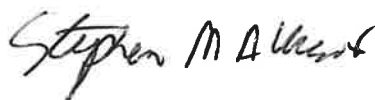
The congregation continued its commitment to support the Free Church of Scotland both spiritually and financially.

Financial Review

The Church receives the majority of its funding from Church members and adherents by way of weekly or monthly offerings and Gift Aid donations.

The Church had net incoming resources of £5,985 (2024: £1,584). Total reserves as at 31 December 2025 were, £45,966 (2024: £39,981) with a general fund of £19,732 (2024: £23,085) and restricted funds of £26,234 (2024: £16,896).

Approved by the trustees on 1st May 2026 and signed on their behalf by:



Stephen Allison
Trustee

Kiltarlity, Kirkhill and Beaully Free Church of Scotland

Report of the Independent Examiner for the period ended 31 December 2025

I report on the accounts of the charity for the period ended 31 December 2025 which are set out on pages 5 to 8.

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 (as amended). 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 (as amended). 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 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.



Miss F Culley FCCA
14 Barony Crescent
Inverness
IV2 6FE

Date: 4. May 2026

Kiltarlity, Kirkhill and Beaully Free Church of Scotland

Receipts & Payments Account

Year ended 31 December 2025

	2025			2024		
	General Fund	Restricted Funds	Total Funds	General Fund	Restricted Funds	Total Funds
Receipts						
Donations and Gifts	52,490	13,423	65,913	47,570	19,075	66,645
Church Door Collections	7,756	388	8,144	7,375	354	7,729
Gift Aid Reclaimed	14,213	36	14,249	16,359	-	16,359
Grants	-	14,000	14,000	-	500	500
Other Income	-	-	-	94	-	94
Interest and Dividends	738	-	738	409	-	409
Total receipts	75,197	27,847	103,044	71,807	19,929	91,736
Payments						
Cost of Generating Funds						
Fundraising costs	50	-	50	-	-	-
Charitable Activities						
Head Office Remittances	49,500	-	49,500	46,200	-	46,200
Other Head Office Payments	672	-	672	678	-	678
Pulpit Supply	595	-	595	610	-	610
Community Worker Salary Costs	-	8,533	8,533	-	-	-
Community Worker Expenses	-	141	141	-	-	-
Church Insurance	-	1,915	1,915	-	1,798	1,798
Church Heat and Light	-	2,131	2,131	-	4,340	4,340
Church Telephone and Internet	312	-	312	386	27	413
Church Parking	-	600	600	-	600	600
Church Repairs and Cleaning	-	646	646	-	1,521	1,521
Audio and Visual System	314	-	314	156	-	156
Photocopier Leasing Costs	269	-	269	-	-	-
Presbytery Dues	1,070	-	1,070	1,924	-	1,924
Manse Mortgage	-	9,662	9,662	-	9,662	9,662
Manse Council Tax	-	2,835	2,835	-	2,676	2,676
Manse Heat and Light	-	2,660	2,660	-	3,168	3,168
Manse Insurance	-	547	547	-	564	564
Manse Repairs	-	2,280	2,280	-	1,118	1,118
Minister's Expenses	2,230	-	2,230	2,080	-	2,080
Other Donations and Gifts	200	267	467	250	1,000	1,250
Blessing Box	-	784	784	-	588	588
Books, Magazines and Publications	446	-	446	908	-	908
Mission	-	5,400	5,400	-	6,440	6,440
Youth Activities	1,518	84	1,602	1,656	200	1,856
Professional Fees	1,016	72	1,088	822	157	979
Sundry Expenses	-	310	310	623	-	623
Total payments	58,192	38,867	97,059	56,293	33,859	90,152
Surplus for the period	17,005	(11,020)	5,985	15,514	(13,930)	1,584
Transfer between funds	(20,358)	20,358	-	(14,692)	14,692	-
Surplus/(deficit) after transfers	(3,353)	9,338	5,985	822	762	1,584
Total funds brought forward	23,085	16,896	39,981	22,263	16,134	38,397
Funds carried forward	19,732	26,234	45,966	23,085	16,896	39,981

Kiltarlity, Kirkhill and Beaully Free Church of Scotland

Statement of Balances

As at 31 December 2025

	Notes	2025			2024		
		£	£	£	£	£	£
		Opening balance	Surplus for period	Closing balance	Opening balance	Surplus for period	Closing balance
Bank Account Balances		24,653	5,469	30,122	38,397	(13,744)	24,653
Cash held on Deposit		15,328	516	15,844	-	15,328	15,328
Total cash balances		39,981	5,985	45,966	38,397	1,584	39,981

Represented by:

Unrestricted funds	3	19,732	23,085
Restricted funds	4	26,234	16,896
		45,966	39,981

Statement of assets at 31 December 2025

Church	269,114	269,114
Manse	320,000	320,000
Fixtures and Fittings	3,600	3,600
	592,714	592,714

Statement of debtors at 31 December 2025

Gift Aid Reclaim	4,725	3,748
	4,725	3,748

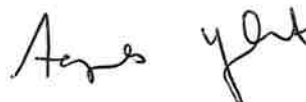
Statement of liabilities at 31 December 2025

PAYE/National Insurance Creditor	1,220	-
Pension Creditor	418	-
Manse Mortgage	59,444	64,809
	61,082	64,809

The financial statements on pages 5 to 8 were approved by the Finance Committee on 4 May 2026 and signed on their behalf by the undersigned:



Stephen Allison
Trustee



Agnes Urquhart
Treasurer

The notes on pages 7 to 8 form part of these financial statements.

Kiltarlity, Kirkhill and Beaully Free Church of Scotland

Notes to the Financial Statements for the period 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 (as amended).

Basis of financial statements

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

Funds Structure

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

- Unrestricted funds comprise grants and other income received for the objects of the Church without further specified purpose and are available as general funds.
- Restricted funds comprise income which has been received for the objects of the Church and specified for a restricted purpose within these objects by the donor.

2. Related Party Transactions and Trustees' Expenses and Remuneration

No trustee received remuneration or expenses for their role of trustee during the year ended 31 December 2025 or 31 December 2024.

Kiltarlity, Kirkhill and Beaully Free Church of Scotland

Notes to the Financial Statements

Year ended 31 December 2025

3. Unrestricted funds	Balance at 01.01.25 £	Receipts £	Payments £	Transfers £	Balance at 31.12.25 £
General Fund	23,085	75,197	(58,192)	(20,358)	19,732
Total unrestricted funds	23,085	75,197	(58,192)	(20,358)	19,732

Explanation of funds

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

4. Restricted funds	Balance at 01.01.25 £	Receipts £	Payments £	Transfers £	Balance at 31.12.25 £
Building Fund	-	6,900	(23,326)	16,426	-
Hardship Fund	280	440	(225)	-	495
Special Appeals Fund	-	278	-	-	278
Mission Fund	-	1,610	(5,542)	3,932	-
Blessing Box Fund	2,066	1,373	(944)	-	2,495
Enspire Fund	500	-	-	-	500
Community Worker Fund	14,050	17,246	(8,830)	-	22,466
Total restricted funds	16,896	27,847	(38,867)	20,358	26,234

Explanation of funds

The *Building Fund* - comprises of income and expenditure used in the running, maintenance and improvement of the Church and Manse.

The *Hardship Fund* - funds set aside for use by the finance committee to provide assistance for those in difficulty.

The *Special Appeals Fund* - funds collected for other charitable organisations at Christmas.

The *Mission Fund* - income generated from specific collection for a named cause such as local charities or disaster

The *Blessing Box Fund* - comprises income and expenditure to provide assistance for those in difficulty.

The *Enspire Fund* - represents income held for the organising of an annual ministers wife's conference.

The *Community Worker Fund* - the fund was set up with a view to employing a community worker.