

The Church of Scotland

Kinnoull Parish Church, Perth

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Charity No: SC 007509

Congregational No: 281675

KINNOULL PARISH CHURCH OF SCOTLAND, PERTH

TRUSTEES' ANNUAL REPORT Year ended 31 December 2025

Reference and Administrative Information

Charity Details

Charity name: Kinnoull Parish Church of Scotland, Perth
Address of congregation: Dundee Road, Perth
Charity Registration Number: SC007509
Congregational Reference Number: 281675
Contact Address: Kinnoull Kirk Session
K Gall, 7 Fernhill Rd., Perth PH2 7BE

Trustees

Within the Church of Scotland, the persons having the general control and management of the administration of the Church are the members of the Kirk Session, including the Minister, and during the year these were:

Mrs F Alexander	Mrs S Fletcher	Mrs F Patterson
Mr I Alexander	Mr K Gall	Mrs H Ramsay
Mr K Alexander	Mr S Galloway	Mr B Renfrew
Mr D Ballantine	Mrs A Griffiths	Mr J Rivett
Mrs M Borland Stroyan	Mr M Hawkins	Mrs S Robertson
Mr H Brown	Mrs M Imrie	Mr H Wark
Mr M Cameron	Mr I McCully	Mrs J Wark
Mrs J Coull	Mrs M McGregor	Mr G Watson
Mrs J Cousland	Mr W McLaren	Mr P Whitham
Miss E Craig	Mrs S McIntosh	Mrs A Williamson
Mr E Drysdale	Mr W Monks	Mr D Wiseman
	Mrs J Naysmith	

Mr A Imrie retired from the Kirk Session on 25 October 2025.

Mr P Whitham was appointed to the Kirk Session on 20 April 2025

Church Treasurer: Mr K Gall
Session Clerk: Mr Douglas Wiseman
Minister: Rev Graham Crawford

Independent Examiner

Charles Carnegie
19 Lady Nairne Drive
Perth PH1 1RF

Bankers

Bank of Scotland,
10-16 King Edward Street
Perth PH1 5UT

KINNOULL PARISH CHURCH OF SCOTLAND, PERTH

Trustees' Annual Report (continued)

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session members are Elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk Session is chaired by the Moderator and meets 6 times a year. The Kirk Session is responsible for both the spiritual and temporal affairs within the Church. Certain responsibilities are delegated to Committees, such as the Finance and Property Committees, but all these Committees report directly to the Kirk Session.

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 in various ecumenical bodies in Scotland and beyond.

The function of the Church is to draw people together in the worship of God, to extend His care and love in the community in mission and pastoral work.

It is a condition of membership that a person requires to be admitted on profession of faith, and membership is a requirement for participation in the Courts of the Church. However, worship is open to all, as is the provision of pastoral support and inclusion in Church -based community activities.

The Church of Scotland has an 'open' Communion Table to members of any branch of the Church or individual and is not restricted to members.

KINNOULL PARISH CHURCH OF SCOTLAND, PERTH

Trustees' Annual Report (continued)

Year ended 31 December 2025

The purposes of the Church are:

1. to offer Christian worship, fellowship, instruction, mission and service
2. to work for the advancement of the Kingdom of God throughout the world
3. to bring the ordinances of religion to the people within its Parish.

In order to fulfil these objectives Kinnoull Church has a number of local activities including:

- Sunday morning worship, Sunday Club for children, Crèche facilities for the very young, Cafe Church, Messy Church, Prayer Group, Guild, Thursday Fellowship Club, Transport for the elderly, Perth Food Bank activities, Blether Buddies, Book Club, 2 Chat and Chew groups, Music Group, Ladies' group and Men's group, Walking group and Messy Play for mothers and toddlers.
- Uniformed organisations for boys and girls: Anchors, Junior, Company and Senior Sections of the Boys' Brigade and Girls Association.
- Hosting uniformed organisations for girls: Rainbows, Brownies and Guides.
- Youth work and school outreach which has been funded by the Church.
- Work with the physically disabled from Upper Springland through Faith & Light and providing facilities for them within the Church resulting in an increase in regular worshippers.

Achievements and Performance

The Church is in a healthy state both spiritually and financially and contributes to the general work of the Church of Scotland and the World Mission Council. It has well maintained Church properties. It brings spiritual care and befriending support to sheltered and residential accommodation in the Parish as well as to individuals, as well as organising social events open to, and supported by, the local community.

The broadcasting of the Services (live streaming) is available through the Website and this also offers a "watch-again" feature during the week. As more and more people returned in person to "normal" Church Services, the number who are watching online has correspondingly decreased but there are still some 40 or so doing so.

During the week the facilities are very well used. There are Church run groups for mothers and toddlers called Messy Play on two mornings, and a variety of morning and afternoon activities for the community including Blether Buddies, Thursday Club, a book club, a singing group and a chair based exercise group. In the evenings there are two youth groups, as well as Rainbows, Brownies, and Guides, a very healthy Boys Brigade and Girls Association involving many of the young people in the community and study and prayer groups. We also make use of Zoom for some evening activities.

KINNOULL PARISH CHURCH OF SCOTLAND, PERTH

Trustees' Annual Report (continued)

Year ended 31 December 2025

As a result of the economic situation it was decided in 2024 to combine with the local Community Council to provide opportunities on Tuesdays and Fridays for local people to come into our warm halls for soup and a chat. This was discontinued about Easter 2025 as the service was not being used to its full potential.

Vicky Goodwin has succeeded Matthew Webster as our part-time Youth worker (a joint venture with the YMCA in Perth), and has continued our involvement throughout the year with some 32 young people. Her work has expanded and now includes the Messy Church and Café Church which some of the families attend.

During 2024, the Presbytery finalised its Presbytery Plan and confirmed in early 2025 that we are to remain a Single Charge but with a reduced Ministry Allocation of 0.5 FTE (only effective when Rev G Crawford demits office) and after an extensive audit of our facilities by the congregation, we have now been permitted to retain both our buildings for the foreseeable future.

Members on Communion Roll at 31 December 2025: 321 (2024: 325) New Members: 5 (2024:7)

Financial Review

Monthly and weekly Offerings are our principal source of regular income.

In 2025 the total unrestricted donations received amounted to £64,749 (2024 - £65,848) which comprised of Gift Aid Donations £46,227 (2024 - £30,246), Offering Plate £4,861 (2024 - £4,014), non Gift Aid Donations £4,835 (2024 - £9,886) and Tax Recovered on Gift Aid of £6,470 (2024 - £18,907). £2,356 (2024 - £2,795) other donations were also received. The donations include an exceptional anonymous donation of £10,000.

The Church has several restricted funds, the main one being Friends of Kinnoull. The total restricted donations received during the year amounted to £53,579 (2024 - £8,308). These include exceptional anonymous donations totalling £40,000.

The Unrestricted Funds show an operational surplus of £17,210 (2024 - £11,071) before transfers. This includes the £10,000 anonymous donation and also £9,681 raised during a fundraising season held during the year.

Restricted Funds show a surplus of £29,832 (2024 - £7,923) before transfers.
The consolidated surplus was therefore £47,042 (2024 - £18,994).

During the year, financial support has been very gratefully received from The Gannochy Trust and also The National Lottery for our youth work: principally Messy Play on Tuesdays and Fridays and the Youth Clubs on Mondays. This, together with the funding received from The National Lottery in the previously year has greatly assisted in the provision of this service.

Areas of Financial Concern

There are currently no areas of financial concern.

KINNOULL PARISH CHURCH OF SCOTLAND, PERTH

Trustees' Annual Report (continued)

Year ended 31 December 2025

Reserves Policy

It is the Trustees' policy to aim to hold reserves of approximately 9 months unrestricted expenditure. Currently this would equate to approximately £60,000.

At the year end, the Church held unrestricted reserves of £96,167 (2024 - £67,808) which is in excess of the reserves policy by approximately £36,000. The Kirk Session however considers it prudent to allow for a minimum of a further year of support to the Youth Work which has been committed to by way of a service agreement with Perth YMCA which contains a 6-month break clause. The Kirk Session also anticipates there will be an unrestricted deficit for 2026. It is therefore considered that the reserves figure of £96,167 is appropriate in the circumstances.

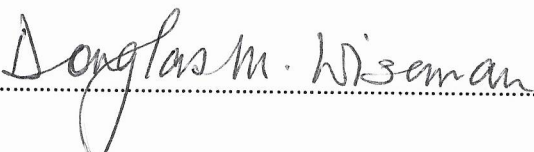
STATEMENT OF TRUSTEES' RESPONSIBILITIES

The law applicable to Charities in Scotland requires the Charity Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the Charity and the incoming resources, and application of resources, of the Charity for that period. In preparing the financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operational experience.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf


.....

Douglas M. Wiseman
Session Clerk

Date 29 March 2026

KINNOULL PARISH CHURCH OF SCOTLAND, PERTH

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KINNOULL PARISH CHURCH OF SCOTLAND, PERTH

I report on the Accounts of the Charity for the year ended 31 December 2025 which are set out on pages 7 to 12 attached.

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 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 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 (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.

Signed:.....

Charles Grogan

Independent Examiner

Date:.....

29/3/26

Kinnoull Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	64,749	53,579	-	118,328	74,156
Grants	3	552	8,712	-	9,264	42,483
		<u>65,301</u>	<u>62,291</u>	<u>-</u>	<u>127,592</u>	<u>116,639</u>
Charitable activities	3	1,400	-	-	1,400	1,050
Bank and deposit interest		3,281	442	-	3,723	3,546
Other income	3	7,310	9,415	-	16,725	19,306
Consolidated fabric fund		-	-	-	-	-
		<u>77,292</u>	<u>72,148</u>	<u>-</u>	<u>149,440</u>	<u>140,541</u>
Activities for Generating Funds	3	9,681	4,233	-	13,914	-
Rental of premises	3	10,403	-	-	10,403	12,833
Sale of investments		-	-	-	-	5,004
<u>Total Receipts</u>		<u>97,376</u>	<u>76,381</u>	<u>-</u>	<u>173,757</u>	<u>158,378</u>
<u>Payments</u>	4					
Costs of generating funds		-	-	-	-	-
Charitable activities		80,166	46,549	-	126,715	139,384
Governance costs		-	-	-	-	-
Purchase of investments		-	-	-	-	-
<u>Total Payments</u>		<u>80,166</u>	<u>46,549</u>	<u>-</u>	<u>126,715</u>	<u>139,384</u>
Excess of Receipts over (Payments) for the year		17,210	29,832	-	47,042	18,994
Transfers between funds	2	-	-	-	-	-
<u>Surplus / (deficit) for year</u>		<u>17,210</u>	<u>29,832</u>	<u>-</u>	<u>47,042</u>	<u>18,994</u>

Kinnoull Parish Church
Statement of Balances
At 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£
<u>Bank and deposit balances</u>					
Bank & deposit balances					
Brought forward	2	788	61,491	62,279	43,285
<u>Movement in year:</u>					
Surplus / (deficit) shown on receipts and payments account		17,210	29,832	47,042	18,994
Carried forward		<u>17,998</u>	<u>91,323</u>	<u>109,321</u>	<u>62,279</u>
<u>Investments at market value</u>					
		Unrestricted Funds 2025	Restricted Funds 2025	Total Current period 2025	Total Last period 2024
		£	£	£	£
Church of Scotland Investors Trust					
Growth Fund		21,713	-	21,713	20,135
Income Fund		24,796	-	24,796	24,078
Income Fund		28,099	-	28,099	27,285
Income Fund (Friends of Kinnoull)		-	2,449	2,449	2,378
Total investments		<u>74,608</u>	<u>2,449</u>	<u>77,057</u>	<u>73,876</u>
Cost of Investments		<u>67,757</u>	<u>2,512</u>	<u>70,269</u>	<u>70,269</u>
<u>Assets</u>					
		£	£	£	£
Gift Aid Receivable		8,372	535	8,907	1,650
Weekly offerings to be banked		-	-	-	-
		<u>8,372</u>	<u>535</u>	<u>8,907</u>	<u>1,650</u>
<u>Liabilities</u>					
		£	£	£	£
Payments re collections for third parties		(700)	-	(700)	(2,213)
Prepaid rent and insurance		(3,037)	-	(3,037)	(3,095)
Other creditors		(1,074)	(762)	(1,836)	(395)
		<u>(4,811)</u>	<u>(762)</u>	<u>(5,573)</u>	<u>(5,703)</u>

The accounts were approved by the Kirk Session on *17 March 2026*

For and on behalf of the Kirk Session

Douglas M. Wiseman


Session Clerk

Treasurer

Kinnoull Parish Church
Notes to the Accounts
Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year, eight Trustees received reimbursement of expenses incurred totalling £2,646. In addition, Mrs Jillian Coull received £8,932 for her services as a Church Officer.

Council tax and water rates of £4,303 were paid for the Manse during the year.

No other Trustee or a person related to a Trustee had any personal interest in any contract or transaction entered into by the charity.

2. Statement of Balances

Movements in Funds (cash excluding investments)

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
<u>Restricted Funds</u>	£	£	£	£	£
Dr Hossack's Memorial Tablet	317	15	-	-	332
Bowerswell Family Burial Ground	1,538	68	-	-	1,606
Mr and Mrs Johnston Flower Fund	92	4	-	-	96
Friends of Phoenix	-	20,118	(21,831)	10,000	8,287
Friends of Phoenix - 2025/26	20,000	-	-	(10,000)	10,000
Youth Work Sessional Worker	4,567	-	(4,032)	-	535
Friends of Phoenix Winter Retreat	1,332	-	-	-	1,332
Messy Play Sessional Worker	641	4,992	(4,851)	-	782
Chat and Chew	1,095	-	(1,095)	-	-
Friends of Kinnoull	26,979	7,536	(1,860)	-	32,655
Kinnoull 200	-	30,669	(7,940)	-	22,729
Flower Fund *	777	808	(664)	-	921
Guild Fund *	1,026	2,295	(2,141)	-	1,180
Thursday Club Fund *	679	1,186	(872)	-	993
Messy Play *	2,448	4,690	(1,263)	-	5,875
Website Development Fund	-	4,000	-	-	4,000
	<u>61,491</u>	<u>76,381</u>	<u>(46,549)</u>	<u>-</u>	<u>91,323</u>
<u>Unrestricted funds</u>					
Congregational Reserve	275	12	-	-	287
Organ Fund	-	-	(550)	550	-
General Fund	513	97,364	(79,616)	(550)	17,711
	<u>788</u>	<u>97,376</u>	<u>(80,166)</u>	<u>-</u>	<u>17,998</u>
Total Funds	<u>62,279</u>	<u>173,757</u>	<u>(126,715)</u>	<u>-</u>	<u>109,321</u>

* These funds each operate separate bank accounts not under the direct control of the Treasurer or Finance Team nor were these funds ever entered into the Church Bank Accounts, but are nevertheless incorporated within these accounts in accordance with Church of Scotland guidelines.

Kinnoull Parish Church

Notes to the Accounts (continued)

Year ended 31 December 2025

2. Statement of Balances (continued)

Purposes of Funds

Purposes of Unrestricted Funds

Congregational Fund

Funds not required for day to day operations to meet Reserves policy.

Organ Fund

On-going maintenance of organ - included in Main Account.

General Fund

Funds held for General Purposes.

Purposes of Restricted Funds

Dr Hossack's Memorial Tablet

Upkeep of family burial plot in the old cemetery.

Bowerswell Family Burial Ground

Help maintain areas within the cemetery.

Mr & Mrs Johnston Flower Fund

To provide flowers on the first Sunday in January each year.

Friends of Phoenix

To facilitate Youth Work in the church and parish. A grant from The National Lottery was received to contribute towards the costs of a youth worker for 2025 and 2026.

Friends of Kinnoull - General Fabric

Ongoing expenditure on church property.

Specific Purposes

Youth Work Sessional Worker

Funding received to cover the costs of a sessional youth worker.

Friends of Phoenix Winter Retreat

Funding received from The Gannochy Trust to cover the costs of providing groups of young people with the opportunity to experience travel and new environments.

Messy Play Sessional Worker

Funding received from The Gannochy Trust to cover the costs to develop and inspire children and young people through running a Messy Play group.

Chat and Chew

Funding received to cover the costs of providing facilities for people to meet and provide lunch.

Flower Fund

This is a fund to provide flowers for display during services of worship.

Guild Fund

Funds held by the Guild to carry out their activities.

Thursday Club Fund

Funds held by the Thursday Club to carry out their activities.

Messy Play Sessional Worker

Funds held to run the Messy Play group within the church.

Website Development

Funding received to develop the existing website for the church.

Kinnoull Parish Church
Notes to the Accounts (continued)
Year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	£	£	£	£	£
3. Analysis of Donations and Grants					
Non Gift Aid Donations	4,835	-	-	4,835	9,886
Open plate	4,861	-	-	4,861	4,014
Gift Aid Donations	46,227	49,595	-	95,822	34,752
Tax recovered on Gift Aid	6,470	2,183	-	8,653	20,997
Youth Scotland/Phoenix Project	-	480	-	480	440
Other Offerings, Donations etc	2,356	1,321	-	3,677	4,067
	<u>64,749</u>	<u>53,579</u>	<u>-</u>	<u>118,328</u>	<u>74,156</u>
Grants					
Perth & Kinross Council - Community Investment Fund	552	-	-	552	4,330
Bridgend, Gannochy and Kinnoull Community Council	-	-	-	-	2,500
Church of Scotland - Go For It	-	-	-	-	12,773
The Gannochy Trust	-	8,712	-	8,712	2,880
The National Lottery	-	-	-	-	20,000
	<u>552</u>	<u>8,712</u>	<u>-</u>	<u>9,264</u>	<u>42,483</u>
Charitable Activities					
Weddings and funerals	1,400	-	-	1,400	1,050
	<u>1,400</u>	<u>-</u>	<u>-</u>	<u>1,400</u>	<u>1,050</u>
Other Income					
Life and Work	346	-	-	346	714
Guild	-	2,295	-	2,295	2,317
Thursday Club	-	1,186	-	1,186	1,478
Flower Fund	-	808	-	808	844
Guides	-	-	-	-	50
Brownies	400	-	-	400	-
Rainbows	100	-	-	100	100
Boys' Brigade	500	-	-	500	500
Messy Play	-	4,457	-	4,457	3,178
Other income	5,964	669	-	6,633	10,125
	<u>7,310</u>	<u>9,415</u>	<u>-</u>	<u>16,725</u>	<u>19,306</u>
Activities for Generating Funds					
Fund raising events	9,681	4,233	-	13,914	-
	<u>9,681</u>	<u>4,233</u>	<u>-</u>	<u>13,914</u>	<u>-</u>
Rental of Premises					
Rent of store	8,008	-	-	8,008	8,008
Chat n Chew	1,095	-	-	1,095	2,500
Other bookings	1,300	-	-	1,300	2,325
	<u>10,403</u>	<u>-</u>	<u>-</u>	<u>10,403</u>	<u>12,833</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Kinnoull Parish Church

Notes to the Accounts (continued)

Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Payments (continued)					
Giving to Grow apportionment	36,487	-	-	36,487	36,659
Presbytery dues	1,212	-	-	1,212	1,259
Ministry expenses	1,000	-	-	1,000	1,580
Insurance	6,638	-	-	6,638	5,616
Heat and light	5,234	-	-	5,234	7,302
Telephone and broadband	2,355	-	-	2,355	2,236
Youth worker - YMCA	-	21,798	-	21,798	22,026
Youth worker - other expenses	-	-	-	-	4,858
Youth worker - sessional worker	-	4,032	-	4,032	-
Messy Play - sessional worker	-	4,851	-	4,851	4,241
Organists' fees	3,233	-	-	3,233	4,075
Church officer and cleaning expenses	9,165	-	-	9,165	11,203
Property repairs and maintenance	3,444	1,556	-	5,000	21,116
Manse refurbishment	-	-	-	-	-
Audio visual system	172	-	-	172	972
Council Tax	4,303	-	-	4,303	3,458
Printing, stationery and advertising	1,120	-	-	1,120	1,170
Equipment	-	-	-	-	325
Organ and music	550	-	-	550	550
Guild expenses	-	2,141	-	2,141	2,036
Thursday Club expenses	-	872	-	872	1,042
Flower Fund expenses	-	664	-	664	724
Chat n Chew expenses	-	1,095	-	1,095	2,500
Messy Play expenses	-	1,263	-	1,263	1,319
Magazine costs	238	-	-	238	697
Life and Work	630	-	-	630	651
Bookkeeping fees	101	-	-	101	97
Donations	750	-	-	750	-
Bank charges	7	37	-	44	-
Professional fees	-	7,940	-	7,940	-
Other expenses	3,527	300	-	3,827	1,672
	<u>80,166</u>	<u>46,549</u>	<u>-</u>	<u>126,715</u>	<u>139,384</u>
Governance costs					
Independent examiner's fees	-	-	-	-	-
Other payments					
Purchase of investments	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

5. 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 of service) was £39,856.

6. Collection for Third Parties

	2025	2024
	£	£
Christian Aid	2,536	2,212
Malawi Fruits	-	50
Poppy Scotland/Earl Haig Fund	246	306
Earthquake Appeal	-	-
	<u>2,782</u>	<u>2,568</u>