

THE CHURCH OF SCOTLAND
LOCHBROOM AND ULLAPOOL CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2025

Receipts and Payments Account

Congregation No: 392215

Charity No: SC 015631

**THE CHURCH OF SCOTLAND
ULLAPOOL AND LOCHBROOM CHURCH**

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Reference and Administrative Information

Charity Name: Lochbroom & Ullapool Church
Charity registration Number: SC 015631
Congregational Reference Number: 392215
Contact Address: 16 Corrie Heights
Ullapool
IV26 2SZ

Trustees:

Unitary Board Members

Joan Buchanan
Ruth Clark
Heidi Hercus
Pam Eddington
Tony Hercus
Michael Newman
Jane Bowley
Steve Bowley

Church Treasurer: Ruth Clark
Session Clerk: Michael Newman
Minister: Rev. Heidi Hercus
Independent Examiner: Kevin Hastie FCCA
Leggatts Accountants Ltd
Accountants & Tax Advisors
Kempfield Court
Dingwall
IV15 9RT

Bankers: Royal Bank of Scotland
Argyle Street
Ullapool
IV26 2UD

Trustees' Annual Report

Year Ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Session, is elected by the congregation and inducted by Presbytery. No new trustees were elected during the year. There are currently eight trustees. All Trustees have undertaken Safeguarding Training.

Organisational Structure

The Kirk Session is chaired by the minister and meets approximately eight times in a year. Certain responsibilities are delegated to various elders: Worship & Education, Fabric & Finance, Social & Fellowship and Mission & Outreach.

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 territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Activities:

Services of Worship, Easter Experience, Harvest Experience, Occasional Primary School Assemblies, Monthly Lochbroom House Services, Warm & Cosy, Blether & Brew, Curry Night, Fabulous Fridays, Supper Club, Intergenerational Activities, Weekly Community Prayer Meetings, Christmas Tree Festival, Holiday Summer Club, Ullapool Super-kids, Ceilidh Dancing, Home and Hospital Visitations and managing the Hospital Car Scheme and volunteer drivers.

Printed: Weekly Service Sheets (including A3 version for those living with Dementia, Autism, Sight difficulties). A Quarterly Parish Newsletter is also published.

Trustees' Annual Report (Cont)

Year Ended 31 December 2025

Financial Review

Our income this year has increased slightly, in spite of the curtailment of regular fund-raising. We are, however, grateful to those members who have continued to support the Church through regular giving.

The Hospital Car Scheme is continuing well, thanks to generous donations of £1,571.65 during the year, and also the donation of time by volunteer drivers. This is a great community asset.

Other donations and income included donations from visitors to the Christmas Tree Festival, Curry Night, Tanera and the Unlimited Colour Company.

Collections for African Inland Missions (Kenya) for Sally & Joseph amounted to £1,397 during the year.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the end of the year the Church held unrestricted cash funds of £26,910 of which £2,274 had been designated to the Fabric Fund. The remaining balance represents more than six months' expenditure at current levels.

Approved by the Trustees and signed on their behalf,

 M. R. Nevan .

Session Clerk

Date: 05/05/26

Lochbroom and Ullapool Church

SC 015631

Report of the Independent Examiner

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

An 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, seeking explanation 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 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.

**Kevin Hastie FCCA
Leggatts Accountants Ltd
Accountants & Tax Advisors
Kempfield Court
Dingwall
IV15 9RT**

KHastie

Date: *11/05/26*

**Lochbroom and Ullapool Church
Receipts and Payments Account
Year Ended 31 December 2025**

	Note	Unrestricted Funds		Total	Total
		General Fund	Fabric Fund	2025	2024
		£	£	£	£
Receipts					
Donations	3	24,825	2,738	27,563	31,796
Legacies		-	-	-	-
Activities for Generating Funds		578	-	578	565
Bank & Deposit Interest		192	-	192	112
		25,595	2,738	28,333	32,473
Other Receipts	4	7,337	2,056	9,393	6,941
Total Receipts		32,932	4,794	37,726	39,414
Payments					
Charitable Activities	5	32,896	3,937	36,833	35,446
Total Payments		32,896	3,937	36,833	35,446
Excess of receipts over payments before transfers		36	857	893	3,968
Transfers Net movement in funds		- 36	- 857	- 893	- 3,968
Reconciliation of funds					
Total funds brought forward		24,600	1,417	26,017	22,049
Total funds carried forward		24,636	2,274	26,910	26,017

**Lochbroom and Ullapool Church
Statement of Balances
At 31 December 2025**

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances			
Bank & deposit balances brought forward	26,017	26,017	22,049
Movement in year:			
Excess of receipts over payments for the year	893	893	3,968
Bank & deposit balances carried forward	<u>26,910</u>	<u>26,910</u>	<u>26,017</u>
Assets			
Manse	251,680	251,680	251,680
Gift Aid Receivable	2,034	2,034	2,284
Refund due - overpaid 'Giving to Grow'	1,286	1,286	0
	<u>255,000</u>	<u>255,000</u>	<u>253,964</u>
Liabilities			
Church Christmas Meal	<u>0</u>	<u>0</u>	<u>350</u>
	<u>0</u>	<u>0</u>	<u>350</u>

All funds are unrestricted.

The accounts were approved by the Kirk Session on
For and on behalf of the Kirk Session

3/5/26

M.R. Newson Session Clerk
Ruth Clark Treasurer
05/05/26. Date

**Lochbroom and Ullapool Church
Notes to the Accounts
Year Ended 31 December 2025**

1 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.
No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2 Movement in Funds

	At 1st Jan 2025 £	Receipts £	Payments £	Transfers	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	1,417	4,794	(3,937)	-	2,274
General Fund	24,600	32,932	(32,896)	-	24,636
Total Funds	<u>26,017</u>	<u>37,726</u>	<u>(36,833)</u>	-	<u>26,910</u>

Purpose of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

3 Accounting Policies

Basis of Preparation

The Accounts have been prepared on a receipts and payments basis.

Fabric Expenditure

Normal repairs and maintenance are charged to the General Fund;
Church Insurance (provided by CoS) and extraordinary repairs and improvements are met from the Fabric Fund and/or by special fund-raising efforts.

4 Income applied on behalf of the congregation

Stipend endowment income	2,140
Glebe rent income	<u>1,454</u>
	<u>3,594</u>

Lochbroom and Ullapool Church

Notes to the Accounts Year Ended 31 December 2025

	Unrestricted Funds		Total	Total
	General Fund	Fabric Fund	2025	2024
	£	£	£	£
5 Analysis of Donations				
Gift aid offerings	12,540	1,440	13,980	16,007
Offerings (open plate)	5,424	820	6,244	11,062
Sundry donations	2,342	478	2,820	0
Tax recovered on gift aid	4,519	0	4,519	4,727
	<u>24,825</u>	<u>2,738</u>	<u>27,563</u>	<u>31,796</u>
6 Analysis of other receipts				
Third party donations	2,969	0	2,969	1,865
Tesco grant	318	0	318	353
COS Small Grant	2,250	0	2,250	2,000
Corra Foundation Grant	1,500	0	1,500	0
Weddings and funerals	300	0	300	210
Rental	0	2,056	2,056	2,513
	<u>7,337</u>	<u>2,056</u>	<u>9,393</u>	<u>6,941</u>
7 Analysis of Charitable Activities				
Giving to grow	16,718	0	16,718	13,538
Presbytery dues	607	0	607	201
Council tax	2,720	0	2,720	2,538
Pulpit supply	330	0	330	330
Fabric repairs & maintenance	2,564	143	2,707	3,299
Heat & light	3,115	1,648	4,763	4,944
Insurance	0	2,146	2,146	2,019
Postage, printing & stationery	687	0	687	877
Third party donations	2,262	0	2,262	1,203
After school club	111	0	111	475
Superkids	1,216	0	1,216	1,747
Parish hub grant	0	0	0	1,625
Other expenses	1,233	0	1,233	362
Telephone	1,333	0	1,333	1,382
Loan repayment	0	0	0	750
Loan interest	0	0	0	156
	<u>32,896</u>	<u>3,937</u>	<u>36,833</u>	<u>35,446</u>

Lochbroom and Ullapool Church

Notes to the Accounts Year Ended 31 December 2025

8 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 loan funds. 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 (in the fifth and subsequent years) £39,856.

9 Collections for Third Parties

	2025 £	2024 £
Outreach	1,397	1,251
Hospital Car	1,572	614
	<u>2,969</u>	<u>1,865</u>