

Charity number: SC013377

Muckairn Parish Church
Trustees' report and financial statements
for the year ended 31 December 2025

Muckairn Parish Church

Contents

	Page
Legal and administrative information	1
Trustees' report	2 - 3
Independent examiner's report	4
Receipts & Payments Account	5
Assets & Liabilities	6
Notes to the financial statements	7 - 8
Detailed Statement of Financial Activities	9 - 10

Muckairn Parish Church

Legal and administrative information

Charity number SC013377
Congregation reference 211309

Contact Address Ronnie Neil
Treasurer
Nant Bank
Taynuilt
Argyll PA35 1JH

Trustees - the Kirk Session

Christine Allen
Isabel Blyth
Janice Harrison
Peter Henderson
Ann MacCallum
Lorna MacLennan

Donald McNeill
Ronnie Neil
Shona Neil
Mary Nicolson
Ann Scott
Mary Scott
Helen Watt

Principal Office bearers

Mrs Alison Hay

Isabel A Blyth

Ronald J Neil

Interim
Moderator

Session Clerk

Church Treasurer

Independent Examiner

Mr Donald Harrison
Hazelbank
Taynuilt
PA35 1HW

Bankers

Bank of Scotland
Station Road
Oban
PA34 4LL

Muckairn Parish Church

Report of the Trustees for the year ended 31 December 2025

Structure, governance and management

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 Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is normally chaired by the minister as Moderator. The previous Minister resigned in July 2024 so the session is chaired by an Interim Moderator. It meets six times a year and is responsible for the spiritual affairs within the church and relies on groups to look after various aspects of the Congregation's life and witness (i.e pastoral, finance, fabric, events, support, mission). Although each group must include Elders it does not need to be made up of Elders in total and therefore other members of the congregation with the necessary skills are invited to join an appropriate group.

Objectives and Activities

Objects & Purposes of the Charity

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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 practical activities of the Church are many and varied; Sunday services, special services (Easter, Harvest, Christmas and World Day of prayer), Funerals, Weddings and Baptisms.

In addition to the above, there is an occasional Church Newsletter, a bell ringing Group made up of members from different churches, Church involvement in the Taynuilt telephone directory; Church members also serve on community committees and organise day trips for Senior Citizens

Achievements and activities

Members of the congregation are normally involved in the following activities:

- * Sunday prayers, leading worship, bible reading, dramatic readings, Lenten Bible Studies, World Day of Prayer, Harvest Thanksgiving and Christmas Gift Services.
- * Candlelight supper, Christian Aid, Bell Ringing at various functions, coffee mornings, sales of work, flower arranging and decorating the Church for special occasions such as Easter, Harvest and Christmas.
- * Supporting Hope Kitchen with both monetary donations and regular contributions of food items.

Muckairn Parish Church

Report of the Trustees for the year ended 31 December 2025

Financial review

General comments on financial outturn

The principal sources of income are the weekly/monthly offerings, donations and the tax recovered where applicable. Normal recurring income has stayed relatively consistent with the previous years but showing signs of reduction with similar reduction in membership.

Reserves policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £36,743

The Church also held £38,368 of restricted funds which have been provided for the purposes specified in note 4

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 (as amended), and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007.

The Trustees 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.

Mr Donald Harrison was deemed to be appointed as independent examiner and the Trustees recommend that Donald Harrison remains in office until further notice.

This report was approved by the Trustees on 06/05/26 and signed on their behalf by


.....

Isabel A Blyth
Session Clerk

Muckairn Parish Church

Independent examiner's report to the Trustees on the unaudited financial statements of Muckairn Parish Church.

I report on the accounts for the year ended 31 December 2025 set out on pages 2 to 8.

This report is made to the charity's Trustees in accordance with the terms of my engagement. My work has been undertaken to enable me to prepare the financial statements on behalf of the charity's Trustees and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees, as a body, for my work or this report.

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 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's 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.

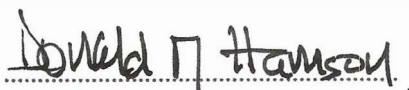
Basis of Independent examiner's statement

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 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 Regulations
 - to prepare accounts which agree with the accounting records, comply with Regulation 9 of the 2006 Regulationshave 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.


Donald Harrison

23 May 2026

Muckairn Parish Church
Receipts & Payments Account
For the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Income from					
Donations, Grants & Legacies	1	21709		21709	20768
Fundraising activities		594		594	-
Investment income		1930	1609	3539	3817
Total income		<u>24233</u>	<u>1609</u>	<u>25842</u>	<u>24585</u>
Expenditure on					
Staff costs	2	14655	-	14655	13012
Establishment cost		9406	-	10602	8775
Motor and travelling expenses		54	-	54	521
Communications and IT		510	-	719	202
Cash invested in Trust Units		-	-	-	-
Organ & Music		1095	-	1095	2520
Sundry costs		1539	-	134	615
Total expenditure		<u>27258</u>	<u>-</u>	<u>27259</u>	<u>25645</u>
Net incoming resources		(3025)	1609	(1417)	(1060)
Total funds brought forward		<u>39769</u>	<u>36759</u>	<u>76528</u>	<u>77588</u>
Total funds carried forward		<u>36744</u>	<u>38368</u>	<u>75111</u>	<u>76528</u>

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

Muckairn Parish Church

Balance sheet as at 31 December 2025

21-1309

Bank Accounts	Notes	2025		2024	
		£	£	£	£
Opening bank balances			76528		77588
Receipts			25842		24585
Payments			(27258)		(25645)
Closing bank balances			75112		76528

Bank and Cash Balances	Unrestricted	Restricted	2025	2024
Main current account	26740	566	27306	30331
General congregational funds	10003	-	10003	10,003
Cash held at Church of Scotland Investors Trust		37802	37802	36193
	36743	38368	75111	76528

Other Assets Held		£	£
Other cash held at Church of Scotland	(unrestricted)	1,500	1,500
Church Bell		5,575	5,575
Investments at Cost		45,996	45,996
Electronic Piano		2,000	2,000
Tent/Marquee		708	708
Amounts due to charity			
Gift Aid to be claimed		1345	2163
Amounts not banked		-	410
Shared expenses contributions due		-	-

Liabilities at the year end	£	£
Ordinary Creditors	-	291
	-	-

The accounts were approved by the Trustees on 06/05/26

and signed on their behalf by

Isabel Blyth
Trustee – Session Clerk

Mary E. Nicolson
Trustee

Muckairn Parish Church

Notes to financial statements for the year ended 31 December 2025

1. Donations, Grants & Legacies

	Unrestricted funds £	2025 Total £	2024 Total £
WFO Scheme (non Gift Aid)	4422	4422	2615
Gift aid donations	5977	5977	9063
Tax recovered on Gift Aid Donations	3174	3174	3682
Ordinary offerings (open plate)	8136	8136	5408
Legacies		-	
	<u>21709</u>	<u>-21709</u>	<u>20768</u>

2. Employees

Employment costs	2025 £	2024 £
Missions & Ministries (Giving to Grow)	13099	11031
Presbytery Dues	-	301
Pulpit supply, locum & vacancy costs	1556	1680
	<u>14655</u>	<u>13012</u>

No employee received emoluments of more than £60,000 (2024 : None).

Trustees' expenses and remuneration

The charity trustees were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year. No trustee received payment for professional or other services supplied to the charity.

Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers' contributions for national insurance, pension, 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 tenth and subsequent years) was £39,856

3. Unrestricted funds

	At 1 January 2025 £	Incoming resources £	Outgoing resources £	At 31 December 2025 £
Unrestricted funds	<u>39769</u>	<u>24233</u>	<u>(27259)</u>	<u>36743</u>

Muckairn Parish Church

Notes to financial statements for the year ended 31 December 2025

4. Restricted funds	At 1 st January 2025 £	Incoming Resources £	Outgoing Resources £	At 31 st December 2025 £
Memorial Hall Fund	36193	1609		37802
New Bell Fund	425			425
Funds Held on Behalf of Churches Together	140			140
Rounding Difference	1			1
	36759	1609		38368

Memorial Hall Fund

The New Hall Fund was set up to assist with the cost of building a new hall and is now set aside for a scheme of improvements to Muckairn Church, known as the Phoenix Project

New Bell Fund

This fund was set up to purchase a new bell and some residual funds remain after its installation.

Balance Held on Behalf of Churches Together

Churches Together is currently suspended and the balance of funds is being held in Muckairn Parish Church Bank Account.

Muckairn Parish Church

Detailed statement of financial activities

For the year ended 31 December 2025

	2025	2024
	£	£
Incoming resources		
Incoming resources from generating funds:		
<i>Donations, Grants & Legacies</i>		
WFO Scheme (non Gift Aid)	4422	2615
Gift aid donations	5977	9063
Tax recovered on Gift Aid Donations	3174	3682
Ordinary offerings (open plate)	8136	5408
 Legacies		
	21709	20768
 <i>Fundraising activities</i>		
Other activities for generating funds income	594	-
	-	-
 <i>Investment income</i>		
Bank interest receivable	3539	3817
	3539	3817
 Total incoming resources from generating funds	25842	24585
 Total incoming resources	25842	24585
 Resources expended		
Costs of generating funds:		
Fundraising activities		
cost of goods sold and other costs		
Investment management costs		
Cash invested in Trust Units	-	
 Total investment management costs	-	
 Total costs of generating funds	-	

Muckairn Parish Church

Detailed statement of financial activities

For the year ended 31 December 2025

	2025 £	2024 £
Charitable activities		
Activity 1		
<i>Activities undertaken directly</i>		
Giving to Grow allocation	13100	11031
Presbytery dues	-	301
Pulpit Supply, Locum & Vacancy	1556	1680
Establishment - Council tax	-	263
Establishment - Light & heat	4615	278
Establishment - Fabric Rep. & maint.	2414	2691
Establishment – Insurance	1937	1591
Establishment - Other building costs/cleaning	439	1916
Other motor & travel expenses	54	521
Office expenses – Telephone	510	719
Organ & Music	1095	2520
Sundry costs	1539	2134
	27258	25645
Activity 1 total expenditure		
	27258	25645
Total charitable activity expenditure		
	27259	25645
Net incoming/(outgoing) resources for the year	(1416)	(1060)