

The Church of Scotland

North Mull (Church of Scotland)

**Receipts and Payments Accounts
2025**

Congregation No: 211320

North Mull (Church of Scotland) SC002878

Reference and Administrative Information

Charity Name: North Mull (Church of Scotland)
Charity No: SC002878
Congregation Reference No: 211320
Contact Address: The New Manse
Salen
Isle of Mull
PA72 6JF

Trustees

Kirk Session: Sheena Allan
Olive Brown
Margaret Broad
Iain Campbell
Joy Caskie
Donna Dugdale
Catherine Evans
Martyn Gibson to 03.06.2025
Alan Jack
Donald MacGillivray
Archie Maclean
Cathie Maclean
Margaret MacNeilage
John Morrison
Catherine Paton
Eve Holyhead
Barbara Weir

Principal Office Bearers

Parish Minister: Rev Amanda MacQuarrie

Session Clerk: Olive Brown

Church Treasurer: Kirsty MacIntyre

Independent Examiner Alison Gainsford
1 Dal nan Each
Strontian
Acharacle
Argyll
PH36 4JD

Bankers

Virgin Money, 20 Main Street, Tobermory, Isle of Mull, PA75 6PY

Trustees' Annual Report Year Ended 31 December 2025

Structure Governance and Management

Governing Document

The Parish of North Mull (Church of Scotland) is administered with the terms of the Deed of Constitution (or 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 Charge and are chosen from those members of the Charge 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 the Presbytery.

Organisational Structure

The Kirk Session, which meets monthly, is responsible for the spiritual, financial and organisational affairs with the Parish. It meets every 4-6 weeks in person with the option to join by zoom. Urgent business between is conducted by email.

Objectives and Activities

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.

Achievements and Performance

North Mull Parish covers a large area of the Isle of Mull. There are four churches, at Craignure, Dervaig, Salen and Tobermory. There are 101 members and 50 adherents.

On the 30th November 2024 the Rev Amanda MacQuarrie was inducted to the parish of North Mull, linked with Iona and the Ross of Mull. The linked parishes are part of the Presbytery of the Hebrides and Highlands (Clèir Eilean I) Worship is conducted in all four churches every Sunday. When there is no Minister available, worship is led by a team of trained worship leaders supported by other members of the congregations. Other worship activities include Sunday Club, Messy Church and an art project. An ecumenical service was held involving all Christian groups and special Christmas and Easter services were well attended. The halls are well used for social activities, both church events and other groups. Warm Places is a weekly event in the winter, open to all, with a bowl of soup and a warm welcome.

Property

There are four churches, two with halls attached, and the manse of the parish. Every effort is made to keep these properties in good condition. Health and safety policies are in place, and quinquennial inspections are made by Presbytery. Electrical installations meet required standards. The house in Tobermory known as Fairhaven, built for a possible assistant Minister, was sold on 17th November 2025. (As at 31st December the sale proceeds had not been received). Audio-visual equipment has been installed in Tobermory and Salen churches enabling live streaming of services including funerals. The equipment is portable enough to be taken to Craignure and Dervaig churches when required.

Finance

Our Treasurer is a professional bookkeeper, Kirsty MacIntyre (The Highland Bookkeeper).

There are challenges making income meet the requirements of expenditure, especially electricity so fundraising activities are held regularly.

Investments and capital are held in Church of Scotland central funds.

The parish manages the Macquarrie Trust, a fund established about 1820 for 'the poor of the parish', these Accounts are kept separately and filed independently.

Where relevant, expenses are shared with Iona and the Ross of Mull parish at an agreed 70/30 ratio.

North Mull are grateful to Kirsty MacIntyre for her diligence and efficiency.

Financial Review

The principal source of income of the charge is from the weekly offering, given either in the Open Plate or via Standing Order. Gift Aid is promoted whenever possible and appropriate, and we have continued to reclaim around every 3 months throughout the year.

This year we moved away from Enthuse and started using Paypal digital donations.

Reserves Policy

It is the trustee's policy to hold reserves of approximately three months expenditure including designated funds. At the year end the parish held unrestricted cash funds of £11,142.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare with the Treasurer financial statements which give sufficient detail to enable an appreciation of the transactions of the Charge during the financial year. The members of the Kirk Session are responsible for the keeping of proper accounting records which, on request must reflect the financial position of the Charge at that time. This must be done to ensure that the financial statements comply with the Charities and Trust 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 and must also take responsibility for the safeguarding of the assets of the Charge 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.



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Session Clerk

27/03/2026

.....
Date

Independent examiner's report to the Trustees of North Mull (Church of Scotland)

I report on the accounts of the charity for the period ended 31st December 2025 which are set out on pages 5 to 9.

Respective responsibilities of directors 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 and the Charities Accounts (Scotland) Regulations 2006.

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 was carried out in accordance with Regulation 11 of the Charities Account (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 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

- (i) 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 2005 Act and Regulations 4 of 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Alison Gainsford

Signature:



Address: 1 Dal nan Each
Strontian
Acharacle
Argyll
PH36 4JD

Date:

30/03/2026

North Mull (Church of Scotland)

Receipts and Payments Account as at 31st Dec 2025

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
	Note	£	£	£	£	£
Receipts						
Donations	4	59573	3737	0	63309	53236
Legacies		0	0	0	0	0
Activities Generating funds		1355	0	0	1355	1297
Bank & Deposit Interest		2673	0	0	2673	606
Investment Income		3548	0	0	3548	5124
		<u>67148</u>	<u>3737</u>	<u>0</u>	<u>70885</u>	<u>60264</u>
Rental of Hall Premises		10315	0	0	10315	9168
Grants		0	7073	0	7073	12916
Other Receipts	5	4642	0	0	4642	5030
General Trustees receipts		3804	0	0	3804	32558
Sale of Assets/Investments		0	0	0	0	0
Total Receipts		<u>85909</u>	<u>10810</u>	<u>0</u>	<u>96719</u>	<u>119935</u>
Payments						
	6					
Costs of generating funds		0	0	0	0	0
Charitable activities		74767	6466	0	81233	101710
Governance Costs		0	0	0	0	0
Other Payments		0	0	0	0	5346
Total payments		<u>74767</u>	<u>6466</u>	<u>0</u>	<u>81233</u>	<u>107056</u>
Excess of Receipts over Payments before transfers						
		11142	4344	0	15486	12879
Transfers						
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Excess of Receipts over Payments for the year						
		<u>11142</u>	<u>4344</u>	<u>0</u>	<u>15486</u>	<u>12879</u>

North Mull (Church of Scotland)
Statement of Balances as at 31st December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Bank and Deposit Balances					
Bank and deposit balances b/f	69914	10304	0	80218	67339
Movement in year:					
Excess of Receipts over Payments for the year	11142	4344	0	15486	12879
Bank and deposit balances c/f	81056	14648	0	95704	80218
Investments at market value					
Growth Fund - general purposes	177435	0	0	177435	164540
Deposit Fund - congregational	60004	0	0	60004	60004
Deposit Fund - MacQuarrie*	48000	0	0	48000	48000
	285440	0	0	285440	164540
Assets					
Gift Aid Receivable	19678	0	0	19678	4885
Audio equip	0	0	0	0	5346
Tob** BT shares	283	0	0	283	219
Iberdola	322	0	0	322	273
SSE	763	0	0	763	571
Lloyds Banking	664	0	0	664	370
	21710	0	0	21710	11665
Liabilities					
Preparation of Accounts	0	0	0	0	0
	0	0	0	0	0

*The Macquarrie Trust: hold separate Accounts but are administered by the Kirk Session and Treasurer.

**Share prices calculated using share price rates at 31.12.25 on Hargreaves Lansdown.

The accounts were approved by the Kirk Session and Financial Board on

Signed for and on behalf of the Kirk Session and Financial Board.

Session Clerk

Treasurer

Alvin Brown
.....
K MacQuarrie
.....

North Mull (Church of Scotland)
Notes to the accounts
For the year ended 31st December 2025

1 Accounting policy

These accounts have been prepared on the Receipts and Payments basis.

2 Trustee Remuneration and Related Party Transactions

The minister of the Church received re-imbursement of travel, broadband, and any other relevant expenses amounting to £2307.14, £1818.55 of this has been paid in the following year.

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.

3 Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted Funds					
Fabric Fund (designated)	13631	3804	0	0	17435
General Fund	55365	82104	74767	0	62703
	<u>68996</u>	<u>85908</u>	<u>74767</u>	<u>0</u>	<u>80138</u>
Restricted Funds					
Young persons	2769	217	682	0	2304
Tobermory Hall	4747	3019	1530	0	6236
Island Hearts for Arts	2013	1703	2116	0	1600
Heating upgrade	0	4320	0	0	4320
Warm spaces	1694	1550	2138	0	1106
	<u>11223</u>	<u>10810</u>	<u>6466</u>	<u>0</u>	<u>15567</u>
Total Funds	<u>80218</u>	<u>96718</u>	<u>81233</u>	<u>0</u>	<u>95704</u>

Purposes of designated funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property and manse, this only reflects reclaims made in this particular year and not the fund balance.

Purposes of Restricted Funds

Young Persons Fund: This fund is to be used for the benefit of the young persons group, this includes Youth Club and Messy Church.

Tobermory Hall: This fund is to be used for the renovation of the Tobermory hall.

Island Hearts for Arts: This fund is used for the Island Hearts for Arts project.

Environmental report: This fund is ring-fenced for the upgrading of heating.

Warm spaces: This fund is to be used for the purposes of the warm spaces soup kitchen.

The Macquarrie Trust: hold separate Accounts but are administered by the Kirk Session and Treasurer.

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2025	2024
4. Analysis of Donations					
Weekly Free Offerings	15967	0	0	15967	16654
Gift Aid donations	4700	0	0	4700	4792
Tax recovery on Gift Aid	19678	0	0	19678	4885
Ordinary Offerings (open plate)	18728	0	0	18728	19360
Other Offerings, donations	500	3737	0	4237	7544
	59573	3737	0	63309	53236

5. Analysis of Other Receipts

Life and Work	0	0	0	0	210
Fundraising	4642	0	0	4642	4820
	4642	0	0	4642	5030

6. Analysis of Payments

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2025	2024
Cost of generating funds					
	0	0	0	0	0
	0	0	0	0	0

Charitable activities

Ministries & Mission					
Giving to Grow	26696	0	0	26696	23451
Prebytery Fees	1744	0	0	1744	0
Ministers Expenses	3955	0	0	3955	566
Pulpit Supply	0	0	0	0	833
Manse operating costs					
Council Tax & Ins	0	0	0	0	1926
Maintenance	2028	0	0	2028	25563
Fairhaven	922	0	0	922	668
Church operating costs					
Heat and Light	13069	0	0	13069	16365
Insurance	6729	0	0	6729	6703
Telephone	1140	0	0	1140	927
Environmental Impact	0	0	0	0	1650
Church maintenance					
Cleaning	818	0	0	818	150
Grounds Upkeep	864	0	0	864	1243
Repairs and Maint	7409	1530	0	8939	9587
Organ and Music	4468	0	0	4468	4400
Office/General Admin Expenses					
Website	840	0	0	840	0
Audio exps	61	0	0	61	0
Merchandise exps	605	0	0	605	0
Financial Mgmt	2708	0	0	2708	2946
Bank Charges	37	0	0	37	510
Printing/Stat/Postage	253	0	0	253	378
Life and Work	0	0	0	0	210

Pastoral and Community services

Young Persons	0	211	0	211	386
Warm Spaces	0	2138	0	2138	1938
Messy Church	0	471	0	471	299
Other service/events	423	0	0	423	588
Crafty Church	0	0	0	0	44
Island Hearts for Arts	0	2116	0	2116	379
	74767	6466	0	81233	101710

Governance costs

Independent Examiners Fees	0	0	0	0	0
	0	0	0	0	0

Other payments

Purchase of assets	0	0	0	0	5346
Purchase of Investments	0	0	0	0	0
	0	0	0	0	0

7 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 5th and subsequent year of service) is £39,856.

8 Collections for Third Parties

	2025	2024
	£	£
Christian Aid	330	1207
Brain Tumour Research	186	384
DEC	0	0
Erskine House	100	0
Prostate Cancer	688	0
CHAS	688	223
Breast Cancer UK	186	384
	2178	2198

**Funds held on behalf of the Congregation
By The Church of Scotland General Trustees**

	2025	2024
	£	£
CAPITAL ACCOUNT		
Credit balances held at 31 December at cost	<u>74667</u>	<u>76701</u>
Market Value of balances at 31 December	<u>99227</u>	<u>100403</u>
RESERVE ACCOUNT		
Credit balance at 31 December	<u>12603</u>	<u>7668</u>
TEMPORARY ACCOUNT		
Credit balance at 31 December	<u>368852</u>	<u>0</u>

As per information provided the General Trustees