

The Church of Scotland
North and West Islay Church of Scotland

CONGREGATIONAL ACCOUNTS

2025

Congregation No: 191260

Charity No: SC 015317

TRUSTEES REPORT - 2025

Administrative Information:

Charity Name: North and West Islay Church of Scotland

Charity Registration No: SC015317

Congregation Reference No: 191260

Contact Address:
Sheilagh Rennie
Anvil House, West End
Port Charlotte
Isle of Islay
Argyll
PA48 7TL

Trustees:

Rev William Hunter

Parish Minister

Marsali Thomson

Session Clerk

Elizabeth Alexander

Margaret Alexander

Ronald Bell

Patricia Jones

Carolyn MacAffer

Maureen MacKenzie

Maureen Mackinnon

David McLellan

Mary McPherson

Jean Rutherford

Margaret Shaw

Mary Trawber

Independent Examiner:

Stuart Ramsay C.A.

46 Argyll Street, Lochgilphead, Argyll, PA31 8NE

Bankers:

Bank of Scotland

Trustees' Annual Report Year ended 31 December 2025

Structure, Government and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are elders and members of the Church who are considered to have the appropriate gifts, skills and commitment to contribute to the management affairs of the Church.

Organisational Structure

The Kirk Session, responsible for spiritual and temporal affairs of the Church, is chaired by the Minister or Interim Moderator in the event of the charge being vacant. It would normally meet four times annually and certain responsibilities are delegated to committees as appropriate. The Stated Annual Meeting takes place before 31st March.

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 cooperates with other churches in various ecumenical bodies in Scotland and beyond.

With the closure of Kilmeny and Portnahaven Church, the majority of Sunday worship services were held in St Kieran's Church. Kilmeny Church was sold to the Schroder Trustees for the local community group in March 2025 and no longer functions as a Church of Scotland. As our minister has three linked charges to serve, the Worship Team continued to lead worship when the minister was elsewhere. Attendance increased only marginally possibly due to the distance in travel involved from the north of the island. Occasional services were held in Portnahaven to satisfy insurance regulations and the building was inspected regularly. The Sacrament of Holy Communion was held four times during the year; there were 5 funerals, 3 of these church members, and 1 adherent. At the end of December 2024 there were 61 members on the Communicant Roll.

Regular Kirk Session meetings were held in February, May, August and November with 2 Special Purposes meetings in October and November. The Lent Study Group led by our minister met during the six weeks of Lent. Sunday Club continues to meet during the school year and take part in All Age Worship services on Mothering Sunday, Easter, Summer, Harvest and Christmas. Christmas Eve and Watchnight services were led by the Worship Team.

Achievements and Performance

The sale of Kilmeny Church to the local Community Group was finalised in March 2025. The sale of Portnahaven Church continues. A plan of fund raising and outreach to the community was put into action beginning with a photographic display of the three parishes in days of yore, followed by a Songs of Praise in August, and Coffee, Cakes and Carols in December, all well supported by the community and beyond.

As part of our Outreach to the community the Church supports the local hospital with the supply of toiletries for patients admitted unexpectedly. A Newsletter is sent to members of the congregation and to those unable to come to church. The possibility of a Pastoral Visiting team is being explored. A Facebook page gives information on church services and other upcoming events, and special events are advertised in the local fortnightly newspaper.

Messy Church, held in Bowmore and in collaboration with Islay Baptist Church, is available to all youngsters on the Island and meets monthly after school. Forest Church, led by our minister, meets four times a year for all who wish to participate in a short walk and meditation on the natural world.

Financial Review

Our receipts for the year amounted to £ 24,282.56 and our expenditure was £21 016.19, however, £6,125.00 was transferred in from the General Trustees, resulting in a surplus of £ 9,391.37.

The Kilmeny Church was sold for £ 80,000 in January 2025. After expenses and deductions by the Property Department and the General Trustees of the Church of Scotland, £ 69,861.75 was invested in the Consolidated Fabric Fund, held by the General Trustees for the benefit of the congregation.

Reserves Policy

Trustees do not hold reserves for special purposes

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 and the Regulations Anent Congregation Finance approved by the General Assembly of the Church of Scotland 2007.

They 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.

Approved by the Trustees and signed on their behalf by



M Thomson

Session Clerk

Date: 15th March 2026

**Independent Examiner's Report to the Trustees of
North and West Islay Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 12.

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 Trustees Investment (Scotland) Act 2005 and the Charities and 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. 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.

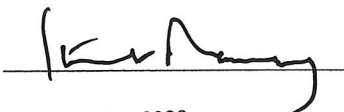
Independent Examiner's statement

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, and to prepare 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.

Stuart Ramsay CA
46 Argyll Street
Lochgilphead
Argyll
PA31 8NE

Signed



Date

19 MAR 2026

North and West Islay Church of Scotland
Year ended 31 December 2025

Receipts and Payment Account		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts	Note					
Donations	4	22,170.56	1,190.00	-	23,360.56	24,546.43
Fundraising		922.00	-	-	922.00	2,361.00
Total Receipts		<u>23,092.56</u>	<u>1,190.00</u>	<u>-</u>	<u>24,282.56</u>	<u>26,908.50</u>
Payments	5					
Costs of generating funds		-	-	-	-	76.25
Charitable activities		19,179.19	1,237.00	-	20,416.19	30,231.55
Governance costs		600.00	-	-	600.00	748.00
Total Payments		<u>19,779.19</u>	<u>1,237.00</u>	<u>-</u>	<u>21,016.19</u>	<u>31,055.80</u>
Transfers						
Transfers from General Trustees		<u>6,125.00</u>	<u>-</u>	<u>-</u>	<u>6,125.00</u>	<u>-</u>
Excess of payments over receipts for the year		<u>9,438.37</u>	<u>(47.00)</u>	<u>-</u>	<u>9,391.37</u>	<u>(4,147.30)</u>

North and West Islay Church of Scotland
Year ended 31 December 2025

Statement of Balances at 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Bank and Deposit Balances					
Bank and deposit balances b/fwd	10,169.25	1,116.29	-	11,285.54	15,432.84
Movement in Year:					
Excess of payments over receipts	9,438.37	(47.00)	-	9,391.37	(4,147.30)
Bank and deposit balances c/fwd	19,607.62	1,069.29	-	20,676.91	11,285.54
Investments at market value					
(cost £2,763.00) balance of interest				25.63	24.54
Bank and deposit balances c/fwd	19,607.62	1,069.29	-	20,702.54	11,310.08

The accounts were approved by the Kirk Session and financial Board on **15 MAR 2026**

For on behalf of the Kirk Session and Financial Board

..... *W. Thomson*

Session Clerk

..... *S. Rennie*

Treasurer

North and West Islay Church of Scotland
Year ended 31 December 2025

Statement of Balances

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

The church contributes 40% of the costs of Our Minister directly, being travel, and the council tax, telephone, insurance and repairs and maintenance of the manse.

The Ministry Council of the Church of Scotland hold a Trust Fund for Kilchoman Parish.

The interest from the fund is restricted to maintaining the supply of a minister to our parishes.

This is administered by the Ministry Council and amounts to approx. £14,700 per annum.

2 Trustee Remuneration and Related Party Transactions

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered by the charity during the year.

North and West Islay Church of Scotland
Year ended 31 December 2025

3. Movements in Funds

	as at 31 Dec 2024	Receipts	Payments	Transfers	as at 31 Dec 2025
Unrestricted funds					
General Fund	10,020.42	29,217.56	19,779.19	-	19,458.79
	10,020.42	29,217.56	19,779.19	-	19,458.79
Designated funds					
Guild Fund	148.83	-	-	-	148.83
	148.83	-	-	-	148.83
	10,169.25	29,217.56	19,779.19	-	19,607.62
Restricted funds					
Benevolent Fund	365.85	-	-	-	365.85
Bord na Gaidhig Bibles	360.00	-	-	-	360.00
Christian Aid	-	120.00	120.00	-	-
Bethany Trust	-	305.00	305.00	-	-
Malawi	-	50.00	50.00	-	-
Mary's Meals	-	280.00	280.00	-	-
Sunday School	-	85.00	85.00	-	-
Poppy Scotland	222.00	350.00	397.00	-	175.00
Hospital Toilet bags	168.44	-	-	-	168.44
	1,116.29	1,190.00	1,237.00	-	1,069.29
Total funds	11,285.54	30,407.56	21,016.19	-	20,676.91

Purposes of Restricted Fabric Funds - The Trustees have expended funds for restoration of the Church properties

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
4. Analysis of Donations					
Free Will offerings	860.00	-	-	860.00	931.00
Gift Aid offerings	8,820.00	-	-	8,820.00	11,001.00
Open Plate Offerings	5,653.85	-	-	5,653.85	5,302.00
Tax recovered on Gift Aid	4,486.71	-	-	4,486.71	4,220.80
Weddings/Funerals/Baptism	500.00	-	-	500.00	700.00
Donations Third Parties	-	1,190.00	-	1,190.00	414.00
Other offerings, donations etc	1,850.00	-	-	1,850.00	1,977.63
	22,170.56	1,190.00	-	23,360.56	24,546.43

North and West Islay Church of Scotland
Year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
5. Analysis of Payments					
Cost of generating funds					
Fundraising expenses	-	-	-	-	76.25
	-	-	-	-	76.25
Charitable activities					
Ministries and Mission allocation	8,948.00	-	-	8,948.00	8,868.00
Presbytery dues	800.00	-	-	800.00	532.00
Organist fees	-	-	-	-	350.00
Old Manse expenses	-	-	-	-	1,826.95
Linked charge Manse costs	2,093.23	-	-	2,093.23	3,404.92
Fabric repairs/maintenance	1,675.00	-	-	1,675.00	2,822.05
Electricity - churches only	1,589.01	-	-	1,589.01	7,631.62
Building Insurance	2,603.05	-	-	2,603.05	3,265.05
Printing, postage, stationery etc	65.00	-	-	65.00	-
Sunday School costs	583.50	-	-	583.50	535.90
Hospital Toilet Bags	-	-	-	-	45.49
Other expenses	822.40	1,237.00	-	2,059.40	565.57
Travel costs	-	-	-	-	384.00
	19,179.19	1,237.00	-	20,416.19	30,231.55
Governance costs					
Independent examiner's fees	600.00	-	-	600.00	300.00
Bookkeeping Fees	-	-	-	-	448.00
	600.00	-	-	600.00	748.00
	19,779.19	1,237.00	-	21,016.19	31,055.80

6. 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 to years of service.

For the year under review the minimum stipend was £32,433 and the maximum stipend in 5th and subsequent years was £ 39,856.

North and West Islay Church of Scotland
Year ended 31 December 2025

	2025	2024
7. Payments to Third Parties		
Christian Aid	120.00	175.00
Leprosy	-	17.00
Poppy Scotland	397.00	-
Bethany Trust	305.00	-
Marys Meals	280.00	-
Malawi	50.00	-
Sunday School	85.00	-
	<u>1,237.00</u>	<u>192.00</u>

North and West Islay Church of Scotland
Year ended 31 December 2025

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

APPENDIX

	2025	2024
CAPITAL ACCOUNTS		
Credit balances held at 31 December at cost		
Consolidated Fabric Fund	25.63	24.54
(Held by the Church of Scotland Investors Trust)		
Consolidated Fabric Fund (II)	241,481.41	171,589.66
REVENUE ACCOUNTS		
Credit balance at 31 December		
Consolidated Fabric Fund - revenue	3,176.91	1,544.42
Debit Balance at 31 December		
Temporary Funds	(5,001.40)	(230.00)
(Property costs for sale of churches - see below)		
These expenses will be refunded via the General Trustees when the property is sold,		
Portnahaven Church		
EPC	647.50	
Valuation report	3,000.00	
Multisearch	135.00	
Deed plan	133.90	
Kilmeny Church		
Balance of expenses	1,085.00	
total debit balance as shown above	<u>5,001.40</u>	