

The Church of Scotland
Parish of North-West Lochaber

CONGREGATIONAL ACCOUNTS

Year Ended 31 December 2025

Congregation No: 382186

Charity No: SC021584

Reference and Administrative Information

Charity Name:	North-West Lochaber Church of Scotland (known as Parish of North-West Lochaber)
Charity Registration Number:	SC021584
Congregation Reference No:	382186
Contact Address:	Fois A' Chridhe Morar Mallaig PH40 4PA

Trustees

Members of the Kirk Session:

Bill Skene Interim Moderator (from 1st October 2024 to 8th November 2025), John Arnold, June Cairns, Ross Carr (until 15th June 2025), Elizabeth Fleming, Jacqueline MacDonald, Ruth MacDonald, Anthony Titley, Alison Young (until 19th August 2025), Kathy Bradshaw

Principal Office-bearers

Locum Minister:	Rev. Donald Prentice (1 Nov 2024 to 7 Nov 2025)
Minister:	Rev. Matthew Ross (from 8 Nov 2025)
Interim Moderator:	Bill Skene (1 Oct 2024 until 7 Nov 2025)
Session Clerk:	John Arnold
Church Treasurer:	Simon Bradshaw

Independent Examiner

Evelyne MacMillan,
11 Loch Nevis Crescent,
Mallaig, PH41 4QJ

Bankers

Bank of Scotland,
62 High Street,
Fort William, PH33 6AE

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 Kirk Session, is elected by the congregation and inducted by Presbytery. Following the retirement of Rev. Stewart Goudie on the 30th September 2024, Bill Skene was appointed from 1st October 2024 as Interim Moderator. He remained in this role until the appointment of Rev. Matthew Ross, who was inducted on 8th November 2025.

Organisational Structure

The congregation is administered in accordance with a Unitary Constitution. In 2025 the Kirk Session met seven times in-person. The Kirk Session is responsible for all spiritual and temporal affairs within the church.

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.

Achievements and Performance

Following the decision in 2024 to sell Arisaig Church the building was deconsecrated on 10th May 2025 and the sale concluded on 30th May 2025.

Worship services were held in Mallaig and Arisaig on alternate Sundays, at Mallaig Church on the 1st, 3rd, and 5th Sundays each month, and at Arisaig Church on the 2nd and 4th Sundays until 30th May 2025, when Arisaig Church was sold. Following the sale, services have been held at the Astley Hall, Arisaig twice a month.

Rev. Donald Prentice continued as Locum Minister throughout 2025 and until 7th November 2025. Following the retirement of the previous Minister in October 2024, members of the Kirk Session and congregation formed a Nominations Committee and after a lengthy recruitment process Rev. Matthew Ross was appointed and inducted as Minister on 8th November 2025.

The locum minister undertook visits to the Small Isles and Knoydart in 2025 but chaplaincy visits to schools were limited. In the short time since his induction our new Minister has visited Eigg and Knoydart and delivered a Christmas service for Mallaig High School in Mallaig Church and will undertake such visits on a regular basis in 2026.

The weekly Ladies Bible Study, Thursday Drop-In, Music Group, and monthly prayers, all continued at Mallaig Church Hall throughout the year Table Talk weekly at Arisaig was suspended. A weekly prayer meeting was also instigated in the summer. Messy Breakfast continued monthly on Saturday mornings until the end of the school year but did not resume in the new school year. A new Poetry and Theology group was started under the guidance of Rev Donald Prentice and continues to meet fortnightly in Mallaig Church Hall.

There were changes to the Communion Roll during the year, we lost 5 members. Two Elders resigned from the Kirk Session during the year. Eight Funerals were conducted in the year.

Financial Review

The principal source of income is standing orders and other regular gifts by members of the congregation, which totalled £17,382.73. During the year, £2,204 Gift Aid tax recovery was received from HMRC.

Expenditure during the year has been tightly controlled. The sum of £5,311.00 was drawn down from the Consolidated Fabric Fund in July 2025 in respect of electricity costs in 2024.

Following the appointment of a new Minister, work was undertaken to make much needed improvements to the Manse. This included a new oil tank and associated groundworks, downstairs carpets, decorating and other minor upgrades, with funds expended totalling £8,493.07. A claim has been submitted to draw down this sum from the Consolidated Fabric Fund which is expected to be realised in early 2026.

Repayment of a £30,000 loan provided by a neighbouring congregation to fund significant upgrade works to the bay windows at the Manse, which were completed in 2024, was settled in 2025 from the proceeds of the sale of Arisaig Church, held by the General Trustees.

The congregation's Giving to Grow contribution in 2025 totalled £16,810.

Funds available at the end of the year have reduced by £8,870.34, with a balance of £4,920.19 in the General Fund (2024: £13,790.53).

Reserves Policy

The Policy of the trustees is to maintain a minimum reserve of £5,000, equivalent to two months' ordinary expenditure. Total funds dropped slightly below this level at the end of the year.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- 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 existence.

Approve by the Trustees and signed on their behalf,



John Arnold

Session Clerk

Date:

22/03/26

Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 11.

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) 2005 Act 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

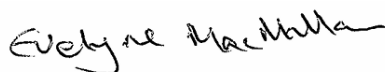
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 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.

Signed:



Evelyne MacMillan,
11 Loch Nevis Crescent,
Mallaig, PH41 4QJ

Date: 23-03-26.

**Receipts and Payments
Account
for year ending 31 December 2025**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Section					
Incoming resources from generated funds						
Income	1	21,855	-	-	21,855	28,770
Activities for generating funds	2	3,142	-	-	3,142	3,628
Investment income	3	0	-	-	-	-
Incoming resources from charitable activities	4	550	-	-	550	550
Grants	5	0	-	-	-	14,100
Receipts from General Trustees	6	5,311	-	-	5,311	13,395
Other	7	709	-	-	709	2,190
<u>Total Receipts</u>		31,567	-	-	31,567	62,632
<u>Payments</u>	8					
Charitable activities		40,437	-	-	40,437	61,000
Governance costs		-	-	-	-	-
<u>Total Payments</u>		40,437	-	-	40,437	61,000
Excess of Receipts over Payments for the year before transfers						
		-8,870	-	-	-8,870	1,632
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year						
		-8,870	-	-	-8,870	1,632

Statement of Balances at 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposits Balances</u>					
Bank & deposit balances brought forward	13,761	30	-	13,791	12,158
Movement in the year					
Excess of receipts over payments	-8,870	-	-	-8,870	1,632
Bank & deposit balances carried forward	4,890	30	-	4,920	13,791

The accounts were approved by the Kirk Session and
Financial Board on 22nd March 2026
for and on behalf of the Kirk Session and
Financial Board



John Arnold

Session Clerk



Simon Bradshaw

Treasurer

**Notes forming part of the financial statements
for year ending 31 December 2025**

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
1 Voluntary income					
Ordinary Offerings (Open Plate)	3,533	-	-	3,533	4,093
Offerings through bank	13,850	-	-	13,850	16,275
Tax recovered on Gift Aid	2,205	-	-	2,205	6,259
Legacies	-	-	-	0	-
Other donations	2,268	-	-	2,268	2,144
Other income	-	-	-	0	-
	21,855			21,855	28,770
2 Activities for Generating Funds					
Use of Premises	793	-	-	793	632
Stall at Arisaig Games	1,701	-	-	1,701	1,858
Soup & Sandwich Lunch	648	-	-	648	628
Quiz Nights	-	-	-	0	510
	3,142			3,142	3,628
3 Investment income					
Deposit interest	-	-	-	-	-
4 Incoming Resources from Charitable Activities					
Weddings and Funerals	550	-	-	550	550
	550	-	-	550	550
5 Grants					
Lochaber Presbytery	0	-	-	0	14,100
	0	-	-	0	14,100
6 Receipts from General Trustees					
Consolidated Fabric Fund	5,311	-	-	5,311	13,395
	5,311	-	-	5,311	13,395
7 Other					
Refunds	329	-	-	329	1,820
Credited in error by Post Office	380	-	-	380	370
	709	-	-	709	2,190
Receipts total	31,567	-	-	31,567	62,632

Notes forming part of the financial statements
for year ending 31 December 2025 (continued)

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
8 Analysis of Resources Expended					
Charitable Activities					
Giving to Grow	16,810	-	-	16,810	13,442
Presbytery Dues	-	-	-	-	-
Minister's Travel Expenses	842	-	-	842	2,413
Pulpit Supply	300	-	-	300	535
Fabric Repairs & Maintenance	10,918	-	-	10,918	29,137
Highland Council Tax	1,708	-	-	1,708	2,538
Electricity	2,211	-	-	2,211	5,311
Insurance	3,394	-	-	3,394	3,807
Church Office Expenses	101	-	-	101	-
Messy Breakfast	-	-	-	-	82
Arisaig Games	360	-	-	360	574
CCLI	97	-	-	97	93
Locum	1,325	-	-	1,325	2,668
Paid in error (and recovered)	-	-	-	-	400
Refund Post Office Error	380	-	-	380	-
Flowers	140	-	-	140	-
Soup & Sandwich Lunch	260	-	-	260	-
Nomination Committee Expenses	574	-	-	574	-
Going Forward Conference	40	-	-	40	-
Hire of Astley Hall	90	-	-	90	-
Collection for Lochaber Foodbank	275	-	-	275	-
Gifts	300	-	-	300	-
Card Payment Reader	312	-	-	312	-
	40,437	-	-	40,437	61,000
 Agency distribution for third parties	 -	 -	 -	 -	 -
 Governance Costs					
Independent Examiner's Fee	-	-	-	-	-
	-	-	-	-	-
 Total expenditure	 40,437	 -	 -	 40,437	 61,000

Movements in Funds for year ending 31 December 2025

	At 1 Jan 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2025 £	At 31 Dec 2024 £
Restricted funds						
Boat Charter Fund	30	-	-	-	30	30
Unrestricted funds						
General Fund	13,761	31,567	40,437	-	4,890	13,761
Total funds	13,791	31,567	40,437	-	4,920	13,791

Purpose of Restricted Funds

Boat Charter Fund	To be used to enable pastoral visits to the Small Isles and Knoydart
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9 **Trustee Remuneration and Related Party Transactions**

During the year reimbursement of travel expenses of £841.95 was made to the locum, Rev. Donald Prentice and new Minister, Rev. Matthew Ross. The Parish also paid Council Tax of £1,708.17 relating to the Manse, which is provided for the use of the Minister. No trustees received reimbursement of expenses.

10 **Investments**

No investments are held.

11 **Staff costs and numbers**

The Parish of North-West Lochaber employed no staff during 2025.

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) £39,856.

APPENDIX**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL
TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION****382186 North West Lochaber*****Consolidated Fabric Fund*****2025****CAPITAL ACCOUNT**

£

Credit balances held at 31 December at cost

116,365

Market value of balances at 31 December

116,365

REVENUE ACCOUNT

Credit balance at 31 December

4,020

TEMPORARY ACCOUNT

Credit balance at 31 December

2,131

£5,311.00 drawn down from the Consolidated Fabric Fund (Revenue Account) for electricity costs.

Individual Fund**Purpose:** Fabric for Eigg Church**2025****EXPENDABLE**

£

Credit balances held at 31 December at cost

10,531

Market value of balances at 31 December

17,673

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-