West Ross Church of Scotland

Trustees' Annual Report
Year ended 31st December 2025
(continued)

During the year the Nomination Committee spent considerable time searching for a new minister and were delighted when the Rev Gary Bainbridge accepted a call from the congregation and was inducted on 6 December 2025.

Financial Review

Excluding a one-off payment to South West Ross Parish of £13,074 (see below) the deficit for the year was £2,696. Total income decreased from £90,705 to £54,723. The 2024 income was inflated by £26,400 from a share of funds passed over when the parish boundary changed. Regular donations, WFO, Gift Aid before tax recovery, and Open Plate donations totalled £40,986 compared with £60,472 for 2024. The tax recovered from Gift Aid donations received in 2025 had still to be received at the year end, the 2024 figure was £9,856. Expenditure was £70,494 compared to £60,204 in 2024, the increase mostly accounted for by the sum of £13,074 repaid to South West Ross Parish on a further change of parish boundaries.

Reserves Policy
It is the Trustees' policy to hold reserves of approximately 9/12 months' expenditure excluding designated funds. At the year end the Church held unrestricted cash funds of £108,841 (2024 £125,709) of which £12,526 is Designated for Fabric and £503 for the Benevolent Fund. There is £4,384 of Restricted Funds in the Prayer Fellowship Fund for distribution for mission work. The policy is therefore being adhered to.

Statement of Trustees' Responsibilities

The members of the Kirk Session/Congregational Board 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/Congregational Board 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 Congregational Finance approved by the General Assembly of the Church of Scotland in 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,

Mr DE MacRae	Mrs J Barber
(Session Clerk)	(Clerk to the Board)
DE MacRae	Jane Barber
26/7/26	~~April 2026~~ 26/7/26