Rannoch Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

Financial Review

The principal source of income is from weekly offerings, both gift aided and non gift aided. Some members continue to give generously of their time and income. There are financial challenges ahead as the congregation will now have increased costs due to a full time minister being appointed on the 7th October. This, along with the increase in costs in the 'Giving to Grow' contributions mean that the congregation will be required to ensure that income is forthcoming from social and fundraising activities and other opportunities to support it. As with many small rural parishes we depend significantly upon donations.

We have a deficit this year in the General Account of £9882 this is due to the increase in our Giving to Grow contribution which increased by £14954. The reimbursement of tax on our gift aid donations was £2441 which was an increase of £785 from the previous year. Our weekly free will offerings were up by £768 and open plate up by £580. A donation from a funeral of £150 and other donations totalling £198 and £190 in donations for the use of the church. Fundraising had raised £150 from our stall at the Highland Gathering. Christmas offerings of £225 went to C.A.T.H. a sponsored walk for Christian Aid raised £274 and a retiring offering for Poppy Scotland raised £196.. When our two churches united in January, Foss and Rannoch and Braes of Rannoch, we became Rannoch Church of Scotland and there is an entry in our accounts of £6987 which is the transfer of union balance from Braes Church. We also drew funds down from the General Trustees to meet our insurance costs of £2503 this year.

On the expenditure side as already reported the Giving to Grow contribution was up by £14954. Our new minister was only inducted in October so her expenses were only £203. Pulpit Supply, we only had to pay for travel expenses as 121 reimbursed the rest as we were in a vacancy until October. Since our union in January until Braes Church is sold, we still have to maintain it, so there have been expenses for it re maintenance cost of £1818 and electricity of £324. Rannoch Church had maintenance costs of £563 and electricity of £2112. Insurance of both churches cost £2503. We also had to pay our share of work done to the manse in our linkage, our share was £1935.

Our Fabric Account had a very generous donation of £6000 from one of our members and there had been no expenditure from it this year.

Reserves Policy

The Trustees have continued with a policy of holding reserves of at least three months expenditure excluding designated and restricted funds. At the year end the Church held unrestricted cash funds of £50896 of which £34553 has been designated for the fabric fund. The Trustees forsee the need for some expense inn the coming year for normal repairs.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail of the transactions of the Church. They are responsible for keeping proper accounting records which, on request, must be available and 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 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 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

Session Clerk

Date 4 March 2026

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