

Plockton & Kyle Free Church of Scotland

**Receipts and Payments Accounts
for the Year Ended
31 December 2025**

Scottish Charity No: SC038137

Plockton & Kyle Free Church of Scotland

Contents	Page
Trustees' Annual Report	1
Report of the Independent Examiner	5
Statement of Receipts and Payments	6
Statement of Balances	8
Notes Forming Part of the Financial Statements	9

Plockton & Kyle Free Church of Scotland

Trustees' Annual Report Year Ended 31 December 2025

Reference and Administrative Information:

Charity Name: Plockton & Kyle Free Church of Scotland

Charity Registration Number: SC038137

Contact Address: Grianan
149 Nostie
Kyle
IV40 8EQ

Trustees:

Elders: M.H. MacLeod
W.A.M. Fraser

Deacons: W. Fraser
D. Matheson
R. Talbot

Minister: Rev R.M. Rankin

Church Treasurer: F. Talbot

Congregational Property Trustees: M. H. MacLeod
D. A. M. Finlayson
J. Maclean
F. Macdermid
I. R. Finlayson

Independent Examiner: Daniel Wood BAcc (Hons) CA

Bankers: The Co-operative Bank Plc
1 Balloon Street
Manchester
M4 4BE

Church Addresses:

Plockton Innes Street, Plockton

Kyle Main Street, Kyle of Lochalsh

Plockton & Kyle Free Church of Scotland

Trustees' Annual Report Year Ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of its Constitution.

Aim and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full time degree awarding Seminary in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary program relative to the size of the Church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel – the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives the historical background of the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Plockton & Kyle Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Skye & Wester Ross Presbytery and is authorized by the Church to have a minister paid from the central funds of the Church.

The Church buildings, church hall and the Minister's Manse are the property of the congregation and are held in trust by locally elected property trustees under the Church's Model Trust Deed.

Recruitment and Appointment of Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction program, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Organisational Structure

The congregation is governed and administered by elected office bearers (all volunteers) and its Minister. The Kirk Session, being the Minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversee financial and property matters. Under Charity Law, the Deacons' Court are deemed to be trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of property (congregational) trustees who are responsible only for holding property in trust.

Plockton & Kyle Free Church of Scotland

Trustees' Annual Report (continued) Year Ended 31 December 2025

Objectives and Activities

The trustees continue to be very grateful to the members of the congregation for their financial giving which ensures the congregation is able to meet its ministry commitments and maintain its properties.

The trustees also oversaw another change in treasurer, and are grateful to Fiona Talbot for engaging with this role so energetically.

There have been severe challenges in operating our RBS current account, and these are not yet resolved owing to the dreadful customer service of RBS. We have therefore opened a new current account with the Cooperative Bank which enables us to use online banking. The process of transferring over donor standing orders to the new account is almost complete, however because Fiona still has no access to the RBS account, standing orders and Direct Debits which we pay out cannot yet be transferred over to the Co-operative Bank.

The trustees continue to have issues with SSE over settling an outstanding liability for historic underpaid electricity supply costs, it is still not clear what these are and if they still exist. Although the fault lay with SSE they have also given terrible customer service. Attempts to resolve this continue. Meanwhile a new contract for electricity supply to the Plockton church has been agreed.

The planning application for the Plockton ground is still not settled. Highland Council's Planning Department has been very short staffed and our architect has had personal issues which have continued the delay, and the consequent delay in repaying the £90,100 loan used in the purchase of the Plockton church.

The trustees continued to see to the upkeep of their properties. Notable work undertaken included redecoration and recarpeting of the Plockton church entrance, and renewal of the most weather-exposed windows at the manse.

Financial Review

The principal source of income is free will offerings. The total this current year was £39,554 (2024 £40,267). Income from HMRC against gift aided donations and other donations was £10,068 (2024 £10,984). A surplus of £42,800 (2024 £9,323) was achieved.

Reserves Policy

It is the Trustees' policy to hold in reserve any monies that might be required to cover future expenditure. The balance of unrestricted funds as at end of December 2025 is £101,993 (2024 £49,030).

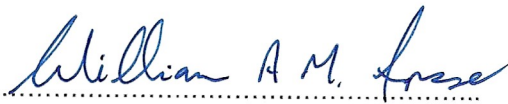
Plockton & Kyle Free Church of Scotland

Trustees' Annual Report (continued) Year Ended 31 December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session / Deacons' Court 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 / Deacons' Court 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 by:


.....

Session Clerk

Date: 28/08/2026
.....

**Plockton & Kyle Free Church of Scotland
SC038137**

Report of the Independent Examiner

I report on the financial statements of Plockton & Kye Free Church of Scotland for the year ended 31 December 2025 as set out on pages 6 to 10.

Respective responsibilities of trustees 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 (as amended). The charity's trustees consider that the audit requirement of regulations 10(1) (d) of the 2006 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 2006 Accounts Regulations. 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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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



Daniel Wood Bacc (Hons) CA
Wood Accountancy Ltd
Glenview
Upper Feorlig
Dunvegan
IV55 8ZL

Date: 04/09/2026

Plockton & Kyle Free Church of Scotland

Statement of Receipts and Payments Year Ended 31 December 2025

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Receipts				
Donations	850	1,260	2,110	1,096
Tax recovered on Gift Aid giving	10,068	-	10,068	10,984
Free will offerings	39,554	-	39,554	40,267
Church door collections	5,700	-	5,700	6,005
Open door café	4,310	-	4,310	5,062
Scheme income	-	6,501	6,501	8,195
Legacies	50,000	-	50,000	-
Interest	1,140	-	1,140	611
Magazines	-	-	-	325
Total receipts	111,622	7,761	119,383	72,545
Payments				
<i>Payments for Charitable activities</i>				
Remittances to Central Funds	40,848	-	40,848	40,805
Mission levies	-	-	-	369
Scheme payments	-	7,330	7,330	4,645
Pulpit supply and Communion expenses	844	-	844	1,075
Ministers' expenses	1,654	-	1,654	1,235
Manse expenses	469	-	469	506
Rent, council tax and water rates	2,938	-	2,938	2,760
Church and manse insurance	2,817	-	2,817	2,786
Heat and light	3,389	-	3,389	5,037
Church magazines and books	219	-	219	202
Presbytery dues and levies	1,780	-	1,780	1,300
Repairs and renewals	1,557	10,233	11,790	232
Sunday School expenses	-	361	361	549
Sundries	1,454	-	1,454	1,038
Accountancy and Gift Aid admin	690	-	690	683
Total payments	58,659	17,924	76,583	63,222
Net receipts / (payments)	52,963	(10,163)	42,800	9,323
Transfers between funds	-	-	-	-
Surplus / (deficit) for the year	52,963	(10,163)	42,800	9,323
Total funds b/fwd.	49,030	21,548	70,578	61,255
Total funds c/fwd.	101,993	11,385	113,378	70,578

Plockton & Kyle Free Church of Scotland

Statement of Receipts and Payments Year Ended 31 December 2025 (Continued)

Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Represented by:				
<i>Unrestricted funds</i>				
General fund	86,676	-	86,676	33,713
Funds held at the Central Offices	15,317	-	15,317	15,317
	101,993	-	101,993	49,030
<i>Restricted funds</i>				
Building and fabric fund	-	1,024	1,024	10,024
Plockton Church fund	-	5,972	5,972	6,205
Monthly retiring collections	-	3,091	3,091	3,920
Sunday School	-	365	365	466
Youth Fellowship	-	86	86	86
Other funds	-	847	847	847
	-	11,385	11,385	21,548
	101,993	11,385	113,378	70,578

Plockton & Kyle Free Church of Scotland

Statement of Balances As At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Bank and deposit account balances				
Opening balances	49,030	21,548	70,578	61,255
Surplus / (deficit) for the year	52,963	(10,163)	42,800	9,323
Closing balances	101,993	11,385	113,378	70,578
Bank and Cash Balances				
Bank current accounts			98,061	55,261
Bank deposit accounts			-	-
Funds held at the Central Offices			15,317	15,317
			113,378	70,578
Other assets				
Gift aid receipt for Oct, Nov and Dec			2,513	2,494
<i>Properties</i>				
Kyle Church project			7,272	7,272
Kyle Church refurb 2018-2021			93,992	93,992
Kyle hall			37,024	37,024
Kyle boundary resolution 2021			4,600	4,600
Badicaul manse			120,425	120,425
Plockton Church			94,104	94,104
Plockton land			10,000	10,000
			369,930	369,911
Liabilities				
<i>Invoices due for payment</i>				
Retiring collections not yet paid out			3,091	4,205
Property loans outstanding			90,100	90,100
			93,191	94,305

The accounts were approved by the Trustees on 28-8-26 and signed on their behalf by:

Trustee

Treasurer





Plockton & Kyle Free Church of Scotland

Notes Forming Part of the Financial Statements For the Year Ended 31 December 2025

1. Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Trustee Remuneration and Expenses

- No remuneration was paid to trustees during the year to 31 December 2025 or the preceding year
- During the year to 31 December 2025, and 2024, trustees were reimbursed for expenses incurred on behalf of the charity.

During the year to 31 December 2025 carpet and fitting to the value of £157 was paid to W. Fraser, a trustee.

3. Related Parties

No related party transactions occurred in the year under review or the preceding year.

4. Nature and Purpose of Funds

Summary of Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31 December 2025 £
Restricted Funds					
Building and fabric fund	10,024	1,000	10,000	-	1,024
Plockton church fund	6,205	-	233	-	5,972
Monthly retiring collections	3,920	6,501	7,330	-	3,091
Sunday school	466	260	361	-	365
Youth fellowship	86	-	-	-	86
Other restricted funds	847	-	-	-	847
	21,548	7,761	17,924	-	11,385
Unrestricted Funds					
General funds	33,713	111,622	58,659	-	86,676
Funds held at the central offices	15,317	-	-	-	15,317
	49,030	111,622	58,659	-	101,993
Total Funds	70,578	119,383	76,583	-	113,378

Plockton & Kyle Free Church of Scotland

Notes Forming Part of the Financial Statements For the Year Ended 31 December 2025

5. Nature and Purpose of Funds (continued)

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objectives of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

Purpose of Restricted Funds

Building and fabric fund: represents gifts, donations and collections received specifically for the fabric fund.

Plockton Church fund: represents gifts, donations and collections to fund any work on the Plockton Church building.

Monthly retiring collections fund: represents gifts, donations and collections received for specific charitable purposes

Sunday School: represents gifts, donations and collections received for the running of the Sunday School.

Youth Fellowship: represents gifts, donations and collections received for the running of the Youth Fellowship.

Other restricted funds: represents gifts, donations and collections received for the use in the repair and upkeep of buildings.

6. Independent examiners remuneration

	2025	2024
	£	£
Fee for the preparation of annual accounts	216	210
Fee for the independent examination of annual accounts	216	210
	432	420