

KINCLAVEN CHURCH OF SCOTLAND

Trustees Report and Accounts

For the year ended 31 December 2025

Congregational Reference Number 271618

Charity Number SC009251

Kinclaven Church of Scotland
Report of the Trustees for the year ended 31 December 2025

Reference and Administrative Information

Charity Name:	Kinclaven Church of Scotland
Charity Registration Number:	SC009251
Congregation Reference Number:	271618
Contact Address:	Lunlea, Sidlaw Road, Rattray, PH10 7DB

TRUSTEES:

Rev Harry Mowbray, Mrs Audrey Awburn, Mr William Buick, Mrs Janet Coyle, Mrs Jane Ferguson, Mrs Valerie Gordon (to 31/12/25), Mrs Maureen Mowbray, Mrs Elizabeth Ridsdale, Mr James Stratton, Mrs Irene Tait, Mrs Kathryn Webster, Mr Brian Webster.

Principal Office Bearers:

Minister:	Vacant
Interim Moderator:	Rev Harry Mowbray
Session Clerk:	Janet Coyle
Treasurer:	Janet Coyle
Fabric Convenor:	James Stratton

Independent Examiner:	Suzanne Climie MICB. PM.Dip
	28 Rosemount Park, Blairgowrie PH10 6TZ

Kinclaven Church of Scotland
Report of the Trustees for the 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.

Organisational Structure

The Kirk Session, which normally meets six times a year, is responsible for spiritual and financial 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.

Services are conducted every Sunday at 9.45am and we have been delighted to welcome families with young children into our fellowship over the last year or so. Various social events are held during the year, for example, coffee mornings. An active Guild meets once a month during the winter. A recent initiative, Warm Spaces, with funding assistance from Perth and Kinross Council, reaches out to members of the local community to come to the Church Hall for company, a snack and hot drink in the winter months. An Easter Fun Day, a summer Strawberry Tea and a coffee morning commemoration of the ending of the Second World War eighty years ago encouraged people of all ages from the local community to come to events at the Church to help build relationships. We supported a local Woodlands Group in their work with young people and made a donation to a local Schools Pipe Band.

Financial Review

The principal sources of income are weekly offerings, Gift Aid Donations, Investment Income, Weddings and Funerals. Investment income increased following the improvement in stock market values. Offerings were slightly ahead of the previous year and, with increased numbers attending services, could be higher in future. The social events mentioned above, though not intended to be major fundraisers, brought welcome additions to income.

Kinclaven Church of Scotland
Report of the Trustees for the year ended 31 December 2025

Reserves Policy

It is the Trustees Policy to hold reserves of approximately six months expenditure including designated funds. At the end of the year the Church held unrestricted funds of **£ 267,540**.

The Church also held **£2,220** of restricted funds which have been provided for the purposes specified in Note 2.

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 Trustees 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,

Janet Coyle

Janet Coyle Session Clerk

26 March 2026

Kinclaven Church of Scotland
Report of the Trustees for the year ended 31 December 2025

Independent Examiner's Report

I report on the accounts of the charity for the year ended 31 December 2025, which are set out in pages 5-10

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.



Suzanne Climie MICB. PM.Dip

28 Rosemount Park, Blairgowrie PH10 6TZ

26 March 2026

**Kinclaven Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025**

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	Note				
Donations	2	22,084	-	22,084	21,592
Legacies		-	-	-	2,000
Wedding and funerals		450	-	450	-
Investment income		5,275	-	5,275	5,064
Use of premises		30	-	30	40
Easter Fun Day and Strawberry Tea		317	-	317	-
Coffee morning and sale of mugs		658	-	658	339
		<u>28,814</u>	<u>-</u>	<u>28,814</u>	<u>29,035</u>
Receipts from General Trustees		4,405	-	4,405	-
Perth and Kinross Council - Warm Spaces Grant		650	-	650	175
Guild donation		1,000	-	1,000	469
Total Receipts		<u><u>34,869</u></u>	<u><u>-</u></u>	<u><u>34,869</u></u>	<u><u>29,679</u></u>
Payments	6				
Costs of generating funds		194	-	194	81
Charitable activities		32,666	400	33,066	33,607
Governance costs		225	-	225	200
Total Payments		<u><u>33,085</u></u>	<u><u>400</u></u>	<u><u>33,485</u></u>	<u><u>33,888</u></u>
Excess of Receipts over Payments for the year before transfers		1,784	(400)	1,384	(4,209)
Transfers		-	-	-	-
Excess of Receipts over payments for the year		<u><u>1,784</u></u>	<u><u>(400)</u></u>	<u><u>1,384</u></u>	<u><u>(4,209)</u></u>

Kinclaven Church of Scotland
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Balances					
Bank & deposit balances brought forward		5,789	2,620	8,409	12,618
Movement in year:					
Excess /(Deficit) of Receipts over Payments for the year		1,784	(400)	1,384	(4,209)
Bank & deposit balances carried forward		<u>7,573</u>	<u>2,220</u>	<u>9,793</u>	<u>8,409</u>
Investments at market value	1	<u>259,967</u>	<u>-</u>	<u>259,967</u>	<u>215,647</u>
Total Funds	1	<u>267,540</u>	<u>2,220</u>	<u>269,760</u>	<u>224,056</u>
Assets		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Liabilities					
Agency Collection		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Trustees on 26 March 2026
For and on behalf of the Trustees

Janet Coyle

Janet Coyle

Session Clerk

Jane Ferguson

JG Ferguson

Elder

Kinclaven Church of Scotland

Notes to the Accounts for the year ended 31 December 2025

1 Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	Gain / (Loss) on Investments £	At 31 Dec 2025 £
Unrestricted funds						
General Fund	221,436	34,869	33,085	-	44,320	267,540
	<u>221,436</u>	<u>34,869</u>	<u>33,085</u>	<u>-</u>	<u>44,320</u>	<u>267,540</u>
Restricted funds						
John Gowans Bequest Fund	2,384	-	-	(164)	-	2,220
Mercer Nairne Fund	236	-	400	164	-	-
	<u>2,620</u>	<u>-</u>	<u>400</u>	<u>-</u>	<u>-</u>	<u>2,220</u>
Total funds	<u>224,056</u>	<u>34,869</u>	<u>33,485</u>	<u>-</u>	<u>44,320</u>	<u>269,760</u>

Purposes of Restricted Funds

John Gowan Bequest Fund- to provide support to youth organisations within the church

Mercer Nairne Fund - to provide support to further the education of young people in the parish.

In accordance with these purposes, grants were made in 2025, which used the remaining funds of the Mercer Nairne Fund.

Investments Held Locally.

	2025 £	2024 £	Revaluation Gain / (Loss) £
Charifund - M&G Charities Investment Fund	241,116	197,580	43,536
COS Investors Trust - Growth Fund	5,504	5,104	400
COS Investors Trust - Income Fund	13,247	12,863	384
COS Investors Trust - Deposit Fund	100	100	-
	<u>259,967</u>	<u>215,647</u>	<u>44,320</u>

Kinclaven Church of Scotland

Notes to the Accounts for the year ended 31 December 2025

2 Analysis of Receipts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Offerings				
WFO Scheme, non Gift Aid	1,295	-	1,295	1,404
Gift Aid Donations	9,849	-	9,849	10,310
Tax Recovered on Gift Aid Donations	4,484	-	4,484	4,158
Ordinary Offerings - Plate	3,935	-	3,935	3,759
Other Offerings	2,521	-	2,521	1,961
	<u>22,084</u>	<u>-</u>	<u>22,084</u>	<u>21,592</u>

3 Collections for Third Parties

	2025 £	2024 £
Poppy Scotland	200	200
Christian Aid Week	647	550
CHAS, Rachel House	500	407
Cath's Kitchen	330	250
Cash For Kids	-	157
World Day of Prayer	-	100
Disaster Emergency committee Muddle East Appeal	-	206
	<u>1,677</u>	<u>1,870</u>

4 Trustee Remuneration and Related Party Transactions

During the year, one trustee received remuneration of £2,125 in respect of organist fees and one trustee received remuneration in respect of pulpit supply amounting to £4,090. Four trustees received reimbursement of expenses amounting to £1,006.

5. 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 years of service. For 2025 the minimum Stipend is £32,433 and the maximum stipend (after 5 years and subsequent years of service) is £39,856.

Kinclaven Church of Scotland

Notes to the Accounts for the year ended 31 December 2025

6 Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds				
Offering Envelopes	-	-	-	81
Fundraising events expenses	194	-	194	-
	<u>194</u>	<u>-</u>	<u>194</u>	<u>81</u>
Charitable activities				
Giving to Grow/Ministry and Mission	13,263	-	13,263	7,924
Presbytery dues	365	-	365	404
Interim Moderator's expenses	392	-	392	281
Pulpit supply	4,545	-	4,545	4,070
Vacancy costs	150	-	150	-
Organist's fees	2,125	-	2,125	2,000
Fabric maintenance - Church	900	-	900	9,213
Fabric maintenance - Hall	5,451	-	5,451	-
Electricity - Church	256	-	256	305
Electricity - Hall	971	-	971	1,172
Heating oil - Church	580	-	580	1,270
Insurance - Church	2,222	-	2,222	2,052
Equipment	957	-	957	3,972
Other expenses	488	400	888	544
	<u>32,666</u>	<u>400</u>	<u>33,066</u>	<u>33,207</u>
Governance costs				
Independent examiner's fees	225	-	225	200

Kinclaven Church of Scotland
Accounts for the year ended 31 December 2025

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

CONSOLIDATED FABRIC FUND

	2025	2024
	£	£
CAPITAL ACCOUNT		
Balance held at 31 December at cost	<u><u>42,095</u></u>	<u><u>42,095</u></u>
Market Value of Balance at 31 December	<u><u>64,593</u></u>	<u><u>61,617</u></u>

REVENUE ACCOUNT

Credit Balance at 31 December	<u><u>4,775</u></u>	<u><u>7,152</u></u>
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