

The Church of Scotland

Culloden and Ardersier Church of Scotland

CONGREGATIONAL ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Congregation No. 372166

Scottish Charity No. SC000662

Receipts & Payments Accounts

Trustees' Annual Report - year ended 31 December 2025

Reference & Administrative Information

The Trustees present the annual report and accounts for Culloden and Ardersier Church of Scotland, for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name : Culloden and Ardersier Church of Scotland

Charity Registration No. : SC000662

Congregation Reference No. : 372166

Contact Address : The Church Office
The Barn, Church of Scotland,
Culloden House Avenue
Culloden
Inverness
IV2 7AB

Trustees
Minister : Rev Pamela Kennedy

Church (Kirk) Session Members :-

Session Clerk : Mrs Lorna Mason

Session Members :	Mr David Babb	Mr Ian Henry
	Mrs Laura Clark	Mr Peter Logie
	Mrs Mary Davis	Mr Richard Mansfield
	Mr William Davis	Mr Andrew Ramsay
	Mrs Valerie Edwards	Mrs Alison Ramsay
	Mrs Isobel Freudenthal	Mr David Reid
	Mrs Martina Gow	Mrs Lynda Thomson
		Mr Douglas Wilby

Property Conveners : Mr Richard Mansfield, Mr Andrew Ramsay & Mr William Davis

Church Treasurer : Mr David W Scott *

Note :

**The Treasurer is not a Session Member but considered as a Trustee due to active involvement in the day to day business operation.*

Reference and Administrative Information (cont.)

Principal Office Bearers at year end :-

Minister	: Rev Pamela Kennedy
Session Clerk	: Mrs Lorna Mason
Mission Dev Assistant	: Vacant
Property Conveners	: Mr Richard Mansfield, Mr Andrew Ramsay & Mr William Davis
Safe Guarding Officers	: Mr Richard Mansfield / Mrs Marion Mansfield
Treasurer	: Mr David W Scott
Church Manager (Barn)	: Mrs Isobel Freudenthal

Local Mission Church stewardship team :

- Mr David Babb
- Mrs Lynda Thomson
- Mrs Laura Clark
- Ms Carol Dilling

Independent Examiner :-

Mr Derek Steel
22 Oakdene Court
Culloden
Inverness
IV2 7XL

Bankers :-

The Royal Bank of Scotland plc

Website :-

www.cullodenandardersierchurch.org.uk

Site Locations :

The Barn, Church of Scotland, Culloden House Avenue, Culloden, Inverness, Highland, IV27AB.
Ardersier Local Mission Church, 50 High Street, Ardersier, Inverness, Highland, IV2 7QE

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 Unitary Board are the Charity Trustees. The Unitary Board is made up of The Minister and Kirk Session members (who 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) and in addition the Kirk Session have invited individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to work with them as members of the Unitary Board.

Organisational Structure

The Unitary Board is chaired by the Minister and meets a minimum of six times in a year. There are a number of core Teams within the Board. The Kirk Session members are responsible for spiritual affairs within the Church and they also oversee & guide teams established with special responsibility for Worship; Nurture; Frontline; Property and Finance & Administration as appropriate.

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.

The Barn Church, Culloden, provides Sunday worship services for members and the wider Parish population of all ages and learning abilities. Ardersier Church is our Local Mission Church nurturing the local Christian community in that area. As a united Church we continue to foster caring evangelism to meet the needs of our community, with a special focus on the poorest and most marginalised. Our Vision as a United Church is : By worshiping God as Father, Son & Holy Spirit, we want to know Jesus so that we can make him known. (Jn17:3; Ac20:24).

Trustees' Annual Report Year ended 31 December 2025

Achievements, Performance and Financial Review

Membership and Worship Attendance

As of December 2025, the Church's membership roll stood at 191 individuals. Of these, 160 are registered as Members, while a further 31 are recognised as Friends of the congregation. The Sunday morning worship service at the Barn Church, Culloden, continues to attract an average attendance of approximately 70 people each week. Meanwhile, services held at our Local Mission Church (LMC) in Ardersier are typically attended by around 15 individuals. To ensure broader participation and accessibility, Sunday services at the Barn are also live streamed, allowing those unable to attend in person to join in worship remotely.

Some highlights from the 2025 Calendar: -

Children and Youth Activities

Throughout 2025, the Church provided a range of programmes to support and nurture the spiritual growth of young people. The Sunday Club catered for primary school-aged children, offering engaging sessions designed to introduce them to Christian teachings in a supportive environment. The Boys Brigade met weekly at our church premises, fostering teamwork and leadership skills among boys of various ages. For pre-school children, Kinderland offered age-appropriate activities, ensuring our youngest members felt welcomed and included. Our Youth Group gathered on Sundays and took part in Pizza evenings, Scripture Union meetings, Summer Holiday Club and Youth Alpha sessions. These opportunities enabled older children and teenagers to explore faith issues, enjoy fellowship, and deepen their understanding of Christianity.

Small Groups and Prayer Ministries

The Church maintained a rich schedule of small group meetings, including Bible Study Groups held at both the Barn and the Local Mission Church (LMC). Various Prayer and House Groups provided spaces for people to share, pray, and support one another. The Sunday Prayer Ministry continued to offer spiritual support following worship services. In addition, Sozo Healing and Deliverance Ministry was available for those seeking deeper spiritual healing.

Community Engagement and Support

The Church Reminiscence Groups organised outings and events tailored to our elderly members, helping foster connection and support. Community Lunches were held on the first Sunday of each month, encouraging fellowship across all ages. The All Age Service, also on the first Sunday of the month, brought together people of all generations for worship. The Exchange Hub convened on the first Wednesday evening of each month, providing a forum for our Community to catch up with friends, enjoy music and board games. The LMC have also hosted Godly Play sessions for primary-aged children, a Weekly Café Library, and a Monthly Café Church, cultivating a welcoming environment for learning and worship. The LMC also worked to support the Ardersier Youth Forum by facilitating community-styled events.

Worship and Sacraments

Holy Communion was celebrated at the designated place of worship of the charge (the Barn) on four occasions throughout the year, providing opportunities for spiritual reflection and renewal.

Practical Community Support

The Church supported the wider community through initiatives such as the Community Fridge, helping to reduce food waste and alleviate need. The weekly Gardening Group contributed to the development and management of our Community Garden, with produce grown in the garden

transferred to the Community Fridge. Outdoor events were held throughout the year for children, youth, and adults, making use of the Community Garden as a space for fellowship, worship, learning and activity.

Local Churches Christmas Hamper Appeal. Here the Church played the lead role in organising this and supporting around 170 families, demonstrating our ongoing commitment to serving the most vulnerable in our community.

Ongoing Commitment

In all these activities, we seek to adapt our Church and Ministry to meet the evolving needs of God's people and deliver on our vision :- By worshipping God as Father, Son & Holy Spirit, we want to know Jesus so that we can make him known. (Jn17:3; Ac20:24).

Financial Review

The accounts represent twelve months of trading activity at Culloden and Ardersier Church of Scotland.

At the year-end (31 December 2025) the Church held 8 active funds :-

General Fund

Total General Fund income amounted to c £127.3k. Within this we received £15.5k from the Consolidated Fabric Fund and £8k from our one off Giving Day. Both of which were in line with our Budget to cover operational costs.

Total General Fund expenditure was c£126.6k.

Following interfund transfers we achieved a small surplus of income over expenditure for the year of c£460.

The Trustees acknowledge that, without access to the income generated by the Consolidated Fabric Fund and the one-off Giving Day we would have faced a loss of approximately c£23k.

Fabric Fund

The Fabric Fund remains to support internal and external building fabric of our Churches and Manse.

Mission Fund

This is a new designated fund established in 2025 and will be used for our Mission / outreach projects.

Designated other Funds (x5):

Kinderland; Children & Youth Fund; Reminiscence Group; Sozo Ministry; Garden Fund

All remain active areas of Church life for which we maintained individual designated Fund Accounts.

Reserves Policy

It is the Trustees' policy to hold General Fund and Fabric Fund reserves of approximately three months General Fund (general) expenditure.

At the year end the Church held funds of £28,626 in the General Fund and £51,578 in the Fabric Fund = Total £80,204 In terms of our financial covenant here we would look to hold min £31,655 (min 3x months general fund expenditure). In Summary our financial covenant has been met.

That said the Trustees have noted the trading shortfall in 2025 (which has been funded from our Giving Day and Consolidated Fabric Fund support totalling £23,500). The Trustees are actively looking at ways to address this.

The Church also held £12,472 in designated funds across six of the remaining Church Fund Groups. The Trustees consider the make-up of this sum as appropriate.

**Trustees' Annual Report
Year ended 31 December 2025**

Statement of Responsibilities

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 a "going concern basis" unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,


.....
Mrs Lorna Mason

Session Clerk / Trustee

Date : 20 January 2026

Culloden and Ardersier Church of Scotland. Charity No. SC000662
Report of the Independent Examiner on Accounts.

Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 16.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 view given by the accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention. :-

- A. 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 8 of 2006 Accounts Regulations have not been met, or
- B. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr Derek Steel
22 Oakdene Court
Culloden
Inverness
IV2 7XL

Signed



Mr Derek Steel

Date : 2nd March 2026

Culloden and Ardersier Church of Scotland
Statement of Financial Activity
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources						
Voluntary Income	97,684.72	350.00	-	-	98,034.72	83,884.26
Activities for Generating Funds	12,633.72	6,753.58	-	-	19,387.30	17,700.13
Investment Income	15,562.17	1,468.84	-	-	17,031.01	3,141.47
Other	295.00	3,884.00	-	-	4,179.00	12,760.00
	1,158.00	-	-	-	1,158.00	2,511.20
Income resources from Charitable Activities						
	127,333.61	12,456.42	-	-	139,790.03	119,997.06
Total income						
Resources used						
Local Staffing Costs	17,821.33	-	-	-	17,821.33	16,367.08
Building Costs	30,915.18	4,899.36	-	-	35,814.54	46,968.29
Charitable Activities	65,497.54	1,252.08	-	-	66,749.62	63,255.85
Other	12,388.03	4,723.32	-	-	17,111.35	42,618.04
	126,622.08	10,874.76	-	-	137,496.84	169,209.26
Total expenditure						
	711.53	1,581.66	-	-	2,293.19	(49,212.20)
Net income / (expenditure) resources before transfer						
Transfers:						
Gross transfers between funds - in	750.00	1,000.00	-	-	1,750.00	7,468.59
Gross transfers between funds - out	(1,000.00)	(750.00)	-	-	(1,750.00)	(7,468.59)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
	461.53	1,831.66	-	-	2,293.19	(49,212.20)
Net movement in funds						
Reconciliation of funds						
Total funds brought forward						
	28,164.35	62,219.32	-	-	90,383.67	139,595.87
Total funds carried forward						
	28,625.88	64,050.98	-	-	92,676.86	90,383.67

Culloden and Ardersier Church of Scotland
Statement of Balances
as at 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	Total This Year	Total Last Year
Bank & Deposit Balances						
Opening Bank	28,164.35	62,219.32	0.00	0.00	90,383.67	133,627.28
Opening Investor Deposit	0.00	0.00	0.00	0.00	0.00	5968.59
Total Bank & Deposits	28,164.35	62,219.32	0.00	0.00	90,383.67	139,595.87
Movement in the Year						
Surplus (Deficit) Receipts over Payments	461.53	1,831.66	0.00	0.00	2,293.19	-49,212.20
Total Surplus (Deficit) Receipts over Payments	461.53	1,831.66	0.00	0.00	2,293.19	-49,212.20
Closing Bank Balance	28,625.88	64,050.98	0.00	0.00	92,676.86	90,383.67
Closing Investor Deposit						0.00
Total Net available Balances	28,625.88	64,050.98	0.00	0.00	92,676.86	90,383.67

The Accounts were approved by the Trustees / Unitary Board on 20 January 2026

For and on behalf of the Trustees / Unitary Board.

..... Lorna Mason Session Clerk / Trustee

..... David W Scott Treasurer / Trustee

Culloden and Ardersier Church of Scotland. Charity No: SC000662

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified, where appropriate, to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

The accounts have been prepared on a Receipts & Payments basis as the Charity's income is less than £250,000.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity – no Restricted Funds were held by the Charity during the year.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Endowment Funds - no Endowment Funds were held by the Charity during the year.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an actual basis as the liability is incurred.

Normal repairs and maintenance are charged to the General Fund; extraordinary repairs and improvements are met from the Fabric Fund and / or by a special fund raising effort.

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

The charity has no specific tangible fixed assets having a value to the charity greater than one year.

Investments

There were no investments held at the year.

Taxation

Culloden and Ardersier, Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Culloden and Ardersier Church of Scotland
Analysis of income and expenditure
01 January 2025 to 31 December 2025

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Income						
Voluntary Income						
Ordinary Offerings	8,425.55	-	-	-	8,425.55	8,772.07
Other Offerings	-	-	-	-	-	50.00
FWO Scheme	63,102.00	-	-	-	63,102.00	59,148.15
Donations	1,070.00	350.00	-	-	1,420.00	2,150.00
Giving Day	8,000.00	-	-	-	8,000.00	-
Gift Aid Tax Recovered	17,087.17	-	-	-	17,087.17	13,764.04
Voluntary Income Totals	97,684.72	350.00	-	-	98,034.72	83,884.26
Activities for Generating Funds						
Teas & Coffees	605.48	-	-	-	605.48	590.00
Church Hall / Room Rentals	10,724.00	-	-	-	10,724.00	7,769.55
Miscellaneous Inc	1,234.60	268.00	-	-	1,502.60	3,999.32
Local Fundraising	69.64	5,490.00	-	-	5,559.64	4,289.73
Kinderland Fees	-	910.58	-	-	910.58	877.62
Barn Boxes	-	85.00	-	-	85.00	173.91
Activities for Generating Funds Totals	12,633.72	6,753.58	-	-	19,387.30	17,700.13
Investment Income						
Consolidated Fabric Fund	15,500.00	-	-	-	15,500.00	-
Bank & Deposit Int	62.17	1,398.84	-	-	1,461.01	2,694.01
CofS Investors Trust	-	70.00	-	-	70.00	447.46
Investment Income Totals	15,562.17	1,468.84	-	-	17,031.01	3,141.47
Other						
Grants Received	-	500.00	-	-	500.00	8,310.00
Legacies	295.00	-	-	-	295.00	-
Sale of Moveables	-	3,384.00	-	-	3,384.00	4,450.00
Other Totals	295.00	3,884.00	-	-	4,179.00	12,760.00
Income resources from Charitable Activities						
Local Events	-	-	-	-	-	1,982.20
Weddings & Funerals	990.00	-	-	-	990.00	487.00
Life & Work Income	168.00	-	-	-	168.00	42.00
Income resources from Charitable Activities Totals	1,158.00	-	-	-	1,158.00	2,511.20
Income Grand Total	127,333.61	12,456.42	-	-	139,790.03	119,997.06

Expenditure

	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Local Staffing Costs						
Pulpit Supply	-	-	-	-	-	700
Church Manager	8,249.28	-	-	-	8,249.28	7,857.72
Tax/ Nil on Local salaries	2,104.55	-	-	-	2,104.55	2,080.36
Cleaner Wages	7,467.50	-	-	-	7,467.50	5,729.00
Local Staffing Costs Totals	17,821.33	-	-	-	17,821.33	16,367.08
Building Costs						
Manse Utilities (Ardersier)	499.35	-	-	-	499.35	586.15
Refuse Collection	268.89	-	-	-	268.89	106.48
Maint / Repairs Church	4,473.71	-	-	-	4,473.71	3,960.50
Gas	4,492.05	-	-	-	4,492.05	5,379.54
Electricity	9,317.84	-	-	-	9,317.84	7,045.24
Heating Oil (Ardersier)	2,244.19	-	-	-	2,244.19	828.27
Insurance Buildings & Contents	4,031.73	-	-	-	4,031.73	3,729.31
Cleaning & Sundry Materials	505.73	-	-	-	505.73	891.43
Upkeep of Grounds	991.94	-	-	-	991.94	1,312.66
Council Tax Manse	4,005.75	-	-	-	4,005.75	1,486.21
Maint Repairs Manse	84.00	-	-	-	84.00	9,719.04
Fabric Maint Church	-	4,119.36	-	-	4,119.36	11,923.46
Ardersier Church Roof	-	780.00	-	-	780.00	-
Building Costs Totals	30,915.18	4,899.36	-	-	35,814.54	46,968.29
Charitable Activities						
Giving to Grow	65,109.00	-	-	-	65,109.00	65,565.00
Stipend Endowment Income	(2,287.00)	-	-	-	(2,287.00)	(2,320.00)
Vacancy Allowance	-	-	-	-	-	(5,069.00)
Events Entertainment Food	450.00	754.51	-	-	1,204.51	2,290.03
Christmas / Easter various Expenses	100.00	347.57	-	-	447.57	376.52
Warm Hub	440.00	-	-	-	440.00	771.85
Food for Good Supplies	-	-	-	-	-	250.00
Miscellaneous (inc Coffee supplies)	1,685.54	150.00	-	-	1,835.54	1,191.45
Charitable Donations	-	-	-	-	-	200.00
Charitable Activities Totals	65,497.54	1,252.08	-	-	66,749.62	63,255.85
Other						
Presbytery Dues	1,953.00	-	-	-	1,953.00	1,311.00
Ministers Travel Exp	996.00	-	-	-	996.00	1,207.66
Minister Business Telephone	31.04	-	-	-	31.04	15.00
Stationery, Books, etc	471.20	-	-	-	471.20	964.37
Photocopying / Equip Rentals	3,018.16	-	-	-	3,018.16	3,128.80
Church Tele and Broadband	1,258.12	-	-	-	1,258.12	1,212.81
Postage	100.00	-	-	-	100.00	-
Equipment, Software & "Other"	3,978.42	-	-	-	3,978.42	5,330.25
Life & Work Mag	168.00	-	-	-	168.00	168.00
Courses / Membership / Travel	414.09	2,511.00	-	-	2,925.09	1,540.94
Minister Appointment exps	-	-	-	-	-	8,106.58
Garden Project Expenditure	-	2,212.32	-	-	2,212.32	19,632.63
Other Totals	12,388.03	4,723.32	-	-	17,111.35	42,618.04
Expenditure Grand Total	126,622.08	10,874.76	-	-	137,496.84	169,209.26

Culloden and Ardersier, Church of Scotland.– SC000662

Fund movement summary
Selected period: 01 January 2025 to 31 December 2025

Fund	Fund Balances Brought Forward	Receipts	Payments	Net Transfers	Fund Balances Carried forward
General Fund	28,164.35	127,333.61	126,622.08	-250.00	28,625.88
Fabric Fund	52,583.71	3,893.84	4,899.36	0.00	51,578.19
Mission Fund	0.00	4,152.00	2,511.00	0.00	1,641.00
Garden Project Fund	6,756.80	3,200.00	2,362.32	-150.00	7,444.48
Children & Youth Fund	444.97	0.00	609.50	1,000.00	835.47
Kinderland Pre School Fund	863.90	910.58	36.00	-600.00	1,138.48
Reminiscence Group Fund	780.71	300.00	456.58	0.00	624.13
Sozo Ministry Fund	789.23	0.00	0.00	0.00	789.23
Totals	90,383.67	139,790.03	137,496.84	0.00	92,676.86

Purpose of Unrestricted Fund. :-

- General Fund used to house the general day to day business operations of the Church.

Purpose of Designated Funds. :-

- Fabric Fund - for repairs / maintenance to Church and Manse.
- Mission Fund – for Church Reach out / Mission
- Garden Project – for Church Community Garden
- Children & Youth Fund – for Primary School and Secondary School age Groups.
- Kinderland Fund – for Pre School age Group.
- Reminiscence Group – Church Group for elderly in the community
- Sozo Ministry Fund – Church healing & deliverance Ministry in the Highlands & Islands

Culloden and Ardersier Church of Scotland. Charity No: SC000662

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

	2025	2024
	£	£
1) Local Staff costs and numbers	15,717	13,586
Salaries & Wage Costs	<u>2,104</u>	<u>2,080</u>
Social Security Costs	<u>17,821</u>	<u>15,666</u>
Total		

The average number of local employees during the year, calculated on the basis of a FTE head count, was as follows:

	2025	2024
	<u>Number</u>	<u>Number</u>
Premises Management	1	1
Church Manager	<u>1</u>	<u>1</u>
Total	<u>2</u>	<u>2</u>

- 2) 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 5th and subsequent years of service £39,856.
No employee was paid more than £60,000
- 3) **Trustee Remuneration and Related Party Transactions**
No Trustee, nor any person related to a Trustee, had any personal interest in any contract or transaction entered into by the charity during the year.
During the year the Church paid on behalf of the Rev Pamela Kennedy Business Telephone costs £31 and Manse Council Tax £4005
- 4) **Investments**
There were no investments held at the year end.
- 5) **Sale of Movable Assets**
In October 2025, we sold unused silverware at auction for £3,384. As agreed, with Church HO General Trustees, these funds will support mission work across the Parish and have been deposited into our Mission Fund.
- 6) **Third Party collections – Not Part of our Accounts**
Donations during the year were invited to be made direct to our elected Charities and as such we have limited visibility on the level of funds raised. However, during the year we passed over : £169 to Adopt A Child, £120 to Highland Foodbank £101 to Blythswood Care, Christian Aid £1337, MacMillan Cancer Support (Coffee Morning) £840. Moreover, between 3 local Churches we raised Food for Good Christmas Hamper Appeal Funds totalling £3,900
All these funds do not form part of our trading activities and have been collected and distributed for the benefit of third parties. All funds were fully disbursed at the year end.

Culloden and Ardersier Church of Scotland. Charity No: SC000662

Notes forming part of the financial statements
for the year ended 31 December 2025(cont.)

7) Analysis of Net Assets between Funds

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	-	-	-	-	92,677
Current Assets	28,626	64,051	-	-	-
Current Liabilities	-	-	-	-	-
Net Assets at 31 December 2025	<u>28,626</u>	<u>64,051</u>	<u>-</u>	<u>-</u>	<u>92,677</u>

8) Charitable Donations

There were no Charitable donations during the year.

9) Legacies

We received an unrestricted legacy of £295 during the year.

10) Grants

An unrestricted Church of Scotland Inverness Presbytery Mission Grant of £500 was received in December 2025. This was lodged to our Mission Fund.

11) Consolidated Fabric Fund

In accordance with our 2025 budget plan, we have utilised revenue income of £15,500 from the Church of Scotland Consolidated Fabric Fund Revenue Account to support our operational expenses. An updated Consolidated Fabric Fund statement showing Funds held by the Church of Scotland General Trustees for the benefit of the Congregation is attached (Appendix1).

Appendix

Funds held by The Church of Scotland General Trustees for the Benefit of the Congregation

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Consolidated Fabric Fund

	<u>2025</u>	<u>2024</u>
Capital Account		
Credit balances held at 31 December at Cost	-	-
Market value of balances at 31 December	-	-
Revenue Account		
Credit balance at 31 December	5,169.33	5,211.08
Temporary Account		
Credit balance at 31 December	470,954.82	126,203.58
Individual Fund		
Purpose :		
Expendable		
Credit balances held at 31 December at cost	-	-
Market value of balances at 31 December	-	-
Permanent Endowment		
Credit balances held at 31 December at cost	-	-
Market value of balances at 31 December	-	-

End

