

The Church of Scotland
Fodderty & Strathpeffer Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

2025

Congregation No: 392204

Charity No: SC 003499

Reference and Administrative Information

Charity Name: Fodderty & Strathpeffer Parish Church

Charity Registration Number: SC003499

Congregation Reference No: 392204

Contact Address: Henry Cameron
7 Kinettas Square
Strathpeffer.
IV14 9BD

Trustees

Kirk Session Active

Reverend Ronald Gall David MacMaster

Sandra Allan Alan Radin

Margaret Arthur Donald Spark

Henry Cameron Linda Streames

June MacKintosh George Tait

Duncan MacLeod Ruth Williams

Inactive

Christine Conacher James Snodgrass Until Sept. 25

Mina MacDonald Sheena Whyte

Christine Fraser

Congregational Board

Derry Brebner

Maureen Cameron

Monique Martin

Margaret Murray from April 25

Steph Kay

Wendy Kerr

Morag Polson

Atholl Murray From April 25

Principal Office-bearers

Minister:

Session Clerk

Clerk to the Board:

Church Treasurer:

Reverend Ronald Gall

Sandra Allan

June MacKintosh

Henry Cameron

Independent Examiner

Mr Mike Evans

Heights View

Beechwood

Strathpeffer, IV14 9AB

Bankers

Bank of Scotland

2 - 6 Eastgate

Inverness, IV2 3NA

Fodderty & Strathpeffer Parish Church
Trustees' Annual Report
For the year ending 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of up to three years after which they are eligible for re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the minister and meets at least four times a year. - Certain responsibilities are delegated to the Finance Committee, the Property Committee and Fund-Raising Committee as appropriate. The Kirk Session which meets at least four times a year is responsible for spiritual 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.

We hold a weekly service of worship at 10.00 a.m. each Sunday. A Sunday Club, for children, runs in conjunction with weekly worship. Additional services are held to mark festivals such as Harvest Thanksgiving, Christmas and Easter. During school term time a weekly Bible Discussion Group is held in the Church hall. Prayer Breakfast held on last Saturday of each month.

Fodderty & Strathpeffer Parish Church
Trustees' Annual Report
For the year ending 31 December 2025

Achievements and Performance

The linkage of the Parish of Contin with the Parish of Fodderty and Strathpeffer took place in 2011 and fulfilled the Presbytery plan of one ministry of Word and Sacrament from the West end of Dingwall to Achnasheen in the West.

Since the linkage, the congregations have worked well together; stronger ties have been established and it is encouraging to see the return of some who drifted away and new people attending worship. A service of worship is held every Sunday at Strathpeffer, also at Contin with the exception being the last Sunday of the month when there is a service at Kinlochluichart Church rather than Contin. Occasional joint services are held; this helping encourage Church unity. Joint services with BBQ were held at Strathconon and Strathpeffer. Carol services at Garve, Contin and the Square Strathpeffer, taking the Church to the community. There have been some joint activities with St. Anne's Scottish Episcopal Church, in particular a joint Harvest Thanksgiving Service. The Fellowship Group was established in 2015 and has been highly successful, meeting monthly.

The Sunday Club continues and we must acknowledge the great work done by all the leaders, catering for children up to age Primary 7. A "Messy Church" was established in 2024 and repeated on a quarterly basis during 2025. These have proved very successful and have led to new members joining our Sunday Club. The Church sponsored a "Fischy" music event at Strathpeffer Primary School where neighboring schools joined for the day; again, proving very successful and cementing the good relations between School and Church. This venture was part funded by a grant from Presbytery.

Financial Review 2025

The results show that we have ended the year with a deficit of £1,652 in our General Fund and a surplus of £4,142 in our Restricted Funds, giving us a net surplus of £2,490. This is despite the fact that our contribution to Central Funds Nationally increased from £17,640 to £19,682. We had considerable fabric expenditure last year to draw up plans to bring access to the Church up to a standard that will satisfy the Presbytery Mission Plan. We still await the decision of Presbytery on these plans.

Our main source of income is through weekly offerings and fundraising and it is pleasing to note that members have given generously, enabling the congregation to cover the increased expenditure. The amount of Tax recovered on Gift Aid has increased and, whilst we have lost some senior members, they have been replaced by new members who have signed up for this scheme.

**Fodderty & Strathpeffer Parish Church
Trustees' Annual Report
For the year ending 31 December 2025**

Reserves Policy

It is the Trustees' policy to hold unrestricted reserves of approximately six months' expenditure, including designated funds. At the year end, the Church held unrestricted funds of £82,013 (2024 £83,665) of which £8,553 had been designated for the fabric fund. The remaining balance of £73,460 is more than 6 months' expenditure. However, the Trustees are aware that the Presbytery Mission Plan has implications for our Church building and that will no doubt highlight necessary works. The Congregational Board have taken advice from Chartered Architects with a view to making the building accessible to all and how it can be adapted for the 21st century.

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 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,

Sandra Allan

S. Allan
Session Clerk
Date May 2026

Independent Examiner's Report to the Trustees of

Fodderty & Strathpeffer Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 11.

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) (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 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, 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.

Name Mr Mike Evans
Address: Heights View
 Beechwood, Strathpeffer, IV14 9AB

Date May 2026

Fodderty & Strathpeffer Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Designated Funds 2025	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	3					
Donations		28507	0	229	28736	27098
Parish Activities		897	0	0	897	1440
Activities for Generating Funds		2247	0	0	2247	2622
Investment income		3170	366	4337	7872	6316
Receipts from Ch. Of Scot. Trustees		0	0	0	0	200
Contin share of "shared expenses"		614	0	0	614	0
Grant from Presbytery		500	0	0	500	0
					0	0
<u>Extraordinary General Income</u>					0	0
Un-restricted Legacies			0	0	0	26783
<u>Total Receipts</u>	4	35934	366	4566	40866	64459
<u>Payments</u>						
Costs of generating funds		183	0	320	503	471
Charitable activities		37769	0	104	37873	38517
Purchase of Units		0	0	0	0	26776
<u>Total Payments</u>		37953	0	424	38377	65764
Excess of Receipts over Payments for the year before transfers		-2018	366	4142	2489	-1306
Transfers		366	-366	0	0	0
Excess of Receipts over Payments for the year		-1652	0	4142	2489	-1306

Fodderty & Strathpeffer Parish Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>	1					
Bank & deposit balances brought forward		11936	0	19679	31615	32921
Movement in year:						
Excess of Receipts over Payments		-2018	366	4142	2490	3487
Purchase of Investment units						
Transfer		366	-366			
Bank & deposit balances Carried forward		<u>10284</u>	<u>0</u>	<u>23821</u>	<u>34105</u>	<u>36408</u>
<u>Investments</u>						
Cost		<u>63176</u>	<u>8553</u>	<u>3680</u>	<u>75409</u>	<u>48633</u>
<u>Total Assets at cost.</u>	2	73460	8553	27501	109514	85041
		<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>
<u>Investments at Market Value</u>						
31st December 2025		<u><u>114306</u></u>	<u><u>18638</u></u>	<u><u>4385</u></u>	<u><u>137329</u></u>	<u><u>128727</u></u>

The accounts were approved by the Kirk Session and Financial Board on May 2026

For and on behalf of the Kirk Session and Financial Board

Sandra Allan

Session Clerk

Henry Camerso

Treasurer

Fodderty Strathpeffer Parish Church
Notes to the Accounts
For the year ending 31st December 2025

1 Trustee Remuneration and Related Party Transactions

During the year £1895 was paid to Rev. Gall as payment for travel expenses and as repayment for his purchase of Easter Eggs for children's hunt; Lent Booklets and a Banner. The sum of £2594 was paid to appropriate bodies in respect of half share Council Tax and half share Manse Telephone. No Trustee or person related thereto had any personal interest in any contract or transaction entered into.

2 Movements in Funds

	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	8553	366	0	-366	8553
General Fund	75112	35934	37953	366	73460
	<u>83665</u>		<u>37953</u>	<u>0</u>	<u>82012</u>
Restricted funds					
Flower Fund	5472	251	104	0	5619
Maintenance Account	15733	4048	320	0	19461
Cadboll Mortification Fund	1276	58	0	0	1334
Sunday Club	878	209	0	0	1087
	<u>23359</u>	<u>4566</u>	<u>424</u>	<u>0</u>	<u>27501</u>
Total funds	<u><u>107024</u></u>	<u><u>4566</u></u>	<u><u>38377</u></u>	<u><u>0</u></u>	<u><u>73213</u></u>

Purposes of Designated Funds

Fabric Fund: Normal fabric expenditure consisting of repairs and maintenance are charged to the General Fund

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship

Maintenance Account: to contribute towards the fabric maintenance of Strathpeffer Church
(see Consolidated Fabric Fund)

Cadboll Mortification Fund: This fund is intended to assist the poor of the Parish and can be called upon by the Minister and Kirk Session as required

Sunday Club: This fund is to service the work of the youth of the congregation. Any unusual expenditure is to be approved by the Congregational Board

Consolidated Fabric Fund

The Church of Scotland Investors Trust hold investments on behalf of The Church of Scotland, Strathpeffer. The interest and dividends generated by the investments are passed to the Church to upkeep the maintenance of the Church. The inflow and outflow of funds is managed through the maintenance account.

Consolidated Fabric Fund - Market Value at 31st December 2025

169,241

Fodderty Strathpeffer Parish Church
Notes to the Accounts
For the year ending 31st December 2025

	Unrestricted	Designated	Restricted	Total	Total
	Funds	Funds	Funds		
	2025	2025	2025	2025	2024
	£	£	£	£	£
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	715			715	940
Gift Aid Donations	17660			17660	16900
Tax Recovered on Gift Aid	5712			5712	5148
Ordinary Offerings (Open Plate)	4000			4000	3865
Other Offerings, Donations etc	420		251	671	245
	<u>28507</u>	<u>Nil</u>	<u>251</u>	<u>28758</u>	<u>27098</u>
4 Analysis of Payments					
Costs of generating funds					
Offering envelopes	183			183	183
Fund administration				0	288
Purchase of Income Units					
	<u>183</u>		<u>0</u>	<u>183</u>	<u>471</u>
Charitable activities					
Giving to Grow	19682			19682	17640
Presbytery dues	699			699	15
Minister's Expenses	1503			1503	1152
Pulpit supply	999			999	1104
Other staffing costs	2410			2410	3250
Fabric repairs & maintenance	211			211	2994
Heat and light	5849			5849	6278
Insurance	2522			2522	2237
Bank Charges	30			30	200
Manse Tel	931			931	935
Manse Council Tax	1663			1663	1552
Sundry	1271		104	1375	1190
	<u>37769</u>	<u>0</u>	<u>104</u>	<u>37873</u>	<u>38547</u>
Governance costs					
Independent examiner's fees	<u>0</u>	<u>Nil</u>	<u>Nil</u>	<u>0</u>	<u>Nil</u>
	<u>37953</u>	<u>0</u>	<u>104</u>	<u>38057</u>	<u>34950</u>

Fodderty Strathpeffer Parish Church
Notes to the Accounts
For the year ending 31st December 2025

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 the year under review the Minimum Stipend was £32,433; and the Maximum Stipend in 5th and subsequent years of service - £39,856.

6 Collections for Third Parties

2025

£

DEC Middle East Appeal

825

DEC Earthquake Appeal

350

Christian Aid

1065

Poppy Scotland

170

2410

7 Liabilities

There are no outstanding liabilities for 2025

APPENDIX

FUNDS HELD ON BEHALF OF FODDERTY AND STRATHPEFFER PARISH CHURCH

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

INVESTMENTS HELD

Invested at HQ in Church of Scotland Investors Trust.

UNRESTRICTED FUNDS

GROWTH FUND		COST	VALUE AT 31.12.24	VALUE AT 31.12.25
		£	£	£
1	General Purposes Fund 5484 Units	18,399	34,988	37,730
2	Reserve Fund 7056 Units	18,001	45,017	48,545

INCOME FUND

3 General Purposes Fund	26,776	27,219	28,031
2461 Units			
	<u>63,176</u>	<u>107,224</u>	<u>114,306</u>

DESIGNATED FUNDS

Fabric Fund			
2709 Units	8,553	17,283	18,638

RESTRICTED FUNDS

INCOME FUND

Sanderson Flower Fund		
a) 230 Units purchased 1996	1992	
b) 72 Units purchased 1997	694	
c) 83 Units purchased 2006	994	
	<u>3,680</u>	<u>4,220</u>
	<u>75,409</u>	<u>128,727</u>
		<u>137,329</u>

DEPOSIT FUND

Consolidated Fabric Fund			
24,599 Units	109,220.0	156,942	169,241