

THE CHURCH OF SCOTLAND

**SOUTH ISLAY CHURCH
OF SCOTLAND**

CONGREGATIONAL ACCOUNTS FOR THE YEAR ENDED

31st December 2025

Congregation No: 191262

Scottish Charity No: SC006032

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

CONTENTS

Page 2	Reference and Administration Information
Page 3/4	Trustees Annual Report
Page 5	Independent Examiner Report
Page 6	Receipts & Payments Account
Page 7	Statement of Balances
Page 8	Notes to the Accounts
Page 9/10	Receipts & Payments Analysis
Appendix	Funds held on behalf of the Congregation by Church of Scotland General Trustees

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Reference and Administrative Information

Charity Name: South Islay Church of Scotland

Charity Registration Number: SC006032

Congregation Reference No: 191262

Contact Address:



Trustees

Dr Dorothy Dennis
Dr Grace Gibson
Mr Iain Lawrie
Mr Islay Campbell
Mrs Janet Smith (Emeritus June 2025)
Mrs Jean Campbell
Mrs Jean Rice
Mrs Margaret Bell (Deceased October 2025)
Mrs Margaret Campbell
Mrs Marion McGregor (Resigned June 2025)
Mrs Maureen Woodrow
Mrs Sandra Dunford

Mrs Rachel Whyte
Mrs Dolinda Jamieson (Admitted November 2025)
Rev William Hunter

Principal Office-bearers

Minister Rev William Hunter

Session Clerk



Asst Session Clerk

Dr Dorothy Dennis

Church Treasurer:

Mr Stephen Bavin

Independent Examiner

Mr David Ogden
Aegir Fell
The Oa
Isle of Islay
PA42 7AZ

Bankers

Royal Bank of Scotland,
Main Street
Bowmore,
Isle of Islay, PA43 7JJ

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Trustees' Annual Report

Governing Document

The Church is administered under the terms of a Unitary Deed of Constitution, whereby the affairs of the church, both spiritual and temporal are managed by the Elders of the Kirk Session i.e. the Trustees listed under Reference and Administration.

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 talents for the spiritual and temporal development of the congregation.

Organisational Structure

The Kirk Session is chaired by the moderator, The Revd Bill Hunter. The Kirk Session met a total of 5 times during 2025. Certain responsibilities are delegated to the Property Group and the Finance Group.

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 of Worship continue to be held every week at 10am in Bowmore and 11.30am in Port Ellen Churches. Communion is normally in March, June, September and December.

Ministers

The two united churches of Kilarrow and St John's make up the South Islay Church of Scotland following the Union in November 2019. The Revd Bill Hunter was appointed for the islands of Islay and Jura in July 2023.

Achievements and Performance

Both churches have, in addition to Sunday worship each week, held Messy Church once a month, Forest Church, Remembrance services including the laying of poppy crosses in the Commonwealth War Graves Cemetery adjacent to Bowmore Church and laying wreaths at the War Memorial at the Pier in Port Ellen, Carol services Bowmore, hosted a Carol services on behalf of Islay High School and Bowmore Primary School, both churches held Watchnight Services on Christmas Eve, Bowmore Church hosted several events for Islay and Jura Art Festival, both churches held events during the Islay Book festival weekend.

During 2025, 3 weddings, 13 funerals and 2 baptisms took place in the churches. The 1st Islay Boys' Brigade Company in Port Ellen is well attended every week and continues to be involved in the life of the church at Harvest, Remembrance Sunday and their annual Dedication and Enrolment Service. During the year members of the church have also contributed to the Beach Club by financial donations, home baking and other items as requested, donations to Macmillan fund raising events, Myeloma UK Cancer fund raising event, DEC funds.

In April 2025, the St Columba Church Hall was sold for £120,000 when the Kirk Session ceased to have any responsibility for it from then. The care and maintenance of the churches and the Manse buildings continues under the Property Group. The church members continue to hold social events including sit in and takeaway lunches as part of our outreach to the island communities and visitors alike during the summer months, the Warm Hub initiative in Port Ellen during October to March in the MYCOS building and providing lunches for the annual Feis Ile week-long festival held during May.

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Trustees' Annual Report cont

Financial Review

South Islay Church of Scotland showed a total surplus of £14,212 in the year ended 31st December 2025 (2024: £15,272 surplus) split between Unrestricted funds a deficit of £8,957 (2024: £14,689 surplus) and a surplus on Restricted Funds of £23,169 (2024: £584 surplus). The overall surplus is a result of donations ongoing fundraising activities and a high number of funerals and donations for the Redevelopment of St John's in year.

Total cash at the year end was £40,639 (2024: £27,054), of which £23,753 (2024: £584) is restricted.

Total funds held by the Church of Scotland were £129,739 (2024: £117,860), including £74,867 (2024: £74,240) held on deposit with Church of Scotland Investors Trust, and £54,892 (2024: £45,978) Consolidated Fabric Fund Revenue. Further investments totalling £196,497 (2024: £90,268) are held by the General Trustees in Edinburgh with a market value of £211,621 (2024: £101,519).

Reserves Policy

There is no Trustee policy to hold a certain level of reserves within the congregation.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Trustees 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 / Trustees 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,


Session Clerk

Date 8TH MARCH 2026

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Independent Examiner's Report to the Trustees of South Islay Church of Scotland

I report on the accounts of South Islay Church of Scotland for the year ended 31 December 2025

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

An 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: David Ogden

Address: Aegir Fell
The Oa
Isle of Islay
PA42 7AZ

Signed:



Date:

8TH MARCH 2026

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Receipts and Payments Account

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	£	£	£	£	£
Receipts					
Donations	45,559.16	25,086.45	0.00	70,645.61	61,853.00
Receipts from Fundraising Activities	13,570.71	0.00	0.00	13,570.71	14,332.66
Gross Trading Receipts	523.50	0.00	0.00	523.50	922.75
Bank & Deposit interest	3,529.20	0.00	0.00	3,529.20	3,863.42
Other Income	0.00	0.00	0.00	0.00	528.00
Total Receipts	63,182.57	25,086.45	0.00	88,269.02	81,499.83
Payments					
Gross Trading Payments	3,171.84	0.00	0.00	3,171.84	4,954.29
Charitable Activities	68,660.42	0.00	0.00	68,660.42	60,508.47
Grants & Donations	257.59	1,917.46	0.00	2,175.05	664.68
Governance Costs	50.00	0.00	0.00	50.00	100.00
Total Payments	72,139.85	1,917.46	0.00	74,057.31	67,799.94
Excess of Receipts over Payments for the year	(8,957.28)	23,168.99	0.00	14,211.71	15,272.39

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Statement of Balances

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Opening Bank and Deposit Balances					
South Islay	26,470.38	583.54	0.00	27,053.92	12,481.99
Deposit Fund 1: Mrs M McNeill's Trust	5,500.00	0.00	0.00	5,500.00	5,500.00
Deposit Fund 2: General Congregational Purposes	35,000.00	0.00	0.00	35,000.00	35,000.00
Deposit Fund 3: General Congregational Purposes	675.63	0.00	0.00	675.63	642.07
Deposit Fund 4: Fabric Fund	1,002.92	0.00	0.00	1,002.92	953.10
Deposit Fund 5: New Manse Fund	12,421.14	0.00	0.00	12,421.14	11,804.06
Deposit Fund 6: Legacy Donation	19,640.75	0.00	0.00	19,640.75	19,640.75
Total	100,710.82	583.54	0.00	101,294.36	86,021.97
Movement in year:					
Excess of Receipts over Payments for the year	(8,957.28)	23,168.99	0.00	14,211.71	15,272.39
Total	91,753.54	23,752.53	0.00	115,506.07	101,294.36
Closing Bank and Deposit Balances					
South Islay	16,886.63	23,752.53	0.00	40,639.16	27,053.92
Deposit Fund 1: Mrs M McNeill's Trust	5,500.00	0.00	0.00	5,500.00	5,500.00
Deposit Fund 2: General Congregational Purposes	35,000.00	0.00	0.00	35,000.00	35,000.00
Deposit Fund 3: General Congregational Purposes	705.64	0.00	0.00	705.64	675.63
Deposit Fund 4: Fabric Fund	1,047.48	0.00	0.00	1,047.48	1,002.92
Deposit Fund 5: New Manse Fund	12,973.04	0.00	0.00	12,973.04	12,421.14
Deposit Fund 6: Legacy Donation	19,640.75	0.00	0.00	19,640.75	19,640.75
Total	91,753.54	23,752.53	0.00	115,506.07	101,294.36
Receipts due at year end					
Linkage receivable	307.56	0.00	0.00	307.56	0.00

The accounts were approved by the Kirk Session on

For and on behalf of the Kirk Session

Session Clerk

8TH MARCH 2026

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The following Trustees received

	2025	2024
	£	£
Jean Campbell - organist	2,530.00	2,320.00
Sue Hind - pulpit supply & travel	333.00	1,306.00
Expense Reimbursements were made to 2 Trustees & Treasurer (2024 : 2 Trustees & Treasurer), totalling:	1,677.23	1,143.80
Minister	342.46	416.46

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
South Islay - General Fund	26,470.38	62,556.10	72,139.85	0.00	16,886.63
Deposit Funds at 121	74,240.44	626.47	0.00	0.00	74,866.91
	100,710.82	63,182.57	72,139.85	0.00	91,753.54
Restricted funds					
Development of St John's	0.00	25,000.00	1,500.00	0.00	23,500.00
Messy Church	583.54	86.45	417.46	0.00	252.53
	583.54	25,086.45	1,917.46	0.00	23,752.53
Endowment funds					
	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Total funds	101,294.36	88,269.02	74,057.31	0.00	115,506.07

Purposes of Restricted Funds

Collections are made for the purpose of donating onwards to other charities. Funds have been received during the year for the purpose of running a "Messy" Church.

3 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 for 2025 are: Minimum Stipend - £32,433 (2124: £31,642); Maximum Stipend in 5th and subsequent years of service - £39,856 (2024: £38,884).

4 Collections for Third Parties

	2025 £	2024 £
Leprosy Mission	0.00	0.00
DEC Donations	1,162.16	1,049.00
Mary's Meals	0.00	356.00
Christian Aid	125.52	167.50
	1,287.68	1,572.50

5 Receipts & Payments Due at Year End

Total Manse costs in the year were £5,163.19 (2024: £9,211.57). This was split 50% South Islay / 40% North & West / 10% Jura as normal. At the end of the year there were £246.05 from North West Churches and £61.51 from Jura due. (2024: no amounts due).

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Analysis of Receipts and Payments

	Unrestricted	2025 Restricted	Total Funds	2024 Total Funds
	Funds	Funds		
	£	£	£	£
RECEIPTS				
Donations				
Donations	23,140.07	0.00	23,140.07	26,763.93
Development of St John's	0.00	25,000.00	25,000.00	0.00
Legacies - Kilarrow Church	0.00	0.00	0.00	10,000.00
Weddings/Funerals/Baptisms	7,105.80	0.00	7,105.80	2,400.00
Offerings - Plate Collection	8,017.16	0.00	8,017.16	7,558.24
Messy Church	0.00	86.45	86.45	1,000.00
Gift Aid Claimed	7,296.13	0.00	7,296.13	14,130.83
	<u>45,559.16</u>	<u>25,086.45</u>	<u>70,645.61</u>	<u>61,853.00</u>
Receipts from Fundraising Activities				
Fundraising for St Columba Hall	397.00	0.00	397.00	4,091.80
Fundraising for Church Funds	11,949.71	0.00	11,949.71	10,240.86
Siskin Green Concerts	1,224.00	0.00	1,224.00	0.00
	<u>13,570.71</u>	<u>0.00</u>	<u>13,570.71</u>	<u>14,332.66</u>
Gross Trading Receipts				
Use of Premises - St Columba Hall	313.50	0.00	313.50	712.75
Life & Work Publications	210.00	0.00	210.00	210.00
	<u>523.50</u>	<u>0.00</u>	<u>523.50</u>	<u>922.75</u>
Investment Income				
Bank Interest & Rebates	243.62	0.00	243.62	228.44
Interest from Deposit Funds held in Edinburgh	3,285.58	0.00	3,285.58	3,634.98
	<u>3,529.20</u>	<u>0.00</u>	<u>3,529.20</u>	<u>3,863.42</u>
Other Income				
Other Income - Fabric Fund	0.00	0.00	0.00	528.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>528.00</u>
TOTAL RECEIPTS	<u>63,182.57</u>	<u>25,086.45</u>	<u>88,269.02</u>	<u>81,499.83</u>

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

Analysis of Receipts and Payments

	Unrestricted	2025 Restricted	Total Funds	2024 Total Funds
	Funds	Funds		
	£	£	£	£
PAYMENTS				
Cost of Generating Funds				
Books & Publications	210.00	0.00	210.00	210.00
Fundraising Expenses	1,289.84	0.00	1,289.84	1,565.24
Siskin Green Concerts	1,672.00	0.00	1,672.00	0.00
St Columba Hall Costs	0.00	0.00	0.00	3,179.05
	<u>3,171.84</u>	<u>0.00</u>	<u>3,171.84</u>	<u>4,954.29</u>
Payments directly relating to Charitable Activities				
Giving to Grow Contribution	37,275.00	0.00	37,275.00	33,399.00
Presbytery dues	1,290.00	0.00	1,290.00	747.00
Ministers travelling expenses	0.00	0.00	0.00	0.00
Ministerial Assistance (Pulpit Supply)	333.00	0.00	333.00	1,476.00
Organist	2,530.00	0.00	2,530.00	2,320.00
Church Repairs & Maintenance	11,331.00	0.00	11,331.00	5,545.99
Church Heat & Light	9,126.87	0.00	9,126.87	9,292.21
Church Insurance	3,137.25	0.00	3,137.25	3,537.75
Postage, Printing & Stationery	309.41	0.00	309.41	201.38
Sundry	438.74	0.00	438.74	519.51
Kilarrow Manse Costs	2,889.15	0.00	2,889.15	3,469.63
	<u>68,660.42</u>	<u>0.00</u>	<u>68,660.42</u>	<u>60,508.47</u>
Grants & Donations				
Messy Church	0.00	417.46	417.46	416.46
Development of St John's	0.00	1,500.00	1,500.00	0.00
Youth Bibles	257.59	0.00	257.59	248.22
	<u>257.59</u>	<u>1,917.46</u>	<u>2,175.05</u>	<u>664.68</u>
Governance				
Independent Examiner	50.00	0.00	50.00	100.00
	<u>50.00</u>	<u>0.00</u>	<u>50.00</u>	<u>100.00</u>
TOTAL PAYMENTS	<u>72,139.85</u>	<u>1,917.46</u>	<u>74,057.31</u>	<u>66,227.44</u>

**SOUTH ISLAY CHURCH OF SCOTLAND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025**

APPENDIX

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

	2025 £	2024 £
REVENUE ACCOUNT		
Consolidated Fabric Fund - Rev	54,871.90	45,978.00
TEMPORARY ACCOUNT		
Balance as at 31st Dec	0.00	-2,358.60
CAPITAL ACCOUNT		
Consolidated Fabric Fund - Cap	0.00	0.00
Consolidated Fabric Fund - Cap (II)	196,497.36	90,268.12

(55) Consolidated Fabric Fund - Cap	No of Units	Cost of Units £	Cost of Units £
At 1st January	-	-	-
Disposals	-	-	-
At 31st December	-	-	-
Unit price as at 31/12/2024 £0.00 (2023 £0.00)		-	-

Consolidated Fabric Fund - Cap (II) - Growth Fund	No of Units	Cost of Units £	Cost of Units £
At 1st January	6,062	67,817.46	67,817.46
Additions	-	-	-
At 31st December	6,062	67,817.46	67,817.46
Unit price as at 31/12/2025 £11.39 (2024 £11.06)		69,046.18	67,045.72

Consolidated Fabric Fund - Cap (II) - Income Fund	No of Units	Cost of Units £	Cost of Units £
At 1st January	3,744	11,863.87	11,863.87
Additions	-	-	-
At 31st December	3,744	11,863.87	11,863.87
Unit price as at 31/12/2025 £6.88 (2024 £6.38)		25,758.72	23,886.72

CAPITAL ACCOUNT SUMMARY	Market Value £	Market Value £
56 / 661912627 / Depost Fund	116,816.03	10,586.79
55 / Consolidated Fabric Fund - Cap	-	-
56 / 661912626 / Consolidated Fabric Fund (II) - Income Fund	69,046.18	67,045.72
56 / 661912625 / Consolidated Fabric Fund (II) - Growth Fund	25,758.72	23,886.72
	211,620.93	101,519.23