

The Church of Scotland

South Lochaber Church

**CONGREGATIONAL ACCOUNTS
2025**

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 422328

Charity No: SC 006700

Reference and Administrative Information

Charity Name: South Lochaber Church of Scotland
Charity Registration Number: SC006700
Congregation Reference No: 422328

Contact Address: Mrs C Anderson (Church Treasurer)
c/o Church of Scotland, DUROR, Argyll PA38 4BW

Trustees : Kirk Session

Rev Dr M Kinnear		
Mrs K Bradeley	Mrs Lynn Brown	Miss J Cameron
Mrs R Cameron	Mr D Chrystal	Mrs M Clark
Mr R Dewar	Mrs E Headden	Mrs D Hislop
Mr D Holden	Mrs M Holden	Mr A Milton
Mr J M Paton	Mr H Petrie	
Miss C MacAngus (deceased 22/11/25)		
Mrs J Coke (until 29/1/26)		Mrs A Thornill (until 29/1/26)

Other : Mrs C Anderson - Church Treasurer

Principal Office-bearers:	Minister	Rev Dr M Kinnear
	Auxiliary Minister	Rev M Kinnear
	Session Clerk	Mr J M Paton
	Deputy Session Clerk	Mr J Ure
	Church Treasurer	Mrs C Anderson
	Presbytery Elder	Mrs R Cameron

Independent Examiner: Mr Stephen Bignell
Achnacraig, Duror, Argyll PA38 4BS

Bankers: The Royal Bank of Scotland
Paisley Chief Office (A), 1 Moncrieff Street, Paisley PA3 2AW

This is the branch address for the South Lochaber Church bank accounts.

Kinlochleven Guild and Kinlochleven Luncheon Club have separate small accounts with The Royal Bank of Scotland, and Duror Guild has one with Santander.

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 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. A treasurer who is not an elder must be listed as a trustee.

Organisational Structure

The Kirk Session is chaired by the minister and meets four to six times each year. It is responsible for all material and 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.

Services of Worship :

Services are held each Sunday morning using the buildings of the former parishes, as follows:

Nether Lochaber Church, Onich	11.30am, 1st and 3 rd Sundays of each month.
Duror Church	10.30am, 2 nd and 4 th Sundays of each month
Kinlochleven Parish Church	10.00am, every Sunday.

When there is a 5th Sunday in the month, one service is held for the whole congregation. Location varies.

Christmas Carol services were held in Duror Church and in Ballachulish Village Hall .

Communion Services are held twice a year in Duror and Nether Lochaber churches and three times a year in Kinlochleven Church.

Communicant Roll currently stands at 118.

Attendance at any one Sunday Service varies from about 18 to 32.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Events and Activities

There are currently no Sunday Schools or Bible Classes for teenagers.

Bible Studies are held midweek fortnightly in Kinlochleven and Ballachulish.

A Prayer Diary for the parish is circulated weekly.

Elderly members who are unable to attend services are provided with an outline of the week's service along with a copy of the Prayer Diary.

Two Guild groups: one in Duror meets six times a year and is well attended by an ecumenical group of 15 members. One in Kinlochleven meets twice per month, in most months of the year.

Monthly fund-raising Coffee Mornings are run by Duror Guild, with attendance around 20.

Achievements and Performance

Nether Lochaber Church	The church and hall are used in December each year by the staff and pupils of St. Bride's Primary School for their annual Concert and Nativity Play with 2 rehearsals and 2 performances both of which are very well attended by the community. The hall is used frequently and regularly by local community groups, and was used as a Polling Station in a recent local by-election. An extensive programme of repair and maintenance has been carried out to church and hall in 2025, and will continue into early 2026.
Kinlochleven Church	The church hall is open each year on the first weekend in May to serve refreshments to those attending the Scottish Motorcycle Trials. On the final week of the school summer holidays, a Bible Holiday Club is run for primary school children in conjunction with the Faith Mission in Fort William. During the winter of 2024-25, in the church hall, a weekly Warm Space, funded by Highland Council grant awarded in 2023, provided soup and rolls and a meeting place for lonely people in the community. A "Knit and Natter" community group meet in the hall on Wednesday afternoons, and a local veterinary practice holds a monthly clinic in the hall.
Duror Village Lunch	Soup & sandwich lunch, twice per month in winter, in Kentallen & Duror Community Centre; normal attendance 25-30. (Sponsored by Lachlan Campbell Bequest Fund).
Duror Village Christmas Lunch	Sponsored by Lachlan Campbell Bequest Fund. £625 collected for Hope Kitchen (Oban).
Nether Lochaber Lunch	Soup & sandwich lunch on the 3rd Monday of every month, in the Church Hall, run by the local community and church members, with an average attendance of 25-30.
Easter Sunday	Outdoor service held at Cuil Bay, Duror, followed by breakfast at Duror Church.
Harvest Supper:	Held in Kentallen & Duror Community Centre; raised £381 for church funds, and £381 for Kentallen & Duror Community SCIO.
Harvest Thanksgiving	Retiring collections totalled £355 for Lochaber Food Bank
Ballachulish Carol Service	£125 collected for Mary's Meals (sent to Mary's Meals via a member's personal account, therefore does not appear in South Lochaber accounts).
Christian Aid	£852.50 raised at a lunch in Duror, and £349.50 from collections at Nether Lochaber and Kinlochleven Churches.
Poppyscotland (Earl Haig Fund)	Collections raised £233.
World Day of Prayer Scottish Committee	A WDP service in Duror Church raised £109..
Blythswood Shoe Box Appeal	34 boxes were collected for despatch in 2025.

Trustees’ Annual Report (cont)
Year ended 31 December 2025

Financial Review

During 2025, our total income was £104458.39, and our total expenditure was £107237.46.

Offerings are our principal source of regular income, and consist of a mixture of monthly offerings by internet banking, occasional offerings by bank transfer, and cash offerings in the plate on Sundays. Some people donate by more than one method.

Gift Aided offerings comprised approx 65.92% of total offerings during 2025.

Funds held on behalf of the congregation by the Church of Scotland General Trustees totalled £362397.43 as at 31 December 2025. (See Appendix on page 12.)

Investments with the Church of Scotland Investors Trust had a market value of £84735 at 31/12/25.

Giving to Grow Contribution 2025: see Note 7.

Reserves Policy

It is the Trustees' policy to hold total reserves of at least six months' normal expenditure.
At 31 December 2025, the balance of unrestricted funds, of £83550, more than fulfils that aim, based on South Lochaber expenditure from unrestricted funds during 2025.
At the year end, the Church also held £5079 of restricted funds in the Lachlan Campbell Bequest Fund, which has 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 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,

Melville Paton
Session Clerk

Signed *J Melville Paton*.....

Date *25/3/26*.....

South Lochaber Church
SC 006700

Independent Examiner's Report to the Trustees of South Lochaber Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 12.

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, as amended by the Charities Accounts (Scotland) Amendment Regulations 2010.

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 and address: Mr Stephen Bignell
Achnacraig,
Duror
Argyll
PA38 4BS

Signed: ...S Bignell.....

Date:26/3/26.....

South Lochaber Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		<i>Total</i>
		Funds	Funds	Funds	Total	2024
		2025	2025	2025		£
<u>Receipts</u>	Note	£	£	£		
Donations	3	51023.42	1246.40		52269.82	46387.55
Legacies						
Activities for Generating Funds		1882.63			1882.63	880.00
Bank & Deposit interest		900.19			900.19	934.54
Investment income		1418.63	540.00		1958.63	1958.63
		55224.87	1786.40		57011.27	50160.72
Use of church halls		4343.00			4343.00	3142.40
Sale of assets						
Sale of investments						
Grants		130.00			130.00	
Receipts from General Trustees		40940.80			40940.80	
Life and Work income		84.00			84.00	84.00
Transfer of Union Balance 2024						31030.71
Transfer of Duror Guild balance at 1/1/25	8	1176.32			1176.32	
Other Receipts	11	773.00			773.00	70.00
<u>Total Receipts</u>		102671.99	1786.40		104458.39	84487.83
<u>Payments</u>	4					
Costs of generating funds		292.13			292.13	
Charitable activities		106362.1	583.23		106945.33	64482.10
Governance costs						
<u>Total Payments</u>		106654.23	583.23		107237.46	64482.10
Excess of Receipts over Payments for the year before transfers		-3982.24	1203.17		-2779.07	20005.73
Transfers						
Excess of Receipts over Payments for the year		-3982.24	1203.17		-2779.07	20005.73

South Lochaber Church
Statement of Balances

At 31 December 2025

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total £	Total 2024 £
<u>Bank & Cash Balances</u>						
Bank & cash balances brought forward at 1/1/25		87532.62	3875.88		91408.50	71402.77
<u>Movement in year:</u>						
Excess of Receipts over Payments for the year		-3982.24	1203.17		-2779.07	20005.73
Bank & cash balances carried forward at 31//12/25		<u>83550.38</u>	<u>5079.05</u>		<u>88629.43</u>	<u>71402.77</u>
 <u>Investments at market value</u>						
(Cost £35597.81)		<u>84735.74</u>			<u>84735.74</u>	<u>78968.86</u>
 <u>Assets</u>						
Gift Aid Receivable						-
 <u>Liabilities</u>						
Cost of repair not yet billed						

The accounts were approved by the Kirk Session on25/3/26.....

For and on behalf of the Kirk Session

J Melville Paton Session Clerk

C Anderson Treasurer

South Lochaber Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No remuneration was paid to any Trustee or Related Party.

The Minister received travel expenses totalling £3512.55. The congregation paid £841.38 for the Minister's phone/broadband, and £3358.75 for the Manse Council Tax.

5 Trustees received reimbursement of amounts paid on behalf of the congregation, totalling £1402.34.

2 Movements in Funds

	At 1 January				At 31 Dec 2025
	2025 £	Receipts £	Payments £	Transfers £	2025 £
Unrestricted funds					
Designated Fabric Fund (Duror)	9593.34	1009.29			10602.63
Designated Fabric Fund (K'ven)	2000.00		744.60		1255.40
Designated Fabric Fund (Onich)		41577.60	43225.97		-1648.37
Designated Project Fund	11846.80	421.74			12268.54
Designated Manse Fund	2165.32	117.60			2282.92
Designated Duror Guild Fund		2439.82	915.98	-500.00	1023.84
Designated Flower Fund (NL)	79.50				79.50
Designated Organ Fund (K'ven)	308.94				308.94
General Fund	61538.72	57105.94	61767.68	500.00	57376.98
Sub-total	87532.62	102671.99	106654.23		83550.38
Restricted funds					
Campbell Bequest Fund	3875.88	1786.40	583.23		5079.05
Total funds	91408.50	104458.39	107237.46		88629.43

Purposes of Designated Funds

Fabric Funds : The cost of minor repairs and maintenance are met from the relevant Fabric Fund when possible. Larger fabric expenses are met from the Consolidated Fabric Fund.

Project Fund: to be used at the discretion of the Kirk Session for any project benefiting the Church.

Manse Fund: to meet the cost of repairs which may be required at the Manse.

Flower Fund (NL): for flowers for Nether Lochaber Church.

Organ Fund (K'ven): for maintenance of the organ or keyboard in Kinlochleven Church.

Duror Guild Fund: for contributions to Guild Projects and the church.

Purposes of Restricted Funds

Campbell Bequest Fund: This Fund was set in 1950 by Lachlan Campbell for "the behoof of the poor of the parish" of Duror, which is now interpreted as the good of any person or group in the Duror/Kentallen area. The Capital is held by the General Trustees. The locally held fund comprises dividends from the Capital, and donations made at Duror Soup Lunches.

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2025	2025	2025		2024
	£	£	£	£	£
3. Analysis of Donations					
Gift Aid Donations	25873.40			25873.40	23558.10
Non GA donations (online)	3040.00			3040.00	1325.00
Ordinary Offerings (Open Plate – GASDS eligible)	10336.84			10336.84	9390.41
Funerals and weddings	2644.75			2644.75	855.00
Tax Recovered on Gift Aid Donations	9103.94			9103.94	7368.64
Other Donations	24.49	1246.40		1270.89	3890.40
Total Donations	51023.42	1246.40		52269.82	46387.55
4 Analysis of Payments					
Costs of generating funds					
Investment Managers' fees					
Fund-raising expenses	292.13			292.13	
	292.13			292.13	
Charitable activities					
Giving to Grow allocation	34935.00			34935.00	26441.80
Presbytery dues	1291.00			1291.00	
Donations to Third Parties	600.00			600.00	
Minister's travel expenses	3512.55			3512.55	2262.78
Manse phone/broadband	841.38			841.38	1009.01
Locum's salary					
Outreach	424.76			424.76	180.88
Duror Soup Lunches		583.23		583.23	512.85
Pulpit supply costs	272.00			272.00	582.70
Fabric repairs & maint'nce – Churches/halls	34987.17			34987.17	4870.64
Fabric repairs & maint'nce - Manse	343.20			343.20	272.30
Equipment (IT etc)					881.45
Upkeep of grounds	1300.00			1300.00	600.92
Cleaner (Kinlochleven)	1044.00			1044.00	609.00
Council Tax - Manse	3358.75			3358.75	4747.51
Electricity and Oil	6111.33			6111.33	6402.41
Insurance - all buildings	4443.88			4443.88	5450.63
Miscellaneous	761.62			761.62	5680.48
Life and Work	140.00			140.00	210.00
Printing, stationery and postage	38.05			38.05	70.44
Charitable activities grants					3250.00
Organ and music costs (incl. CCLI)	957.41			957.41	446.30
	95362.10	583.23		95945.33	64482.10
Governance costs:					
Independent examiner's fees					
Other payments					
Purchase of assets	11000.00			11000.00	
Purchase of investments					
Total Payments	106654.23	583.23		107237.46	64482.10

5 Minister's Stipend

All Church of Scotland congregations contribute, through Giving to Grow, 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 £32433 and the maximum stipend (in the fifth and subsequent years) £39856.

6. Agency Collections for Third Parties	2025	2024
World Day of Prayer Scottish Committee	109.00	140.90
Hope Kitchen (Oban)	625.00	625.00
PoppyScotland (Earl Haig Fund)	233.00	88.10
Kentallen & Duror Community SCIO	381.00	
Lochaber Foodbank	355.00	406.00
Mission Partners' truck fund		351.00
Christian Aid	1202.00	878.43
Mary's Meals		170.00
	<u>2905.00</u>	<u>2659.43</u>

7. Giving to Grow Contribution

South Lochaber's Giving to Grow (formerly Ministries and Mission) Contribution for 2025 was £34935.00, after deduction of £7969 Stipend Endowment Income and £142 Glebe Rent.

It was paid in full before 31 December 2025.

8. Guild: Duror and Kinlochleven

Each Guild group has its own bank account.

Duror Guild's finances have been incorporated into the South Lochaber Church accounts as a Designated Fund as from 1/1/25.

It has not yet been possible to incorporate Kinlochleven Guild's finances. Bank statements were unavailable, due to (a) long-term illness of Guild treasurer; (b) difficulty finding a successor; and (c) problems with the bank re changing signatories. These problems should be resolved in early 2026.

9. Kinlochleven Luncheon Club

It has not yet been possible to incorporate Kinlochleven Luncheon Club's finances. Bank statements were unavailable due to (a) long-term illness of Club treasurer; (b) difficulty finding a successor; and (c) problems with the bank re changing signatories. These problems should be resolved in early 2026.

10. Tax Recovered on Donations

The figure of £9103.94 comprises tax recovered on donations received between 6/4/24 and 5/4/25.

11. Receipts & Payments - "Other Receipts"

£636.80: Insurance payout re Onich church hall roof repair.

£85.20: Way-leave payment from SSEN re Onich church car park.

£51.00: Guild capitation fees (will be paid to Guild HQ in January 2026)

APPENDIX

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

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>337330.4</u>	<u>24956.18</u>
Market Value of Balances at 31 December	<u>350665.19</u>	<u>36527.01</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance held at 31 December	<u>11922.94</u>	<u>6680.90</u>
<u>TEMPORARY ACCOUNT</u>		
Balance at 31 December	<u>-190.70</u>	<u>382037.10</u>