CHARITY REGISTRATION NUMBER: SC006738

St Orans Church of Scotland - Connel Parish

Unaudited Financial Statements

31 December 2025

R A CLEMENT ASSOCIATES CHARTERED ACCOUNTANTS
Chartered accountants
5 Argyll Square
Oban
Argyll
PA34 4AZ

St Orans Church of Scotland - Connel Parish
Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name	St Orans Church of Scotland - Connel Parish
Charity registration number	SC006738
Principal office	Sealladh Eite Achaleven Road Connel Argyll PA37 1PF

The trustees

Reverend W Bezuidenhout	
A Barlow	
I Boyd	
A Campbell	Resigned 31 December 2025
G Campbell	
M Dunlop	
M Fisher	Resigned 1 April 2026
J Grout	
I Harvey	
D Hitchin	
G Seaton	
A Simpson	
M Thomson	
D Ireland	
R Toogood	Appointed 1 February 2026
M McPhee	Appointed 1 February 2026

Principal Office Bearers	A Campbell - Property Convenor M Dunlop - Treasurer & Temporary Session Clerk M Fisher - Session Clerk - Resigned 1 April 2026
Independent examiner	Angus MacGillivray F.C.C.A. R A Clement Associates Chartered Accountants 5 Argyll Square Oban Argyll PA34 4AZ

Structure, governance and management

Governing Document

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

Structure, governance and management *(continued)*

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Charitable Trustees. The Kirk Session Members are Elders of the Church and are chosen from those Members of the Church who are considered to have appropriate gifts and skills.

Structure

In 2012 the Congregations, with the agreement of the Kirk Session and the concurrence of the Presbytery of Argyll adopted the Unitary Constitution. This decision removes the need for a Congregational Board which has ceased to exist. The Kirk Session (including co-opted members) is now the sole body responsible for the administration of all affairs of the Church, both spiritual and temporal.

Certain responsibilities are delegated to committees which report regularly to the kirk session. These include Safeguarding, Property and Publications. The Kirk Session is chaired by the Minister who acts as Moderator for the five formal meetings a year and any other meetings as required. An Annual Stated meeting of the Congregation should be held in March to review the work of the previous year.

Objectives and activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in police, and exists to glorify God, to work for the advancement of Christ's Kingdom throughout the world, and co-operates with other Churches and various ecumenical bodies in Scotland and beyond.

Morning Worship at St Oran's Church in Connel is at 10am, Dunbeg Church at 12noon. A house group meets fortnightly in Connel. A Christmas fair is held in December. A quarterly magazine is produced and delivered throughout the villages and is also made available in the churches, village shops and Doctors's surgery for anyone to obtain.

Achievements and performance

Attendance at morning worship in Connel is 20-25 on average, with attendance around 14 in Dunbeg. Special services are held at Easter, Harvest, Remembrance Sunday and Christmas. Communion services are held four times a year. Joint services involving St Oran's, Dunbeg and St Modan's church are held once a month. Members of the congregations are involved weekly as organists and in reading the scriptures. The Worship Group conducts services in both churches when required and both churches are used for Weddings, Funerals, Concerts and Musical events. Meetings of the Community Council and a Pilates group were held at Dunbeg during 2025. A choral concert held in St Oran's helped to raise a considerable amount for the local hospice, in addition to special collections which were gathered for Water Aid, Work with Women in Jordan and local charity Anam Cara Fasgadh. Carol singing in Connel also raised funds for the special needs unit at Oban High School.

Financial review

Our principal source of income comes from Free Will Offerings and Gift Aid and Tax Reclaimed on Gift Aid and GASD. Monthly soup lunches held in the Village Hall are not only a good source of income but have become a happy meeting place for for all ages from our own and surrounding villages.

The treasure's account held a balance of £7,157

The Church of Scotland Investors balance was £82,173 being £76,665 investments and £5,508 deposit account.

Financial review *(continued)*

Reserves

It is the Trustees' policy to hold sufficient reserves to support the level of activity required to meet Mission objectives. At the year-end the Church has free reserves of £12,665 (2024: £21,852).

Numbers of Baptisms - 1 Funerals - 5 Weddings - 1

Title deeds

The Title Deed of Dunbeg Church and St Oran's Manse are held locally.

The trustees' annual report was approved on ..5 April 2026.... and signed on behalf of the board of trustees by:

M Dunlop

M Dunlop
Trustee

Independent Examiner's Report to the Trustees of St Orans Church of Scotland - Connel Parish

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of St Orans Church of Scotland - Connel Parish ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 (the '2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of the Institute of Chartered Accountants in England and Wales (ICAEW) which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Angus MacGillivray 11 May 2026

Angus MacGillivray F.C.C.A.
R A Clement Associates
Chartered Accountants
Independent Examiner

5 Argyll Square
Oban
Argyll
PA34 4AZ

St Orans Church of Scotland - Connel Parish

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	**4**	20,044	–	20,044	24,171
Charitable activities	**5**	6,352	–	6,352	8,726
Investment income	**6**	249	3,409	3,658	4,058
Total income		26,645	3,409	30,054	36,955
Expenditure					
Expenditure on charitable activities	**7,8**	35,832	7,597	43,429	38,762
Total expenditure		35,832	7,597	43,429	38,762
Net expenditure and net movement in funds		(9,187)	(4,188)	(13,375)	(1,807)
Reconciliation of funds					
Total funds brought forward		36,846	80,854	117,700	119,507
Total funds carried forward		27,659	76,666	104,325	117,700

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

St Orans Church of Scotland - Connel Parish

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Bank Accounts			
Balance b/f		117,700	119,507
Receipts		30,054	36,955
Payments		43,429	38,762
Balance c/f		104,325	117,700
Bank and Cash balances			
Main current account		7,157	16,576
Church of Scotland Deposit account		5,508	5,275
Church of Scotland Fabric account		76,665	80,854
Church of Scotland Growth fund		-	-
Investments at cost		14,995	14,995
Total charity funds	**14**	104,325	117700
Investments held at market value		18,420	17,094
Other debtors		4,124	4,124
Liabilities at year end			
Ordinary creditors		660	360

These financial statements were approved by the board of trustees and authorised for issue on 5 April 2026, and are signed on behalf of the board by:

M Dunlop

M Dunlop
Trustee

The notes on pages 7 to 13 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is Sealladh Eite, Achaleven Road, Connel, PA37 1PF, Argyll.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

3. Accounting policies *(continued)*

Investments in associates

Investments in associates accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in associates accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the associate arising before or after the date of acquisition.

Investments in joint ventures

Investments in jointly controlled entities accounted for in accordance with the cost model are recorded at cost less any accumulated impairment losses.

Investments in jointly controlled entities accounted for in accordance with the fair value model are initially recorded at the transaction price. At each reporting date, the investments are measured at fair value, with changes in fair value taken through income or expenditure. Where it is impracticable to measure fair value reliably without undue cost or effort, the cost model will be adopted.

Dividends and other distributions received from the investment are recognised as income without regard to whether the distributions are from accumulated profits of the joint venture arising before or after the date of acquisition.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Donations and legacies

	Unrestricted Funds	**Total Funds 2025**	Unrestricted Funds	Total Funds 2024
	£	**£**	£	£
Donations				
Offerings	15,778	15,778	13,941	13,941
Donations	4,266	4,266	4,514	4,514
Gift Aid	–	–	4,716	4,716
Legacies				
Legacies	–	–	1,000	1,000
	20,044	20,044	24,171	24,171

5. Charitable activities

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Miscellaneous income	5,412	5,412	7,316	7,316
Hall hire	940	940	1,410	1,410
	6,352	6,352	8,726	8,726

6. Investment income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Interest receivable	249	3,409	3,658

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Interest receivable	228	3,830	4,058

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
General activities	35,172	7,597	42,769
Support costs	660	–	660
	35,832	7,597	43,429

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
General activities	37,662	500	38,162
Support costs	600	–	600
	38,262	500	38,762

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
General activities	42,769	–	42,769	38,162
Governance costs	–	660	660	600
	42,769	660	43,429	38,762

9. Staff costs

9. Staff costs ***(continued)***

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

10. Trustee remuneration and expenses

The charity trustees, were not paid and did not receive any remuneration, benefits in kind or reimbursement of expenses in their capacity as trustee during the year. No trustee received payment for professional or other services supplied to the charity.

Ministers 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 the years of service. For the year under review the minimum stipend was £30,135 and the maximum stipend (in the fifth and subsequent years of service) was £37,032.

11. Investments

	Other investments £
Cost or valuation	
At 1 Jan 2025	17,094
Fair value movement	1.326
At 31 Dec 2025	18,420
Impairment	
At 1 Jan 2025 and 31 Dec 2025	–
Carrying amount	
At 31 Dec 2025	18,420
At 31 Dec 2024	17,094

All investments shown above are held at valuation.

12. Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	660	647

13. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2025	Income	Expenditure	Transfers	**At 31 Dec 2025**
	£	£	£	£	£
General funds	36,846	26,645	(35,832)	–	27,659

	At 1 Jan 2024	Income	Expenditure	Transfers	At 31 Dec 2024
	£	£	£	£	£
General funds	39,344	33,125	(38,262)	2,639	36,846

Restricted funds

	At 1 Jan 2025	Income	Expenditure	Transfers	**At 31 Dec 2025**
	£	£	£	£	£
Church of Scotland Fabric Fund	80,854	3,409	(7,597)	–	76,666
Hymn books	–	–	–	–	–
	80,854	3,409	(7,597)	–	76,666

	At 1 Jan 2024	Income	Expenditure	Transfers	At 31 Dec 2024
	£	£	£	£	£
Church of Scotland Fabric Fund	79,663	3,830	–	(2,639)	80,854
Hymn books	500	–	(500)	–	–
	80,163	3,830	(500)	(2,639)	80,854

Church of Scotland Fabric Fund
The Church Hall was sold in April 2022 for the sum of £139,740, which as a matter of policy, was held by the Church of Scotland to cover the costs of Fabric repairs. Each year interest is added to the fund and amounts drawn down as required to fund other repairs.

Hymn Books
A donation of £500 was received in 2023 for the purchase of hymn books but not spent until the following year.

The following pages do not form part of the financial statements.

St Orans Church of Scotland - Connel Parish

Detailed Statement of Financial Activities

Year ended 31 December 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
Offerings	15,778	13,941
Donations	4,266	4,514
Gift Aid	–	4,716
Legacies	–	1,000
	20,044	24,171
Charitable activities		
Miscellaneous income	5,412	7,316
Hall hire	940	1,410
	6,352	8,726
Investment income		
Interest receivable	3,658	4,058
Total income	30,054	36,955
Expenditure		
Expenditure on charitable activities		
Rates and water	(3,611)	(3,317)
Light and heat	(3,295)	(6,561)
Repairs and maintenance	(7,616)	(5,060)
Insurance	(3,509)	(3,101)
Other motor/travel costs	(1,324)	(1,029)
Legal and professional fees	(660)	(600)
Other office costs	(1,173)	(1,086)
Miscellaneous expenditure	(128)	(1,009)
Other grants	(796)	(1,054)
Pulpit supply	(2,615)	(3,915)
Presbytery	(1,011)	–
Giving to Grow	(17,691)	(12,030)
	(43,429)	(38,762)
Total expenditure	(43,429)	(38,762)
Net expenditure	(13,375)	(1,807)

St Orans Church of Scotland - Connel Parish

Notes to the Detailed Statement of Financial Activities

Year ended 31 December 2025

	2025 £	2024 £
Expenditure on charitable activities		
General activities		
Activities undertaken directly		
Rates	(3,611)	(3,317)
Light & Heat	(3,295)	(6,561)
Fabric expenditure	(7,616)	(5,060)
Insurance	(3,509)	(3,101)
Travel expenses	(1,324)	(1,029)
Printing & stationery	(1,173)	(1,086)
Miscellaneous expenditure	(128)	(1,009)
Other grants	(796)	(1,054)
Pulpit supply & organist	(2,615)	(3,915)
Presbytery	(1,011)	–
Giving to Grow	(17,691)	(12,030)
	(42,769)	(38,162)
Governance costs		
Governance costs - accountancy fees	(660)	(600)
Expenditure on charitable activities	(43,429)	(38,762)