The Church of Scotland

Tarbert, Isle of Harris

ACCRUED (SORP COMPLIANT) ACCOUNTS FOR YEAR TO 31 DECEMBER 2025

Congregation No: 432329

Charity No: SC 004787

Reference and Administrative Information

Charity Name:	Tarbert Isle of Harris Parish Church
Charity Registration Number:	SC 004787
Congregation Reference No:	432329
Contact Address:	[redacted] Tarbert Church of Scotland 6 Urgha Isle of Harris HS3 3BW

Office Bearers/Trustees
Trustees who served at any time during the year and up to the date of approval of these accounts are;

KIRK SESSION

[redacted]

COMMITTEE OF MANAGEMENT

[redacted]

Principal Office-bearers

[redacted]

Independent Examiner

[redacted]
KPM Accounting Services
Isla View
9 Croir
Bernera
Isle of Lewis
HS2 9LZ

Bankers

Bank of Scotland,
Tarbert,
Isle of Harris HS3 3DJ

Trustees' Annual Report Year ended 31 December 2025

Structure, Governance, and Management

Governing Document
Congregational administration is in terms of the Deed of Constitution (or Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees
Kirk Session
Members of the Kirk Session hold office as elders of the Church. The elders are chosen from those members of the Church who have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the Congregation and inducted by the Presbytery.

Presbytery
The Congregation is now part of Cleir Eilean I - The Church of Scotland in the Highlands and Hebrides.

Committee of Management
The Congregation adopted the new Unitary Constitution in 2015. The Unitary Constitution, as the name suggests, means that in effect control of all congregational affairs, both temporal and spiritual, is vested in the Kirk Session. The unitary constitution enables the Kirk Session to delegate certain matters to others within the Congregation through a committee of management. The Congregation's Management Committee has now been in place for over a decade and is now an inextricable part of the Congregation's life and witness in the Community.

The Committee of Management currently comprises three sub-committees namely;

- **Property and Maintenance** (formerly known as Fabric Committee)
- **A.C.T.S group** (Actively Caring Through Sharing)
- **Finance**.

The Kirk Session are extremely grateful for the support and commitment of the Committee of Management over what has in many ways been a uniquely challenging year. This past year has been dominated by two major undertakings, namely the proposed union with the Congregation of Manish Scarista, and the refurbishment of the manse in Tarbert.

The refurbishment of the manse began in December 2024 and was completed in September 2025. During the course of the works a small sub-group of the property and maintenance sub-committee namely Gordon Ness, Calum Mackay and Angus MacSween, met regularly with the contractors and undertook site visits and sometimes complex negotiations with the Contractor's agents. The Kirk Session wish to place on record their deep appreciation to Gordon, Calum and Angus for their hard work in negotiating with the Contractors and the General Trustees as this project progressed.

The refurbishment of the manse has proved to be a complex and difficult project, and the Kirk Session are truly grateful to Gordon Ness in particular for his ongoing help and commitment and seeing this through to completion. Sometimes the issues relating to the manse were very complex and involving Gordon in a great deal of commitment in negotiating with Presbytery, the General Trustees, as well as contractor from the initial logistics and planning through to the site meetings with the contactors and continuous liaison with the manse family over snagging issues. Gordon has put in a massive amount of work into this project, and we continue to be most grateful to his commitment and expertise in seeing this project through to completion.

The ACTS group continues to provide an invaluable contribution to the life of the congregation, in many ways, including organising rotas for and providing after service refreshments on Sunday mornings and during Praise nights, Communions and Carol services. They have also been providing and arranging flowers in the church sanctuary, organising and overseeing rotas for the crèche, and organising and delivering gift bags to the congregations at Christmas.

Objectives and Activities
The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and work for the advancement of Christ's Kingdom worldwide. 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.

Union with Manish Scarista
It was envisaged that the congregations of Manish Scarista and Tarbert would unite on 5th July 2025, to create an entirely new Congregation to be called Isle of Harris Church of Scotland. Complex negotiations involving the two Kirk Sessions, the two Financial courts, as well as Presbytery, the General Trustees and Legal Department of the Church of Scotland continued during 2025.
Unfortunately and sadly it became apparent, despite the efforts of many, that an amicable union of the two congregations was not possible at this time. After painstaking discussions the minister, along with the Presbytery mission Planning lead, Rev Monika Redman, proposed to Presbytery that the Union of the Harris Congregations would be deferred until a future time. This was accepted by Cleir Eilean I.

Activities
English services are held every Sunday morning.
Services continue to be mostly hybrid in nature, with currently a combination of in-person and online worship. We continue to offer live-streaming of all services through the Zoom video conferencing platform and the Congregation's own YouTube channel. Following a substantial upgrade in the previous year, all Sunday evening services, as well as the prayer meeting are now Live-streamed

Gaelic services are currently held every fortnight in the church hall. The services are of a hybrid nature, meeting in person in the hall and online via Zoom and YouTube. We are fortunate to still have two Gaelic-speaking preachers, who take the Gaelic services between them, we are also blessed to have on most occasions more than one Gaelic precentor leading the praise. The numbers attending Gaelic worship continue to be remarkably healthy, with up to 30 persons attending the service in-person and a further dozen or so joining online.

The midweek prayer meeting on Wednesday continues to be a source of blessing and encouragement. The meeting is hybrid and is offered in person in the church hall and to those joining via zoom. We have been blessed by the numbers joining us for this midweek meeting, with over forty persons regularly joining for what is now regarded as a Harris-wide prayer meeting.

The Sunday School continues to meet during the school term. In the past year, the Sunday school has been using "GO TEACH' materials and learning modern praise. The Sunday school is also joined by other pupils living at a distance from Tarbert on a separate Zoom channel during the class. The Sunday school spent some time making handmade Christmas cards for every home in the congregation. They also helped deliver their lovingly made Christmas cards and gift bags in association with the ACTS Group.

The website continues to be active, and our Facebook feed, https://www.facebook.com/TarbertChurch continues to provide a useful range of congregational information. Our YouTube channel has seen steady growth over the previous year. As well as the live-streaming of the Sunday service, the recordings of our morning and evening services continue to be available for viewing during the week.

Achievements and Performance
Over the year, an average of 80-100 regularly attended morning worship in English in person and through live-streaming services. However, it has been noticeable that the numbers attending in-person services have increased in the past year, with up to 60 attending the morning service in person. In addition, the live-streaming of services has shown consistent growth in online views in the past year, with an average of 130 separate views of each service, in the week following the broadcast.

Between 35-45 persons continue to attend weekly online prayer meetings each Wednesday. The Prayer meetings are now run as hybrid meetings and are led by a rota of six from the two Harris Congregations.

Gaelic services are still held on a fortnightly basis as hybrid meetings from the Macrae Centre. Gaelic services currently average about 30 persons in-person with a further 14 joining via Zoom.

All families/ households in the Congregation were given Christmas gift bags and cards specially prepared, organised and delivered by the Sunday school and the A.C.T.S group.

The Sunday school meets each week, during the morning service. In addition, family services were held in June (end of term), and Christmas, with young people leading readings.

The Christmas carol service was well attended, with over 80 persons in attendance and several members of the Congregation taking part in the service.

Financial Review

The congregation's principal source of income remains the Weekly Free Offering envelopes supplemented by the open plate collections.

The Income and Expenditure figures of £752,928 and £733,192 respectively show a surplus of £19,736 for the year. This income figure includes funding received from the General Trustees (GTs) in the form of a grant (£240,000), loan (£240,000) and a transfer from our Consolidated Fabric Fund (£186,423) as held and invested on our behalf by GTs. The expenditure figure includes £669,112 which we paid out for the manse refurbishment in 2025.

Our combined Weekly Free Offering (Sunday Collections) in 2025 of £51,977 is similar to the 2024 figure of £51,770. The open plate offerings of £6,109 is slightly more than the 2024 figure of £5,874. We are also grateful to all those who continue to make their offering through bank standing orders. The tax recovered from Gift Aid donations was £9,080 (for 2024 donations) compared to £8,711 for 2023, and we expect to recover approx. £8,573 from this year's donations.

The Ministries and Mission (Giving to Grow) contribution for 2026 will be £41,947, again a significant increase this year over the 2025 contribution of £38,736

With funds of £44,721 held along with an anticipated Gift Aid tax figure of approximately £8,573 the Congregation remains in a position to meet its financial obligations.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. With funds held of £44,721 along with the £8,573 Gift Aid tax recovery as well as the funds held on the congregation's behalf by Church of Scotland General Trustees and with an estimated ordinary annual expenditure of £73,000 the Trustees remain within their policy.

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (as amended). They are also responsible for safe-guarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

[redacted]

[redacted]

Date 19/3/2026

Tarbert Isle of Harris Parish Church
SC 004787
Independent Examiner's Report to the Trustees of Tarbert Isle of Harris Parish Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 8 to 18.

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.
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
to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed ..[redacted]

Name: [redacted] MAAT
Address:KPM Accounting Services
Isle View
9 Croir
Great Bernera
Isle of Lewis
HS2 9LZ

Date: ....27|3|2026................

Tarbert Church of Scotland
Statement of Financial Activities

Year ended 31 December 2025	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
Income and endowments from:									
Donations and legacies	1	63,038	5,517		68,555	63,044	5,575		68,619
Charitable activities	2	2,513	1,060		3,573	1,657	2,010		3,667
Investment Income	3	37			37	37			37
Other trading activities	4		680,763		680,763				-
Other	5								
Total income		65,588	687,340	-	752,928	64,738	7,585	-	72,323
Expenditure on:	6								
Raising funds		267			267	535			535
Charitable activities		60,679	3,134		63,813	67,998	23,760		91,758
Other			669,112		669,112				
Total expenditure		60,946	672,246		733,192	68,533	23,760		92,293
Net income/(expenditure) before gains and losses on investments		4,642	15,094	-	19,736	- 3,795	- 16,175	-	- 19,970
Net gains/(losses) on investments									
Net income/(expenditure)		4,642	15,094		19,736	- 3,795	- 16,175		- 19,970
Transfers between Funds									
Net movement in funds		4,642	15,094		19,736	- 3,795	- 16,175		- 19,970
Reconciliation of funds:									
Total funds brought forward		20,212	4,773		24,985	24,008	20,947		44,955
Total funds carried forward		**24,854**	**19,867**		**44,721**	**20,213**	**4,772**		**24,985**

Tarbert Church of Scotland
Balance Sheet

At 31 December 2025

	Note	Total Funds 2025	Prior Year 2024
Fixed Assets:			
Tangible assets	9	7,155	9,540
Investments	10	43,779	204,681
Total Fixed Assets		50,934	214,221
Current Assets			
Debtors	11	11,362	10,605
Cash at bank and in hand		44,722	24,985
Total Current Assets		56,084	35,590
Liabilities			
Creditors falling due within one year	12	12,913	-
Net Current Assets		43,171	35,590
Creditors falling due after more than one year		240,090	-
Net Assets		- 145,985	249,811
The funds of the charity:			
Endowment funds	15	0	0
Restricted income funds		19,867	9,611
Unrestricted income funds		24,854	15,374
Total charity funds	15	44,721	24,985

The accounts were approved by the Kirk Session and Congregational Board on........19/3/2026
For and on behalf of the Kirk Session and Financial Board

[redacted] Session Clerk

[redacted] Treasurer

Tarbert Church of Scotland
Year ended 31 December 2025

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 financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

Fund accounting
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.
Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.
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.

Going concern
The Trustees consider that there are no material uncertainties about the ability of the charitable company to continue for the foreseeable future and therefore has adopted the going concern basis in preparing these financial statements.

Recognition of income
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities
Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.
On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable
Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Recognition and allocation of expenditure
Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

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.

All tangible fixed assets costing in excess of £9,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment 6 years

Investments
Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation
Tarbert 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.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at bank and with the Church of Scotland Investors Trust.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors

Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Tarbert Church of Scotland

Notes forming part of the financial statements

For the year ended 31 December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
1. Donations and Legacies								
Offerings	51,817	3,480		55,297	54,164	3,480		57,644
Tax recovered on Gift Aid	9,080			9,080	8,712			8,712
Value of donated goods		1,272		1,272		2,095		2,095
Other	2,141	765		2,906	168			168
	63,038	5,517		68,555	63,044	5,575		68,619
2. Income from charitable activities								
Weddings and Funerals		1,060		1,060		2,010		2,010
Missionary Fund	2,513			2,513	1,657			1,657
	2,513	1,060		3,573	1,657	2,010		3,667
3. Investment Income								
Deposit interest	37			37	37			37
	37			37	37			37
4. Other Income/Transfers								
Receipts from General Trustees for Manse Refurbishment Project								
Grant		240,000		240,000				
Loan		240,000		240,000				
Transfer Own Funds from CFF		186,423		186,423				
Refund of Stornoway Trust Overpayment		14,340		14,340				
		680,763		680,763				
	65,588	**687,340**	-	**752,928**	**64,738**	**7,585**	-	**72,323**

For the year ended 31 December 2025	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £
6. Analysis of Expenditure								
Offering Envelopes	267			267	535			535
	267			267	535			535
Charitable Activities								
Ministries & Mission Allocation	38,736			38,736	35,744			35,744
Presbytery Dues	1,225			1,225	754			754
Minister's Expenses	2,292			2,292	1,758			1,758
Pulpit Supply	1,239			1,239	243			243
Communion Expenses	1,008			1,008	1,457			1,457
Donations	4,500	1,480		5,980	240	1,200		1,440
Fabric Repairs & Maintenance		365		365		10,083		10,083
Council Tax		1,289		1,289		2,364		2,364
Other Building Costs	3,866			3,866	5,130	113		5,243
Insurance	3,065			3,065	3,368			3,368
Heating and Lighting	1,946			1,946	7,192			7,192
Manse Refurbishment		669,112		669,112	9,300	10,000		19,300
Sunday School	845			845	807			807
Printing and Stationery	256			256	309			309
Organ & Music	1,251			1,251	820			820
Zoom Expenses	156			156	219			219
Other Expenses	294			294	657			657
Total	**60,679**	**672,246**	-	**732,925**	**67,998**	**23,760**		**91,758**
	60,946	**672,246**	-	**733,192**	**68,533**	**23,760**		**92,293**

		2025	2024
		£	£
7	**Staff costs and numbers**		
	Salaries and wages	2,235	2,227
	Social security costs		
	Total	2,235	2,227

The average number of employees during the year was as follows:

	2025	2024
	Number	**Number**
Ministerial support		
Administration		
Music staff		
Premises maintenance	1	1
	1	1

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 the 5th and subsequent years) £39,856.

8 Trustee Remuneration and Related Party Transactions

The undernoted remuneration or reimbursement of expenses were made during the year.

Manse Council Tax	1,288.96
Ministers Travelling Expenses	2,292.00

During the year a total of £16,150 was donated to the congregation by trustees

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

9 Tangible Fixed Assets

	Office Equipment	Total
Cost		
At 1 January 2025	9540	9540
Additions	0	0
Disposals	0	0
At 31 December 2025	**9540**	**9540**
Accumulated Depreciation		
At 1 January 2025	0	0
Charge for year	2385	2385
Eliminated on Disposals	0	0
At 31 December 2025	-2385	**-2385**
Net Book Value		
At 31 December 2024	9540	9540
At 31 December 2025	7155	**7155**

Tarbert Church of Scotland

Notes forming part of the financial statements

for the year ended 31 December 2025

10 Investments

	2025
	£
Market value at 31 December 2025	43,779
Unrealised gain / (loss) on investments	
Market value at 31 December 2025	43,779
Investments at cost	

The following investments are held:

Growth Fund	1,899
Income Fund	-
50 Consolidated Fabric Fund Revenue	28,114
56 Consolidated Fabric Fund Capital	13,766
	43,779

11 Debtors

	2025	2024
Accruals		
Gift Aid Tax Refund Due	8,573	8,712
Other WFO December	2,789	1,893
	11,362	**10,605**

12 Creditors

	2025	2024
Accruals		
GT CFF Advance	240,090	0
Lewis Builders (Retention Manse Refurb)	12,913	
	253,003	**0**

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	
Fixed Assets	7,155				**7,155**
Investments	43,779				**43,779**
Current Assets	36,216		19,867		**56,083**
Current Liabilities	- 253,003				- **253,003**
Net assets at 31 Dec 2025	- 165,853		19,867		- **145,986**

	General	Designated	Restricted	Endowment	Total
	£	£	£		£
Fixed Assets	9,540				**9,540**
Investments	204,681				**204,681**
Current Assets	30,817		4,773		**35,590**
Current Liabilities	-				-
Net assets at 31 Dec 2024	245,038		4,773		**249,811**

14 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church.

The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15 Movements in Funds

	At 1 January 2025	Income	Expenditure	Transfers	At 31 Dec 2025
	£	£	£	£	£
Endowment funds					
Restricted funds					
General Fund	4,773	687,340	672,246		19,867
	4,773	687,340	672,246		19,867
Unrestricted funds					
Missionary Fund	4,838	2,513	4,500		2,851
General Fund	15,374	63,075	56,446		22,003
	20,212	65,588	60,946		24,854
Total funds	24,985	752,928	733,192		44,721

	At 1 January 2024	Income	Expenditure	Transfers	At 31 Dec 2024
	£	£	£	£	£
Endowment funds					
Restricted funds					
General Fund	20,947	7,585	23,759		4,773
	20,947	7,585	23,759		4,773
Unrestricted funds					
Missionary Fund	3,181	1,657			4,838
General Fund	20,827	63,081	68,534		15,374
	24,008	64,738	68,534		20,212
Total funds	44,955	72,323	92,293		24,985

Purposes of Designated Funds

Missionary Fund

The trustees have agreed that the offerings at the weekly prayer meetings are placed in this account and distributed to other Christian organisations on an annual basis.

16	**Collections for Third Parties (Restricted Funds)**	**2025**	**2024**
		£	**£**
	Crossroads Care	**500**	
	Harris House Comfort Fund	**300**	**200**
	Leverburgh Home of Rest	**300**	
	Our Daily Bread	**300**	
	Acts Group		**1000**
	India Village Ministries	**80**	**240**
	Missionary Fund		
	Harris House Comfort Fund	**500**	
	Leverburgh Home of Rest	**500**	
	Blythswood Care	**500**	
	Barnabus Fund	**500**	
	Scottish Biible Society	**500**	
	Slavic Gospel Association	**500**	
	Bethesda Hospice	**500**	
	Acts Group	**1000**	
		5980	**1440**

Tarbert Church of Scotland
APPENDIX

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

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	**13,766**	**46,990**
Market Value of Balances at 31 December	**17,327**	**7,036**
REVENUE ACCOUNT		
Credit Balance at 31 December	**28,114**	**19,886**
TEMPORARY ACCOUNT		
Credit Balance at 31 December	**- 240,090**	**127,678**

Notes

1. Capital and Revenue accounts are always credit balances but Temporary accounts can be either credit or debit balances. If a debit figure this should not be included as a liability but in most cases will be recouped from property sale proceeds in due course.

Tarbert Isle of Harris Parish Church
Financial Budget for 2026

INCOME	**BUDGET**	**ACTUAL 2025**
Church Door	60,000	57,644
Gift Aid Tax	8,573	9,080
Congregational Organisation	3,000	2,513
Bank Interest	37	37
Wedding & Funerals	1,500	1,060
Sundries & Other Donations	2,500	1,831
	75,610	**72,165**
EXPENDITURE		
Ministries & Mission Allocati	41,947	38,736
Presbytery Dues	1,500	1,225
Fabric Repairs & Maintenanc	5,000	365
Heating/Cleaning/Insurance	9,000	8,877
Communion Expenses	1,000	1,008
Congregational Organisation	900	845
Donations (incl Missionary Fu	6,500	5,980
Sundry Expenses	7,500	7,044
	73,347	**64,080**
Projected Surplus (Deficit)	**2,263**	**8,085**