Scottish Charity No SCO49096

Tarbert Free Church of Scotland

Trustees' Report and Financial Statements

For the year ended 31 December 2025

Tarbert Free Church of Scotland

Contents of the Financial Statements

For the year ended 31 December 2025

	Page
Church information	3
Report of the Trustees	4-5
Report of the Independent Examiner	6
Receipts and Payments Account	7
Statement of Balances	8
Notes to the Financial Statements	9

Tarbert Free Church of Scotland

Church Information

For the year ended 31 December 2025

Trustees
A list of the Congregational Trustees during 2025 is listed on page 5 of the Trustees' Report.

Address
Back Street
Tarbert
Argyll
PA29 6UR

Bankers
Bank of Scotland
Tarbert (Argyll)(800982) Branch
PO Box 1000
BX2 1LB

Independent Examiner
Janne Leckie
Strath-na-Mara
Pier Road
Trabert
Argyll
PA29 6UG

Tarbert Free Church of Scotland

Report of the Trustees
For the year ended 31 December 2025

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31st December 2025.

Status of Charity and Governing Document
Tarbert Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No SCO49096).

Aims and Affiliations
Tarbert Free Church is a congregation of the national Free Church of Scotland working towards the common aims set out in her constitution. It is a Presbyterian church adhering in its worship to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. This document is available on request from the Free Church of Scotland, 15 North Bank St, The Mound, Edinburgh.

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London and four in North America and sister churches founded by mission work in India, Peru and South Africa. The church also has a full-time degree awarding college for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the Church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain "free" from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and therefore derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel – the good news of a free and sovereign salvation through Jesus Christ alone.

The congregation is within the Free Presbytery of Glasgow and Argyll, and, from 1st October 2024, is linked with Lochgilphead Free Church. The linked charge is authorised by the Church to share a minister under a Five-Year Reviewable Tenure agreement.

The church buildings are the property of the congregation and are held under the Church's model trust deed.

Trustees and Office Bearers
Since the church is Presbyterian in government, its day-to-day running is undertaken by the elders (the Kirk Session) and a Finance Committee. The elders are members of the Finance Committee. The Finance Committee's specific function relates to the material and financial business of the congregation, whereas the elders are charged with the general and spiritual oversight of the congregation.

Under Charity Law, the Finance Committee are deemed to be the Trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of the Property Trustees who are responsible only for holding property in trust.

Tarbert Free Church of Scotland

Report of the Trustees
For the year ended 31 December 2025

Finance Committee
The members of the Finance Committee (the Trustees) who served during the year were as follows:

Mr C Brailsford
Rev Dr R Crooks (resigned 30 September 2025)
Mr C Ferguson (resigned 31 May 2025)
Mrs S MacKenzie
Mr C McPhail
Mr D Merriman

Property Trustees
Mrs L Paterson
Mr E Smith

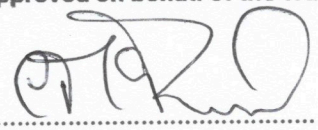
Appointment of Charity Trustees
The Finance Committee are elected by the communicant members of the congregation on the recommendation of the Kirk Session in terms of the congregation's constitution and hold office for a year but are eligible for re-election. Prior to their appointment, new Trustees will have served the Church for some time in various roles and are familiar with the Church's values and it's aims and objectives as well as day-to-day operations.

Activities and Achievements
During the year, the Church met regularly for worship and carried out various activities in pursuit of its aims.

The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially. The general remittances to central funds during 2025 amounted to £1,634.33.

Results for the year
At the year end, the Church held total funds amounting to £15,328.72. This consisted of a General Fund amounting to £6,092.48 and a Designated Fund with a balance of £9,236.24.

Approved on behalf of the Trustees



.....
Trustee

24/5/26
.....
Date

Tarbert Free Church of Scotland

Report of the Independent Examiner to the Trustees for the year ended 31 December 2025.

I report on the accounts of the church for the period ended 31st December 2025 which are set on pages 7-9.

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). The Charity Trustees consider that the audit requirements of Regulation 10(1) (a)-(c) of the Accounts Regulation 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 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts resented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning 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 (as amended) and to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended)

have not been met, or

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

Janne Leckie

22/5/26
Date

Janne Leckie
Strath-na-Mara
Pier Road
Tarbert
Argyll
PA29

TARBERT ARGYLL FREE CHURCH OF SCOTLAND RECEIPTS PAYMENTS ACCUNTS FOR THE YEAR 2025.
SCOTTISH CHARITY NUMBER SCO 49096

	UNRESTRICTED FUNDS		
	GENERAL	Designated		
	FUND	Fabric Fund	2025	2024
RECEIPTS	year	year 2025	General &	General &
General & Fabric Account	*2025*		*Fabric Fund*	*Fabric Fund*
Funeral donation	£685.00		£685.00	
Total Offerings Plate & Gift Aid Envelopes	£16,455.97		£16,455.97	£16,292.00
H.M. Revenue Gift Aid Tax Claim	£5,157.67		£5,157.67	£5,008.17
Rent of Room	£920.00		£920.00	
Share Pool Income	£307.67		£307.67	
				£25.78
Donations	£750.00		£750.00	£467.00
Transfer from Fabric Account	.			£10,000.00
Refund of part of Presbytery dues	£121.33		£121.33	
Women for mission Empower				*£350.00*
TOTALS RECEIVED	***£24,397.64***	**NIL**	***£24,397.64***	**£32,142.95**
PAYMENTS				
Church Building Fabric Survey		*£1,440.00*	£1,440.00	
Heat& Light	£2,046.49		£2,046.49	£2,489.19
Insurance	£2,934.15		£2,934.15	£2,756.36
Administration & Gift Aid Invoices				
Free Church Edinburgh	*£1,634.33*		*£1,634.33*	*£3,158.29*
2024 payment includes £1440 from 2023				
Rev. R Crooks	***£13,177.34***		***£13,177.34***	£16,262.28
Minister& locum Expenses	£1,392.03		£1,392.03	£2,170.16
Tarbert Share Pulpit Supply	£609.05		£609.05	£505.15
Presbytery Dues	£389.69		£389.69	£384.27
Gift Aid Charges	£38.23		£38.23	
W.&M. Empower £350 cheque cleared 2025	*£350.00*		*£350.00*	
Bank Service Charges	£59.68	*£26.34*	£86.02	
stationary & other expenses	£369.86		£369.86	£398.98
Small Fabric Repairs	£600.61		£600.61	£433.11
Transfer to the General Account				£10,000.00
Ministry Levy	£3,588.00		£3,588.00	
TOTALS PAID	***£27,189.46***	***£1,466.34***	***£28,655.80***	**£38,557.79**
Net Movement of Funds after Transfers	**-£2,791.82**	**-£1,466.34**	**-£4,258.16**	**-£6,582.34**
Bank Balnces 31/12/24	£8,884.30	£10,702.58	£19,586.88	£19,586.88
Bank Balances 31/12/25	£6,092.48	£9,236.24	£15,328.72	£24,564.96
Represented by				
Unrestricted Funds				
General Fund	**£6,092.48**		**£6,092.48**	**£8,884.30**
Designated Funds				
Fabric Fund	**£9,236.24**		**£9,236.24**	**£10,702.58**
TOTALS			**£15,328.72**	**£19,586.88**

Tarbert Free Church of Scotland	YEAR 2025	YEAR 2024
Statement of Bank Balances at 31st December 2025		
GENERAL FUND BALANCE	£6,092.48	£8,884.30
FABRIC FUND BALANCE	£9,236.24	£10,702.58
TOTAL OF BANK BALANCES	*£15,328.72*	*£19,586.88*
FUNDS HELD AT CENTRAL OFFICE		
Share Pool Units	£13,449.50	£12,645.44
Custodier of Ttitles Tarbert Manse (50%)	£141,776.92	£136,982.53
FUNDS HELD AT CENTRAL OFFICE 31ST DECMBER	*£155,226.42*	*£149,627.97*
Total Monetary Assets held at 31st Decmber	*£170,555.14*	*£169,214.85*
Statement of Assets held for Charitable purposes		
CHURCH BUILDING	£2,500,000.00	£2,500,000.00
Invoices due for payment	NIL	£350.00
the Primary focus activities of the Charity other than those for which funding		
is restricted		
General Fund Shows all Donations and "Gift Aid" Claims. Expenditure is all Bills paid except fabric.		
The designated Fabric Fund reprsents the money set aside by the Finance Committee		
for the Fabric of the Building		
PAGE 2		

Tarbert Free Church of Scotland				2025
scottish charity number SCO. 49096				
Notes to the Receipts and Payments Accounts				
For the Year ended 31st December 2025				
				HERITABLE
				PROPERTY
TANGIBLE FIXED ASSETS				
FREE CHURCH BUILDING AT 1ST JANUARY 2025				£25,000,000.00
ADDITIONS		NIL		
FREE CHURCH BUILDING AT 31ST DECEMBER 2025				£2,500,000.00
INVESTMENTS				
share pool units held for the Free Church				
of Scotland a	31/12/2025			£13,449.50
Custodier of Titles Tarbert Manse 50%				£141,776.92
and signed on their behalf by the undersigned				
Alexander Horn			Ewan Smith	
Treasurer			Trustee	
Alexander Horn 26/2/26				
Honorary Auditor				
Name	JANETTE LECKIE			
Signed	Janette Leckie 1/3/26			
		PAGE 3		