

The Church of Scotland
The Shore Kirk. Kilmun, Strone and Ardentinnny

RECEIPTS AND PAYMENTS ACCOUNTS 2025

Congregation No: 201291

Charity No: SC003410

Reference and Administrative Information

Charity Name: The Shore Kirk. Kilmun, Strone and Ardentinnny

Charity Registration Number: SC003410

Congregation Reference No: 201291

Contact Address: Dalinlongart Farmhouse
Sandbank
Dunoon
PA23 8QS

Trustees

Mrs. Helen Bremner
Mrs. Maureen Donald
Dr. I Lilley
Mrs. May Marshall
Mr. Grant McPhee
Mrs. Sarah Smart
Mrs Agnes Mackie
Mr James Ritchie
Mr Douglas Stevely
Rev Andrew Robertson

Principal Office-bearers

Minister: Andrew Robertson

Session Clerk Mr. James Ritchie

Church Treasurer: Jean Maskell

Independent Examiner Sue Minns

Bankers

Virgin Money
100 West Blackhall Street,
Greenock
PA15 1XR

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

Since July 2013, the church has been administered in accordance with the terms of the Deed of Constitution (Unitary Form).

On 1 Sept 2017, a union was formed between Kilmun, St Munns and Strone and Ardentinnny churches and we now work as one Kirk Session.

Recruitment and Appointment of Trustees

Under the Deed of Constitution (Unitary Form), the Kirk Session is now fully responsible for the spiritual and temporal affairs of the congregation and are the only charity trustees. The Kirk Session are elders of the church, elected for life and chosen from members of the church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk Session meets at least four times a year and is responsible for the spiritual and temporal affairs within the church.

Objectives and Activities

The Shore Kirk is part of the Church of Scotland. 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.

The Shore Kirk lives out its ministry through a wide variety of activities and programmes along the shore and serves the villages of, Benmore, Rashfield, Kilmun, Strone, Ardentinnny and Glenfinnart.. Our emphasis is on worship with regular Sunday services at 10.30am in Strone (St. Columba's).known as the Shore Kirk. We have a communion service three times a year The Church seeks to be at the very heart of the community and to have the community at its very heart.

Educational opportunities such as Bible study groups, especially during the period of Lent, are in place. We have a Safeguarding Coordinator appointed to support Safeguarding within the Church. All of our trustees have undertaken Safeguarding training.

We seek to reach out to our parish in many ways and have undertaken a number of initiatives, the hall and kitchen areas have been upgraded and open for community use. Members of the Church have been visited. Christmas cards are circulated throughout the community along with inviitations to paritculate in Christmas activities.

The Church supports local charities by donating revenue from after service tea and coffee, donations are regularly given to the local foodbank and particularly following the annual harvest service. Collections are undertaken annually for Christian Aid.

Our church works with the wider church through its representative regularly attending presbytery meetings.

Achievements and Performance

In July 2025 the Moderator of the General Assembly of the Church of Scotland visited and this was marked with a congregational lunch. Long service certificates were given to Elders, and recognition was given to two members who have undertaken years of support for Christian Aid.

Financial Review

Reserves Policy

Trustees' Annual Report (cont)

Year ended 31 December 2025

Statement of Trustees' Responsibilities

Approved by the Trustees and signed on their behalf,

J. F. Rivdine

Session Clerk

Date 30 March 2026

Independent Examiner's Report to the Trustees of The Shore Kirk

I report on the accounts of the charity for the year ended 2025 which are set out on the following pages.

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

Sue Minns

Address: Finnartmore Cottage Kilmun PA23 8RY

Date 30/03/2026



The Shore Kirk

Year ended 31 December 2025

	Unrestrict	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
<u>Receipts</u>					
FWO Offerings (not Gift Aid)	4013			4013	5167
Gift Aid Donations	2804			2804	2510
Gift Aid tax recovered	2866			2866	0
Open Plate	1538			1538	2784
Other offerings/donations etc	1100			1100	6166
TOTAL DONATIONS	12321	0	0	12321	16627
Activities for Generating Funds	0			0	
Bank & Deposit interest	1397			1397	2921
The Investment income	2728	2761		5489	4400
VAT reclaim	15152	0		15152	
At t Grants		49123		49123	
Insurance Payout		4190		4190	
Receipts from CFF Capital Account				0	
Receipts from CFF Interest Account	10760	0		10760	
Transfers from Deposit Accounts	4468			4468	
Other Receipts (Sundries)	126			126	
<u>Total Receipts</u>	46952	56074	0	103026	23948
<u>Total Payments (See over)</u>	55503	93207	0	148710	65414
Excess of Receipts over Payments for the year before transfers	-8551	-37133	0	-45684	-41466
Transfers		32520		32520	
Capital Fund					
Excess of Receipts over Payments for the year	-8551	-4613	0	-13164	-41466
Collections for Third Parties				2025	2024
				£	£
CHAS					70
Malawi				126	
Etc					

5 Analysis of Payments

Costs of generating funds		Unrestricted Restricted endowments total			
Offering envelopes				0	30
		0	0	0	0
Charitable activities					
Ministries & Mission allocation		0		0	0
Vacancy Allowance (-)		0		0	0
Missed Payment		0		0	0
TOTAL		0		0	0
Giving to Grow		10244		10244	3723
Presbytery dues		428		428	250
Minister's expenses		4142		4142	3503
Travel		0		0	247
Pulpit supply		2400		2400	3150
The Fi Adverts and Copyright		1066		1066	0
Fabric repairs & maintenance		15824	90606	106430	54541
At the Hymnal			2601	2601	0
Heat and light		6875		6875	0
Insurance		2628		2628	0
Other building costs				0	0
Church office expenses		3414		3414	0
Organ & music		650		650	0
Other expenses		3364		3364	
Deposit Acc transfers		4468		4468	
		55503	93207	0	148710
					65414
Special Collection					
TOTAL		55503	93207	0	148710
					65414

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers contributions for National Insurance, Pension and Housing and Loan Fund. Minister's stipends are paid in accordance with the National Stipends Scale, which is related to years of service. For the year under review the minimum stipend 32,433, maximum stipend in 5th and subsequent years of service 39,856.

The Shore Kirk

At 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 31.01.2025
	£	£	£	£
<u>Bank & Deposit Balances</u>				
brought forward 1st Janaury 2025				
Current	21487	7374		28861
Walker	4506			4506
Giffen		4831		4831
Abram/ Nielson		8966		8966
MacKillop		2563		2563
Fabric still open	y	722		722
Gen Cong still open	y	527		527
Th TOTAL	26520	24456	0	50976

Movement in year:

At the year end the Church held unrestricted cash funds £17967. -8551 0 -4613 -13164

Bank & deposit balances

carried forward 31st December 2025

17969	19843	37812
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Investments at market value

	No. of Units	Cost of units		
		£		£
Mary Alston Bequest	370	1014		
Fabric Bequests Fund	2086	7243	14352	13309
Christian Education Fund	2890	1656	19883	18438
Walker Bequest	2145	8001	14758	13685
TOTAL			48993	45432
CofS Investment Trust Income (£10.56)				
Strone Church Fabric Nielson Fund	1212	14291	13805	13405
M&G Charifund				
Strone Church Neilson	1003	1727.54	17333	14773
MacKillop	620	1727.54	10714	9132
Walker	1034	1727.54	17858	15220
Giffen	1081	1727.54	18673	15914
			127376	156526

The Shore Kirk

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

The minister's expenses for the manse and office expenses were shared with West Cowal, our share coming to £2162.38. West Cowal dealt with all the minister's travel expenses.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	21486	45963	55503	4468	16414
Walker CB	4506	988		-4468	1026
General Congregational	3 527	0			527
TOTAL	26519	46951	55503	0	17967
Restricted funds					
General Account	7374	85833	93207		0
Giffen CB	4831	1073			5904
MacKillop CB	2563	614			3177
Abram	8966	1042			10008
Fabric Fund	1 722	32			754
TOTAL	24456	88594	93207	0	19843
TOTAL FUNDS	50975	135545	148710	0	37810

1. £155 offerings for December 2025 paid in January 2026

2. VAT claim of £4196 received in January 2026

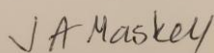
3. Gift Aid of £1327 received in January 2026

4. Pulpit Supply of £2400 repaid in January 2026

5. £20,000 to come from CFF Capital Account for some expenditure in 2025

The accounts were approved by the Kirk Session and Financial Board 24-Mar-26

For and on behalf of the Kirk Session and Financial Board



J A Maskell

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	237194	42943
Market Value of Balances at 31 December	253462	55301
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	6574	4668
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	0	245772