

**THE CHURCH OF SCOTLAND**  
**FERINTOSH PARISH CHURCH**

**Trustees' Annual Report**  
**for the Year ended 31<sup>st</sup> December 2025**

**including**

**The Receipts and Payments Account**

**Congregational Ref. No. 392203**

**Charity Registration No. SC 012675**

A Registered Scottish Charity

# **Trustees' Annual Report**

## **Year ended 31<sup>st</sup> December 2025**

### **Contents**

#### **Trustees' Annual Report**

|                                                       |          |
|-------------------------------------------------------|----------|
| <b>Reference and Administrative Information</b>       | <b>1</b> |
| Trustees - Kirk Session - Minister and Elders         |          |
| Principal Office-bearers                              |          |
| Independent Examiner                                  |          |
| Bankers                                               |          |
| <b>Structure, Governance and Management</b>           | <b>2</b> |
| Governing Document                                    |          |
| Recruitment and Appointment of Trustees               |          |
| Organisational Structure                              |          |
| <b>Objectives and Activities</b>                      | <b>2</b> |
| Services of Worship                                   | 3        |
| Activities                                            | 4        |
| <b>Achievements and Performance</b>                   | <b>5</b> |
| <b>Financial Review</b>                               | <b>6</b> |
| Reserves Policy                                       | 7        |
| <b>Statement of Trustees' Responsibilities</b>        | <b>7</b> |
| <b>Independent Examiner's Report to the Trustees.</b> | <b>8</b> |
| <b>The Receipts and Payments Account</b>              | <b>9</b> |
| Receipts and Payments Account Details                 | 10       |
| Statement of Balances                                 | 11       |
| Notes to the Accounts                                 | 12       |

# **Trustees' Annual Report**

## **Year ended 31 December 2025**

Page 1

The Trustees present the annual report for Ferintosh Parish Church of Scotland for the year ended 31<sup>st</sup> December 2025.

### **Reference and Administrative Information:**

|                                |                                     |
|--------------------------------|-------------------------------------|
| Charity Name:                  | Ferintosh Parish Church of Scotland |
| Charity Registration Number:   | SC012675                            |
| Congregation Reference Number: | 392203                              |
| Contact Address:               | in Evanton, DINGWALL, Ross-shire.   |

### **Trustees**

#### **Kirk Session – Minister & Elders:**

|                                |                                |
|--------------------------------|--------------------------------|
| April Costigane                | Sheena M <sup>c</sup> Lauchlan |
| John Fraser                    | Janet Murray                   |
| Rev. Stephen Macdonald         | John Smith                     |
| Anne Mackay                    | Isobel Thomson                 |
| Mhairi Mackenzie               | Roderick Urquhart              |
| Ken MacPherson                 | Janet Winchester               |
| Martin M <sup>c</sup> Lauchlan |                                |

#### **Principal Office-bearers:**

|                          |                                |
|--------------------------|--------------------------------|
| Minister:                | Rev. Stephen Macdonald         |
| Session Clerk:           | Martin M <sup>c</sup> Lauchlan |
| Acting Church Treasurer: | Martin M <sup>c</sup> Lauchlan |

#### **Non-Trustee – Elder by Association:**

An Ordained Local Minister

#### **Non-Trustee – (Inactive) Elders:**

Three Retired Elders

#### **Independent Examiner**

F. Stephen, of Muir of Ord, Ross-shire.

#### **Bankers**

Bank of Scotland, Dingwall Branch, PO Box 1000, BX2 1LB

# **Ferintosh Parish Church of Scotland**

## **Trustees' Annual Report Year ended 31<sup>st</sup> December 2025**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution. Since 2016 the Church has used *The Unitary Constitution*.

#### **Recruitment and Appointment of Trustees**

The Members of the Kirk Session are the charity trustees. The Kirk Session Members are the minister and the active elders of the Church. The elders are chosen from those members of the church's congregation who are considered to have the appropriate gifts and skills.

#### **Organisational Structure**

Under *The Unitary Constitution*, the Kirk Session is responsible for all aspects of life within the church, including the spiritual, ecclesiastical, financial, and upkeep and maintenance of all church property. The Kirk Session met five times in 2025 to progress business and twice before the celebration of the Lord's Supper. It can also meet at other times for special occasions but this did not happen during 2025.

The Kirk Session organises itself into a number of areas of responsibility including Finance, Fabric, Mission, Outreach, Youth Ministry, Transport Needs, Safeguarding, Health and Safety, Data Protection and Social, with all of these areas being active over the last year.

During 2025, the recently formed Presbytery of *Clèir Eilean ì: Highlands and Hebrides* continued to establish itself with various churches uniting or closing, but we continued to worship as a single church in Ferintosh, as the proposed union with the churches in Contin and Lochluichart remained on hold.

#### **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 and various ecumenical bodies in Scotland and beyond.

2025 saw us continuing to operate as we had been doing in 2024 with a wide range of church activities. A good number of outside groups also continued to use our facilities.

As a church, we aim to run activities in our church premises as safely as possible.

## Services of Worship

During 2025 our Sunday morning services continue to take place each week in the church and the average attendance has been very good with between 60 and 80 people attending.

Our weekly online evening service using Zoom has also continued, allowing us to meet together from within our own homes. This continues to be welcomed by a number of the participants who are essentially housebound and are therefore not able to make it in person to a church service.

Throughout the year, we have also held two evening services a month in the church hall (the 1<sup>st</sup> and 3<sup>rd</sup> Sundays). Zoom is also utilised at these services so as to include those parishioners who wish to join us from home. This arrangement continues to work well.

During Holy Week we organised once again additional evening services on Maundy Thursday and Good Friday. The Good Friday Service included the Sacrament of Holy Communion.

At Christmas we organised our additional Watchnight and Christmas morning services, in addition to the normal Advent services. At the end of the Watchnight Service we served mince pies and other refreshments and a reasonable number of folk stayed behind to share in them.

During 2025 a small team of elders and parishioners continued to run Services at our local Respite Care Home on a monthly basis. The residents and staff at this Care Home are very appreciative of these services. Some of the residents help out with the service, either by helping with the distributing of the praise sheets or assisting with the music. Over the year, some of the residents have been able to visit us occasionally at our Wednesday Community Cuppa which is held for the benefit of the community. At our other local Care Home we have also been involved with the taking of a monthly church service. Once again, the residents appreciate our visits and they enjoy being able to meet folk from our church.

During 2025, we once again shared in the Lord's Supper on four occasions (New Year, early March, Good Friday and early September) which is our normal pattern.

For our young people, the *Sunday Club* group that meets on a Sunday morning in the Church Hall (after sharing the start of the main service in the Church) has run throughout the year (with the usual breaks for school holidays). A varied and interesting range of activities have been undertaken, including looking at some of the characters in the Bible and the mountains of the Bible, using craft work and other similar activities (such as flower arranging, and pancake, bird feeder and gingerbread house making). We are very lucky and grateful to have the adult leaders we have who organise all these sessions.

*Messy Church*, which we started running in 2024 continued into 2025. Messy Church is an all-age expression of church that encourages families to come together, to make, to eat and to celebrate God. It is a fast-growing ministry that continues to engage and build relationships with thousands of people outside the usual church context. The values of Messy Church are based on creativity, hospitality and celebration. During

2025 we ran two Messy Churches. The first took place in February and the second in October. They took a lot of planning and organising but were thoroughly enjoyed by all who attended. At Easter we once again ran an *Easter Egg Hunt* around the Church grounds for the local community. All these events were well-attended, with 40+ children present, plus their parents. We continue to encourage families in the local community who are not church goers to get involved with us and by the atmosphere on each of the days, we were successful.

## Activities

Our various weekday church groups have continued to meet as normal.

The *Guild* meets regularly once a month for a good part of the year on a Monday afternoon and continues to be actively involved with the Church of Scotland's Guild Project, raising funds for various other individual organisations. In 2025, the specific project supported was *Crossreach: Playful Beginnings*.

Like the Guild, the *Ladies Bible Study* group also meets regularly, albeit weekly, on a Tuesday. It meets for a good part of the year though typically has a break over the summer.

We participated in *Christian Aid Week* once again, holding a Soup and Sweet lunch after a Sunday morning service in March and then we organised a public collection at our local Co-op during Christian Aid Week itself. The congregations of both the Free Church in Maryburgh and ourselves also contributed directly through holding retiring collections.

In November we held once again a Remembrance Day Service, which included an Act of Remembrance at the War Memorial in Conon Bridge at 11am. We were joined by members of the local community including the Guides from the local Guide Unit, and the Squirrels, Beavers, Cubs and Scouts from the local Scout Group. Two young people and a teacher from our local Primary School also participated in the Service in the Church. At Christmas, we held a number of Advent Services in the church including a Watchnight and Christmas Day Morning Service.

The *Transport Needs* team continues to be available to help those who are housebound and/or elderly within the congregation and local community. The team is mainly used to help those who need transport to appointments at the doctor or hospital.

The *Conon Community Cuppa* started the year meeting weekly on a Wednesday in the Church Hall for around 2 hours. Numbers attending were not large but those who come along enjoy it very much and it provides a good place to go for a change of scene and a chat. However after the summer break it was decided to make the *Cuppa* a monthly get together rather than weekly. Over the year, our friends from our local Respite Care Home and another local Care Home have been able to drop in, which has helped to boost the numbers.

*Bundles of Fun*, our Parent/Carer & Toddler group for the local community, ran initially on a Thursday afternoon, proving to be quite popular. However, the original organising team at *Bundles of Fun* needed to move on as their children had grown older and once new organisers were arranged, the impetus seemed to have been lost and numbers

dwindled. Initially around 20 children came along with their parents/carers. Discussions continue on how something similar might be restarted.

Over the Christmas period we organised a new activity for the young people in Conon Bridge and Maryburgh. On two afternoons (one just before Christmas and one between Christmas and New Year) we organised a Film Show in our Church Hall, showing *Arthur Christmas* at one of the showings and *Elf* at the other. We received financial support from our *Presbytery of Clèir Eilean i: Highlands and Hebrides* to help cover licence costs and refreshments at the two showings.

Our Social activities changed over 2025. A *Beetle Drive* was organised in February but was unfortunately poorly attended. However, refreshments continue to be served after our Sunday morning services on a weekly basis and have been well supported by the congregation. The Social Team's remit has altered in that they now help provide catering facilities for other church "Social" events, such as *Messy Church*, *Gift Day*, *Conon Bridge Community Tree Lighting Event* and the *Watchnight Service*.

Use of our church hall by outside organisations has continued to grow over the year and the hall is probably busier now than it ever has been. By the end of the year, the Hall was being used regularly by the Ross-shire Flower Club, a Line Dancing Club, a Squirrel Scout Drey meeting, the North of Scotland Archaeological Society and a Country Dancing Club. The local Scottish Women's Institute continue to use our hall for some of their committee meetings (and craft making sessions) as do the Dingwall and District Angling Club. A local group of young women has used the hall occasionally for Keep Fit sessions. The local Scout Group continue to use the hall in December for their Scout Post fund raising event and for some of their planning meetings during the rest of the year.

## **Achievements and Performance**

During 2025, the numbers attending church on a Sunday have continued to be most encouraging. In particular, as mentioned above, the morning service has seen numbers of between 60 and 80 in church with a fair number of Young People coming along to Sunday Club.

Our teams of volunteers who open the church for worship, welcome folk to church on a Sunday, count the collection and organise its banking, read the Lesson each Sunday or help with Sunday Club or the provision of tea and coffee after morning worship have once again worked very hard over the year.

During the year we were pleased to welcome 4 new Communicant members to the church. But we also had 7 members move on which sadly included 3 bereavements. Consequently, at the end of 2025 there were a total 124 communicant members, a decrease of 3 from 2024.

This year there was just one baptism.

During the past year, the number of young people attending Sunday Club has been reasonably steady. There are normally between 4 and 12 young people present on a Sunday, with an average attendance over the year of around 7. We currently have 20 names on the register. Their ages continue to be quite varied. We are also very grateful to the parents of some of the children who go through to the hall with them when they

start their own activities. The crèche (for pre-school aged children) continues to run as part of Sunday Club.

The evening online Zoom service at 6.30pm have run most Sunday evenings in 2025. Over the year we had an average of just under 9 Zoom connections per service with an average of 10 people at each service. The evening services in the Church Hall have seen an average of 16 people attending each service in person.

*Messy Church* continues to thrive, proving very popular with the young families in our area. The numbers of people who attended each of the two events (around 40 young people plus 25 adults) continues to be very encouraging.

The Guild, which meets monthly (except over the summer), has a membership of 16 people. Between 11 and 13 people usually attend each meeting with additional visitors occasionally turning up, depending on the subject. In addition, a small number of members of our Guild have travelled twice during the year to join with other Guild members at the *North Highland Guilds Together* meetings in Dornoch (when 5 attended) and Lochcarron (when 2 attended).

The weekly Ladies Bible Study group is made up of a number of enthusiastic ladies. Over the year, 6 ladies participated with typical attendances each week being between 5 and 6.

The *Christmas Cinema Shows* also proved a hit in 2025 with 30 children and adults attending the first film show and 10 children and adults attending the second.

During 2025 a number of fund-raising initiatives were arranged. In particular, the wonderful sum of £1,120.57 was raised for *Christian Aid* with assistance from the congregation of Maryburgh Free Church. The sum of £86.79 was raised for *Leprosy Mission*. Retiring collections were held this year at a couple of services with *Shelter Scotland* and the *Earl Haig Fund* benefiting from the monies collected. A small group of people raised £151.92 for the *Fellowship of the Least Coin* over the year.

Our minister, Rev. Stephen Macdonald, maintains close links with our local primary school, which helps enormously with our work in the local community. The school makes use of our church for their end of term assemblies at Christmas and Easter.

## **Financial Review**

2025 was another busy year for our Church with plenty of activity but there was also a fair amount of work that needed to be carried out to our grounds and property. In particular a number of trees needed to be felled because of their age and as the result of storm damage. As a consequence, both our expenditure and income increased compared to the previous year.

The Accounts show that the total receipts for 2025 amounted to £55,435.36, which is an increase from the amount received in 2024 (£48,140.85). Our income this year was therefore up by approximately £7,300 compared to the previous year. In part, this was because we held a successful Gift Day during the latter part of 2025, which raised £6,420.

In relation to our Church's total payments for 2025, they were up around £6,000 from £57,073.25 in 2024 to £63,233.18 in 2025. This increase was made up in part by increased contributions to the Church of Scotland's ministry costs nationally (£2,126), increased use of electricity (£690), increased organist costs (£440), increased property repair bills (£1,560) and increased costs looking after our Church Grounds (£2,572).

At the end of 2025, there was an excess of payments over receipts of £7,797.82 which is approximately £1,100 less than in 2024 when we experienced a deficit of £8,932.41.

The Church's investments at the end of 2025, which are held by the Church of Scotland Investors Trust, were valued at £75,356.16, which is up from £69,927.48 in 2024.

Our financial position is reasonable but we are very much aware of increasing costs and an aging congregation.

### **Reserves Policy**

It continues to be the Trustees' policy to try and maintain adequate reserves of at least three months expenditure, including designated funds. At the year-end, Unrestricted Funds cash amounted to £14,150.45 of which £481.25 related to the Fabric Fund, £7,942.39 to the Reserve Fund and £400.06 to the Guild Account. The £5,326.75 in the General Fund will be carried forward to 2026.

### **Statement of Trustees' Responsibilities**

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.**

*M.R. M<sup>c</sup>Lauchlan*

**Martin M<sup>c</sup>Lauchlan**

**Session Clerk**

Date ..... *15<sup>th</sup> March 2026* .....

## **Independent Examiner's Report to the Trustees of Ferintosh Parish Church**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025 which are set out on pages 9 to 15 (The Receipts and Payments Account).

### **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 -

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 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.

*F. Stephen*

16<sup>th</sup> March 2026

Signed.....

Dated.....

F.Stephen, of MUIR OF ORD, Ross-shire

**THE CHURCH OF SCOTLAND**  
**FERINTOSH PARISH CHURCH**  
  
**RECEIPTS AND PAYMENTS ACCOUNTS**  
  
**FOR YEAR ENDED 31<sup>st</sup> DECEMBER 2025**

**Congregational Ref. No. 392203**  
**Charity Registration No. SC 012675**

A Registered Scottish Charity

**Receipts and Payments Account**  
**Year ended 31 December 2025**

|                                                                           | Note | Unrestricted<br>Funds<br>2025 | Restricted<br>Funds<br>2025 | Endowment<br>Funds<br>2025 | Total<br>2025 | Total<br>2024 |
|---------------------------------------------------------------------------|------|-------------------------------|-----------------------------|----------------------------|---------------|---------------|
|                                                                           |      | £.p.                          | £.p.                        | £.p.                       | £.p.          | £.p.          |
| <b>Receipts</b>                                                           |      |                               |                             |                            |               |               |
| Donations                                                                 | 3    | 49,683.45                     | 25.00                       | 0.00                       | 49,708.45     | 42,698.51     |
| Legacies                                                                  |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Activities for Generating Funds                                           |      | 866.61                        | 0.00                        | 0.00                       | 866.61        | 878.04        |
| Bank & Deposit Interest                                                   |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Investment Income                                                         |      | 1,486.00                      | 0.00                        | 28.80                      | 1,514.80      | 1,514.80      |
| Other Income                                                              |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 120.00        |
|                                                                           |      | 52,036.06                     | 25.00                       | 28.80                      | 52,089.86     | 45,211.35     |
| Rental of premises                                                        |      | 2,722.00                      | 0.00                        | 0.00                       | 2,722.00      | 2,720.00      |
| Sale of assets                                                            |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Sale of investments                                                       |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Grants (Church of Scotland)                                               |      | 0.00                          | 500.00                      | 0.00                       | 500.00        | 0.00          |
| Receipts from General Trustees                                            |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Other Receipts                                                            |      | 123.50                        | 0.00                        | 0.00                       | 123.50        | 209.50        |
| <b>Total Receipts</b>                                                     |      | 54,881.56                     | 525.00                      | 28.80                      | 55,435.36     | 48,140.85     |
| <b>Payments</b>                                                           | 4    |                               |                             |                            |               |               |
| Costs of generating funds                                                 |      | 67.80                         | 0.00                        | 0.00                       | 67.80         | 63.00         |
| Charitable activities                                                     |      | 59,710.09                     | 1,244.52                    | 0.00                       | 60,954.61     | 57,010.25     |
| Governance costs                                                          |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Purchase of assets                                                        |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Purchase of investments                                                   |      | 0.00                          | 0.00                        | 0.00                       | 0.00          | 0.00          |
| Other payments                                                            |      | 2,210.77                      | 0.00                        | 0.00                       | 2,210.77      | 0.00          |
| <b>Total Payments</b>                                                     |      | 61,988.66                     | 1,244.52                    | 0.00                       | 63,233.18     | 57,073.25     |
| <b>Excess of Receipts over Payments<br/>for the year before transfers</b> |      | -7,107.10                     | -719.52                     | 28.80                      | -7,797.82     | -8,932.40     |
| <b>Transfers (Net)</b>                                                    |      | -1,000.00                     | 1,000.00                    | 0.00                       | 0.00          | 0.00          |
| <b>Excess of Receipts over Payments<br/>for the year</b>                  |      | -8,107.10                     | 280.48                      | 28.80                      | -7,797.82     | -8,932.40     |
| <b>Special Collections and Fund Raising for Other Charities -</b>         |      |                               |                             |                            |               |               |
| <b>Received and Disbursed</b>                                             | 5    | 1,795.68                      | 0.00                        | 0.00                       | 1,795.68      | 2,639.88      |

Charity No. SC 012675

## Statement of Balances

At 31 December 2025

| Note                                             | Unrestricted<br>Funds<br>2025 | Restricted<br>Funds<br>2025 | Endowment<br>Funds<br>2025 | Total<br>2025 | Total<br>2024 |
|--------------------------------------------------|-------------------------------|-----------------------------|----------------------------|---------------|---------------|
|                                                  | £.p.                          | £.p.                        | £.p.                       | £.p.          | £.p.          |
| <b>Bank &amp; Cash Balances</b>                  |                               |                             |                            |               |               |
| Bank & deposit balances<br>brought forward       | 22,257.55                     | 1,212.70                    | 568.97                     | 24,039.22     | 32,971.63     |
| <b>Movement in year</b>                          |                               |                             |                            |               |               |
| Excess of Receipts over<br>Payments for the year | -8,107.10                     | 280.48                      | 28.80                      | -7,797.82     | -8,932.41     |
| Bank & deposit balances<br>carried forward       | 14,150.45                     | 1,493.18                    | 597.77                     | 16,241.40     | 24,039.22     |
| <b>Investments at Market<br/>Value</b>           |                               |                             |                            |               |               |
| (Cost = £34,328.17)                              | 74,809.44                     | 0.00                        | 546.72                     | 75,356.16     | 69,927.48     |
| <b>Assets</b>                                    |                               |                             |                            |               |               |
| Gift Aid Receivable                              | 1,113.07                      | 0.00                        | 0.00                       | 1,113.07      | 1,137.18      |
| <b>Liabilities</b>                               |                               |                             |                            |               |               |
| Unbilled accounts                                | 30.91                         | 0.00                        | 0.00                       | 30.91         | 20.00         |

The accounts were approved by the Kirk Session on 15<sup>th</sup> March 2026  
 For and on behalf of the Kirk Session and Financial Board

*S. Macdonald*

Minister

*M.R. McLauchlan*

Acting Treasurer

## Notes to the Accounts At 31 December 2025

### 1. Trustee Remuneration and Related Party Transactions

During the year, **4** trustees (including the Minister) received reimbursement of expenses incurred on behalf of the Church totalling **£6,828.64**.

The Minister's expenses totalled **£3233.19** covering his travelling, phone and computer costs. In addition, **£3288.75** was paid in respect of Council Tax for the manse.

The other **3** trustees had **£306.70** worth of expenses reimbursed.

### 2. Movements in Funds

|                                | At 1 Jany.<br>2025 | Receipts  | Payments  | Transfers | At 31 Dec.<br>2025 |
|--------------------------------|--------------------|-----------|-----------|-----------|--------------------|
|                                | £.p.               | £.p.      | £.p.      | £.p.      | £.p.               |
| <b>Unrestricted Funds</b>      |                    |           |           |           |                    |
| (a) Designated Fabric Fund     | 452.45             | 28.80     | 0.00      | 0.00      | 481.25             |
| (b) Designated Reserve Fund    | 7,512.41           | 429.98    | 0.00      | 0.00      | 7,942.39           |
| (c) Designated Ferintosh Guild | 320.27             | 866.61    | 786.82    | 0.00      | 400.06             |
| (d) General Fund               | 13,972.42          | 53,556.17 | 61,201.84 | -1,000.00 | 5,326.75           |
|                                | 22,257.55          | 54,881.56 | 61,988.66 | -1,000.00 | 14,150.45          |
| <b>Restricted Funds</b>        |                    |           |           |           |                    |
| (a) Flower Fund                | 533.33             | 0.00      | 37.50     | 0.00      | 495.83             |
| (b) Pastoral Care Fund         | 208.75             | 0.00      | 0.00      | 0.00      | 208.75             |
| (c) Youth Work Fund            | 470.62             | 525.00    | 1,207.02  | 1,000.00  | 788.60             |
|                                | 1,212.70           | 525.00    | 1,244.52  | 1,000.00  | 1,493.18           |
| <b>Endowment Funds</b>         |                    |           |           |           |                    |
| (a) The Reid Trust             | 208.89             | 12.00     | 0.00      | 0.00      | 220.89             |
| (b) Mortification Fund         | 360.08             | 16.80     | 0.00      | 0.00      | 376.88             |
|                                | 568.97             | 28.80     | 0.00      | 0.00      | 597.77             |
| <b>Total Funds</b>             | 24,039.22          | 55,435.36 | 63,233.18 | 0.00      | 16,241.40          |

#### Purposes of Designated Funds

- (a) Fabric Fund - The Trustees have set aside funds for the maintenance of the Church property.
- (b) Reserve Fund - The Trustees have set aside funds to resource any unforeseen contingencies.
- (c) Ferintosh Guild - Included as a Designated Fund is that of Ferintosh Guild.

#### Purposes of Restricted Funds

- (a) Flower Fund - This is a fund to provide flowers during services of worship, etc.
- (b) Pastoral Care Fund - This is a fund to provide travelling etc. facilities to disabled and the elderly of the community to visit hospital, etc.
- (c) Youth Work Fund - This fund provides facilities for the Church's and the Parish's youth facilities.

Purposes of Endowment Funds

- (a) Income from the Reid Trust is to be used to provide parcels of groceries to needy families in the parish at Christmastime.
- (b) Income from the Mortification Fund is to be distributed to needy families in the parish.

**3. Analysis of Donations**

|                                                                         | Unrestricted<br>Funds<br>2025 | Restricted<br>Funds<br>2025 | Endowment<br>Funds<br>2025 | Total<br>2025 |
|-------------------------------------------------------------------------|-------------------------------|-----------------------------|----------------------------|---------------|
|                                                                         | £.p.                          | £.p.                        | £.p.                       | £.p.          |
| WFO Scheme (non Gift Aid)                                               | 910.00                        | 0.00                        | 0.00                       | 910.00        |
| Gift Aid Donations                                                      | 17,482.00                     | 0.00                        | 0.00                       | 17,482.00     |
| Tax Recovered on Gift Aid Donations                                     | 7,349.68                      | 0.00                        | 0.00                       | 7,349.68      |
| Ordinary Offerings                                                      | 15,626.09                     | 0.00                        | 0.00                       | 15,626.09     |
| Other Offerings, Donations, etc. -<br>Weddings, Funerals, Baptisms, etc | 0.00                          | 0.00                        | 0.00                       | 0.00          |
| Gift Day Donations                                                      | 6,420.00                      | 0.00                        | 0.00                       | 6,420.00      |
| Donations rcvd for charities, etc. (See 5. below)                       | 1,795.68                      | 0.00                        | 0.00                       | 1,795.68      |
| Other donations                                                         | 0.00                          | 25.00                       | 0.00                       | 25.00         |
| Contributions from -<br>Congregational Organisations                    | 100.00                        | 0.00                        | 0.00                       | 100.00        |
|                                                                         | 49,683.45                     | 25.00                       | 0.00                       | 49,708.45     |

**4. Analysis of Payments**

|                                                            | Unrestricted<br>Funds<br>2025 | Restricted<br>Funds<br>2025 | Endowment<br>Funds<br>2025 | Total<br>2025 |
|------------------------------------------------------------|-------------------------------|-----------------------------|----------------------------|---------------|
|                                                            | £.p.                          | £.p.                        | £.p.                       | £.p.          |
| <b>Costs of generating funds</b>                           |                               |                             |                            |               |
| Investment Managers' fees                                  | 0.00                          | 0.00                        | 0.00                       | 0.00          |
| Offering envelopes                                         | 67.80                         | 0.00                        | 0.00                       | 67.80         |
|                                                            | 67.80                         | 0.00                        | 0.00                       | 67.80         |
| <b>Charitable activities</b>                               |                               |                             |                            |               |
| <b>1. National Ministry and Mission &amp; Wider Work -</b> |                               |                             |                            |               |
| Giving to Grow Contribution                                | 27,923.00                     | 0.00                        | 0.00                       | 27,923.00     |
| Presbytery Dues                                            | 921.00                        | 0.00                        | 0.00                       | 921.00        |
| <b>2. Local Staffing Costs -</b>                           |                               |                             |                            |               |
| Locum Costs                                                | 0.00                          | 0.00                        | 0.00                       | 0.00          |
| Voluntary Additional Stipend                               | 0.00                          | 0.00                        | 0.00                       | 0.00          |
| Minister's Expenses -                                      |                               |                             |                            |               |
| - Travelling Expenses                                      | 2,321.55                      | 0.00                        | 0.00                       | 2,321.55      |
| - Telephone/Computer costs etc.                            | 911.64                        | 0.00                        | 0.00                       | 911.64        |
| Carried forward                                            | 32,077.19                     | 0.00                        | 0.00                       | 32,077.19     |

**Charitable activities (cont'd)****2. Local Staffing Costs (cont'd)**

Brought forward

Pulpit Supply

Other Staffing Costs, etc.

Cleaner

Visiting Organists

**3. Building Costs -**

Fabric Repairs &amp; Maintenance

- Normal

- Fabric Fund

Council Tax

Other Buildings costs (Elec, Insurance, etc.)

**4. Other Local Costs -**

Outreach costs

Administrative Expenses

Organ Maintenance

Sunday Club costs -

- Materials &amp; Equipment

Other Expenses - Life &amp; Work, incl. Refunds

Other Misc. Expenses

**Governance costs**

Independent examiner's fees

**Other payments**

Purchase of assets

Purchase of investments

Donations to other Charities

Support for Ben Wyvis Primary P7 Trip

**Total payments**

| Unrestricted<br>Funds<br>2025 | Restricted<br>Funds<br>2025 | Endowment<br>Funds<br>2025 | Total<br>2025 |
|-------------------------------|-----------------------------|----------------------------|---------------|
| £.p.                          | £.p.                        | £.p.                       | £.p.          |
| 32,077.19                     | 0.00                        | 0.00                       | 32,077.19     |
| 123.85                        | 0.00                        | 0.00                       | 123.85        |
| 2,288.00                      | 0.00                        | 0.00                       | 2,288.00      |
| 1,950.00                      | 0.00                        | 0.00                       | 1,950.00      |
| 7,843.04                      | 0.00                        | 0.00                       | 7,843.04      |
| 0.00                          | 0.00                        | 0.00                       | 0.00          |
| 3,288.75                      | 0.00                        | 0.00                       | 3,288.75      |
| 8,869.46                      | 0.00                        | 0.00                       | 8,869.46      |
| 83.50                         | 0.00                        | 0.00                       | 83.50         |
| 2,004.00                      | 0.00                        | 0.00                       | 2,004.00      |
| 0.00                          | 0.00                        | 0.00                       | 0.00          |
| 0.00                          | 0.00                        | 0.00                       | 0.00          |
| 157.93                        | 0.00                        | 0.00                       | 157.93        |
| 178.50                        | 0.00                        | 0.00                       | 178.50        |
| 845.87                        | 1,244.52                    | 0.00                       | 2,090.39      |
| 59,710.09                     | 1,244.52                    | 0.00                       | 60,954.61     |
| 0.00                          | 0.00                        | 0.00                       | 0.00          |
| 0.00                          | 0.00                        | 0.00                       | 0.00          |
| 0.00                          | 0.00                        | 0.00                       | 0.00          |
| 1,784.77                      | 0.00                        | 0.00                       | 1,784.77      |
| 426.00                        | 0.00                        | 0.00                       | 426.00        |
| 2,210.77                      | 0.00                        | 0.00                       | 2,210.77      |
| 61,988.66                     | 1,244.52                    | 0.00                       | 63,233.18     |

**5. Special Collections and Fund Raising for Other Charities**

In addition to the General Fund income, the following income from special collections, fund raising events etc for special purposes was received and disbursed during the year to other charities etc.

"Shelter - Scotland" - Watchnight Service Offerings

Earl Haig Fund - Retiring Collection

Church of Scotland HIV/AIDS Programme

Leprosy Mission Scotland

Christian Aid

Fellowship of the Least Coin\*

| 2025     | 2024     |
|----------|----------|
| £.p.     | £.p.     |
| 293.15   | 0.00     |
| 143.25   | 199.46   |
| 0.00     | 249.50   |
| 86.79    | 595.23   |
| 1,120.57 | 1,595.69 |
| 151.92   | -        |
| 1,795.68 | 2,639.88 |

\* £30.91 is still to be transferred to the *Fellowship of the Least Coin*. Additionally, *Christian Aid* and *Leprosy Mission* received £10 each during 2025 which was outstanding from the 2024's Accounts. (See Page 11, **Liabilities** details.)

## 6. Investments

|                                                         |            | 2025         | 2024      |
|---------------------------------------------------------|------------|--------------|-----------|
| No.of Units                                             | Cost Value | Market Value |           |
|                                                         |            | £.p.         | £.p.      |
| <u>Church of Scotland Investors Trust - Income Fund</u> |            |              |           |
| Fabric Fund                                             | 48         | 402.72       | 530.88    |
| Mortification Fund (Endowment Fund)                     | 28         | 234.92       | 309.68    |
| Reid Trust (Endowment Fund)                             | 20         | 241.40       | 221.20    |
|                                                         |            | 879.04       | 1,061.76  |
| <u>Church of Scotland Investors Trust - Growth Fund</u> |            |              |           |
| General Fund - Dallas Trust                             | 7,609      | 15,453.88    | 48,545.42 |
| General Reserve Fund                                    | 3,185      | 17,995.25    | 20,320.30 |
|                                                         | 10,794.00  | 33,449.13    | 68,865.72 |
|                                                         |            | 34,328.17    | 69,927.48 |

## 7. Minister's 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 years of service. For the year under review the minimum stipend was **£32,433** and the maximum stipend (in the 5th and subsequent years of service) **£39,856**.

## 8. Funds Held on Behalf of the Congregation by the Church of Scotland

### General Trustees

No such funds were held by the Church of Scotland General Trustees during the year.