

**Urquhart & Glenmoriston
Church of Scotland**

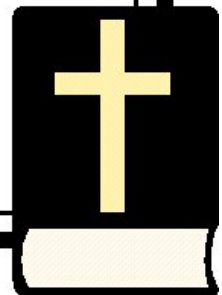
CONGREGATIONAL ACCOUNTS

FOR YEAR ENDED

31st December 2025

Congregation No: 372160

Charity No: SC016627



Urquhart and Glenmoriston Church of Scotland

Reference and Administrative Information

Charity Name:	Urquhart & Glenmoriston Church of Scotland
Charity Registration Number:	SC016627
Congregation Reference Number;	372160
Contact address:	Mr A Mackay Boglashin Drumnadrochit IV63 6XJ

Trustees, Elders and Congregational Board

Session

Mr Erik Trelfer, Mr A. Mackay, Mr M. Rodgers, , Mr Stuart Ross.

Congregational Board

Mr A. Moore (resigned 7/3/24) Mr A. Garratt (resigned 7/3/24), Mrs A. Miller, Mrs A. Laidlaw, A Griffin (elected 7/3/24), G Fraser (co-opted 20/4/24).

Principal Office bearers

Minister:	Rev Dr Adrian Varwell (Locum)
Session Clerk:	Mr A. Mackay
Clerk to the Board:	Mr E. Trelfer
Church Treasurer:	Mr A .Simpson

Independent Examiner

Dugald MacPherson
Seaforth Lodge
34 Ballifeary Road
Inverness IV3 5PF

Bankers

Santander, Bridle Road, Bootle. L30 4GB

Urquhart and Glenmoriston Church of Scotland

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. There is currently no resident minister and Rev Dr Adrian Varwell continues as Locum Minister. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organizational Structure

The Congregational Board is chaired by the minister and meets at least five times in a year. The Kirk Session, which also meets at least five times a year, is responsible for spiritual affairs within the church.

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 in various ecumenical bodies in Scotland and beyond.

Urquhart & Glenmoriston Parish Church has two services every week; at 10.30 am on Sunday and a midweek service of prayer and Bible study at 7.30 pm on a Wednesday. Our Sunday services continue to be live-streamed and aired on our U & G Church YouTube Channel. We continue to host an ecumenical Community Lunch in our Church Hall on the first Monday of each month.

Trustees' Annual Report (cont)

The numbers attending services have not returned to the pre-Covid levels, but new people have started attending Church in this last year.

Achievements and Performance

During 2024 the Congregation has been encouraged by a growing interest in its work and witness both within our regular activities and amongst the local community. We have built connections with the local RNLI Station, the Glenurquhart Rural Community Association, the Men's Shed and the Horticultural Society with special services and events. Fund raisers have been held for Christian Aid, Scripture Union and Tear Fund, thereby broadening the congregation's horizons.

At our Sunday services we have welcomed reports from Christian work in India, Guatemala and Albania, where our members and friends have active connections.

Sunday Club meets weekly to provide Christian education for children, and this is supplemented by a termly programme of four activities on consecutive Friday afternoons, the latter in association with members of other local churches. The church has hosted end-of-term services for the local primary and secondary school. A new venture in 2024 was a week-long Holiday Club for children which involved around a two-dozen children in Bible-based activities.

The Open House group filled and dispatched 100 shoe boxes containing useful gifts to Blythswood for their Christmas distributions in Eastern Europe. The church hosted its second Christmas Tree Festival which involved a dozen local organisations and attracted a lot of visitors. Donations were invited for local charities.

Whilst the final service was held at Corriemoney in August, prior to its anticipated sale, arrangements were made to hold services at Balnain Hall in tandem with other local churches.

The Kirk Session held initial discussions with Presbytery representatives to consider the long-term future of the congregation, and a Congregational meeting was held to share possible options.

During the year we became aware of active proposals for new hydro projects in the area: we will keep a watching brief and look forward to embracing the opportunities such developments will bring to the community.

We are optimistic about the opportunities for our work and witness in 2025.

Financial Review

There was an overall surplus of £4822 for the year (£699 in 2024).

Income was £66382 (£55739 in 2024) of which £5997 was Unrestricted and £6384 Designated. Main sources of income were Donations of £34578, £6056 from Gift Aid Tax recovered, £15130 from rental of manse and £576 of investment income. Total expenditure £61560, up from £55040 in 2024. The main reasons for this were increased Giving to Grow contributions and Church Hall External re-painting..

Reserves Policy

It is the Trustees' policy to hold locally, reserves of approximately six months general expenditure, to include designated funds. At the year end, the church held unrestricted cash funds of £23001. This represents about 4 months of expenditure. At 31 December 2025 £13501 was invested in Growth Funds with a market value of £xxxxx, held with the Church of Scotland Investors Trust. The investment in the Growth Fund units is held should any major fabric expenditure be necessary for any of our three buildings.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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. 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,

A Mackay

Andrew Mackay

Session Clerk

Date 24th March 2026

Urquhart and Glenmoriston Church of Scotland

SC016627

Independent Examiner's Report to the Trustees of Urquhart and Glenmoriston Church of Scotland.

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 10.

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) (a) to (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 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: Mr Dugald MacPherson

Address: Seaforth Lodge
34 Ballifeary Road

Inverness IV3 5PF

Date: 25th March 2026

Urquhart & Glenmoriston Church

Statement of Balances
At 31st December 2025

	Note	General Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Bank and Deposit Balances						
Brought Forward		2866	15313	0	18179	17480
Movement in Year	2	8671	-3849	0	4822	699
Carried Forward		11537	11464	0	23001	18179
Investments at Market Value	7	29329	0	0	29329	27198
Total of Above		40866	11464	0	52330	45377
Less Investment Profit	7	15828	0	0	15828	13697
Closing Fund Balances	8	25038	11464	0	36502	31680
Assets (for information)						
Insured value of Church & Hall Contents						95668
Insured value of Corrimony contents						5572
Insured value of Manse contents						29770
Liabilities		0	0	0	0	0

Note: title for the heritable property, consisting of churches, halls and manse are held by the Church of Scotland General Trustees

The accounts were approved by the Trustees on the 24th of March 2026

For and on behalf of the Trustees

Signed Andrew Mackay

Session Clerk

Signed Alistair Simpson

Treasurer

Urquhart & Glenmoriston Church

Receipts and Payments Account

Year ended 31st December 2025

	Note	General Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Receipts						
Sale of Investments		0	0	-	0	0
Donations	4	40434	200	-	40634	35293
Legacies		0	0	-	0	0
Income from Church Organisations		0	300		300	244
Bank & Deposit Interest		0	0	-	0	0
Investment Income		575	0	-	575	576
		41009	500		41509	36113
Donations for use of hall		3115	0	-	3115	1025
Income from special collections		0	2653	-	2653	1504
Manse Rent		15130	0		15130	11479
Manse solar panels		578	0		578	532
Miscellaneous Income		1165	0		1165	495
Loch Minster Funds**		0	2014	-	2014	3593
Lunch Club**		0	1218	-	1218	999
		19988	5885		25873	19627
Total Receipts						
		60997	6385	-	67382	55740
Payments						
Costs of generating funds						
Charitable Activities	5	52726	3466	-	56192	53536
Loch Ness Minster Outgoings		0	3715		3715	0
Payments from special collections & fundraising for other charities		200	2453	-	2653	1504
Total Payments						
		52926	9634		62560	55040
Excess (Deficit) for Year		8071	-3249	-	4822	699
Transfer from Lunch Club Funds		600	-600			
Movement in Year		8671	-3849	-	4822	699

**** These are inter church activities with the Free Church and the Episcopal Church for the purpose of generating funds for good causes**

Urquhart & Glenmoriston Church

Notes to Accounts

Note 1 Trustees remuneration and related Party Transactions

No remuneration was paid to any Trustee or Related Party

Details of any other separately registered charity, trusts etc which are under the control of some or all of the congregations charity trustees.

Name of Charity / Trust

Erik Trelfer is a Trustee of Glen Urquhart's Mens' Shed

Anne Laidlaw is a Trustee of Glenurquhart Care Project

During the year the Church paid the following in respect of expenses incurred -

Rev Adrian Varwell £1560

Anne Miller £239

Stuart Ross £45

Anne Laidlaw £48

Note 2 Movement in Funds

	b/f	Receipts	Payments	Transfers	12/31/2025
Unrestricted Funds					
<i>Designated Funds:</i>					
Fabric Reserve	0	0	0		0
Music Fund	8688	0	1128		7560
Benevolent Fund	1780	0	0		1780
Sunday Club	-103	300	364		-167
Special collections	49	2653	2453		249
Lunch Club	1200	1218	1774	-600	44
Loch Ness Minster	3593	2014	3715		1892
Midweek Prayer Meeting Group	106	200	200		106
Total Designated Funds	15313	6385	9634	-600	11464
General Reserve Fund	2866	60997	52926	600	11537
Total Bank and Deposit balances	18179	67382	62560	0	23001
General Reserve Fund held by COS Investors Trust	13501	0	0		13501
Total General Reserve Funds	16367	0	0		25038
Restricted Funds					
Special Offerings	0	0	0		0
Total Funds	31680	67382	62560		36502

Purposes of Designated Funds

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 that fund.

Purposes of Restricted Funds

These funds are held for donations received for specific purposes and cannot be used for general purposes

Note 3 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend which bears the cost of all ministers' stipends and employer's contributions for National Insurance, pensions 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 £32433 with the Maximum Stipend in the 5th and subsequent years of service at £39856

Urquhart & Glenmoriston Church

Notes to Accounts

Note 4 Analysis of Donations

	General Fund 2025	Designated Funds 2025	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Offerings						
WFO Scheme (Non Gift Aid)	3780		3780	0	3780	3640
Gift Aid Donations	17870		17870	0	17870	14498
Tax Recovered on Gift Aid Donations	6056		6056	0	6056	6160
Ordinary Offerings (Open Plate)	10576		10576	0	10576	10085
Midweek Meeting	0	200	200	0	200	0
Other Donations						
Weddings and Funerals	1440		1440	0	1440	400
Life and Work Subscriptions	0		0	0	0	0
Other Donations	712		712	0	712	0
Fabric Donations	0		0	0	0	510
Benevolent Fund	0		0	0	0	0
	40434	200	40634	0	40634	35293

Income from Church Organisations

Sunday Club / Bible Class	0	300	300	0	300	244
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Collection for Third Parties

	2025	2024
Adopt a Child	287	110
Wycliffe Bible translators	200	0
Tearfund	840	0
British Legion	302	273
Christian Aid	1123	0
Glen Urquhart Childcare Centre	100	0
	2852	383

Note 5 Analysis of Payments

Charitable Activities

Giving to Grow	23113	0	23113	-	23113	11743
Presbytery Dues	761	0	761	-	761	502
Midweek Meeting - Prayer Group	0	200	200	-	200	0
Ministers Expenses	1112	0	1112	-	1112	783
Pulpit Supply	232	0	232	-	232	675
Locum's Salary	4722	0	4722	-	4722	13696
Treasurer	1190	0	1190	-	1190	1057
Stationery and Photocopier	1860	80	1940	-	1940	2400
Equipment	0	0	0	-	0	150
Publications	0	0	0	-	0	0
Heating and Lighting	10842	0	10842	-	10842	10512
Council Tax and Insurance	2929	0	2929	-	2929	3364
Cleaning	254	0	254	-	254	106
Church Maintenance	1325	0	1325	-	1325	1362
Manse Maintenance	0	0	0	-	0	4375
Donations	0	284	284	-	284	515
Other Expenses	978	0	978	-	978	1477
Organ fund	540	1128	1668	-	1668	0
Benevolent fund payments	0	0	0	-	0	0
Payments to Church organisations						
Sunday Club/Bible Class	0	0	0	-	0	0
Lunch Club	0	1774	1774	-	1774	819
	49858	3466	53324	0	53324	53536

Fabric Costs

Church	2868	0	2868	0	2868	0
Subtotal	52726	3466	56192	0	56192	53536

Payments from Special Collections

	200	2453	2653	-	2653	1504
Total Costs	52926	5918	58845	-	58845	55040

Urquhart & Glenmoriston Church

Notes to Accounts

Note 7	Investments	Market	Market	Cost
		Value 2025	Value 2024	
	C of S Growth Fund - 4263 units held at 31st December 2025	29329	27198	13501

Note 8	Analysis of Net Assets between Funds	Current	Investments	Total
		Accounts		
	Unrestricted			
	General	12077	13501	25578
	Designated	10924		10924
	Restricted			0
		0	23001	13501
				36502

Note 9	Restricted Fund Details	Special	Total	Total
		Offerings	2025	2024
	Income			
	Legacy	-	-	-
	Donations	-	-	-
	Bank & Deposit Interest	-	-	-
		<u>0</u>	<u>0</u>	<u>0</u>
	Expenditure	-	-	-
		<u>0</u>	<u>0</u>	
	Excess Income	<u>0</u>	<u>0</u>	<u>0</u>
	Balance at 1/1/25	0	0	0
	Balance at 31/12/25	<u>0</u>	<u>0</u>	<u>0</u>