

Kiltearn Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2025

Kiltearn Free Church of Scotland

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Kiltearn Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

Address

Free Church Manse
Glenglass Road
Evanton
Ross-shire.
IV16 9YN

Tel: 01349830387
www.kiltearnfreechurch.co.uk

Church Building

Free Church of Scotland
Chapel Road
Evanton
Ross-shire.
IV16 9XT

Bankers

Royal Bank of Scotland
53 High Street
Alness
Ross-shire.
IV17 0SH

Solicitors

Blackadders LLP,
10 Euclid Crescent
Dundee.
DD1 1AG

Independent Examiners

J. Angus Morrison
Tulloch Avenue
Dingwall
Ross-shire.
IV15 9LX

Kiltearn Free Church of Scotland

Report of the Trustees

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

Status of Charity and Governing Document

Kiltearn Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC004880).

Aims and Affiliation

Kiltearn Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine 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. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The [Free Church of Scotland](#) currently has over 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 seminary in Edinburgh 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, the Free Church of Scotland 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 authorised by the Church to have a minister paid from central funds of the Church.

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

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court 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 property (congregational) trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:-

Deacons' Court

<i>Elders</i>	David Ferrier Finlay Mackenzie (as Assessor)
<i>Deacons</i>	John MacInnes, James Ritchie
<i>Ministerial Team</i>	Rev Gavino Fioretti

Congregational Trustees

For holding Property - Rev Gavino Fioretti and the Eldership.

Kiltearn Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

In relation to **congregational activities**:

- Sunday services 11.00am and 6.00pm
- Pre-service prayer meeting, Sunday 5.30pm.
- Weekly prayer meeting, Wednesday 7.30pm.
- Weekly men's prayer meeting, Monday 8.00am.
- Fortnightly women's online prayer meeting, Tuesday 7.30pm.
- Fortnightly women's online Bible study, Tuesday 7.30pm.
- Fortnightly women's in person Bible study, Thursday 3.00pm.
- A Sabbath School and a weekly Friday Club for children.
- A monthly men's meeting, Tuesday, and a monthly ladies' meeting, Monday, both 7.30pm.
- A monthly men's Bible Study on the first Tuesday of the month at 7.30pm.
- Regular monthly collection of fillers for Blythswood Care's "Shoebox Appeal" as well as a yearly congregational gathering to fill covered shoeboxes.

In relation to **congregational funding**:

- An overall decrease in donations from Church members, however Ordinary Income has increased.
- Continued participation by church members in the Gift Aid Scheme.
- A special collection to raise money for Blythswood Care.
- Gifts were made to Turkish and Italian pastors.
- Funds were withdrawn from an investment bond.

Reserves

Results for the year

As a result of a deficit for the year of £12,039 the church held Unrestricted Funds amounting to £42,274, which includes £28,377 in a bond. Restricted Funds consisted of a Fabric Fund with a balance of £13,283, a Common Good Fund with a balance of £464, and a Blythswood Appeal Fund with a balance of £100.

The trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



David Ferrier

Clerk to the Deacon's Court

Dated: 01 April 2026

Kiltearn Free Church of Scotland

Report of the Independent Examiners to the Trustees *for the year ended 31 December 2025*

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 5 to 7.

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 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 Examiners' 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 J. Angus Morrison

Qualification M.C.I.B.S.

Address Tulloch Avenue, Dingwall, Ross-shire, IV15 9LX

Date 06/03/2026

Kiltearn Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2025

	Notes	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
		General Fund	Designated Funds			
		£	£	£	£	£
Receipts						
Church Door Collections		1,820		378	2,198	2,836
Envelopes		4,765		60	4,825	5,955
Standing Orders		14,248		1,046	15,294	18,934
IT Payments		17,863		5,450	23,313	25,972
Bank & Investments Interest		2,445			2,445	487
Tax Recovered under Gift Aid		4,153			4,153	11,483
Donations		-			-	70
Sale		-			-	460
Refunds		135			135	-
Total Receipts		45,428	-	6,934	52,362	66,197
Payments						
<i>Payments for Charitable activities</i>						
Remittances to Central funds		43,716			43,716	40,848
Pulpit Supply and Communion Expenses		1,828			1,828	2,164
Ministers Expenses		6,158			6,158	5,904
Manse Council Tax		3,289			3,289	3,093
Manse Expenses		-			-	5,594
Church & Manse Insurance		2,622			2,622	2,543
Heat & Light		2,634			2,634	1,165
Repairs & Renewals		-		946	946	11,726
Other Charities		250		850	1,100	800
Sundry Expenses		1,359		750	2,109	811
Total Payments		61,856	-	2,546	64,402	74,648
Surplus for the year		(16,428)	-	4,389	(12,039)	(8,452)
Transfers		(282)		282	-	-
Net movement in funds after transfers		(16,710)	-	4,670	(12,039)	(8,452)
Total funds brought forward		58,984		9,177	68,161	76,612
Total funds carried forward		42,274	-	13,847	56,121	68,161
Represented by:						
<i>Unrestricted funds</i>						
General Fund		42,274	-	-	42,274	58,984
<i>Designated Funds</i>						
Fabric Fund		-	-	-	-	-
<i>Restricted Funds</i>						
Fabric Fund		-	-	13,283	13,283	9,177
Common Good Fund				464	464	
Blythswood Appeal				100	100	
		42,274	-	13,847	56,121	68,161

Kiltearn Free Church of Scotland

Statement of Balances

As at 31 December 2025

	2025	2024
	£	£
Investments held at Cost		
Bank & Cash in hand		
Opening balance	68,161	76,612
Surplus/(Deficit) for the year	(12,039)	(8,452)
Closing balances	56,121	68,161
Total of monetry assets held	56,121	68,161
Reserves		
Unrestricted funds	42,274	58,984
Designated funds	-	-
Restricted funds	13,847	9,177
	56,121	68,161
Statement of Assets held for Charitable purposes		
Church & Manse		
Fixtures & Fittings		
Sub-total	-	-
Less:		
Outstanding loans		
Total	-	-
Statement of liabilities at 31 December 2025		
Invoices due for payment		

Approved by the Trustees on 1 Apr 2026 and signed on their behalf by the undernoted:

H Ferrier
Treasurer



D Ferrier
Trustee



The notes form part of these financial statements.

Kiltearn Free Church of Scotland

Notes to the Financial Statements *for the year ended 31 December 2025*

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Investments

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market Value of the investments is disclosed within the notes to the accounts.

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Kiltearn Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

2. Tangible fixed assets

	Heritable property £	Fixtures & equipment £	Total £
Cost			
At 1 January 2025			-
Additions	-	-	-
Disposals	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 December 2025	-	-	-
	<hr/>	<hr/>	<hr/>

3. Investments

	2025 £	2024 £
The congregation holds investments (cost)	<hr/>	<hr/>
Market Value of the investments	<hr/>	<hr/>

4. Transactions with Trustees

There were no transactions with trustees during the year.

5. No value has been inserted for the Church and Manse, as is recommended procedure.

6. Sundry Expenses

Presbytery Dues (Including 2024)	1,165	
Admin Fee (Gift Aid)	94	311
Development Plan	100	
Common Good Fund Assistance	750	500
	<hr/>	<hr/>
	2,109	811
	<hr/>	<hr/>

Kiltearn Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2025

7. Unrestricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
General Fund	58,984	45,428	(61,856)	(282)	42,274
Designated funds:					
Fabric Fund	-	-	-	-	-
Total designated funds	-	-	-	-	-
Total unrestricted funds	58,984	45,428	(61,856)	(282)	42,274

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Designated Fabric Fund represents the money set aside by the deacons' court for the fabric of the buildings.

8. Restricted funds	Balance at 01.01.25 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.25 £
Fabric Fund	8,148	6,081	(946)		13,283
Common Good Fund	1,029	385	(950)		464
Blythwood Appeal Fund	-	468	(650)	282	100
Total restricted funds	9,177	6,934	(2,546)	282	13,847

Explanation of funds

The Fabric Fund represents money specifically given for the fabric of the buildings of Kiltearn Free Church.

The Common Good Fund represents money specifically given for Local Church Use, for Outreach to the Community or for Charitable Donations as instructed by the Deacon's Court.

The Blythwood Appeal Fund represents money given to support the Christian charity Blythwood Care.