

# The Church of Loch Tay and Glenlyon (Church of Scotland)

Scotland · Charity number SC006260

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1953-03-27
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Ben Lawers View Ardtalnaig Aberfeldy Perth and Kinross PH15 2HX
Website	<a href="http://taylyonchurches.org.uk/">http://taylyonchurches.org.uk/</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** Our Charity is for the advancement of religion in the community

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Perth And Kinross
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£48,862	£67,217	-	0
2024-12-31	£56,310	£77,855	-	0
2023-12-31	£36,366	£15,256	-	0
2022-12-31	£54,666	£110,980	-	0
2021-12-31	£147,188	£34,455	-	0

**The Church of Loch Tay and Glenlyon (Church of Scotland)**

Scotland - Charity number SC006260

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# Accounts

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# Loch Tay & Glen Lyon Church of Scotland.

## Congregational accounts

for the year ended

31st December 2025

Congregation Number - 271630

Charity number - SC006260

## LOCH TAY & GLENLYON CHURCH OF SCOTLAND

### Reference and administrative information

Charity name:	Loch Tay & Glenlyon Church of Scotland
Charity registration number:	SC 006260
Congregation reference number:	271630
Contact address:	Mrs. Olive Munro Ben Lawers View, Ardtalnaig, Aberfeldy PH15 2HX

### Minister

Moderator Rev. Joanne Foster as of October 7, 2025

### Trustees and Office Bearers

The following people served from 1<sup>st</sup> January 2024.

#### Trustees (Elders)

Mr Alex Towns, Session Clerk  
Mr James Duncan Millar, Assistant Session Clerk  
Dr Elaine Melrose, Assistant Session Clerk

Dr Gordon Stark, Mr Robert Brown, Mrs Kate Conway, Mrs Margaret McLaughlin,  
Mr Kenny MacVicar, Mr Ronnie Munro, Mrs Sandra Seath

#### Office Bearers

Mrs Olive Munro, Treasurer

Independent examiner	Carolyn Steven 38 Lanark Road West Edinburgh EH14 5JY
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Bankers: The Royal Bank of Scotland, 14 Allan Street, Blairgowrie, PH10 6AD

# **TRUSTEES' ANNUAL REPORT FOR THE 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.

### **Recruitment and appointment of trustees**

Members of the Kirk Session 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 to contribute to the management of the affairs of the church.

The Treasurer is appointed for a term of three years and may apply to the Kirk Session for a reappointment for a further term of three years. The current term expires on 31st December 2028..

### **Organisational structure**

The Kirk Session is chaired by the Interim Moderator, normally meets four times a year and is responsible for all the spiritual and temporal affairs of the church

The business structure is managed by the Kirk Session. The Kirk Session, meets a minimum of four times a year and is responsible for the spiritual affairs and temporal 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. Its aim is to model love and community by the way in which it works together as a congregation and by its interaction with local community and the world at large.

### **Achievements and Performance**

Loch Tay & Glenlyon Church has now, through circumstances beyond our control, been in vacancy for several years. We are indebted to Rev. Robert Nichol, our Ordained Local Minister, for providing pastoral support and conducting worship and to dedicated volunteers, within the congregation. Through the Presbytery Mission Plan the congregation were given a new future. This is reflected in the new name, 'Loch Tay & Glenlyon Church.' It was also linked with Rannoch Church of Scotland and a Church of Scotland Minister was appointed on 7<sup>th</sup> October, this year. This has enabled new initiatives to be planned and undertaken. These include:- pastoral visitations; further engagement with parish groups and school chaplaincy in both Kenmore and in Glen Lyon. A joint Bereavement Service with our linked congregation, Rannoch Church of Scotland, also took place.

The missional work of the congregation has continued through financially supporting the work of Christian Aid; Poppy Scotland; and local charities that foster support for differing age groups. Throughout the year, the Outreach Group, led by Sandra Seath, continued to engage with church members and the wider community via the Church Newsletter.

Worship takes place weekly. Until recently, worship was shared between the Fortingall Church building and Kenmore Church building. The final regular service of worship took place on Sunday 23<sup>rd</sup> November in the Kenmore Church building, with weekly worship thereafter taking place in the Fortingall Church building. A highly successful Christmas Eve Service took place in the Glenlyon Church building as a means of outreach and encouragement to individuals who resided in the glen; and visitors to the area.

## Financial review

Receipts were **£64,636.00**

Payments were at **£58,201.00**

The market value of the Growth Fund Units at the end of 2025 was **£138,666.00**

## Reserves policy

It is the policy of the Trustees to hold the equivalent of one year's general expenditure in the general fund and to hold a further year's general expenditure in the reserve fund. It is the policy of the Trustees to hold sufficient in the fabric fund to meet major items of repair and maintenance.

We have sufficient funds in both the Revenue and Fabric accounts to maintain all Churches for one year.

## Statement of trustees' responsibilities

Charity Law requires the Trustees to prepare financial statements, for each financial year, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on an ongoing concern basis, unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy, at any time, the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment Act (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:



**Mr. Alexander Towns,  
Session Clerk,  
Date: February 5, 2026**

## **Report of the independent examiners to the trustees of Loch Tay and Glenlyon Church of Scotland**

We report on the accounts of the charity for the year ended 31st December 2025, which are set out on pages 5 to 8.

### **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 Trustees Investment Act (Scotland) 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 our responsibility to examine the accounts as required under section 44(1) ( c ) of the Act and to state whether particular matters have come to our attention.

### **Basis of independent examiners' statement**

Our 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 seeking 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 we do not express an audit opinion on the accounts.

### **Independent examiners' statement**

In the course of our examination, no matter has come to our attention:

- 1) which gives us 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 Regulation 4 of the 2006 Accounts Regulations, 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

Regulation 9 of the 2006 Accounts Regulations have not been met, or

- 2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature



Date: February 27, 2026

Name: Carolyn Steven

Address: 38 Lanark Road West  
Edinburgh  
EH14 5JY

LOCH TAY AND GLENLYON CHURCH OF SCOTLAND

Receipts and payments account

for the year ended 31st December 2025

	note	Unrestricted funds <u>2025</u> £	Restricted funds <u>2025</u> £	Total <u>2025</u> £	<u>2024</u> £
<b>Receipts</b>					
Donations	7	29 792		29 792	32 951
Activities for generating funds		418		418	1 730
Bank and Deposit Income		4 014	3 024	7 038	7 725
Receipts from investments		3 418	202	3 620	2 859
Transfer of Funds from Consolidated Fabric Fund DCMS		7 994		7 994	3 640 7 405
<b>Total receipts</b>		<b>45 636</b>	<b>3 226</b>	<b>48 862</b>	<b>56 310</b>
<b>Payments</b>					
Charitable activities	4	48 201		48 201	36 625
Kenmore Restoration			16 516	16 516	36 430
Fortingall Fabric			2 500	2 500	4 800
<b>Total payments</b>		<b>48 201</b>	<b>19 016</b>	<b>67 217</b>	<b>77 855</b>
<b>Excess of receipts (payments) for the year</b>		<b>(2 565)</b>	<b>(15 790)</b>	<b>(18 355)</b>	<b>(21 545)</b>

Statement of balances  
at 31st December 2025

	2	Unrestricted funds <u>2 025</u> £	Restricted funds <u>2 025</u> # £	Total <u>2 025</u> £	<u>2 024</u> £
Bank and cash balances brought forward		91 481	84 905	176 386	197 931
movement in the year excess of receipts (payments) for the year carried forward		(2 565)	(15 790)	(18 355)	(21 545)
		<b>88 916</b>	<b>69 115</b>	<b>158 031</b>	<b>176 386</b>
Investments at cost	5	95 055	8 378	103 433	103 433
Assets		183 971	77 493	261 464	279 819
Current market value of investments £138,666					

Third Party Collections

Collected in 2025

The Larder £250.00

SCAA £250.00

The accounts were approved by the Kirk Session on February 06, 2025

for and on behalf of the Kirk Session

Olive Munro

Treasurer and Office Bearer

Date: February 5, 2026

Page 5

	2 025	2 024
1 No Trustee received any remuneration		£
Manse council tax paid by renters		
2 Special collections and raising for other charities (not shown elsewhere in accounts)		
Within and in addition to the general fund receipts recorded on page 5, receipts from special collections and fund raising events for special purposes were received and disbursed during the year to other charities:		
Aberfeldy Larder	415	200
Earl Haig Poppy	140	300
LochTay First Responders	0	550
Scotland's Charity Air Ambulance	375	225
Moderators Challenge	300	0
	<u>1 230</u>	<u>1 275</u>

3 Movement in funds		Balance at	Incoming	Outgoing	Balance at
	note	31/12/24	resources	resources	31/12/25
		£	£	£	£
Unrestricted funds					
General fund		100144	43 381	(48 201)	105 324
Fabric fund		35249	1 565		36 814
Reserve fund		58074	689		58 763
Restricted fund					
Social services fund		12633	322		12 955
Kenmore Fabric		43870	1 256	(16 516)	18 610
Fortingall Fabric		12839	1 275	(2 500)	21 614
Fortingall Historical		1005	106		1 111
Glenlyon Historical		6005	268		6 273
		<u>301 364</u>	<u>48 862</u>	<u>(67 217)</u>	<u>261 464</u>

Purposes of unrestricted funds

The fabric fund may be used on the fabric of the church and the manse

The reserve fund may be used in the same way as the general fund.

Purposes of restricted funds

The social service fund may be used for making charitable donations

4 Analysis of payments	2 025	2 024
	£	£
Charitable activities		
Giving to Grow	19 213	5 912
Presbytery dues	671	693
Pulpit supply	1 321	1 515
Organist and Cleaners payment	1 200	1 577
Life and Work expenses	123	210
Publicity and Adverts	227	283
Miscellaneous expenses	1 454	455
Fabric maintenance church	1 965	1 272
Fabric maintenance Manse	4 045	723
Organ	0	360
Electricity Church	7 135	5 498
Electricity Manse	299	520
Insurance Church	4 716	4 277
Insurance Manse	143	193
Oil Church	2 616	4 003
Donations third parties	1 230	1 275
Cost of Fundraising	162	445
Fabric Church Assessibility	0	5 039
Ministers Mileage	463	0
Ministers Induction	589	0
Ministers Phone	384	0
Nominating Committee	245	0
	<u>48 201</u>	<u>34 250</u>

LOCH TAY AND GLENLYON CHURCH OF SCOTLAND

Notes to the accounts for the year ended 31st December 2025

5 Investments	quantity	£	2 025	2 025	2 025
Investors Trust Church of Scotland Growth Fund purchased 2020			Units	Cost	Value
General fund				£	£
			10 132	52 484	76 072
<b>Reserve Fund</b>			7 602	42 571	10 292
<b>Social Service Fund</b>			1 496	8 378	52 302
<b>Total Investments</b>			19 230	103 433	138 666

6 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

At 31st December 2025, the following estimated amounts were owed to the congregation

Gift Aid Recovery 5000

7 Analysis of donations

General	<u>2 025</u>	<u>2 024</u>
	£	£
Gift Aid and Covenants	15 987	17 247
Tax recovered (Gift Aid)	5 677	5 227
Ordinary offerings	1 637	2 015
Other offerings	0	135
Weddings and funerals	1 473	2 364
Donations for third parties	1 730	1 475
Glebe Rent	200	200
Donation Box	2 988	3 288
Miscellaneous Income	100	1 000
	<u>29 792</u>	<u>32 951</u>

LOCH TAY AND GLENLYON CHURCH OF SCOTLAND  
Year ended 31st December 2025

APPENDIX 1

Funds held on behalf of the congregation by the Church of Scotland general trustees

	2025	2024
Capital accounts (5527163027 & 56271630)		
Credit balance on account 562716307 held at 31st December at cost	£43,839.59	£43,839.00
Market value of balances at 31st December on account 55271630 of new central heating system for Church)	£60,529.07	£58,321.00
Temporary Fund (85271630)	-£ 3,802.60	£ -
Revenue account (50271630)		
Credit balance at 31st December	£ 9,574.46	£ 7,407.00

**The Church of Loch Tay and Glenlyon (Church of Scotland)**

Scotland - Charity number SC006260

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# Accounts

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**FORTINGALL, GLENLYON, KENMORE AND LAWERS  
CHURCH OF SCOTLAND**

**Congregational accounts**

**for the year ended**

**31st December 2024**

**Congregation Number - 271630**

**Charity number - SC006260**


# FORTINGALL, GLENLYON, KENMORE AND LAWERS CHURCH OF SCOTLAND

## Reference and administrative information

**Charity name:** Fortingall, Glenlyon, Kenmore and Lawers Church of Scotland

**Charity registration number:** SC 006260

**Congregation reference number:** 271630

**Contact address:** 

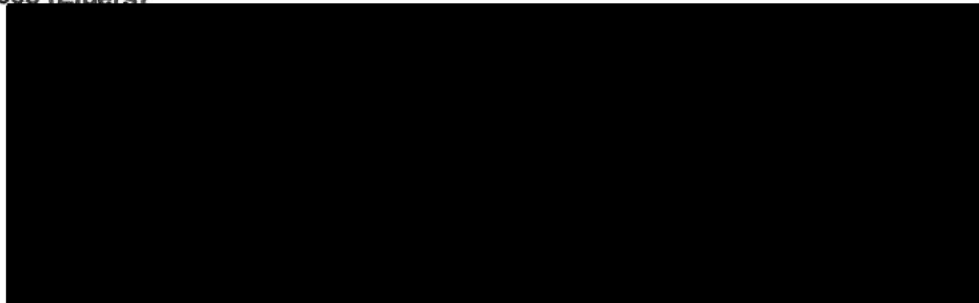
### Minister

Rev. Robert Nicol was Interim Moderator until 31<sup>st</sup> October 2024 following which Mr Lorimer Gray was appointed as Interim Moderator

### Trustees and Office Bearers

The following people served from 1<sup>st</sup> January 2024.

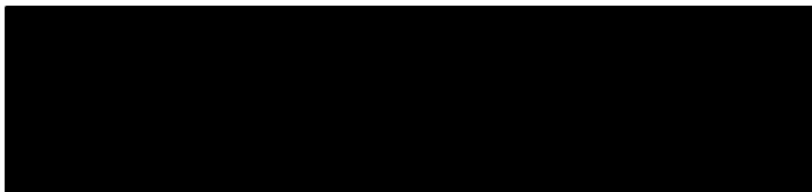
#### Trustees (Elders)



#### Office Bearers



#### Independent examiner:



**Bankers:** The Royal Bank of Scotland, 14 Allan Street, Blairgowrie, PH10 6AD

# TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2024

## 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 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 to contribute to the management of the affairs of the church.

The Treasurer is appointed for a term of three years and may apply to the Kirk Session for a reappointment for a further term of three years. The current term expires on 31st December 2025.

### Organisational structure

The Kirk Session is chaired by the Interim Moderator, normally meets four times a year and is responsible for all the spiritual and temporal affairs of 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.

### Achievements and Performance

Weekly public worship alternated between the churches in Fortingall and Kenmore with services beginning on Sundays at 11.00 am. For a relatively small congregation, the Sunday attendance varied between the upper teens and a high of 40 resulting in an average figure of just below 30.

Following the Kirk Session's agreement to delete members on the roll with whom all contact / addresses had been lost and following the deaths of 6 members over the course of the year, our roll now stands at 78. One Elder had intimated his wish to stand down and so the Eldership total now stands at 10 comprising 6 male and 4 female Elders. There was a total of 6 funerals, 4 weddings and 1 baptism.

Under the terms of the Union, which permitted occasional services in Glenlyon, there were two very well-attended meetings at summer and Christmas. The Christmas Eve service, organised by Robert and Lindsay Brown, was particularly successful and the Kirk in the glen was filled to overflowing.

The members of the Tay and Lyon Churches Guild hosted the World Day of Prayer in Fortingall Church in February and led this year's Guild Service in Kenmore Church in September.

Throughout the year, the Outreach Group, led by Sandra Seath, continued to engage with church members and the wider community via the Church Newsletter.

The church buildings continue to be looked after by the Fabric Group. While Fortingall and Glenlyon were both in a good state of repair, a new outbreak of dry rot was discovered in Kenmore Church. A detailed survey on Kenmore Church, financed by River Tay Development Ltd, was carried out. The "Schedule of Significant Defects or Issues" resulted in an approximate cost of rectification of £371,150 exclusive of Value Added Tax.

We continue to support the needy in the parish and, through donations at Easter, Harvest, Remembrance Sunday and Christmas, we have made substantial donations to a number of charities. Our treasurer, Olive Munro, is to be commended for her work with regard these matters in addition to all the other financial business which she handles on behalf of our church.

In 2024 we held a lunch and presentation in the Molteno Hall to mark the end of Rev. Robert Nicol's term as Interim Moderator. This was very well attended and showed the esteem in which Robert was held by the congregation, following his five years of ministry. We now look forward to the challenges facing us as we enter into a new linkage with the Rannoch churches.

## Financial review

Receipts were £43,496

Payments were at £34,250

The market value of the Growth Fund Units at the end of 2024 was £128,588.00

## Reserves policy

It is the policy of the Trustees to hold the equivalent of one year's general expenditure in the general fund and to hold a further year's general expenditure in the reserve fund. It is the policy of the Trustees to hold sufficient in the fabric fund to meet major items of repair and maintenance.

We have sufficient funds in both the Revenue and Fabric accounts to maintain all Churches for one year.

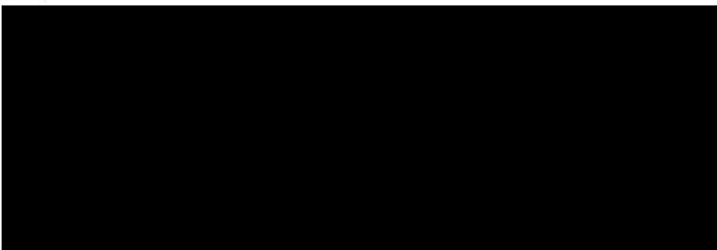
## Statement of trustees' responsibilities

Charity Law requires the Trustees to prepare financial statements, for each financial year, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on an ongoing concern basis, unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records, which disclose, with reasonable accuracy, at any time, the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment Act (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:



## **Report of the independent examiners to the trustees of Fortingall, Glenlyon, Kenmore and Lawers Church of Scotland**

We report on the accounts of the charity for the year ended 31st December 2024, which are set out on pages 3 to 9.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment Act (Scotland) 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 our responsibility to examine the accounts as required under section 44(1) ( c ) of the Act and to state whether particular matters have come to our attention.

### **Basis of independent examiners' statement**

Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006.

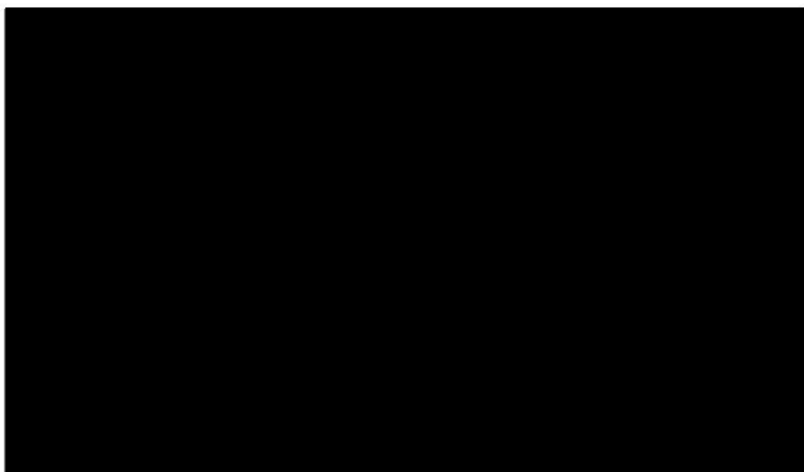
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### **Independent examiners' statement**

In the course of our examination, no matter has come to our attention:

- 1) which gives us 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 Regulation 4 of the 2006 Accounts Regulations, 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

- Regulation 9 of the 2006 Accounts Regulations have not been met, or
- 2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



## **Report of the independent examiners to the trustees of Fortingall, Glenlyon, Kenmore and Lawers Church of Scotland**

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- 2) to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

FORTINGALL, GLENLYON, KENMORE AND LAWERS CHURCH OF SCOTLAND

Receipts and payments account

for the year ended 31st December 2024

		Unrestricted funds <u>2024</u> £	Restricted funds <u>2024</u> £	Total <u>2024</u> £	<u>2023</u> £
Receipts					
Donations	7	32 951		32 951	28 042
Activities for generating funds		1 730		1 730	727
Bank and Deposit Income		2 518	5 207	7 725	5 873
Receipts from investments		2 657	202	2 859	2 419
Transfer of Funds from Consolidated Fabric Fund		3 640		3 640	3 580
Council Tax Refund					
DCMS			7 405	7 405	7 115
<b>Total receipts</b>		<b>43 496</b>	<b>12 814</b>	<b>56 310</b>	<b>47 756</b>
Payments					
Charitable activities	4	34 250	2 375	36 625	21 388
Kenmore Restoration			36 430	36 430	58 340
Fortingall Fabric			4 800	4 800	
Glenlyon Historical					1 000
<b>Total payments</b>		<b>34 250</b>	<b>43 605</b>	<b>77 855</b>	<b>80 728</b>
<b>Excess of receipts (payments) for the year</b>		<b>9 246</b>	<b>(30 791)</b>	<b>(21 545)</b>	<b>(32 972)</b>

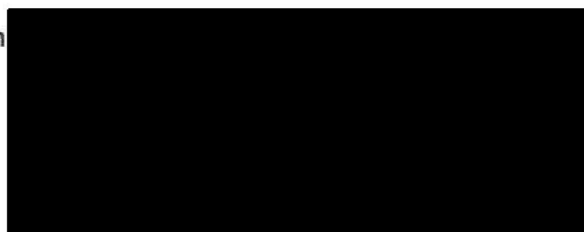
Statement of balances  
at 31st December 2024

		Unrestricted funds <u>2 024</u> £	Restricted funds <u>2 024</u> £	Total <u>2 024</u> £	<u>2 023</u> £
Bank and cash balances					
brought forward		82 235	115 696	197 931	230 903
movement in the year					
excess of receipts (payments) for the year		9 246	(30 791)	(21 545)	(32 972)
carried forward		91 481	84 905	176 386	197 931
Investments at cost	5	95 055	8 378	103 433	103 433
<b>Assets</b>		<b>186 536</b>	<b>93 283</b>	<b>279 819</b>	<b>301 364</b>
Current market value of investments		£128,588			

Third Party Collections

Collected in

The accounts were approved by the Kirk Session on  
for and on behalf of the Kirk Session





FORTINGALL, GLENLYON, KENMORE AND LAWERS CHURCH OF SCOTLAND

Notes to the accounts for the year ended 31st December 2024

5 Investments	quantity	£	2 024	2 024	2 024
Investors Trust Church of Scotland Growth Fund purchased 2020			Units	Cost	Value
General fund				£	£
			10 132	52 484	70 544
<b>Reserve Fund</b>			7 602	42 571	48 500
<b>Social Service Fund</b>			1 496	8 378	9 544
<b>Total Investments</b>			19 230	103 433	128 588

6 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 £31,642 and the maximum stipend in the 5th and subsequent years of service £38,884

At 31st December 2024, the following estimated amounts were owed to the congregation

Gift Aid Recovery	5300	5 200
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7 Analysis of donations

General	<u>2 024</u>	<u>2 023</u>
	£	£
Gift Aid and Covenants	17 247	15 739
Tax recovered (Gift Aid)	5 227	4 133
Ordinary offerings	2 015	1 605
Other offerings	135	500
Weddings and funerals	2 364	1 540
Donations for third parties	1 475	1 225
Glebe Rent	200	200
Donation Box	3 288	3 100
Miscellaneous Income (Stewart MacPhail Trust)	1 000	0
	<u>32 951</u>	<u>28 042</u>

FORTINGALL, GLENLYON, KENMORE AND LAWERS CHURCH OF SCOTLAND  
Year ended 31st December 2024

APPENDIX 1

Funds held on behalf of the congregation by the Church of Scotland general trustees

	2024	2023
Capital accounts		
Credit balance on account held at 31st December at cost	£43,839.00	£43,839.00
Market value of balances at 31st December on of new central heating system for Church)	£58,321.00	£30,065.00
Revenue		
Credit balance at 31st December	£ 7,407.00	£ 5,860.00