

The Church of Scotland

Ardgour, Morvern and Strontian Parish Church of Scotland

OF

RECEIPTS AND PAYMENTS ACCOUNTS

For the Year ended 31st December 2025

Congregation No: 382188

Charity No: SC008222

Reference and Administrative Information

Charity Name: Ardgour, Morvern and Strontian Parish Church of Scotland

Charity Registration Number: SC008222

Congregation Reference No: 382188

Contact Address: Mrs Fiona Maclean of Ardgour
Sallachan Farm
Ardgour
PH33 7AB

Trustees

Rev. Donald McCorkindale
Mr. James Campbell
Mrs. Jean Campbell
Mrs. Elizabeth Carmichael
Mrs. Kate Cruickshank
Mrs. Catriona Hunter
Mrs. Creina Jackson
Mrs. Fiona Maclean of Ardgour
Mr. Robin Maclean of Ardgour
Mr. James Mcleod
Mrs. Lynne Mowat
Mrs. Claudia Nicholson
Mrs. Diana Snelgrove
Mrs. Louise White
Mr. Peter White

Principal Office-bearers

Minister: Rev. Donald McCorkindale
Session Clerk Mrs. Fiona Maclean of Ardgour
Church Treasurer: Mr. Peter White

Independent Examiner

Voluntary Action Lochaber
An Drochaid,
Claggan Road,
Fort William PH33 6PH

Bankers

Bank of Scotland
62 High Street
Fort William PH33 6AE

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 (Unitary Form).

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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session meets four times a year and is responsible for spiritual 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.

Ardgour: 1 service a week
Morvern: 1 service a fortnight
Strontian: 1 service a fortnight
Kingairloch: 1 service a month
Treslaig: 1 gathering a month
Ardgour, Morvern and Strontian Guild: monthly meetings

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

Our Minister has continued the established pattern of services in AMS, with a weekly Sunday service in Ardgour at 10 a.m., and midday services alternating between Kiel and Strontian churches. Services are also conducted once a month at Kingairloch and Treslaig. He is supported by Ella Gill, Reader. On the fifth Sunday of the Month, there is a joint service followed by lunch in one of the three AMS churches. Communion Services took place quarterly in the churches.

For the linkage, on its 'peninsulachurches' website, Mr McCorkindale has posted a twice-monthly Sunday worship video on YouTube and livestreamed a church service on the alternate Sundays. He has posted evening prayers once a week and monthly live worship with Communion on zoom. He has a weekly podcast, and also keeps the Parishes' profile active on Facebook. His online work has been much appreciated both within the Parishes and beyond. From May, Donna Dugdale from Mull spent eight weeks in the linkage as part of her training for the Ministry.

Morvern had a very successful stall on 19th July, Gala Day, and held the Christmas Tree Festival again in December. The linkage had a tent at the Strontian Show on 9th August. Treslaig held a monthly Conversation group, a successful Harvest Festival dinner in October, and a Carol Service. The Peninsula Carol Service was held in Strontian Hall in December. There were five Remembrance services held throughout AMS on Sunday 9th November. In Ardgour, the "winter suppers" in the Hall ran for its third year, and funding for them was organized by Louise White, Elder. These suppers are now well-established and very successful. They bring the Ardgour community together.

On property, the Manse underwent a programme of repairs in the Spring. In Ardgour Church repairs are underway for storm damage to lead coping on the roof. The Meeting Room at Ardgour Church was re-decorated by James Campbell, Property Convenor. A Stewardship team was appointed for Kiel Church where the south gable of the church needs repointing, and the Bell Tower needs repair.

Following a joint Kirk Session meeting of AMS & AA, a steering group was set up to develop a Ministry and Mission Plan for the charge. They identified five areas of development, (1) Worship Leader Training, (2) Technology, (3) Youth Ministry, (4) Music Ministry, and (5) Finance. Sub-working groups for all these areas have formed, and work is progressing. A conclusion from this was that A&A will fund an Associate Minister post, employing Rev Duncan MacPherson, Kilchoan. When he assists with services within AMS then they will pay pulpit supply to A&A.

Finally, Strontian Church was sold to the Strontian Community Company (Dualchas) in July for £50,000. In agreement with the Community Company, the building will be available for Church Services.

Financial Review

The third annual accounts of the united Ardgour, Morvern and Strontian Parish. It is based on the funds available within our two initial bank accounts (Current Account and Fabric Account), alongside funds held centrally with the Church of Scotland. The principal source of income comes from offerings received at our regular services across five different locations, plus regular donations from congregational members who continue to support the church despite being unable to attend. The Giving to Grow allocation of £14,051 has been paid in full. Half way through the year we closed our Fabric Account with Bank of Scotland due to extra charges, and merged it all into our new Charity Account.

We spent £6,758.70 on the Ardgour Winter Suppers, which was funded through the £6,100 'Highland Communities Mental Health & Wellbeing Fund for Adults – Small Grants' received in 2024, £175.29 from the Ardgour Community Council carried over from 2024, and £483.41 in donations. The Ardgour Winter Suppers in 2026 will no longer be run by the Church, and instead will be organised by the Ardgour Glensanda Development Trust.

We spent slightly less overall this year (£44,731.69) compared to 2024 (£44,920.14). When looked at actual costs, it was an even bigger gap (2025 - £36,819.39 and 2024 - £38,987.70). This is primarily due to spending £2,895.37 less on Church Electricity, £2,938.40 less on Manse Repairs & Maintenance, and £752.71 less on Church Fabric Repairs & Maintenance. Over half of our Church Fabric costs were paid through the Consolidated Fabric Fund (Revenue) for grass cutting. Interestingly, in 2025 we did spend £5,521.92 more on general ministry costs (e.g. G2G, Pulpit Supply, Travel Expenses etc.). Some of these costs will have been part-reclaimed through shared costs with Acharacle & Ardnamurchan (total received £4,936.47).

We collected £1,337.60 for third parties this year, and have given £1,153.60 of that in this years accounts. The amount collected included the £171.50 that was collected last year for Life & Work, which ceased publication this year. Therefore we received a refund of £52.50 from CofS for the Life & Work's that they didn't publish, which needs passed back to the members of the congregation who paid for it. There is also an addition £100 collected for Shelter in December, that will be paid to them in the 2026 accounts. Finally, we received a Legacy of £500 from the Estate of Helen Middleton.

Our donation income increased slightly this year (2025 - £25,599.33 and 2024 - £24,013.90) but this was mainly reflected in the additional £1,844.77 received in Gift Aid reclaim and an additional £802.38 from Gift Aid specific donations. We had a reduction in giving from both WFO & Ordinary Offerings. We also had significantly less income from Weddings & Funerals (2025 - £270 and 2024 - £1,718.24).

Overall this year it appears that we spent £4,530.74 more than we received. But as we didn't receive any new funding for Winter Suppers this year, we only show their costs. Removing that from the total figures shows we received £2,227.96 more than we spent. This figure doesn't reflect the outstanding amounts owed to third parties, or the remaining Winter Supper donations. Whilst this is positive, we have spent little on maintenance and repairs, and have not seen a significant rise in giving – both of which should be greater consideration for the future.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

The 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,

F Maclean of Ardgour
Session Clerk

Date *Fiona Maclean J. Maclean*

26th April 2026

Independent Examiner's Report to the Trustees of Ardgour, Morvern and Strontian Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 9 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name MARIE McMILLAN
 Marie Mc Millan

Address: VOLUNTARY ACTION LOCHABER
 AN DROCHDAID
 CLAGGAN ROAD
 FORT WILLIAM PH33 6PH

Date 15 JUNE 2026

Ardgour, Morvern and Strontian Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	24,426	1,174	-	25,599	24,013
Legacies		500	-	-	500	-
Activities for Generating Funds		301	-	-	301	674
Bank & Deposit interest		-	-	-	-	-
Investment income		449	-	-	449	480
		<u>25,676</u>	<u>1,174</u>	<u>-</u>	<u>26,849</u>	<u>25,168</u>
Grants		-	-	-	-	6,280
Receipts from General Trustees		6,113	-	-	6,113	5,026
Shared Expenses A&A		4,936	-	-	4,936	6,031
Other Receipts	4	2,637	-	-	2,637	4,393
<u>Total Receipts</u>		<u>39,363</u>	<u>1,174</u>	<u>-</u>	<u>40,536</u>	<u>46,898</u>
<u>Payments</u>	5					
Costs of generating funds		135	-	-	135	132
Charitable activities		37,973	6,759	-	44,732	44,920
Governance costs		200	-	-	200	180
<u>Total Payments</u>		<u>38,308</u>	<u>6,759</u>	<u>-</u>	<u>45,067</u>	<u>45,232</u>
Excess of Receipts over Payments for the year before transfers		1,054	(5,585)		(4,531)	1,666
Transfers Out		-	(2,240)	-	(2,240)	(8,232)
Transfers In		2,240	-	-	2,240	8,232
Total		2,240	(2,240)	-	-	-
Excess of Receipts over Payments for the year		<u>3,294</u>	<u>(7,825)</u>	<u>-</u>	<u>(4,531)</u>	<u>1,666</u>

Ardgour, Morvern and Strontian Parish Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances		5,863	8,684	-	14,547	12,881
brought forward						
<u>Movement in year:</u>						
Excess of Receipts over Payments for the year		3,294	(7,825)	-	(4,531)	1,666
Bank & deposit balances						
carried forward		<u>9,157</u>	<u>859</u>	<u>-</u>	<u>10,016</u>	<u>14,547</u>
<u>Investments at market value</u>						
	8					
Fabric Fund		2,054	-	-	2,054	2,054
General Congregational Purposes		2,000	-	-	2,000	2,000
General Purposes (Cost @ £1000)		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>12,760</u>
<u>Assets</u>						
Gift Aid Receivable		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Liabilities</u>						
Cost of repair not yet billed		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Financial Board on

31st March 2026

For and on behalf of the Kirk Session and Financial Board

Finlay Macdonald
Peter White

Session Clerk

Treasurer

Ardgour, Morvern and Strontian Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year three (3) trustees received reimbursement of expenses incurred totalling £1,178.84. The Reverend Donald McCorkindale received £2,357.50 in travel expenses, of which half will be covered by A&A Parish. In addition Mrs Lynne Mowat received £28.80 mileage to play the Organ at Ardgour.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	8,684	320	6,764	(2,240)	-
General Fund	5,863	40,216	38,303	2,240	10,016
Total funds	14,547	40,536	45,067	-	10,016

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	2,365	220	-	2,585	2,923
Gift Aid Donations	12,934	-	-	12,934	12,131
Tax Recovered on Gift Aid Donations	4,970	-	-	4,970	3,125
Ordinary Offerings (Open Plate)	3,238	-	-	3,238	4,110
Other Offerings, Donations etc	919	-	-	919	1,040
Winter Supper Donations	-	954	-	954	683
	24,426	1,174	-	25,599	24,013

4. Analysis of Other Income

Utility Refunds/Insurance Claim	1,030	-	-	1,030	800
Winter Supper Funding	-	-	-	-	6,100
ACC Funding (Easter & Harvest)	-	-	-	-	180
Legacies	500	-	-	500	-
Weddings & Funerals	270	-	-	270	1,718
Shared Costs with A&A	4,936	-	-	4,936	6,031
Central Fabric Fund	6,113	-	-	6,113	5,026
Activities for Generating Funds	301	-	-	301	674
Collections for Third Parties	1,338	-	-	1,338	1,685
Illness Cover	-	-	-	-	190
Investments	449	-	-	449	480
	14,937	-	-	14,937	22,885

5. Analysis of Payments

Costs of generating funds

Offering envelopes	135	-	-	135	132
	<u>135</u>	<u>-</u>	<u>-</u>	<u>135</u>	<u>132</u>

Charitable activities

Giving to Grow Allocation	14,051	-	-	14,051	11,988
Presbytery dues	557	-	-	557	-
Pulpit supply & Travel Expenses	857	-	-	857	100
Minister's Travel Expenses	5,498	-	-	5,498	3,353
Fabric repairs & maintenance	2,586	-	-	2,586	3,339
Manse repairs & maintenance	730	-	-	730	3,668
Manse Council Tax	3,325	-	-	3,325	3,507
Heat & Light	2,420	-	-	2,420	5,316
Insurance	4,709	-	-	4,709	4,250
Office & Stationery Expenses	100	-	-	100	209
Internet Ardour Church	420	-	-	420	414
Hall Hire	470	-	-	470	405
Digital / AV	489	-	-	489	832
Ministry Activities	445	-	-	445	956
Winter Suppers	-	6,759	-	6,759	4,143
Advertising	-	-	-	-	250
Payment to Third Parties	1,154	-	-	1,154	1,790
Other	161	-	-	161	200
Honorarium	-	-	-	-	200
	<u>37,973</u>	<u>6,759</u>	<u>-</u>	<u>44,732</u>	<u>44,920</u>

Governance costs

Independent examiner's fees	200	-	-	200	180
	<u>200</u>	<u>-</u>	<u>-</u>	<u>200</u>	<u>180</u>

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.

	2025	2024
	£	£
7. Collections for Third Parties		
Christian Aid	298	508
Lochaber Foodbank	138	231
Poppy Appeal	165	55
Life & Work	172	84
Christmas Breakfast	208	173
Ordination/Leaving Gift	-	634
Shelter	255	-
Malawi Presbytery Fund	50	-
Life & Work Refund	53	-
	<u>1,338</u>	<u>1,685</u>

8. Investments at Market Value

Deposit Fund	Amount Deposited		
2. Fabric Fund	2,054		
3. General Congregational Purposes	2,000		
Growth Fund - Unit Price at 31/12/25 £6.88	No. of Units	Cost of Units	Market Value
2. General Purposes	2,000	1,000	13,760

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>114,241</u>	<u>114,241</u>
Market Value of Balances at 31 December	<u>125,338</u>	<u>119,193</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>11,449</u>	<u>12,237</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>47,947</u>	<u>(1,137)</u>

Notes

1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.
2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.
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