

**REPORT TO THE TRUSTEES  
OF STRONTIAN & KINLOCHMOIDART EPISCOPAL CHURCH  
AUDIT OF ACCOUNTS FOR YEAR ENDING 30 SEPTEMBER 2025**

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

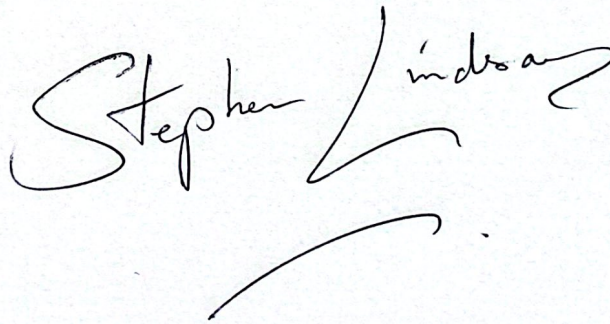
The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

My examination is carried out in accordance with Regulation 11 of the Charities Account (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 accounts. 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.



S J Lindsay  
Laggan House  
Crieff  
Perthshire  
PH7 4JL

8 March 2026

**STRONTIAN & KINLOCHMOIDART EPISCOPAL CHURCH****RECEIPTS & PAYMENTS BANK ACCOUNT for the 12 Months to 30th Sept 2025**

	2025		2024	
<b><u>Receipts</u></b>				
<b><u>Donations received</u></b>				
Voluntary income - Pledged & Plate giving	140.00		300.00	
Tax reclaimed	0.00	140.00	257.26	557.26
<b><u>Receipts from Investments other than land &amp; buildings</u></b>				
UTP St Finans	363.33			
UTP Unrestricted -	2,026.53		2,100.18	
UTP - Riddell	1,089.00	3,478.86	957.00	3,057.18
<b><u>Other Income</u></b>				
Donation - Church events	0.00		235.00	
Other Donations	0.00		0.00	
BGF Grant	0.00		1,750.00	
Transfer from Petty Cash	338.56	338.56	0.00	1,985.00
<b>TOTAL RECEIPTS</b>		<b>3,957.42</b>		<b>5,599.44</b>
<b><u>Payments</u></b>				
<b><u>Payments for charitable activities</u></b>				
Quota 2024 (through Bank Jan 2024)		2,175.00		2,201.00
Quota 2025 (monthly payments)		1,498.50		
Property Expenses		0.00		0.00
Heat & Light		549.72		275.38
Insurance		1,142.68		1,135.09
Building Repairs		118.89		3,520.00
Worship expenses		0.00		0.00
Bank fees		17.50		0.00
<b>Total payments for charitable activities</b>		<b>5,502.29</b>		<b>7,131.47</b>
<b><u>Increase/Decrease in funds in year</u></b>				
		<b>-1,544.87</b>		<b>-1,532.03</b>

## STATEMENT OF BALANCES

AS AT 30th Sept 2025

	2025		2024	
	Cash	0.00	Cash	338.56
	Bank	6,564.12	Bank	8,108.99
<b>Bank and cash in hand</b>		<u>6,564.12</u>		<u>8,447.55</u>
<b>Investments</b>				
Market value at beginning of year		107,197.03		93,023.31
Unrealised gain(loss) in year		9,868.01		14,173.72
Market value at end of year		<u>117,065.04</u>		<u>107,197.03</u>
<b>Assets at cost</b>				
Keyboard 2003	380.00	380.00		380.00
Amplifier 2004	380.00	380.00		380.00
Steel cabinet 2005	164.00	164.00		164.00
		<u>924.00</u>		<u>924.00</u>

Approved by the Vestry on 16<sup>th</sup> FEBRUARY 2026 and signed on its behalf

Peter Winnington-Ingram  
(Secretary)



Terry Cochrane  
(Treasurer)



## **STRONTIAN & KINLOCHMOIDART EPISCOPAL CHURCH**

### **NOTES TO THE ACCOUNTS**

12 months ended 30th Sept 2025

#### **Bank & Cash**

<i>Bank opening balance</i>	8,108.99	<i>Cash opening balance</i>	338.56
<i>Receipts</i>	3,957.42	<i>Receipts</i>	0.00
<i>less payments</i>	<u>5,502.29</u>	<i>Transfer to Bank a/c</i>	<u>338.56</u>
	<b>6,564.12</b>		<b>0.00</b>

(As there is no need for Treasurer  
to hold cash.

paid into Bank 24/25th Oct 2024)

#### **PROPERTY**

St Finan's church is not shown in the statement of balances  
as the Vestry believes it is not possible to place a market value on it.  
The valuation of the building and contents for insurance is £3,660,000

#### **FUNDS**

The various funds are held for the following purposes. (Valuation 30th Sept 2025 £117,065.04)

*Unrestricted funds - 2047 units @ £33.3139 (£68,193.55) in these accounts: General fund to support the work of the Church*

*Restricted funds - 1100 units @ £33.3139 (£36,645.29) in these accounts: "Lady Riddell Bequest for the activities of the Church in Strontian"  
367 units @ £33.3139 (£12,226.20) in these accounts for the maintenance of St Finan's Church, Kinlochmoidart.*

#### **TRUSTEE EXPENSES**

##### **Remuneration**

None of the Vestry members received remuneration in respect of their  
position as Vestry members.

##### **Expenses paid to members of the Vestry were as follows:**

No Vestry members received expenses.

#### **CHARITABLE DONATIONS MADE**

No charitable donations have been made during the year.