

THE CHURCH OF SCOTLAND

CONGREGATIONAL ACCOUNTS

BLAIR ATHOLL & STRUAN CHURCHES

Congregation number 271600

Charity number SC013516

ACCOUNTS 2025

REFERENCE AND ADMINISTRATION INFORMATION

CHARITY NAME BLAIR ATHOLL & STRUAN CHURCH OF SCOTLAND

CHARITY REFERENCE NUMBER SCO13516

CONGREGATIONAL REFERENCE NUMBER 271600

CONTACT MEMBER

Mrs C. Kemp

Rhuan
Bridge of Tilt
Pitlochry
PH18 5SX

TRUSTEES
KIRK SESSION

Rev. Mark Foster
Mrs J. Ingram
Mrs J. McEachern Died 19/2/25
Mrs M. Balmer
Mr H. Ingram
Mr I Kemp
Mr R. Sutherland

Mrs C. Kemp
Mrs E. Mackay died 31/7/25
Mr R. Cameron
Mrs H. Perry

PRINCIPAL OFFICE BEARERS

MINISTER
SESSION CLERK
TREASURER

Rev. Mark Foster
Mr H. Ingram
Mrs C. Kemp

INDEPENDENT EXAMINERS

Mrs L. Chisholm
Pitlaidonich
Calvine
Pitlochry
PH18 5UD

Mrs E. Reid
Lauchope
Blair Atholl
Pitlochry
PH18 5SZ

BANKERS

Bank of Scotland

TRUSTEES ANNUAL REPORT

Year ended 31st December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

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

RECRUITMENT AND APPOINTMENT OF TRUSTEES

Members of the Kirk Session are the Charity Trustees
Kirk Session members are the elders of the Church, and are chosen from the 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 is chaired by the Minister/Interim Moderator, which meets six times a year, and is responsible for all affairs within the Church.

OBJECTIVES AND ACTIVITIES

The Church of Scotland is Trinitarian in doctrine. Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement for 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 the territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Church services are held in Blair Atholl Church every Sunday at 11.30 a.m.

Normally we attend the local Atholl Gathering held in Blair Atholl every May. We hold a Flower Show in the Church in August every year for the community. We are always looking for fund raising ideas.

ACHIEVEMENTS AND PERFORMANCE.

There is a Coffee Corner meeting every Thursday with a short devotional time. This provides an important opportunity for fellowship, including for some elderly members unable to attend Sunday worship.

FINANCIAL REVIEW

The principal source of income is the weekly offerings, which show a slight decrease this year. The main fund raising are the proceeds from the, Atholl Gathering, and Flower show

RESERVES POLICY

It is the policy of the Trustees to hold the equivalent of 12 months general expenditure in the General Fund. With good Stewardship in previous years, there is a surplus, but they think it is appropriate to hold funds for emergencies. Money held in the Fabric account is for the maintenance of Church property.

STATEMENT OF TRUSTEES' RESPONSIBILITIES.

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable appreciation of transactions of the Church during the financial year. The members of the Kirk Session are responsible for the keeping of proper accounting records which must reflect the financial position of the Church at this time. This must be done to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Regulations 2006. An examination includes review of the accounting records and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland and must take responsible steps for the prevention and/or detection of fraud and other irregularities.

APPROVED BY THE TRUSTEES AND SIGNED ON THEIR BEHALF

SESSION CLERK *Harold J. Ingram* 29/3/26

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF BLAIR ATHOLL & STRUAN CHURCH

The Accounts from 1/1/25 to 31/12/25

RESPECTIVE RESPONSIBILITIES OF THE 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 (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Charity trustees consider that the audit requirements of Regulation 10(1)(d) of the 2006 regulations does not apply. It is our responsibility to examine the accounts as required under Section 44 (1)(c) of the 2005 Act and to state whether particular matters have come to our attention.

BASIS OF INDEPENDENT EXAMINERS STATEMENT.

An examination is carried out in accordance with Regulation 11 of The Charities Accounts (Scotland) Regulations 2006. An examination includes 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, 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 which gives me reasonable cause to believe that, in any respects, the requirements: 1. To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations and 2. To prepare Accounts which accord with the accounting records and comply with Regulations 9 of the 2006 Regulations have not been met, or To which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

Signed *Luella J Chisholm*
Address *PITABONICH BARM*

CALVINE
PITLOCHRY
PH18 5UD

30/3/26

Luella J Chisholm
LAUCHOCH COURT
THE TERRACE
BLAIR ATHOLL
PH18 5 52
30/3/26

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BLAIR ATHOLL & STRUAN CHURCH OF SCOTLAND

Statement of Balances

as at 31/12/25

Unrestricted Funds	Restricted Funds	Endowments	Total
2025	2025	2025	2024
		@ cost	

Bank and deposit balances

Balances brought forward	29189	50958	20572	100719	114956
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Movement in year

Excess/deficit of receipts over payments for the year	-3867	4540		673	-14237
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Bank & deposit balances Carried forward

	25322	55498	20572	101392	100719
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Investments at market Value

	32574			32574	31413
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Total funds

	57896	55498	20572	133966	132132
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The accounts were approved by the Trustees on

29th March 2026

Session Clerk

Harold J Ingram

Treasurer

Corrie McKim

BLAIR ATHOLL & STRUAN CHURCH OF SCOTLAND
Notes to the accounts for the year ended 31/12/25

1 Movements in funds

	At 1/1/25	Receipts	Payments	at 31/12/25
Unrestricted Funds				
General fund	21812	17105	21472	17445
Fabric Fund	7377	500		7877
	<u>29189</u>	<u>17605</u>	<u>21472</u>	
Restricted Funds				
Building Fund	49838	4972		54810
Organ Fund	<u>1120</u>	<u>4972</u>	<u>432</u>	<u>688</u>
	50958	4972	432	
	<u>80147</u>	<u>22577</u>	<u>21904</u>	
Endowment Fund				
Fabric Fund	4016			
General purposes	<u>16556</u>			
Total	20572			20572
	<u>100719</u>	<u>22577</u>	<u>21904</u>	<u>101392</u>
Purposes of Restricted Funds				
Building fund is for major works and maintenance of Church buildings.				
Organ Fund is for service and any other work required for the church organ				
Investments held locally				
Endowment Funds	Year 2025	Year 2024		
COS Investors Trust Growth Fund	£ 4988:00	£ 4625:50		£362:50
COS Investors Trust Income Fund	£27586:58	£26787:32		£799:26
	<u>£32574:58</u>	<u>£31412:82</u>		<u>£1161:76</u>
Revaluation				
Gain/loss				

BLAIR ATHOLL & STRUAN CHURCH OF SCOTLAND
Notes to the accounts for the year ended 31/12/25

Note 2	Analysis of receipts		Restricted Funds	Unrestricted Funds	Total
	Offerings	W.F.O.			
	Gift Aid Donations	6779			6779
	Tax rec'd on gift aid	1833			1833
	Open Plate	2385			2385
	Donations	358	770		1128
					2209
		2379			2379
					7290
					1907
					2247
					1231
					14884
					14504
					770
					14884

Collections for third parties

Erskine Hospital	SC016609	£191:15
S.C.A.A.	SC041845	£159:00

Trustee Remuneration and related third party transactions

Expenses of £100 each was paid to Mr H. Ingram (Session clerk) and Mrs. C. Kemp (Treasurer)

Minister's stipend

All Church of Scotland congregations contribute to the National stipend Fund which bears the costs of all ministers' stipends and employers 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 2025 the minimum stipend is £32,433 and the maximum stipend (after 5 years and subsequent years of service) is £39856

BLAIR ATHOLL & STRUAN CHURCH OF SCOTLAND

Notes to the accounts for the year ended 31/12/25

6 Analysis of payments

	Unrestricted Funds	Restricted Funds	Total	Total
Cost of generating funds				
Offering envelopes	102		102	95
Charitable Activities				
Giving to Grow/Ministry	4887		4887	3795
Presbytery Dues	404		404	450
Interim Mod. Expenses				311
Pulpit supply	586		586	2701
Vacancy expense				122
Organist/cleaner	2150		2150	1389
Stat/print	200		200	200
Fabric repair	2621	432	3053	2068
Heat & light	3908		3908	6271
Insurance	3522		3522	3586
Security	102		102	546
Grounds	726		726	612
Council tax	881		881	584
Manse repair	231		231	11159
Sundries	130		130	136
Telephone	175		175	
Petrol	847		847	
Total	21370	432	21802	33930

BLAIR ATHOLL & STRUAN CHURCH OF SCOTLAND

APPENDIX

REVENUE ACCOUNT		
2025	£76472.08	Balance as at 31/12/25
2024	£67369.82	

DEPOSIT FUND

	£11817.22	Balance as at 31/12/25
	£11314.50	

CONSOLIDATED FABRIC ACCOUNT CAPITAL

	£35464.24	Balance as at 1/1/25
	£36421.27	Market Value of Balances at 31/12/25
2025	£36567.38	
2024	£36421.27	

TEMPORARY ACCOUNT

		Debit balance at 1/1/25
		Credit balance as at 31/12/25
	£352784.20	
	(£420.60)	
	Nil	