

SC023196

Courthill Chapel, Kishorn

Accounts for the year to 30th September 2025

Courthill Chapel, Kishorn

Reference and Administrative Information

SC023196

Principal Address

Courthill Chapel
By Loch Kishorn
Ross-Shire
IV54 8YD

Charity Trustees (Vestry Members)

The Most Reverend Mark Strange	Priest in Charge
Louise Monaghan	Treasurer
The Very Reverend Alison Simpson	
The Very Reverend Sarah Murray	
The Reverend Canon Michael Last	
The Reverend Julia Boothby	
Iain Foyers	
John Smart	
Deborah Munday	
Jean Macdonald	
Denise MacFarlane	Appointed 09.09.2025
Ley-Anne Haigh-Forsyth	

Independent Examiner

R F Lander
Cathkin
Nelson Road
Forres
IV36 1DR

Bankers

Bank of Scotland
Lochcarron
Ross-Shire
IV54 8YD

Courthill Chapel, Kishorn

Annual Report of the Congregation Trustees

The Trustees present their annual report together with the financial statements for the year ended 30th September 2025

Structure and governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Trustees report as follows:

1. Courthill Chapel is a registered Scottish Charity (SC023196)
2. It is a member of the Diocese of Moray, Ross and Caithness of the Scottish Episcopal Church and is in full communion with the Anglican Church
3. The superior authority is the Bishop of Moray, Ross and Caithness.
4. All of its affairs are governed by the Diocesan Standing Committee

Appointment of Trustees

As there were insufficient members to form a vestry the management of the Charge was passed to the Diocesan Standing Committee trustees.

The process for appointing Diocesan Standing Committee members is now applicable.

Administrative structure

It is the duty of the trustees to manage the temporal affairs of the congregation with responsibility to keep the fabric and property of the church and other buildings in good working order and to look after the finances of the church.

Statement of risk

The trustees keep under review the major risks to which the church is exposed and has established procedures to mitigate any risks identified.

Charitable objectives, activities and achievements

The principal activities of this church include public worship in sacrament and prayer, Christian education, charitable work and fundraising for local, national and international needs, social meetings, for groups of all ages.

Volunteers

The trustees are grateful for the time freely given by volunteers, without whom many of the activities would be unable to operate.

Achievements and performance

The Church continues to make its facilities available for use and to provide worship for the whole community.

Financial review

The accounts show a deficit of £2,365. There is simply insufficient income to support the basic running costs of the Charge and the deficit was met from reserves.

Reserves

The level of reserves is sufficient for the Chapel to continue with its present activities for the foreseeable future.

Plans for future periods

The intention is for the charity in its present form to be wound up. Worship will continue as before but the charitable structure will transfer to the Mission Charge of St Duthac.

Courthill Chapel, Kishorn

Statement of responsibilities of trustees

The trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year. The trustees are responsible for keeping proper accounting records which, on request, must reflect the current 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 and the Charities Accounts (Scotland) Regulations 2006. 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.

On behalf of the trustees



The Most Reverend Mark Strange

Date: 21.04.26

Courthill Chapel, Kishorn

Independent Examiner's Report

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on the following pages.

Respective responsibilities of Vestry Members 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 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) (the 2006 Regulations). The charity trustees consider the audit regulation of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)© of the 2005 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 examiner's statement

In the course of my examination, no matter has come to my attention other than disclosed below

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.



R F Lander
Chartered Accountant
Forres
Date: 14th April 2026

Courthill Chapel, Kishorn

Receipts & Payments Account for the Year Ended 30th September 2025

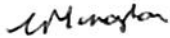
		<u>2025</u> £	<u>2024</u> £
Receipts			
Congregational Income	Note 2	3,578	4,600
Other Income		-	-
Investment Income	3	-	308
Property Income		-	-
		<u>3,578</u>	<u>4,908</u>
Payments			
Payments for Charitable Activities			
Church Expenses	4	3,847	2,941
Property Expenses	5	2,096	5,833
		<u>5,943</u>	<u>8,774</u>
Deficit/surplus for year		<u>- 2,365</u>	<u>- 3,866</u>

Courthill Chapel, Kishorn

Statement of Balances as at 30th September 2025

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
Cash at bank and in hand		
Balance at beginning of year	21,305	25,171
Surplus/deficit for year	- 2,365	- 3,866
Balance at end of year	<u>18,940</u>	<u>21,305</u>
Bank of Scotland	<u>18,940</u>	<u>21,305</u>
	<u>18,940</u>	<u>21,305</u>

Approved on behalf of the Trustees



Louise Monaghan

Treasurer

Date: 21.04.26

Courthill Chapel, Kishorn

Notes to the accounts for the year to 30th September 2025

1. Funds

The general fund is held to support the work of the church. There are no restricted funds at present

		<u>2025</u>	<u>2024</u>
		Total	£
2. Congregational & Voluntary Income			
General collections & free will offerings		2,882	3,393
Gift aid tax recovery		496	1,008
Donations		<u>200</u>	<u>200</u>
		<u>3,578</u>	<u>4,600</u>
4. Church Expenses			
Worship Materials		577	104
Professional Fees		551	50
Diocesan Quota		2,219	2,206
Contribution to curate's fund		-	83
Clergy Fees		490	387
Sundries		<u>10</u>	<u>110</u>
		<u>3,847</u>	<u>2,941</u>
5. Property Expenses			
Church	5a	2,096	5,497
Chalet	5b	-	336
		<u>2,096</u>	<u>5,833</u>
5a. Church			
Insurance		1,022	1,099
Repairs		325	280
Heat and Light		<u>749</u>	<u>4,119</u>
		<u>2,096</u>	<u>5,497</u>
5b. Chalet			
Heat & Light		-	240
Insurance		-	96
		<u>-</u>	<u>336</u>