

The Church of Scotland
Glengarry Parish Church

CONGREGATIONAL ACCOUNTS
for
YEAR ENDING 31 DECEMBER 2025

Congregation No: 382177

Charity No: SC 023413

Reference and Administrative Information

Charity Name: Glengarry Parish Church

Charity Registration Number: SC 023413

Congregation Reference No: 382177

Contact Address: Sonia Robbins
Drynachan
Invergarry
PH35 4HL

Trustees

Rev. Anthony Jones
Ranald MacKenzie
Marigold MacLennan
Sonia Robbins
Isobel Henderson
Philippa Maltby

Congregational Board

Iain Stewart
Elizabeth Perkins
Rhodina Stewart
John Henshall

Principal Office-bearers

Minister:	Rev. Anthony Jones
Session Clerk	Sonia Robbins
Clerk to the Board:	Iain Stewart
Church Treasurer:	John Henshall

Independent Examiner

Mrs Cecilia Dyckhoff

Bankers

Bank of Scotland
62 High Street,
Fort William PH33 4DR

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

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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting. Both the Treasurer and Clerk to the Board are 'officers of the board' and once appointed remain in post until resignation or retirement

Organisational Structure

The Kirk Session is responsible for the spiritual affairs within the Church and normally meets six times a year. The Congregational Board is chaired by the Minister and normally meets six times a year, with the Stated Annual Meeting being held in March. Certain responsibilities are delegated to the Treasurer and Property Convenor as appropriate

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 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.

There is a service of worship every Sunday in Glengarry (and at Tomdoun on the second Sunday of each month). Additional services are held as required, with Easter and Christmas being particularly well received. Additional services are held as required.

The Minister serves as Chaplain to Invergarry School. In the summer months members of the congregation join with members of Fort Augustus Church congregation to run weekend and holiday events for children and young people

The church buildings were open during the summer months for private prayer and to welcome visitors.

Annual Report (continued)

Year ended 31 December 2025

Achievements and Performance

The church (Glengarry and Tomdoun) has a membership of 23 Communicants on roll and 16 adherents. There was one funeral, two weddings and a wedding blessing. There was one christening.

The average attendance at Sunday worship during the year in Glengarry was 15 and 3 in Tomdoun. The congregation continues to explore new ways of extending the influence of the church. The opportunity for residents in the community to meet over a meal during the winter months in the Community Hall continues. This is funded by the Church and by the Indoor Bowling Club.

Financial Review

The principal source of income is from weekly offerings on Sunday. With continuing pressure on membership numbers and an increasing demand to meet our designated contributions to Edinburgh, and rising costs of electricity and insurance, raising sufficient money continues to be a concern. Four members now contribute by standing order which is Gift Aided. One additional member donates by Gift Aid. Voluntary collections (Plate) are also claimed for Gift Aid within the limits allowed. The surplus of Income over Expenditure for the year was £840.88.

Reserves Policy

The General Fund was used for most income and expenditure and for the day to day running of the Church's Finances.

The Savings fund is used as required to fund and maintenance, with large projects including the Manse, being funded by reserves held by the General Trustees.

It is the trustees' Policy to hold approximately 3 months expenditure (£2,250) in reserve to cover the early part of the year when income is below average and to cover impending electric bills.

The Revenue Accounts, comprising dividends from capital held by the General Trustees for the purpose of fabric repairs, is allowed to build up in readiness for major fabric repairs. The Revenue account was not drawn upon this year. It is considered that there are sufficient funds in Fabric Funds and Savings for current needs.

Statements of Trustees' Responsibilities

The members of the Congregational Board must prepare financial statements showing the transactions of the Church during the financial year. The members of the Congregational Board 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) 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 the reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,
Sonia Robbins

Session Clerk

Date 22-03-2026

Independent Examiner's Report to the Trustees of Glengarry Parish Church

I report on the accounts of the charity for the year ended 31 December 2026 which are set out on following pages

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 Mrs Cecilia Dyckhoff

Address: East Poulary Wood, Invergarry, PH35 4HS

Date 5.11.2026

Glengarry Parish Church
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	3			
Donations		£ 10,009.14	£ 10,009.14	£ 7,900.22
Legacies				
Activities for Generating Funds				
Bank & Deposit interest		£ 24.52	£ 24.52	£ 51.13
Life and Work				
Investment income		£ 759.75	£ 759.75	£ 510.00
		£ 10,793.41	£ 10,793.41	£ 8,461.35
Rental of premises				
Sale of assets				
Sale of investments				
Grants				
Receipts from General Trustees			£ -	£ 4,248.00
Other Receipts		£ 1,100.00	£ 1,100.00	£ 1,267.50
<u>Total Receipts</u>	4	£ 11,893.41	£ 11,893.41	£ 13,976.85
<u>Payments</u>	5			
Costs of generating funds			£ -	
Charitable activities		£ 11,052.53	£ 11,052.53	£ 13,626.97
Governance costs				
<u>Total Payments</u>		£ 11,052.53	£ 11,052.53	£ 13,626.97
Excess / Shortfall of Receipts over Payments for the year before transfers		£ 840.88	£ 840.88	£ 349.88
Transfers				
Excess / Shortfall of Receipts over Payments for the year		£ 840.88	£ 840.88	£ 349.88

Glengarry Parish Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>	7			
Bank & deposit balances per Bank Statements 1 January		£ 8,329.47	£ 8,329.47	£ 7,979.59
Movement in year:				
Excess of Receipts over Payments for the year		£ 840.88	£ 840.88	£ 349.88
Bank & deposit balances Per bank statement 31 December		<u>£ 9,170.35</u>	<u>£ 9,170.35</u>	<u>£ 8,329.47</u>

	Cost 2025	Value 2025	Cost 2024	Value 2024
<u>Investments at market value</u>				
Property Fund - Capital	£ 39,573.85	£ 60,726.98	£ 39,573.85	£ 57,929.44
Property Fund - Revenue		£ 4,337.15	£ -	£ 2,786.91
Property Fund - Total	£ 39,573.85	£ 65,064.13	£ 39,573.85	£ 60,716.35
Social Fund	£ 9,885.50	£ 9,681.50	£ 9,885.50	£ 9,401.00
Total Investment Funds	<u>£ 49,459.35</u>	<u>£ 74,745.63</u>	<u>£ 49,459.35</u>	<u>£ 70,117.35</u>

Assets

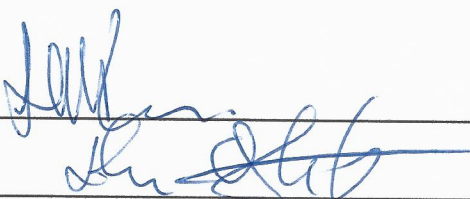
Gift Aid Receivable				£ 820.00
				£ 820.00

Liabilities

Unpaid - Craic hall hire	8	£ 230.87	£ 230.87	£ 115.00
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The accounts were approved by the Kirk Session and Financial Board on 22.03.2026.

For and on behalf of the Kirk Session and Financial Board



Session Clerk

Treasurer

Glengarry Parish Church
Statement of Balances
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 2025, 2 trustees received reimbursement of expenses incurred totalling £ 217.61

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Savings account		£ 24.52		£ 5,100.00	£ 5,124.52
General Fund	£ 7,618.47	£ 13,949.89	-£ 12,191.66	-£ 5,100.00	£ 4,276.70
Total cash per bank statements	<u>£ 7,618.47</u>	<u>£ 13,974.41</u>	<u>-£ 12,191.66</u>	<u>£ -</u>	<u>£ 9,401.22</u>
Movement in funds - P&L		£ 11,893.41	-£ 11,052.53		
Refunds and shared payment		£ 1,255.00	-£ 1,255.00		
Outstanding PY		£ 826.00	-£ 115.00		
Outstanding CY			230.87		
Movement in funds - Bank Statements		<u>£ 13,974.41</u>	<u>-£ 12,191.66</u>		£ -

Notes to the Accounts (Continued)

	Unrestricted Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations			
WFO Scheme (non Gift Aid)			
Gift Aid Donations	£ 2,120.00	£ 2,120.00	£ 720.00
Ordinary Offerings (Open Plate)	£ 4,544.52	£ 4,544.52	£ 3,861.81
Tax Recovered on Gift Aid & Plate Donations	£ 1,640.12	£ 1,640.12	£ 826.00
Donation from Local Groups	£ 520.00	£ 520.00	£ 1,600.00
Weddings / Funerals & CRAIC	£ 1,184.50	£ 1,184.50	£ 892.41
Total Donations	<u>£ 10,009.14</u>	<u>£ 10,009.14</u>	<u>£ 7,900.22</u>
Analysis of Interest			
Bank & deposit interest	£ 24.52	£ 24.52	£ 51.13
Investment income	£ 759.75	£ 759.75	£ 510.00
Total Interest	<u>£ 784.27</u>	<u>£ 784.27</u>	
Analysis of Other Income			
Fundraising	£ 1,100.00	£ 1,100.00	£ 1,267.50
COS Fabric Fund transfer	£ -	£ -	£ 4,248.00
	<u>£ 1,100.00</u>	<u>£ 1,100.00</u>	<u>£ 5,515.50</u>
4. Total Receipts per accounts	<u>£ 11,893.41</u>	£ 11,893.41	<u>£ 13,415.72</u>

Notes to the Accounts (Continued)

5. Analysis of Payments

	2025	2025	2024
		Total	
Costs of generating funds			
Investment Managers' fees			
Offering envelopes	£ -		
Ministries & Mission allocation	-£ 5,394.00	-£ 5,394.00	-£ 3,200.00
Manse expense (share)	-£ 1,862.30	-£ 1,862.30	
Voluntary Additional Stipend	£ -	£ -	
Minister's expenses	-£ 157.87	-£ 157.87	-£ 2,118.16
Ministerial Assistance	£ -	£ -	
Other staffing costs	£ -	£ -	
Fabric repairs & maintenance	-£ 527.35	-£ 527.35	-£ 4,333.95
Council Tax	£ -	£ -	
Heat and light	-£ 1,132.42	-£ 1,132.42	-£ 1,637.22
Insurance	-£ 1,953.59	-£ 1,953.59	-£ 1,856.16
Other building costs	£ -	£ -	
Church office expenses	£ -	£ -	
Organ & music	-£ 25.00	-£ 25.00	
Printing, stationery and postage	£ -	£ -	
Charity donation	£ -	£ -	
Other expenses	£ -	£ -	-£ 481.48
	<u>-£ 11,052.53</u>	<u>-£ 11,052.53</u>	<u>-£ 13,626.97</u>
Governance costs			
Independent examiner's fees			
Other payments			
Purchase of assets			
Purchase of investments			
Total Costs	<u>-£ 11,052.53</u>	<u>-£ 11,052.53</u>	<u>-£ 13,626.97</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 national stipend scale, which is related to years service. For the year under review the minimum stipend was £31,624 and the maximum stipend (in the tenth and subsequent year) £38,884

Notes to the Accounts (Continued)

7. Bank Reconciliation

	£	£
Savings 1/1/25	£ -	
General Fund 1/1/25	£ 7,618.47	
Total at bank 1/1/25	£ 7,618.47	
Outstanding Gift Aid Tax Repayment	£ 826.00	
Unpaid collection	-£ 115.00	
Opening balance 1/1/25		£ 8,329.47
Surplus / (defecit) for the year		£ 840.88
Funds available going forward		£ 9,170.35

Represented by:

Savings 31/12/25	£ 5,124.52	
General Fund 31/12/25	£ 4,276.70	
Total cash at bank 31/12/25	£ 9,401.22	
Craic - hall rent prepayment	-£ 230.87	
		£ 9,170.35

8. Assets & Liabilities

		2025	2024
		£	£
Assets	Uncollected tax refund		£ 826.00
			£ 826.00
Liabilities	Unpaid Craic costs	£ 230.87	
	Highland Hospice		£ 115.00
		£ 230.87	£ 115.00

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	Cost 2025	Value 2025	Cost 2024	Value 2024
Property Fund - Capital	£ 39,573.85	£ 60,726.98	£ 39,573.85	£ 57,929.44
Property Fund - Revenue		£ 4,337.15		£ 2,786.91
Property Fund - Total	£ 39,573.85	£ 65,064.13	£ 39,573.85	£ 60,716.35
Social Fund	£ 9,885.50	£ 9,681.50	£ 9,885.50	£ 9,401.00
Total Investment Funds	£ 49,459.35	£ 74,745.63	£ 49,459.35	£ 70,117.35