Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

Congregation Number 191265

Charity Number SC 002458

The Church of Scotland

Netherlorn (Church of Scotland)

RECEIPTS AND PAYMENTS ACCOUNTS

1st January 2025 - 31st December 2025

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

**Report of the Trustees for the year ended 31st December 2025**

The Trustees present their report with the financial statements of the charity for the year ended 31st December 2025. The Trustees have adopted the provisions of the Receipts and Payments Accounts Accounting and Reporting by Charities' issued in March 2005.

**Reference and Administrative Details**

Charity Name: Netherlorn (Church of Scotland)
Charity Registration Number:SC02458
Congregation Reference Number: 191265
Contact Address: Ross MacKay (Elder), Shore House, Arduaine, Oban PA34 4XQ

**Trustees (Kirk Session Elders)**

Pat Barclay, Frank Beaumont, Jean Campbell, Fiona Cruickshanks, Georgina Dalton, Brien Dickey, Caroline Fothergill, Sally Inglis, Linda Leggett, Ross MacKay, Keith Maclean, John McLean, Rev Trudi Newton, Maura Rae, Mhairi Ritchie, Rachel Ross, Mary Sandilands and Maggie Thorpe.

**Principal Office-bearers**

Minister: Rev. Trudi Newton, The Manse, Kilmelford, Oban, Argyll, PA34 4XA
Session Clerk : Fiona Cruickshanks Kiloran Cottage Cullipool By Oban Argyll PA34 4UB
Treasurer: Fiona MacNaught, 5 Clachandubh Cottages, Balvicar, Isle of Seil, Oban PA34 ( 4GH (until October 2025) ; Ross MacKay (Interim Treasurer )October/December 2025
Independent Examiner: Jean Ainsley, Ainsley Smith & Co, 21 Argyll Square, Oban PA34 4AT
Bankers: Bank of Scotland, Station Square, Oban, Argyll PA34 4LL

**Structure, Governance and Management Governing Document**

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

**Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity Trustees. The Kirk Session members are 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 is a member of the Kirk Session and is elected by the congregation and inducted by the Presbytery.

**Organisational Structure**

The Kirk Session meets at least four times a year and is normally chaired by the Minister. Due to the Minister's illness during 2025 meetings were chaired by an Interim Moderator appointed by Presbytery. The Kirk Session is responsible for the oversight of spiritual, financial and practical matters within the congregation.

**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. Specifically, we have welcomed closer worship with St John's Episcopal Church , joining together once a month. We have a committed worship team who meet regularly to plan worship across Netherlorn. We endeavour to hold hybrid meetings to avoid unnecessary miles and travel. We have two Elders who are trained in leading funerals.

On 1st January 2023 the congregation of Netherlorn (Church of Scotland) following union came into effect. On 13th November 2023, the linkage with the congregation of Colonsay and Oronsay came into effect with the Ordination and Induction of Rev Trudi Newton.

The purpose of the congregation is rooted in mission. The congregation seeks at all times to be of service to the local community and visitors by providing personal support, encouragement and comfort during times of illness, bereavement and personal tragedies; and maintaining the church buildings so as to provide a meeting place for worship, weddings, funerals and other special family or community events. The congregation also organises public events external to church buildings to promote local and Christian culture, heritage, and tradition.

There are two services each week across Netherlorn: Kilbrandon and Kilchattan alternate weeks, as do Kilmelford and Craignish. Occasional services are held at Kilninver, for example an Advent Communion and summer celebration. We endeavour to have united services when travel logistics allow.

Worship at Craignish is held in the Village Hall and follows a Café Style Church format. This has inspired the offering of coffee and tea before worship elsewhere.

Messy Church provides a place of worship for those who maybe don't feel comfortable with 'church style worship' and attracts families. We hold Messy Church in Seil Village Hall, on an occasional basis. XPlorers (a children's group with crafts, bible story, games, and snack) aims to meet once a month excluding summer. In 2025 this was initially in Kilmelford village hall, and later in year in the new church annexe.

Safeguarding of vulnerable groups is uppermost in all worship and events, and all Elders have either completed or are undergoing Safeguarding training as have all helpers for groups. Similarly, PVGs for people involved in work in this area are either completed or in the process of being so.

Reports from the Safeguarding team are prepared and presented to the Kirk Session at each Kirk Session meeting.

Members of the congregation individually continue to support the work of 'Seed for Life Feed for Life', the focus of which has now moved to education and the support of students to attend university.

The Church continues to produce a newsletter 'The Link', which is distributed widely throughout the congregation. Our publicity officer assists in the promotion of Netherlorn through our website, social media presence and notice boards as well as covering our licensing commitments.

Netherlorn continues to support fair trade using fair trade items for refreshments at gatherings. Fairtrade Easter eggs were purchased again this year for the three local schools. Messy Easter Trail continues to be run, helping towards telling the Easter story. Advent calendars were also purchased again last Christmas for the three local schools.

The congregation continues to foster close links between the church and the wider community, in all villages and areas across Netherlorn.

Achievements and Performance

a) All age worship is encouraged across the congregation.
b) The cafe style church that meets in Craignish Hall has seen a continued increase in numbers, which is encouraging.
c) The work on the annexe building in Kilmelford was completed in October 2025. This brings a new meeting area/toilets/tea & coffee making facilities for all in Netherlorn.

**Financial Review**

The principal source of income for the year ending 31st December 2025 was weekly offerings which show a healthy increase of some 18% over 2024. There has been no significant increase however in the number of donors giving by standing order or registering for Gift Aid. There have been no significant fundraising activities other than the restricted funds for the annexe project at the Kilmelford church building. However, expenditure in 2025 was more than double voluntary income due primarily to electricity costs and required Giving to Grow payments. Funds were however drawn down from central resources held by the Church of Scotland to offset that deficit. It is recognized that serious action may be necessary to ensure the ongoing future of the congregation.

**Reserves Policy.**

It is the Trustees' policy to hold reserves of approximately £6000. This represents approximately two months' expenditure.

**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) 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.

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

Approved by the Trustees and signed on their behalf by

Trustee

Date : 10/11/26

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

**Receipts and Payments Accounts at 31st December 2025**

| | Unrestricted | Restricted | 2025 | 2024 |
|---|---|---|---|---|
| **Receipts** | £ | £ | £ | £ |
| Voluntary/unrestricted income | 35,630 | | 35,721 | 16,613 |
| Annexe Funding | | 107,507 | 107,507 | 57,303 |
| Central fabric fund | | | | 200 |
| Kilbrandon windows fund | | | | 73 |
| Legacies | | | | 27,000 |
| Activities generating funds | | | | 200 |
| Receipts from charitable activities | 91 | | | 1,311 |
| **Total income** | 35,721 | 107,507 | 143, 228 | 102,700 |

| | Unrestricted | Restricted | 2025 | 2024 |
|---|---|---|---|---|
| **Payments** | £ | £ | £ | £ |
| Annexe Construction | | 218,331 | 218,331 | |
| Charitable (non annexe) activities | 39,178 | | 39,178 | 52,659 |
| **Total payments** | **39,178** | **218,331** | **257,509** | **52,659** |
| **Net receipts/ payments** | **- £3,457** | **- £110,824** | **- £114, 281** | **50,041** |
| **Transfers** | | | | - |
| **Surplus/deficit for year** | **- £3,457** | **- £110,824** | **- £114,281** | **50,041** |

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

**Statement of Balances At 31 December 2025**

| Bank and Deposit Balances | Unrestricted Funds | Restricted Funds | Total 2025 | Total 2024 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Bank and Deposit balances brought forward | 35,721 | 107,507 | 143,228 | 117,181 |
| Surplus/(deficit) | -3,457 | -110,824 | -114,281 | 50,042 |
| **Bank Balances c/f** | **32,264** | **-3,317** | **28,947** | **167,223** |

The accounts were approved by the Kirk Session on 25/10/26.

For and on behalf of the Kirk Session

Session Clerk

Treasurer
(Interim)

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

**Notes to the accounts**

**1. Trustee remuneration and expenses** – The minister is a Trustee. Expenses reimbursed directly to Trudi Newton (Minister) total £1175.47.

**2. Movement in Funds**

| | As at January 2025 | Receipts | Payments | Transfers | As at December 2025 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| **General Funds** | 37,551 | 37,721 | 39,178 | - | 34,094 |
| **Restricted Funds** | 129,671 | 107,507 | 218,331 | - | 18,847 |
| **Total Funds** | **167,222** | **143,228** | **257,509** | | **52,941** |

**3a Analysis of Voluntary Income**

| | Unrestricted funds | Restricted funds | 2025 total | 2024 total |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| Freewill & Open Plate | 7618 | - | 7618 | 6,943 |
| Fair Trade | 272 | - | 272 | 304 |
| Gift Aided | 10,605 | - | 10,605 | 8,286 |
| Donations | 301 | 107,507 | 107,808 | 58,383 |
| **Total** | **18,796** | **107,507** | **126,303** | **73,916** |

**3b. Activities for Generating Funds**

| | | | | |
|---|---|---|---|---|
| Ethical Trade | - | - | - | - |
| Sale of tea towels | | - | | 200 |
| **Total** | | **-** | | **200** |

The restricted funds consist of cash deposits held in the Netherlorn current account, which are to be used for the construction of an annexe at the Kilmelford church building.

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

**4. Analysis of payments**

| | Unrestricted Funds £ | Restricted Funds £ | 2025 Total £ | 2024 Total £ |
|---|---|---|---|---|
| **Charitable Activities** | | | | |
| Annexe Construction | - | 218,331 | 218,331 | ,6,659 |
| Fabric Repairs | 637 | | 637 | 1,811 |
| Insurance & Fire Inspection | 3,679 | - | 3,679 | 3,804 |
| Giving to Grow | 15,413 | - | 15,413 | 13,960 |
| Minister expenses (incl manse expenses) | 5,017 | - | 5,018 | 11,112 |
| Ministry Expenses (building hire, misc, and and outreach) | 4,023 | - | 4,023 | 4,260 |
| Misc/Sundry | 17 | - | | 350 |
| Presbytery Dues | - | - | - | 626 |
| Pulpit Supply | 1,691 | - | 1,691 | 200 |
| Internet | 325 | - | 325 | 523 |
| Water Supply | - | - | - | 94 |
| Electricity Supply | 8,326 | - | 8,326 | 8,626 |
| Youth Activities | 50 | - | 50 | 634 |
| | 39,178 | 218,331 | 257,509 | 52,659 |

# 5. 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. As of 2025 the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

The figures shown of £5,017 for Minister Expenses (Table 4 Analysis of Payments) covers such items as council tax on manse, telephone costs, and internet provision

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2025 - 31st December 2025

APPENDIX

## FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

| | 2025 | 2024 |
|---|---|---|
| **CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT** Credit Balance at 31st December | £128,090 | 185,341.29 |
| **CONSOLIDATED FABRIC FUND REVENUE ACCOUNT** Credit Balance at 31st December | £30,524 | 35,224.47 |