

Culloden and Ardersier Church of Scotland

Scotland · Charity number SC000662

Details

Status Active

Legal form Unincorporated association

Part of The Church of Scotland (SC011353)

Registered 1977-11-01

Register [View on the OSCR register](#)

Contact

Address The Church Office
The Barn Church of Scotland
Culloden House Avenue
Culloden
Inverness
IV2 7AB

Website www.churchofscotland.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are a branch of the Church of Scotland and as a Charity we exist to glorify God and work for the advancement of Christ's Kingdom throughout the world. As a Parish Church we provide Sunday Services for members and the wider community and all our activities are aimed at fostering caring evangelism to meet local needs with a special focus on the poorest and most marginalised

Beneficiaries: 'Children or young people', 'Older People', 'People with disabilities or health problems', 'People with a particular ethnic or racial origin', 'Other defined groups', 'No specific group, or for the benefit of the community', 'Other charities or voluntary bodies'

Objectives: The advancement of religion

Geography

- **Main operating location:** City of Edinburgh
- **Geographical spread:** Scotland and other parts of the UK

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£0	£0	-	2
2024-12-31	£119,997	£169,209	-	2
2023-12-31	£186,694	£238,478	-	2
2022-12-31	£143,069	£94,079	-	2
2021-12-31	£95,559	£82,654	-	2
2020-12-31	£130,002	£123,978	-	2

Accounts

The Church of Scotland

Culloden and Ardersier Church of Scotland

CONGREGATIONAL ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Congregation No. 372166

Scottish Charity No. SC000662

Receipts & Payments Accounts

Trustees' Annual Report - year ended 31 December 2024

The Trustees present the annual report and accounts for Culloden and Ardersier Church of Scotland, for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name : Culloden and Ardersier Church of Scotland
Charity Registration No. : SC000662
Congregation Reference No. : 372166
Contact Address : The Church Office
The Barn, Church of Scotland,
Culloden House Avenue
Culloden
Inverness
IV2 7AB

Trustees

Minister :

Church (Kirk) Session Current /Active Members at 31 December 2024 :-

Session Clerk :

Session Members :
(active at year end)

Property Conveners

Church Treasurer

Note :

**The Treasurer is not a Session Member but considered as a Trustee due to active involvement in the day to day business operation.*

Reference and Administrative Information (cont.)

Principal Office Bearers at year end :-

Minister

Session Clerk

Mission Dev Assistant

Property Conveners

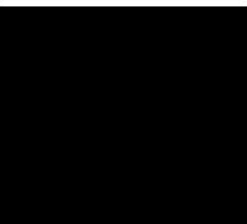
Safe Guarding Officers

Treasurer

Church Manager (Barn)

Local Mission Church Leadership :

Independent Examiner :-



Bankers :-

The Royal Bank of Scotland plc

Website :-

www.barnchurch.org.uk

Site Locations :

The Barn, Church of Scotland, Culloden House Avenue, Culloden, Inverness, Highland, IV2 7AB.
Ardersier Parish Church of Scotland, 50 High Street, Ardersier, Inverness, Highland, IV2 7QE.

Trustees' Annual Report Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Unitary Board are the Charity Trustees. The Unitary Board is made up of The Minister and Kirk Session members (who 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) and in addition the Kirk Session have invited individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to work with them as members of the Unitary Board.

Organisational Structure

The Unitary Board is chaired by the Minister and meets a minimum of six times in a year. There are a number of core Teams within the Board. The Kirk Session members are responsible for spiritual affairs within the Church and they also oversee & guide teams established with special responsibility for Worship; Nurture; Frontline; Property and Finance & Administration as appropriate.

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.

The Barn Church Culloden, provides Sunday worship services for members and the wider Parish population of all ages and learning abilities. Ardersier Parish Church is our Local Mission Church nurturing the local Christian community in that area. As a United Church we continue to foster caring evangelism to meet the needs of our community, with a special focus on the poorest and most marginalised.

Trustees' Annual Report (cont.) Year ended 31 December 2024

Achievements and Performance

2024 is our first full year as a United Church known as Culloden & Ardersier Church of Scotland.

Our Membership Roll as at December 2024 was 164 Members and 37 Friends.

Our in-person & virtual Sunday Morning Worship Service at the Barn Church Culloden has attendances of c70.

Our Local Mission Church (LMC) at Ardersier has c25 attending.

Some highlights from our 2024 calendar: -

- Sunday Club for Primary School young people.
- Youth Group Sundays & Pizza / SU Meetings
- Kinderland for Pre School Children.
- Boys Brigade meet weekly in our Church Premises.
- Bible Study Groups.
- Various Prayer & House Groups.
- Sunday Prayer Ministry.
- Reminiscence Groups- outings & events for our elderly.
- Sozo Healing & Deliverance Ministry.
- Monthly Exchange Hub.
- Weekly (Winter) Warm Social Hub – soup / coffee , tea, etc.
- LMC – Godly play for primary aged children
- LMC – Café Library (weekly outside summer months)
- LMC – Men's monthly Breakfast Group.
- LMC – Weekly Bible study (Oasis Group)
- LMC – Monthly Café Church (the third Sunday in the month).
- LMC – Harvest Lunch
- LMC – working to support Ardersier Youth Forum with Community styled events
- Holy Communion was held at the Worshipping Church (Barn) four times during 2024.
- Supporting our Community via our Community Fridge. This assists in reducing the amount of food waste flowing to landfill.
- Gardening Group met 4 times weekly to develop / manage our Community Garden. Food grown transfers to our Community Fridge.
- Food 4 Good – supporting those in “short-term” need in our community. This is partnered with major supermarkets and assists with carbon footprint.
- Food 4 Good 2024 Christmas Hamper Appeal – supporting c200 families.

In June 2024 we inducted our new Minister and this has reinvigorated us as we look to move forward as a united Church. We continue to remain faithful looking to adapt our Church and Ministry to meet the needs of God's people.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Financial Review

The accounts for the united Church which we are now presenting reflect 12 months trading activity at the Barn Church & Ardersier Church (the United Church known as Culloden and Ardersier Church of Scotland). The previous year data reflects 8mths Barn and only 4mths United (we united at end Aug 2023).

At the year end (31 December 2024) we held 8 active funds :-

General Fund

Total General Fund Income was c£108k. However, during the year we have received a number of "one off" income receipts which will not be repeated eg Utility refunds following Union c£4000 and redundant Equipment / flooring sales c£4450 and a one-off Presbytery Grant receipt £8310 resulting in an overall adjusted income of c£91k. which is broadly in line with 2023 adjusted income.

Total General Fund expenditure was c£123k and after adjusting a one-off expenditure of c£8k in respect of Minister Appointment Expenses our adjusted expenditure is c£115k. However, we remain mindful that during the period under review we were in a ministerial vacancy situation for c6mths for which we received the benefit of a vacancy allowance of £5069 set against our Giving to Grow 2024 requirement.

In general terms pre adjustments we have income of c£108k, expenditure of c£123k and interfund movements c£4k resulting in a deficit of c£19k. Taking account of the aforementioned one off adjustments we have net income of c£91k, expenditure of c£115k and interfund transfer receipts of £1.5k producing a trading deficit of c£22.5k.

Fabric Fund

The Fabric Fund remains to support internal and external building fabric of our Churches and Manse.

Designated other Funds (6):

Sunday Club; Kinderland; Reminiscence Group; Sozo Ministry; Garden Fund & Shoebox

All remain active areas of Church life for which we maintained individual designated Fund Accounts. Our Shoebox Fund was closed during the year.

Reserves Policy

It is the Trustees' policy to hold General Fund and Fabric Fund reserves of approximately three months General Fund (general) expenditure.

At the year end the Church held funds of £28,164 in the General Fund and £52,584 in the Fabric Fund = Total £80,748 In terms of our financial covenant here we would look to hold min £30,781 (min 3x months general fund expenditure). In Summary our financial covenant has been met.

That said the Trustee have noted the substantial trading shortfall in 2024 (which has been funded from our reserves) and the Trustees are actively looking at ways to address this.

The Church also held £9,635 in designated funds across 6 of the remaining Church Fund Groups. The Trustees consider the make-up of this sum as appropriate.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

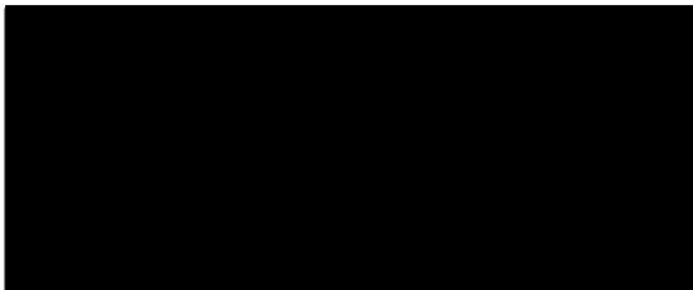
Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to :-

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on a "going concern basis" unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them 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 charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Culloden and Ardersier Church of Scotland. Charity No. SC000662

Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 16.

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) (a) to (c) 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.

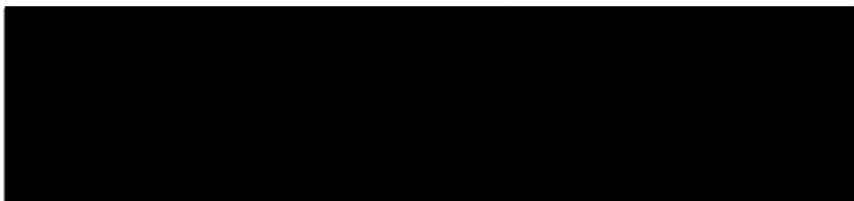
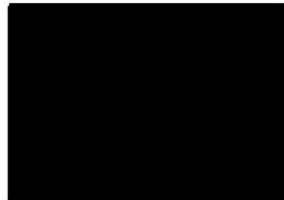
Basis of independent Examiner's statement

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 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. :-

- A. 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 8 of 2006 Accounts Regulations have not been met, or
- B. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date 16/02/2025

Culloden and Ardersier Church of Scotland
Statement of Financial Activity
For the period from 01 January 2024 to 31 December 2024

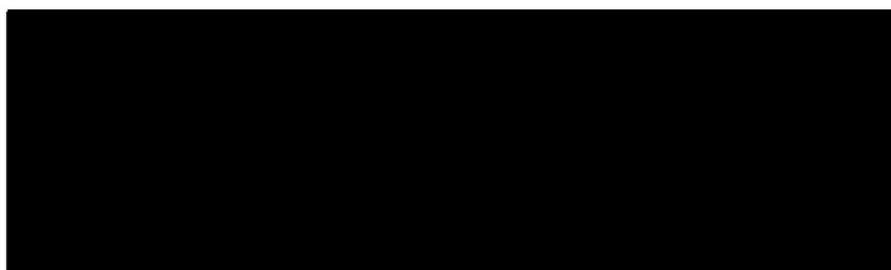
	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources						
Voluntary Income	82,724.26	1,160.00	-	-	83,884.26	85,940.27
Activities for Generating Funds	12,498.60	5,201.53	-	-	17,700.13	18,690.26
Investment Income	79.77	3,061.70	-	-	3,141.47	2,381.16
Other	12,760.00	-	-	-	12,760.00	79,599.27
Income resources from Charitable Activities	529.00	1,982.20	-	-	2,511.20	84.00
Total income	108,591.63	11,405.43	-	-	119,997.06	186,694.96
Resources used						
Local Staffing Costs	16,367.08	-	-	-	16,367.08	15,644.39
Governance Costs	-	-	-	-	-	4,454.26
Charitable Activities	106,756.93	26,452.62	-	-	133,209.55	83,474.77
Other	-	19,632.63	-	-	19,632.63	134,904.99
Total expenditure	123,124.01	46,085.25	-	-	169,209.26	238,478.41
Net income / (expenditure) resources before transfer	(14,532.38)	(34,679.82)	-	-	(49,212.20)	(51,783.45)
Transfers:						
Gross transfers between funds - in	1,500.00	5,968.59	-	-	7,468.59	38,081.19
Gross transfers between funds - out	(5,968.59)	(1,500.00)	-	-	(7,468.59)	(38,081.19)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	(19,000.97)	(30,211.23)	-	-	(49,212.20)	(51,783.45)
Reconciliation of funds						
Total funds brought forward	47,165.32	92,430.55	-	-	139,595.87	191,379.32
Total funds carried forward	28,164.35	62,219.32	-	-	90,383.67	139,595.87

Culloden and Ardersier Church of Scotland
Statement of Balances
as at 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	Total This Year	Total Last Year
Bank & Deposit Balances						
Opening Bank	41,196.73	92,430.55	0.00	0.00	133,627.28	191,379.32
Opening Investor Deposit	5968.59	0.00	0.00	0.00	5,968.59	0.00
Total Bank & Deposits	47,165.32	92,430.55	0.00	0.00	139,595.87	191,379.32
Movement in the Year						
Surplus (Deficit) Receipts over Payments	-19,000.97	-30,211.23	0.00	0.00	-49,212.20	-51,783.45
Total Surplus (Deficit) Receipts over Payments	-19,000.97	-30211.23	0.00	0.00	-49,212.20	-51,783.45
Closing Bank Balance	28,164.35	62,219.32	0.00	0.00	90,383.67	133,627.28
Closing Investor Deposit	0.00	0.00	0.00	0.00	0.00	5968.59
Total Net available Balances	28,164.35	62,219.32	0.00	0.00	90,383.67	139,595.87

The Accounts were approved by the Trustees / Unitary Board on 14 January 2025

For and on behalf of the Trustees / Unitary Board.



Culloden and Ardersier Church of Scotland. Charity No: SC000662

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified, where appropriate, to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

The accounts have been prepared on a Receipts & Payments basis as the Charity's income is less than £250,000.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity – no Restricted Funds were held by the Charity during the year.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Endowment Funds - no Endowment Funds were held by the Charity during the year.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an actual basis as the liability is incurred.

Normal repairs and maintenance are charged to the General Fund; extraordinary repairs and improvements are met from the Fabric Fund and / or by a special fund raising effort.

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

The charity has no specific tangible fixed assets having a value to the charity greater than one year.

Investments

The Charity's Church of Scotland Investor Trust instant access Deposit Account was realised during the year and the funds totalling £5968.59 were lodged into the Fabric Fund Bank Account via transfer through General Fund. There are no investments held at the year.

Taxation

Culloden and Ardersier, Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Culloden and Ardersier Church of Scotland
Analysis of Income & Expenditure
Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	Endowment	This year	Total Last year
Income						
Voluntary Income						
Ordinary Offerings	8,772.07	-	-	-	8,772.07	5,997.13
Other Offerings	-	50.00	-	-	50.00	7,090.00
FWO Scheme	59,148.15	-	-	-	59,148.15	52,992.01
Donations	1,040.00	1,110.00	-	-	2,150.00	2,273.82
Gift Aid Tax Recovered	13,764.04	-	-	-	13,764.04	17,587.31
Voluntary Income Totals	82,724.26	1,160.00	-	-	83,884.26	85,940.27
Activities for Generating Funds						
Teas & Coffees	590.00	-	-	-	590.00	729.20
Church Hall / Room Rentals	7,769.55	-	-	-	7,769.55	13,423.63
Miscellaneous Inc	3,999.32	-	-	-	3,999.32	662.58
Local Fundraising	139.73	4,150.00	-	-	4,289.73	1,163.70
Lunch Club Meals	-	-	-	-	-	1,333.80
Lunch Club Meals	-	877.62	-	-	877.62	1,325.85
Kinderland Fees	-	173.91	-	-	173.91	51.50
Barn Boxes	12,498.60	5,201.53	-	-	17,700.13	18,690.26
Activities for Generating Funds Totals	12,498.60	5,201.53	-	-	17,700.13	18,690.26
Investment Income						
Bank & Deposit Int	79.29	2,614.72	-	-	2,694.01	2,381.16
CofS Investors Trust	0.48	446.98	-	-	447.46	-
Investment Income Totals	79.77	3,061.70	-	-	3,141.47	2,381.16
Other						
Grants Received	8,310.00	-	-	-	8,310.00	26,352.00
Legacies	-	-	-	-	-	5,000.00
Union - Ardersier Church	-	-	-	-	-	29,089.50
Sale of Moveables	4,450.00	-	-	-	4,450.00	-
Union - Petty Church	-	-	-	-	-	19,157.77
Other Totals	12,760.00	-	-	-	12,760.00	79,599.27
Income resources from Charitable Activities						
Local Events	-	1,982.20	-	-	1,982.20	-
Weddings & Funerals	487.00	-	-	-	487.00	-
Life & Work Income	42.00	-	-	-	42.00	84.00
Income resources from Charitable Activities Totals	529.00	1,982.20	-	-	2,511.20	84.00
Income Grand Total	108,591.63	11,405.43	-	-	119,997.06	186,694.96

Expenditure					Total	
	General	Designated	Restricted	Endowment	This year	Last year
Local Staffing Costs						
Pulpit Supply	700.00				700.00	1240.00
Church Manager	7,857.72	-	-	-	7,857.72	7,055.36
Tax/ Ni on Local salaries	2,080.36	-	-	-	2,080.36	2,113.37
Cleaner Wages	5,729.00	-	-	-	5,729.00	5,235.66
Local Staffing Costs Totals	16,367.08	-	-	-	16,367.08	15,644.39
Governance Costs						
Professional Fees	-	-	-	-	-	4,454.26
Governance Costs Totals	-	-	-	-	-	4,454.26
Charitable Activities						
Giving to Grow	65,565.00	-	-	-	65,565.00	46,278.00
Stipend Endowment Income	(2,320.00)	-	-	-	(2,320.00)	(287.00)
Vacancy Allowance	(5,069.00)	-	-	-	(5,069.00)	(11,196.00)
Presbytery Dues	1,311.00	-	-	-	1,311.00	932.00
Ministers Travel Exps	1,207.66	-	-	-	1,207.66	240.00
Minister Business Telephone	15.00	-	-	-	15.00	-
Lunch Club Meals 2023	-	-	-	-	-	2,033.60
Events, Entertainment, Food	793.20	1,496.83	-	-	2,290.03	3,125.23
Christmas / Easter various Exps	54.99	321.53	-	-	376.52	477.27
Ardersier & Petty Giving to Grow	-	-	-	-	-	11,310.00
Stationery, Books, Toner etc	336.39	627.98	-	-	964.37	111.24
Photocopying / Equip Rentals	3,128.80	-	-	-	3,128.80	1,965.03
Church Tele / Broadband	1,212.81	-	-	-	1,212.81	638.67
Equipment Software & Other	3,981.26	1,348.99	-	-	5,330.25	3,192.94
Warm Hub	771.85	-	-	-	771.85	1,051.92
Life & Work Mag	168.00	-	-	-	168.00	-
Manse Utilities	586.15	-	-	-	586.15	3,139.71
Courses, Membership, Travel	748.18	792.76	-	-	1,540.94	135.00
Food for Good Supplies	250.00	-	-	-	250.00	-
Refuse collection	106.48	-	-	-	106.48	306.94
Miscellaneous (inc Coffee supplies etc)	691.45	500.00	-	-	1,191.45	885.20
Maint / Repairs Church	3,960.50	-	-	-	3,960.50	2,500.29
Gas	5,379.54	-	-	-	5,379.54	5,406.26
Electricity	7,045.24	-	-	-	7,045.24	4,156.84
Heating Oil Ardersier	828.27	-	-	-	828.27	729.76
Insurance - Buildings & Contents	3,729.31	-	-	-	3,729.31	3,650.36
Cleaning & Sundry Materials	891.43	-	-	-	891.43	748.68
Upkeep of Grounds	1,312.66	-	-	-	1,312.66	1,427.58
Council Tax Manse	1,486.21	-	-	-	1,486.21	292.00
Maint / Repairs Manse	277.97	9,441.07	-	-	9,719.04	143.25
Fabric Maint Church	-	11,923.46	-	-	11,923.46	-
Charitable Donations	200.00	-	-	-	200.00	-
Adopt A Child 2023	-	-	-	-	-	80.00
Minister Appointment Exps	8,106.58	-	-	-	8,106.58	-
Charitable Activities Totals	106,756.93	26,452.62	-	-	133,209.55	83,474.77
Other						
Garden Project Expenditure	-	19,632.63	-	-	19,632.63	134,904.99
Other Totals	-	19,632.63	-	-	19,632.63	134,904.99
Expenditure Grand Total	123,124.01	46,085.25	-	-	169,209.26	238,478.41

Culloden and Ardersier, Church of Scotland.– SC000662

**Fund movement summary
Selected period: 01 January 2024 to 31 December 2024**

Fund	Fund Balances Brought Forward	Receipts	Payments	Net Transfers	Fund Balances Carried forward
General Fund	47,165.32	108,591.63	123,124.01	-4,468.59	28,164.35
Fabric Fund	63,093.03	6,235.61	22,713.52	5,968.59	52,583.71
Garden Project Fund	24,359.43	2,130.00	19,632.63	-100.00	6,756.80
Sunday Club Fund	464.95	0.00	19.98	0.00	444.97
Kinderland Pre School Fund	1,323.28	877.62	137.00	-1,200.00	863.90
Shoebox Fund	500.00	0.00	500.00	0.00	0.00
Reminiscence Group Fund	2,405.24	100.00	1,674.53	-50.00	780.71
Sozo Ministry Fund	284.62	2,062.20	1,407.59	-150.00	789.23
Totals	139,595.87	119,997.06	169,209.26	0.00	90,383.67

Purpose of Unrestricted Fund. :

- General Fund used to house the general day to day business operations of the Church.

Purpose of Designated Funds. :-

- Fabric Fund - for repairs / maintenance to Church and Manse.
- Building Fund – for Church major Building Project
- Kinderland Fund - Church Pre School age Group.
- Sunday Club Fund - Church Primary School and early Secondary School age Group.
- Reminiscence Group – Church Group for elderly in the community
- Shoebox Fund – for Support of Annual Christmas Shoebox Appeal – Closed during the year.
- Sozo Ministry Fund – healing & deliverance Ministry in the highlands & Islands

Culloden and Ardersier Church of Scotland. Charity No: SC000662

Notes forming part of the financial statements
for the year ended 31 December 2024

	2024	2023
	£	£
1) Local Staff costs and numbers		
Salaries & Wage Costs	13,587	12,290
Social Security Costs	<u>2,080</u>	<u>2,113</u>
Total	<u>15,667</u>	<u>14,403</u>

The average number of local employees during the year, calculated on the basis of a FTE head count, was as follows:

	2024	2023
	Number	Number
Premises Management	1	1
Church Manager	<u>1</u>	<u>1</u>
Total	<u>2</u>	<u>2</u>

- 2) 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. For the year under review the minimum stipend was £31,642 and the maximum stipend in 5th and subsequent years of service £38,884
No employee was paid more than £60,000
- 3) **Trustee Remuneration and Related Party Transactions**
No Trustee, nor any person related to a Trustee, had any personal interest in any contract or transaction entered into by the charity during the year.
During the year the Church paid on behalf of the [REDACTED] Business Telephone costs £15 and Manse Council Tax £1486.
- 4) **Investments**
Our Church of Scotland Investor Trust instant access Deposit Account was realised during the year and the funds totalling £5968.59 were lodged into the Fabric Fund bank Account via transfer through General Fund. There are no investments held at the year.
- 5) **Sale of Movable Assets**
During the year various unused and surplus to requirement moveable assets were sold generating "one off" income of £4450 The main asset was old flooring from Barn Church.
- 6) **Third Party collections – Not Part of our Accounts**
Donations during the year were invited to be made direct to our elected Charities and as such we have limited visibility on the level of funds raised. However, during the year we passed over : £135 to Adopt A Child, £200 Street Pastors, £240 Blythswood Care. Our LMC also supported : Christian Aid (Soup & Sweet lunch at LMC) £509: MacMillan Cancer Support (Coffee Morning) c£800 and Adopt A Child £197. Moreover, between 3 local Churches we raised Food for Good Christmas Hamper Funds totalling £3,350.
All these funds do not form part of our trading activities and have been collected and distributed for the benefit of third parties. All funds were fully disbursed at the year end.

Culloden and Ardersier Church of Scotland. Charity No: SC000662

Notes forming part of the financial statements
for the year ended 31 December 2024(cont.)

7) Analysis of Net Assets between Funds

	Unrestricted £	Designated £	Restricted £	Total £
Fixed Assets	-	-	-	-
Investments	-	-	-	-
Current Assets	28,164	62,219	-	90,383
Current Liabilities	-	-	-	-
Net Assets at 31 December 2024	<u>28,164</u>	<u>62,219</u>	<u>-</u>	<u>90,383</u>

8) Charitable Donations

£200 was donated to the African, Caribbean, Asian and Mixed Heritage Association – Black History Month Celebrations. This was made from the General Fund during 2024.

9) Legacies

No Legacies were received during the year.

10) Grants

An unrestricted Church of Scotland Inverness Presbytery Giving to Grow Grant of £8310 was received in January 2024. This was lodged to the General Fund.