

# Laich of Moray Church of Scotland (Lossiemouth)

Scotland · Charity number SC000880

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1963-03-05
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Lynhurst James Street Lossiemouth Moray IV31 6BY
Website	<a href="http://www.stjameslossie.org.uk">www.stjameslossie.org.uk</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** The advancement of religion which as a national church it has a calling to bring the the ordinances of religion to all the people in the parish in which it sits through a territorial ministry. In particular it conducts a single diet of worship on each Sunday at 10.30am, however various groups within the church operate other events through the week, guild, bowls group, praise group, which are open to members and non members . Most summers a summer mission is run allowing children to hear the good news through a week of morning activities.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Moray
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£80,269	£87,604	-	0
2023-12-31	£58,626	£54,819	-	0
2022-12-31	£56,333	£52,848	-	0
2021-12-31	£49,730	£42,764	-	0
2020-12-31	£49,468	£52,953	-	0

**Laich of Moray Church of Scotland (Lossiemouth)**

Scotland - Charity number SC000880

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# Accounts

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**Lossiemouth**  
**Church of Scotland**



**RECEIPTS AND PAYMENTS ACCOUNTS 2024**

**Congregation No: 311919**

**Charity no: SC000880**

SC000880 2024

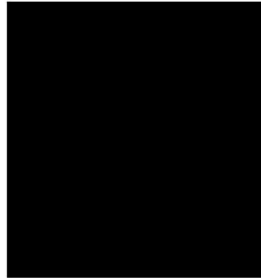
## Reference and Administrative Information

Charity Name: Lossiemouth Church of Scotland

Charity Registration Number: SC000880

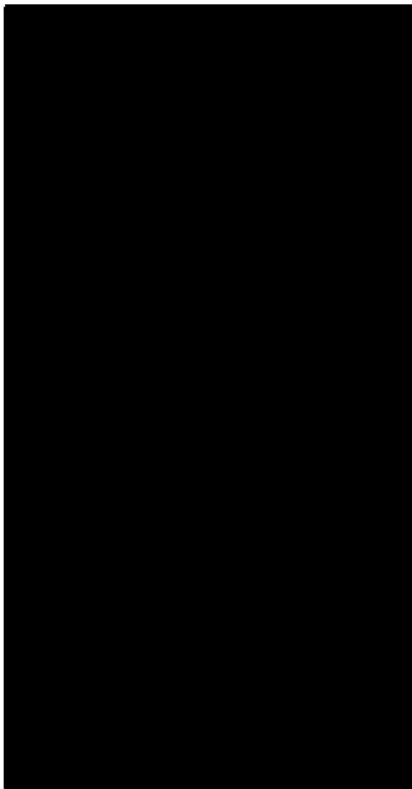
Congregation Reference No: 311919

Contact Address:



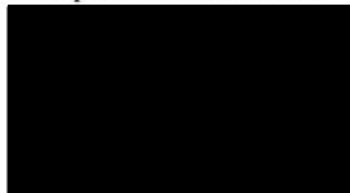
**Trustees**

**Kirk Session**





**Independent Examiner**



**Bankers**

Bank of Scotland  
90 High Street  
Elgin  
Moray  
IV30 1BJ

# **Trustees' Annual Report**

## **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 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. Until 31 December 2023, the congregation also had a Congregational Board, whose members were also charity trustees. On unification, the Unitary Constitution was adopted, and as a result the Congregational Board fell into abeyance, and the members of the board at that time no longer remained as trustees.

### **Organisational Structure**

The Kirk Session which meets six times a year is responsible for spiritual affairs within the church. Meetings continued regularly in 2024. From 1 January 2024 with the union of St James' Church and St Gerardine's High Church in Lossiemouth, the Unitary Constitution was adopted, which meant that the Congregational Board fell into abeyance and the unified church will be run by the Kirk Session and designated committees. The designated committees set up in the united church covered 5 areas; Worship, Nurture, Outreach, Finance and Property and lastly Communication and Social.

### **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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond. Lossiemouth Church of Scotland offers a single diet of Sunday worship at 10.30am. During the 10.30am service, the children of the church attend the weekly Sunday School. The Guild meets on alternate Mondays from September through to March. The Church has a Praise Group who lead Praise Concerts usually twice in the year. Members of the church also run a Bowls group in the Church Hall on Friday afternoons, welcoming both members of the church and visitors. During 2021 and 2022 a new Presbytery plan was developed with the outcome in Lossiemouth being that the two congregations of St James' and St Gerardine's High united using the buildings of St James'. This part of the plan came into fruition on 1 January 2024, and the united church is known as Lossiemouth Church of Scotland.

## **Trustees' Annual Report (cont)**

**Year ended 31 December 2024**

### **Achievements and Performance**

This was the first year of the united Church, and the two old congregations have united together with great purpose and desire to make the union a success. The numbers attending weekly service in the old St James' building have grown by 50% over the previous year and members of both the old congregations gladly fulfill the roles and tasks of the united church. This is very encouraging for the future development. There are plans to develop the church site, however these need to be held back until the St Geradine's building is sold to release funds for any development. All the church groups flourished during the year, and a new group was set up, the Sewing Group. This means the church hall is used by groups every day of the week, hence bringing the church itself more into the community. Finally, the church held a week long summer holiday club for the young people of the town during July. The success of it encourages us to consider holding a similar such club in the summer of 2025.

### **Financial Review**

The principle source of the church income is the weekly congregation offering which increased by 40% (approximately £18,000) over St James' Church in 2023 due to the union of the churches. However due to the way that 121 George Street calculate its requirements (basically based on income 2 years previously), the requirements from 121 George Street rose by 82% (approximately £20,000). Other expenditure rose as well, in particular heat and light, as due to problems with the meter (which the electricity board acknowledge but have not yet fixed) all bills are paid on estimates, which we believe they have considerably over estimated. During the year we have also refurbished all the toilets within the building costing over £11,000. We also needed to pay the local tradesmen for work they had carried out for St Gerardine's High Church before its closure. On closure St Gerardine's High had no money left with which to pay them. In total, the unrestricted funds showed a deficit of £7,602 in 2024 (2023 surplus of £3,437) whilst the restricted funds had a 2024 surplus of £267 (2023 £370). In total the church showed a 2024 deficit of £7,335 (2023 surplus £3,807). With requirements from 121 George Street increasing for 2025 by a further £8,000, the financial position is very likely to worsen in 2025.

### **Reserves Policy**

It has been the Trustees' policy to hold reserves of approximately four months expenditure including designated funds. These were mostly held in the JA Scott Fund, which though not restricted, had a twofold purpose. Firstly some of these funds may be transferred to the General Fund when required in the early part of the year when the larger portion of the Church's expenditure is made, and secondly, the interest from this account can be transferred to the Church's fabric fund for repair, maintenance and development of the Church properties. At the year end the Church held unrestricted cash funds of £46,152. Of this amount £16,686 is held in the Fabric Fund, which allows the Church a degree of comfort should any unforeseen repairs be required, but also allows us to improve and enhance the buildings of the Church for all its users.

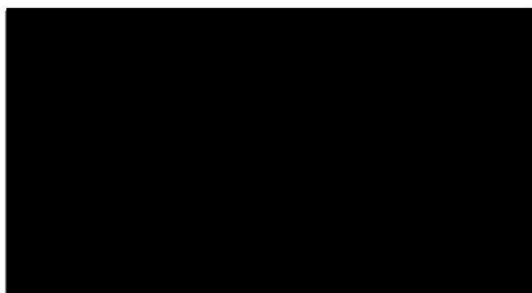
The Church also held £1,839 of restricted funds which have been provided for the purposes specified in Note 2.

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

**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) Regulations 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.

Approved by the Trustees and signed on their behalf,



**Date: 30 January 2025**

**St James Church of Scotland, Lossiemouth**

**SC 000880**

**Report of the Independent Examiner**

**Independent Examiner's Report to the Trustees of Lossiemouth Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2024 which are set on pages 7 to 11.

**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 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.

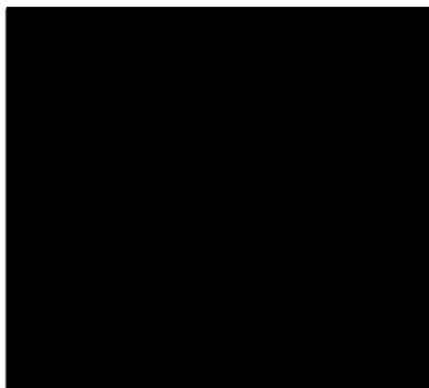
**Basis of independent examiner's statement**

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 seeking 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 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



Date February 20, 2025

**Lossiemouth Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

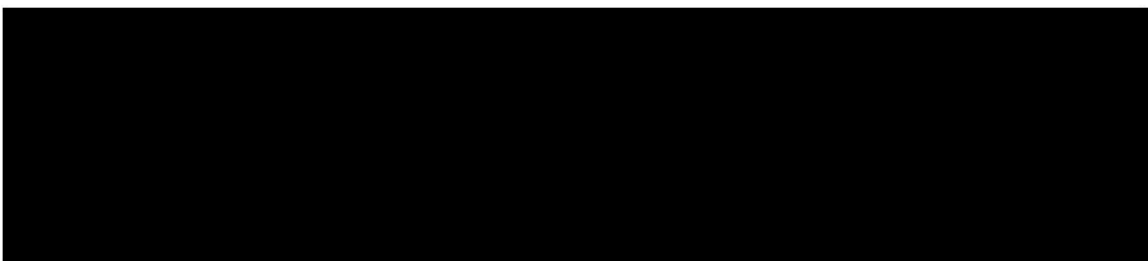
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	<b>3</b>	60,612	2,631	0	63,243	45,207
Legacies		0	0	0	0	0
Activities for Generating Funds		1,455	0	0	1,455	635
Bank & Deposit interest		439	3	0	442	282
Investment income		0	0	0	0	0
		<u>62,506</u>	<u>2,634</u>	<u>0</u>	<u>65,140</u>	<u>46,124</u>
Rental of premises		11,774	0	0	11,774	10,923
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	0	0	0	0
Receipts from General Trustees		0	0	0	0	0
Other Receipts		3,355	0	0	3,355	1,579
		<u>77,635</u>	<u>2,634</u>	<u>0</u>	<u>80,269</u>	<u>58,626</u>
<b><u>Payments</u></b>	<b>4</b>					
Costs of generating funds		450	0	0	450	450
Charitable activities		85,487	1,667	0	87,154	54,219
Governance costs		0	0	0	0	150
		<u>85,937</u>	<u>1,667</u>	<u>0</u>	<u>87,604</u>	<u>52,848</u>
<b>Surplus/(Deficit) of Receipts over Payments for the year before transfers</b>		<b>(8,302)</b>	<b>967</b>	<b>0</b>	<b>(7,335)</b>	<b>3,807</b>
Transfers		700	(700)	0	0	0
<b>Surplus/(Deficit) of Receipts over Payments for the year</b>		<b><u>(7,602)</u></b>	<b><u>267</u></b>	<b><u>0</u></b>	<b><u>(7,335)</u></b>	<b><u>3,807</u></b>

**Lossiemouth Church of Scotland**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	53,754	1,572	0	55,326	51,519
<b>Movement in year:</b>					
Surplus/(Deficit) of Receipts over Payments for the year	(7602)	267	0	(7335)	3,807
Bank & deposit balances carried forward	46,152	1,839	0	47,991	55,326
<b><u>Investments at market value</u></b> (cost £ 2,017)	3,353	0	0	3,353	0
<b><u>Assets</u></b>					
	0	0	0	0	0
<b><u>Liabilities</u></b>					
	0	0	0	0	0

The accounts were approved by the Kirk Session on 30 January 2025

For and on behalf of the Kirk Session



## St James' Church of Scotland, Lossiemouth

### Statement of Balances

#### Notes to the Accounts

#### 1. Trustee Remuneration and Related Party Transactions

Mrs Rosemary Anderson, a member of the Kirk session, was paid as deputy organist £300 (2023: £550). Mrs Katherine Robertson, a member of the Kirk Session was paid as organist £2,500 (2023: £2,200).

No other trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

#### 2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	22,253	8,814	(14,381)		16,686
Designated Cash Flow (JA Scott) Fund	18,207	439			18,646
Designated Window (Sutherland) Fund	460				460
Designated Bible (Rev Cordiner) Fund	537				537
General Fund	12,297	68,382	(71,556)	700	9,823
	<u>53,754</u>	<u>77,635</u>	<u>(85,937)</u>	<u>700</u>	<u>46,152</u>
<b>Restricted funds</b>					
Guild	1,167	2,631	(1,617)	(700)	1,481
Good News Club	216	3	(50)		169
Midweek Fellowship	189				189
	<u>1,572</u>	<u>2,634</u>	<u>(1,667)</u>	<u>(700)</u>	<u>1,839</u>
<b>Endowment funds</b>					
	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total funds</b>	<u>55,326</u>	<u>80,269</u>	<u>(87,604)</u>	<u>0</u>	<u>47,991</u>

#### Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

CashFlow (JA Scott) Fund: The Trustees have set aside reserve funds for cash flow and Providing income to the Fabric fund.

Window (Sutherland) Fund: The Trustees have set aside funds for any repairs to the Stained Glass windows

Bible (Rev Cordiner) Fund: The Trustees have set aside funds for the purchase of bibles.

#### Purposes of Restricted Funds

Guild Fund: This fund is to support the activities of the Guild

Good News Club Fund: This supports activities of the Good News Club (Sunday School)

Midweek Fellowship: Monies collected in this fund are distributed to the church and other charities.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	8,071	0	0	8,071	5,713
Gift Aid Donations	27,836	0	0	27,836	26,027
Gift Days	7,273	0	0	7,273	625
Tax Recovered on Gift Aid Donations	6,959	0	0	6,959	6,663
Ordinary Offerings (Open Plate)	8,473	0	0	8,473	2,987
Other Offerings, Donations etc	2,000	2,631	0	4,631	3,192
	<u>60,612</u>	<u>2,631</u>	<u>0</u>	<u>63,243</u>	<u>45,207</u>

#### 4. Analysis of Payments

##### Costs of generating funds

Investment Managers' fees	0	0	0	0	0
Offering envelopes	450	0	0	450	450
	<u>450</u>	<u>0</u>	<u>0</u>	<u>450</u>	<u>450</u>

##### Charitable activities

Giving to Grow allocation	44,338	0	0	44,338	24,340
Presbytery dues	0	0	0	0	607
Minister's expenses	1,548	0	0	1,548	1,392
Pulpit supply	0	0	0	0	49
Other staffing costs	4,870	0	0	4,870	4,689
Fabric repairs & maintenance	11,893	0	0	11,893	5,667
Council Tax	2,293	0	0	2,293	1,916
Heat and light	8,871	0	0	8,871	6,484
Insurance	5,600	0	0	5,600	4,169
Payment of outstanding accounts*	2,488	0	0	2,488	0
Printing, stationery and postage	226	0	0	226	151
Other expenses	3,360	1,667	0	5,027	4,755
	<u>85,487</u>	<u>1,667</u>	<u>0</u>	<u>87,154</u>	<u>54,219</u>

\*Following closure of St Gerardine's High Church on 31 December 2023, the united congregation paid across funds to the St Gerardine's High Church bank accounts, sufficient so that the local trades people could be paid. Non local accounts were settled by the Church of Scotland head office. Due to this, there were no funds available from St Gerardine's High Church to pass on to the united Church.

##### Governance costs

Independent examiner's fees	0	0	0	0	150
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##### Other payments

Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

## 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. For the year under review the minimum stipend was £31,642 and the maximum stipend (after five years) £38,884.

	2024	2023
	£	£
<b>6. Collections for Third Parties</b>		
Poppy Scotland	112	
Lossiemouth Boys Brigade	50	
Vine Trust	50	
Home for Good	50	
Tearfund/Compassion UK	50	50
The Oaks		20
	<u>312</u>	<u>70</u>

**APPENDIX**

**FUNDS HELD ON BEHALF OF THE CONGREGATION**

**BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>0</u>	<u>0</u>
Market Value of Balances at 31 December	<u>0</u>	<u>0</u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>64.62</u>	<u>0</u>
<b><u>TEMPORARY ACCOUNT</u></b>		
Debit Balance at 31 December	<u>-7086.61</u>	<u>0</u>

*Notes*

- 1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
- 2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*
- 3. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*