

The Church of Scotland  
Strachur and Strathlachlan Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

FOR  
THE YEAR ENDED 31st DECEMBER 2024

Congregation No: 201285

Charity No: SC 001767

## Reference and Administrative Information

Charity Name: Strachur & Strathlachlan Parish Church (Church of Scotland)

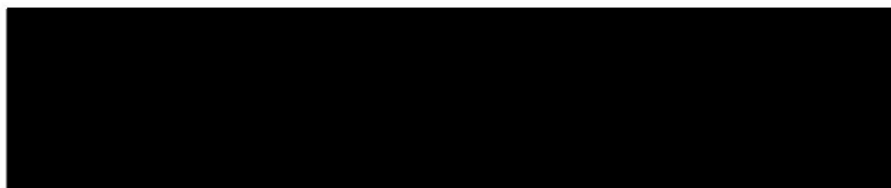
Charity Registration Number: SC001767

Congregation Reference No: 201285

Contact Address: Tigh na Criche  
Strachur  
Argyll  
PA27 8BY

### **Trustees:**

Kirk Session:



Congregational Board: N/A

### **Principal Office-bearers:**

Minister:



Session Clerk

Clerk to the Board:

N/A

Church Treasurer:



### **Independent Examiner:**



### **Bankers:**

Co-operative Bank,  
P.O. Box 250,  
Delf House,  
Southway,  
Skelmersdale  
WN8 6WT

Trustees' Annual Report  
Year ended 31<sup>st</sup> 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 Kirk Session/Congregational Board (the Session) are the charity trustees. The 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 Session shall appoint a Clerk who may or may not be a member of the Session but shall be a member of the congregation. The Session shall appoint a Treasurer who, if holding only that office, need not be a member of the Congregation. Both appointees shall hold office at the pleasure of the Session.

**Organisational Structure**

The Session may constitute committees and shall specify their remit and duties and may specify any restriction or condition on the committee which it considers appropriate. A committee may constitute sub-committees and shall specify their remit and duties and may specify any restriction or condition on the sub-committee which it considers 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.

Public worship is routinely conducted twice per week in two separate locations. Strachur Church building is made available to all members of the community for marriages and funerals, as is the one at Strathlachlan. Strachur Church is normally open during daylight hours and is also made available (as requested) to outside organisations e.g. Strachur History Society. However, due to the COVID pandemic both Church buildings were closed, unless being used for worship. The Guild meets regularly on a monthly basis at Strachur Memorial Hall, during the winter season.

The parish minister is available to all members of the community whether as individuals or in groups.

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

Achievements and Performance

The Church interacts with a variety of other charities in a number of ways. Retiring collections are a regular feature, not just at times of specific life events, the proceeds of which are disbursed to deserving causes (Pg.12). Premises for storage purposes (manse outbuildings) continue to be provided free of charge. In particular, material collected for the use of the Strachur Community Men's Shed charity is currently being stored in one area.

The Church continues to offer pastoral care as required with Strachur Church open daily to the community and visitors. A self-service '*food table*' continues to be stocked and is available to all.

As a linked charge with Lochgoilhead and Kilmorich Parish, costs are shared equally where appropriate e.g. community charge and Ministers expenses. Whilst the Minister remains domiciled at Strachur manse the linkage necessitates increased travel and provision of a system of pulpit supply. The cost of pulpit supply is initially borne by the appropriate parish and is then normally reclaimed in full through the Presbytery/Augusta Lamont bequest, however following the establishment of a new Presbytery (CEi) and resultant change in committee structures, reimbursement of travel expenses was not included for this year. Clarity on this issue is being sought by the treasurer. In some cases, those involved in pulpit supply may decide to offer their remuneration to the parish rather than retain it.

In addition to necessary maintenance, replacement of the circular stained glass window located in the west wall of Strachur Church was completed. This was made necessary following storm damage and was enabled by a successful insurance claim. £450 was paid out from the Fabric Fund.

Statistics

<u>Services Conducted</u>		<u>Congregational Roll</u>	
		Number on Roll at 1 <sup>st</sup> January 2024	88
Baptisms:	0	Removals during 2021:	
Weddings:	0	by Death	2
Funerals:	8	by Certificate	
		Otherwise	
			86
		Additions by resolution	1
		Number on Roll at 31 <sup>st</sup> December 2024	87

The Supplementary Roll now numbers zero and there are no young people under the age of 17 years associated with the Congregation.



## Financial Review

Although congregational giving including tax reclaimed on Gift Aid was down slightly to £15,354 (£15,899), this was offset by increased investment income and a donation of £1,000 from a member of the congregation. No legacy funding was received this year but the General Fund remains healthy with a working balance of £10,125 (£10,557). As previously mentioned, full reimbursement of pulpit supply costs was not possible this year with £531 being retained by the Augusta Lamont Committee. Recovery of this amount continues to be investigated by the treasurer. £3,200 (£2,067) was received and it is expected that pulpit supply will increase in 2025.

A donation of £1,500 was made to the Fabric Fund by the White Elephant Shop enabling replacement of Strachur Church front door. The fund remains in surplus. Two payments of £1,105 each were received from the Augusta Lamont Bequest into the *Faith in Cowal Fund*, this will allow for further development in 2025. A further £7,300 was also received as continued funding of the *Cowal Art Project*. This was augmented by £1,827 from the Parish, representing 20% of the overall grant and allowing the project to continue for another year. It is expected that this grant will be repeated in February 2025.

Overall expenditure during the year reduced to £34,202 (£35,512) including continuing payroll; marketing and associated costs of both the Cowal Art Project and the Faith in Cowal website, run on behalf of the Presbytery. Cowal Art Project expenditure totalled £8,416 (£7,383) with the project being extended to include Lochgoilhead. Electricity supply costs continue to increase and are kept under regular review with changes to the supplier being made when necessary. The *Giving to Grow* contribution along with *Presbytery Dues* were met in full but it is expected that these will rise appreciably next year, however the treasurer has requested recalculation of the G.t.G. contribution due to a possible error.

The General Fund experienced a budget surplus as expected although significantly less than forecast, due to lower income and higher costs than expected. This situation is not expected to change throughout the coming year therefore a General Fund Budget deficit is forecast for 2025.

### **Reserves Policy**

At year end the Church held unrestricted cash & endowment funds totalling £44,928 (£43,260) including £25,000 (£15,000) which continues to be held on interest bearing deposit with the Church of Scotland Investors Trust. £10,000 was transferred from the CO-OP current account in order to secure further interest on liquid funds.

The Church also held £12,358 (£16,378) of liquid restricted funds including £8,000 (£8,000) on deposit, which have been provided for the purposes specified in Note 2.

Beyond the liquid funds held are further amounts on Capital Account with the Church of Scotland General Trustees. These are held for contingency purposes and are detailed in Appendix 1 attached to these accounts. The market value of the investments at year end was £212,600 (£196,688).

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

Statement of Trustees' Responsibilities

The members of the Kirk Session/Congregational Board 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/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) 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,

  
Clerk to the Kirk Session/Congregational Board



Date

21st Aug 2025

## **Independent Examiner's Report to the Trustees of Strachur & Strathlachlan Parish Church \_ SC001767**

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 8 to 15.

### **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

Address:

Date ..... 21/08/2025 .....



**Strachur & Strathlachlan Parish Church**  
**Receipts and Payments Account**  
**Year ended 31st December 2024**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b>Receipts</b>	<b>Note</b>					
Donations	<b>3</b>	18,582	0		18,582	18,199
Bank & Deposit interest		779	415		1,194	835
Investment income		2,214	3,320		5,534	4,825
Activities for Generating Funds _ Net fig.		(210)			(210)	0
Legacies		0			0	10,000
Reimbursed - Pulpit Supply & Cn'cl Tax		4,488			4,488	3,247
The Guild			752		752	852
		<u>25,853</u>	<u>4,487</u>	<u>-</u>	<u>30,339</u>	<u>37,957</u>
Grants:						
Presbytery _ Alleviate Poverty		0			0	2,600
Augusta Lamont _ Cowal Art Project			7,300		7,300	0
Augusta Lamont _ Faith in Cowal Project			2,210		2,210	0
		<u>0</u>	<u>9,510</u>	<u>-</u>	<u>9,510</u>	<u>2,600</u>
<b>Total Receipts</b>		<u><u>25,853</u></u>	<u><u>13,997</u></u>	<u><u>-</u></u>	<u><u>39,849</u></u>	<u><u>40,557</u></u>
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b>Payments</b>	<b>Note</b>					
Costs of generating funds		0			0	0
Charitable activities	<b>4</b>	19,588	1,797		21,385	22,695
Fabric repairs & maintenance		2,770	45		2,815	3,485
Other payments	<b>5</b>	0	9,122		9,122	8,489
The Guild			881		881	843
		<u>22,358</u>	<u>11,844</u>	<u>-</u>	<u>34,202</u>	<u>35,512</u>
<b>Total Payments</b>		<u><u>22,358</u></u>	<u><u>11,844</u></u>	<u><u>-</u></u>	<u><u>34,202</u></u>	<u><u>35,512</u></u>
Excess of Receipts over Payments for the year before transfers		3,494	2,153	-	5,647	5,045
Transfers		(1,827)	1,827	-	0	0
<b>Excess of Receipts over Payments for the year</b>		<u><u>1,667</u></u>	<u><u>3,980</u></u>	<u><u>-</u></u>	<u><u>5,647</u></u>	<u><u>5,045</u></u>



**Strachur & Strathlachlan Parish Church**  
**Statement of Balances**  
**At 31<sup>st</sup> December 2024**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
	Note	£	£	£	£	£
<b>Bank &amp; Deposit Balances</b>						
Bank & Church of Scotland Investors Trust						
Deposit Balances at 1st Jan 2024	2	43,260	16,378	-	59,639	54,594
<b>Movement in year</b>						
Excess of Receipts over Payments for the year						
including transfers		1,667	3,980	-	5,647	5,045
Bank & Church of Scotland Investors Trust						
Deposit Balances at 31st Dec 2024		44,928	20,358	-	65,286	59,639
<b>Investments Market Value</b>						
<b>at 31st Dec 2024</b>						
Church of Scotland Income Fund		31,300	-	-	31,300	31,017
Church of Scotland Growth Fund		24,404	156,897	-	181,300	165,671
		55,703	156,897	-	212,600	196,688
<b>Total Funds</b>		<b>100,631</b>	<b>177,255</b>	<b>-</b>	<b>277,886</b>	<b>256,327</b>
<b>Assets</b>						
Gift Aid Receivable		0	-	-	0	0
<b>Liabilities</b>						
		0	0	-	0	(387)

The accounts were approved by the Kirk Session and Financial Board on 27 / 03 / 25

For and on behalf of the Kirk Session and Financial Board

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Session Clerk

Treasurer

## Strachur & Strathlachlan Parish Church

### Statement of Balances

#### Notes to the Accounts

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

During the year the Minister received reimbursement of telephone and broadband expenses totalling £472.45 plus Council Tax in respect of the Manse amounting to £2,392.69 (shared equally with linked parish - Lochgoilhead & Kilmorich). The Treasurer received £1,107.95 in respect of Pulpit Supply fees and travel expenses as a Reader.

#### 2. Movements in Funds

	At 1 <sup>st</sup> Jan				At 31 <sup>st</sup> Dec
Unrestricted funds	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
<b>Balances at Bank</b>					
General Fund	10,557	20,751	19,356	(1,827)	10,125
Reserve Fund	11,687	1,871	0	(10,000)	3,559
Fabric Fund	5,377	3,103	2,770	0	5,710
Benevolent Fund	639	128	233	0	534
	28,260	25,853	22,358	(11,827)	19,928
<b>Balances At Ch. of Sc.</b>					
<b>Investors Trust Dep't Fund</b>					
General Fund	10,000	-	-	-	10,000
Reserve Fund	5,000	-	-	10,000	15,000
	43,260	25,853	22,358	(1,827)	44,928

	At 1 <sup>st</sup> Jan				At 31 <sup>st</sup> Dec
Restricted funds	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
<b>Balance at Bank</b>					
Crawford Bequest Fund	4,238	3,735	1,841	0	6,132
Faith in Cowal Fund	2,557	2,210	706	0	4,062
Guild Fund	603	752	881	0	474
Cowal Art Project	981	7,300	8,416	1,827	1,691
	8,378	13,997	11,844	1,827	12,358
<b>Balances At Ch. of Sc.</b>					
<b>Investors Trust Dep't Fund</b>					
Crawford Bequest Fund	8,000	-	-	-	8,000
	16,378	13,997	11,844	1827	20,358

<b>Total funds</b>	59,639	39,849	34,202	0	65,286
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#### Purposes of Unrestricted Funds:

General Fund:	Funds set aside for general purposes.
Reserve Fund:	Funds set aside to be drawn down if and when required.
Fabric Fund:	Funds set aside for the maintenance of Church property.
Benevolent Fund:	Funds set aside for disbursement to individuals in case of need.

### Purposes of Restricted Funds:

Crawford Bequest Fund:	Established for the upkeep of fabric at Strathlachlan Church.
Faith in Cowal Fund	Established for the employment of worker and to develop pilgrimage.
Guild Fund	Funds to maintain operation of the Church Guild.
Cowal Art Project	Funds to maintain operation of the Art Project.

### Notes to the Accounts

(cont'd)

### 3. Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
WFO Scheme (non Gift Aid)	-			0	0
Gift Aid Donations	4,312			4,312	4,749
Ordinary Offerings (Open Plate)	6,326			6,326	7,171
Other Offerings, Donations etc	4,516	0		4,516	2,433
Tax Recovered on Gift Aid Donations	2,827			2,827	3,005
Wedding & Funeral Donations	600			600	840
	<u>18,582</u>	<u>0</u>	<u>-</u>	<u>18,582</u>	<u>18,199</u>

### Analysis of Payments \_

### 4. Charitable activities

Giving to Grow allocation	8,947			8,947	7,921
Presbytery dues	245			245	363
Voluntary Additional Stipend	0			0	0
Minister's expenses	472			472	424
Ministerial Assistance	233			233	4,542
Pulpit supply	3,527			3,527	2,067
Council Tax	2,393			2,393	2,336
Heat and light	1,180	517		1,697	1,018
Insurance	1,758	899		2,658	2,545
Life & Work Magazine _ (Net)	165			165	134
Organ & music	360	360		720	720
Printing, stationery and postage	35			35	38
Other expenses	275	20		295	588
	<u>19,588</u>	<u>1,797</u>	<u>-</u>	<u>21,385</u>	<u>22,695</u>

### Notes to the Accounts (cont'd)

### 5. Other payments

Faith in Cowal Project		706		706	1,106
Cowal Art Project		8,416		8,416	7,383
Purchase of assets	0			0	0
Purchase of investments	0			0	0
	<u>0</u>	<u>9,122</u>	<u>-</u>	<u>9,122</u>	<u>8,489</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 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 (in the 5th and subsequent years of service) was £38,884.

<b>7. Collections for Third Parties</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Christian Aid	323	406
Shelter (Scotland)	-	152
Crossreach	115	59
CoS_Nkhoma Mission	-	220
Save the Children	132	-
Al Sharooq Blind School	240	-
	<u>810</u>	<u>837</u>

In addition to the above retiring collections at church services the sum of £1,646.19 was collected during this year's Christian Aid Week in Strachur and surrounding districts.



FUNDS HELD ON BEHALF OF THE CONGREGATION  
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES  
AS AT 31<sup>st</sup> DECEMBER 2024

<u>CAPITAL ACCOUNT</u>		2024	2023
		£	£
Cost of investments held		<u>107,562</u>	<u>107,562</u>
Market value of investments held		<u>212,600</u>	<u>196,688</u>
	<u>Cost</u>	<u>Market Value</u>	
(made up of)	(at time of purchase)	2024	2023
<u>Unrestricted Funds</u>	£	£	£
Reserve Fund:			
2,028 units, Church of Scotland Investors Trust Income Fund	19,902	22,430	22,227
2,925 units, Church of Scotland Investors Trust Growth Fund	8,900	18,662	17,053
	28,802	41,091	39,280
Fabric Fund:			
802 units, Church of Scotland Investors Trust Income Fund	9,993	8,870	8,790
900 units, Church of Scotland Investors Trust Growth Fund	4,995	5,742	5,247
	14,988	14,612	14,037
Total value of unrestricted Capital Funds	43,790	55,703	53,317
<u>Restricted Funds</u>			
Crawford Bequest Fund:			
24,592 units, Church of Scotland Investors Trust Growth Fund	63,772	156,897	143,371
	<u>107,562</u>	<u>212,600</u>	<u>196,688</u>

**APPENDIX 1 (cont'd)**

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

AS AT 31st DECEMBER 2024

<u>REVENUE ACCOUNT</u>	2024	2023
	£	£
<u>Unrestricted Funds</u>		
Church of Scotland Investors Trust Deposit Fund:		
General Fund	10,000	10,000
Reserve Fund	15,000	5,000
	25,000	15,000
<u>Restricted Funds</u>		
Church of Scotland Investors Trust Deposit Fund:		
Crawford Bequest Fund	8,000	8,000
Total value of Revenue Account	<u>33,000</u>	<u>23,000</u>

FUNDS HELD ON BEHALF OF THE CONGREGATIONby THE CO-OPERATIVE BANK - SKELMERSDALEAS AT 31st DECEMBER 2024REVENUE ACCOUNT

<u>Co-Operative Bank - Account No. *****585</u>	2024	2023
	£	£
Unrestricted Funds:		
General Fund	10,125	10,557
Reserve Fund	3,559	11,687
Fabric Fund	5,710	5,377
Benevolent Fund	534	639
	<u>19,928</u>	<u>28,260</u>
Restricted Funds:		
Crawford Bequest Fund	6,132	4,238
Faith in Cowal Fund	4,062	2,557
Guild Fund	474	603
Cowal Art Project	1,691	981
	<u>12,358</u>	<u>8,378</u>
Total value of Funds held at Bank	<u><u>£32,286</u></u>	<u><u>£36,639</u></u>

# Budget

## Strachur & Strathlachlan Parish Church

## (Church of Scotland)

### GENERAL FUND BUDGET

	BUDGET	ACTUAL	BUDGET
INCOME	2025	2024	2024
Offerings:	£	£	£
WFO Offerings	-	-	-
Gift Aid Donations	4,500	4,312	4,000
Ordinary Offerings (Open Plate)	6,500	6,326	6,000
Other Offerings, Donations etc	1,500	1,888	600
Gift Aid & GASDS Tax Recovered	2,500	2,827	2,500
	15,000	15,354	13,100
Other Ordinary General Income:			
Wedding and Funeral Donations	500	600	200
Deposit Fund/Bank Interest	500	519	100
Activities for generating funds _ Net fig. as from 01/01/23	1,500	(210)	1,800
Legacies	0	0	5,000
Reimbursements – Pulpit Supply; Council Tax	5,000	4,488	3,750
	7,500	5,397	10,850
<u>Total Ordinary General Income</u>	<u>22,500</u>	<u>20,751</u>	<u>23,950</u>
EXPENDITURE	2025	2024	2024
National Ministry and Mission & Wider Work:	£	£	£
Giving to Grow	12,266	8947	7,921
Presbytery Dues	368	245	363
	12,634	9,192	8,284
Local Staffing Costs:			
Minister's Telephone and Other Expenses	100	472	400
Pulpit Supply	4,000	3,527	2,500
	4,100	3999	2,900
Building Costs:			
Manse Council Tax	2,500	2,393	2,500
Heat and Light	1,500	1,180	2,000
Insurance of Church and Manse (General and Rentokil)	2,000	1,758	1,500
Maintenance of Equipment	400	360	500
	6,400	5,691	6,500
Local Congregational Purposes:			
Printing, Stationery, Photocopying, Software, etc	50	35	6
Miscellaneous Expenses	400	439	460
	450	474	466
<u>Total Ordinary General Expenditure</u>	<u>23,584</u>	<u>19,356</u>	<u>18,150</u>
<b>SURPLUS (DEFICIT) FOR YEAR</b>	<b>-£1,084</b>	<b>£1,395</b>	<b>£5,800</b>