

**The Church of Scotland**  
**Glenorchy and Strathfillan (Church of Scotland)**

**From 1st January 2024 to 31st December 2024**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 211321**

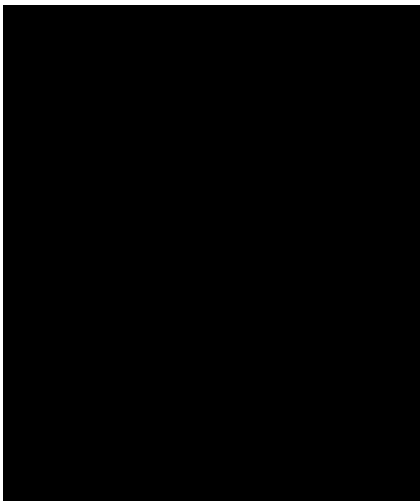
**Charity No: SC003179**

**Receipts and Payments**

## Reference and Administrative Information

Charity Name: Glenorchy and Strathfillan  
Charity Registration Number: SC003179  
Congregation Reference No: 211321  
Contact Address: 1 Arichastlich  
Glen Orchy  
Argyll  
PA33 1BD

### Trustees

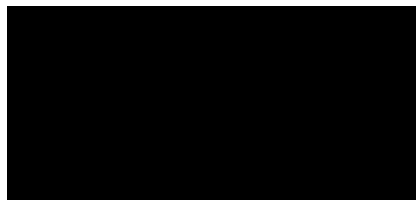


### Principal Office-bearers

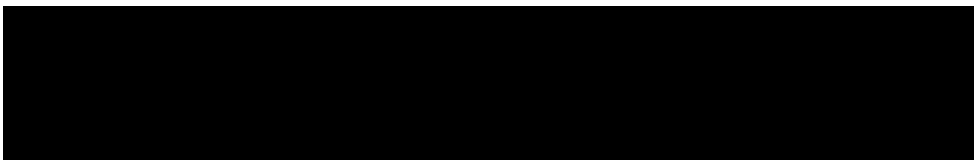
Interim Moderator:

Session Clerk

Church Treasurer:



### Independent Examiner



### Bankers

Royal Bank of Scotland,  
Paisley Chief Office (A) Branch  
1 Moncrieff Street  
Paisley PA3 2AW

# **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 (quoad omnia 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 would be a member of the Kirk session, is elected by the congregation and inducted by Presbytery.

#### **Organisational Structure**

The Kirk Session is chaired by the Interim Moderator and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the church.

#### **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.

*Our united parish of Glenorchy and Strathfillan covers a widespread area including the villages of Crianlarich, Tyndrum, Bridge of Orchy, Dalmally, Lochawe, Portsonachan and many outlying farms. The services of Worship take place in Glenorchy Church on the first Sunday of each month and in Bridge of Orchy Kirk on the second Sunday of each month. Occasionally services are held in Crianlarich Hall. The unanimous decision was taken to close Crianlarich Church, and put it up for sale.*

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

**Year ended 31 December 2024**

### **Achievements and Performance**

*We have good connections with various organisations including interdenominational activities with Craig Lodge and the local Primary Schools. The MacGregor Society have positioned their Historical Artifacts in Glenorchy Church, which are attracting many visitors. Our Worship Team has expanded and takes services every alternate month in Glenorchy Church and sometimes in Bridge of Orchy Kirk and Crianlarich Hall as Pulpit Supply continues to be challenging. The congregation numbers have steadily increased. Most employment locally is generated through tourism, agriculture, forestry and the railway. Visitors regularly attend services, particularly pilgrims and those travelling the West Highland Way. Music is provided on several instruments including the accordion. Our church buildings are available to any local groups for social and educational use. New under pew heating has been installed in Glenorchy Church.*

### **Financial Review**

*The principal source of income is the Standing Orders and also the monthly offerings. We continue to encourage Gift Aid which has shown an increase during this year. The size of the congregation is also slowly increasing. The main financial concern remains the upkeep of the fabric of the 2 remaining churches.*

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately two year's expenditure. Having united our two parishes, we are erring on the side of caution until the running costs become clearer. At the year end the parish held unrestricted Current Account funds of £43,291. £25,000 of this is a late restricted donation, which will be transferred to the Donald Buchanan Bequest in January 2025. The Church of Scotland holds the following Funds on our behalf - The General Congregational Purposes Deposit Fund £37,212, and the Donald Buchanan Bequest Deposit Fund £43,105. There is also an Income Fund, The Campbell Whitehouse Bequest which pays a dividend directly into the Current Account twice a year.

## **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,

**Session Clerk**



**Date ....** 25/03/2025

## **Independent Examiner's Report to the Trustees of Glenorchy and Strathfillan Parish**

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 7 to 12.

### **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.

Name

[REDACTED]

Email:

[REDACTED]

Address:

[REDACTED]

Date 28/03/2025

**Glenorchy and Strathfillan**  
**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>	9850	25000		9850	9652
Legacies						
Bank & Deposit interest						
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		9850	25000		9850	9652
Bank Interest						70
Sale of Life & Work Magazine	<b>4</b>	168			168	
Utility Refund		206			206	
Receipts from General Trustees		13146			13146	
VAT Refund fr Listed Places Worship		2191			2191	
Other Receipts						818
Campbell Whitehouse Fund		180			180	
Cons. Fabric Revenue Acc		3023			3023	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Receipts</u></b>		<b>28764</b>	<b>25000</b>		<b>28764</b>	<b>10540</b>
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Payments</u></b>	<b>5</b>					
Costs of generating funds						
Charitable activities		23994			23994	16007
Governance costs						
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Payments</u></b>		<b>23994</b>			<b>23994</b>	<b>16007</b>
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>4770</b>				
			25000		<b>4770</b>	<b>-5467</b>
<b>Transfers</b>						
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Excess of Receipts over Payments for the year</b>		<b>4770</b>			<b>4770</b>	<b>-5467</b>
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

**Glenorchy and Strathfillan**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2024	2024	2024	2024	2023
Note	£	£	£	£	£
<b><u>Bank &amp; Deposit Balances at January 1st</u></b>					
RBS Bank Current Account	13,521			13,521	18,988
 <b>Movement in year:</b>					
Excess of Receipts over Payments for the year	4770	25000		29770	-5467
 <b>Bank &amp; deposit balances carried forward</b>	<u>18,291</u>	<u>25000</u>		<u>43,291</u>	<u>13,521</u>
 <b><u>Investments at market value</u></b>					
<b><u>As at 31st December 2024</u></b>					
<b><u>Gen. Cong. Purposes Fund</u></b>	37212			37212	20989
<b><u>Kirk Session Fund</u></b>	0			0	14374
<b><u>Donald Buchanan Bequest</u></b>		43105		43105	40964
 <b><u>Assets</u></b>					
Gift Aid Receivable	<u>1200</u>				<u>800</u>
 <b><u>Liabilities</u></b>					
Cost of repair not yet billed					

The accounts were approved by the Kirk Session on 25/03/25.

For and on behalf of the Kirk Session

— [REDACTED]

[REDACTED]



**Glenorchy and Strathfillan**

**Statement of Balances**

**Notes to the Accounts**

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

During the year 2024 no trustee received any remuneration or reimbursement and the Interim Moderator received no reimbursement of expenses.

**2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
Current Account	13521	53764	23994		43291
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	13521	53764	23994		43291
<b>Restricted funds</b>					
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Endowment funds</b>					
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Total funds</b>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	13521	53764	23994		43291
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Purposes of Restricted Funds

Donald Buchanan bequest is to be used for Glenorchy Church

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
Gift Aid Donations	3873			3873	3206
Tax Recovered on Gift Aid Donations	1791			1791	734
Ordinary Offerings (Open Plate)	3099			3099	4763
Activities fr Generating Funds	505			505	
Other Offerings, Donations etc	582	25000		25582	669
	<u>9850</u>	<u>25000</u>		<u>34850</u>	<u>9372</u>
<b>4. Analysis of Other Income</b>					
Life and Work Donations	168			168	84
Insurance Refund					221
CampbellWhiteHouseFund	180			180	150
Receipts from General Trustees	13146			13146	
Receipt from Cons. Fabric Revenue	3023			3023	
Transfr Acc. 00364798 (Closed)					168
Utility Refunds/Insurance Claim	206			206	195
Bank Interest					70
VAT Tax Recovered	2191			2191	
	<u>28764</u>	<u>25000</u>		<u>53764</u>	<u>10260</u>
<b>5. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes					
<b>Charitable activities</b>					
Giving to Grow	1376			1376	0
Presbytery dues	150			150	213
Minister's expenses					12
Pulpit supply	2012			2012	2559
Fabric repairs & maintenance	14646			14646	6599
Hall Hire	62			62	36
Heat and light	1125			1125	1362
Life & Work Magazine	168			168	84
Insurance	2993			2993	2994
Other building costs	369			369	126
Church office expenses	14			14	85
Organ & music	725			725	775
Printing, stationery and postage	295			295	71
Other expenses	52			52	811
Charitable Distribution	0			0	280
Bank Charges	7			7	
	<u>23994</u>			<u>23994</u>	<u>16007</u>
<b>Governance costs</b>					
Independent examiner's fees					
<b>Other payments</b>					
Purchase of investments					



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 Stipend in the 5th Year and susequent years of service is £38,884.

7. Collections for Third Parties

	2024	2023
	£	£
Ukraine RED CROSS	215	
WaterAid		280
	<u>215</u>	<u>280</u>

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

#### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances	137,426.59	86,349.64
Credit Balances held at 31 December at cost	<u>                    </u>	<u>51,076.95</u>
Property Costs	<u>-13,146.24</u>	<u>                    </u>
Credit Balances held at 31 December at cost	<u>124,280.35</u>	<u>                    </u>
Market Value of Balances at 31 December	<u>£124,280.35</u>	<u>£137,426.59</u>
 <b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>12,175.00</u>	<u>8,320.39</u>
 <b><u>TEMPORARY ACCOUNT</u></b>		
Debit Balance at 31 December	<u>2987.00</u>	<u>291.12</u>