

Scottish charity No. SC004472

Congregation No. 392205

BLACK ISLE EAST CHURCH OF SCOTLAND

TRUSTEES' REPORT AND ACCOUNTS

Year ended 31 December 2024

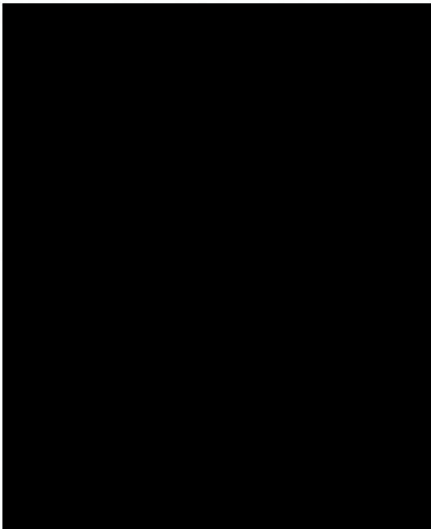
BLACK ISLE EAST CHURCH OF SCOTLAND

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity name: Black Isle East Church of Scotland

Charity registration number: SC004472

Trustees at 31 December 2024:



Minister:




Contact address:

Loch Skerrow, Wester Balmungie, Rosemarkie, Fortrose IV10 8SL

Session Clerk and Treasurer



Independent Examiner:  Mann Judd Gordon Ltd
26 Lewis Street, Stornoway, Isle of Lewis HS1 2JF

Bankers: Bank of Scotland, Inverness City

BLACK ISLE EAST CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES

Year ended 31 December 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

OBJECTIVES

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.

Black Isle East was formed by the union on 1 January 2024 of the former congregations of Fortrose & Rosemarkie, Avoch and Cromarty.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document: The church is administered in accordance with the terms of the Church of Scotland's Unitary 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.

Organizational structure: The Kirk Session meets as required throughout the year, normally on a bimonthly basis.

ACTIVITIES AND ACHIEVEMENTS

New Presbytery - Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides

Wider changes in the church have resulted in the creation of a new larger presbytery: Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides. Our new church union Black Isle East Church of Scotland, from January 2024, will now find its home within this structure with two neighbours in the wider Black Isle: Culbokie and Munlochy Church of Scotland based at Culbokie and Urray and Kilchrist Church of Scotland based at Muir of Ord.

The Minister, [REDACTED], stepped down from the Mission Planning committee as Convener at the end of 2023 after the approval of the Mission Plan by a huge majority of the legacy Presbytery of Ross in February 2023 and after successfully lodging the first annual evaluation (in December 2023). The latter was approved by the Faith Action Leadership Programme Team in early 2024. The former Vice-Convener of Mission Planning in the legacy Presbytery of Ross, [REDACTED] has become Mission Planning Convener for the new larger Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides and we wish her well in this extremely onerous role.

Following his responsibilities in being Tutor for the Presbytery level "Leading Worship" Evening Class (for the Presbyteries of Inverness and Ross) under the auspices of [REDACTED], Principal of the Highland Theological College (HTC), University of the Highlands and Islands (UHI), the Minister [REDACTED] remains in contact with the Training and Ministry Team of CEI and HTC/UHI, and a Presbytery Level Class is likely to start next year in 2025 for CEI with discussions ongoing. Dr. Beattie remains active in co-leading a Module "Understanding Worship and the Sacraments" which is part of the BA degree programme in Theology at HTC (UHI) and is regularly attended by Church of Scotland and other ministry candidates in Scotland – this has now become a course delivered annually, not just once every two years. Two elders in Black Isle East, [REDACTED] successfully completed the "Leading Worship" Evening Class (including external accreditation by representatives of the Presbytery) and have been involved regularly in 2024, sharing in worship, and leading worship from time to time, including during Advent and Passiontide Services and leading monthly services at the local Care Home.

The new Presbytery has notionally created four smaller much-needed Mission Districts within CEI – 1. Skye & Outer Hebrides, 2. Northern Counties, 3. Great Glen to Strathspey and 4. Argyll & Lochaber – but the practical implications of these new groupings are still being worked out and unfortunately do not yet shape everyday experience for ministers and congregations in the Presbytery.

New Congregation and Identity - Black Isle East Church of Scotland

Black Isle East Church of Scotland (from January 2024)

The huge changes in the Presbytery had an impact closer to home in the aftermath of the new union. Black Isle East Church of Scotland is now one united congregation for the four villages and hinterland of Avoch, Fortrose, Rosemarkie and Cromarty. This has meant a host of practical, financial and administrative adjustments. The legal and charity implications were generally resolved in the first few months; the sale of the church buildings of Avoch and Cromarty are ongoing; church life has faced many issues as a new identity and new forms of congregational life are established.

The new congregation is grateful to [REDACTED] as treasurer and session clerk, to [REDACTED] and [REDACTED] who have been session clerks in the Avoch and Cromarty congregations as well as all the other serving elders. A special thank you to [REDACTED] (from Avoch) and [REDACTED] ([REDACTED]) who continued into 2024 at the new union and transition, before stepping down during the latter part of the year.

Ministerial Duties

The minister conducts funerals in Rosemarkie Church (for those in Avoch, Fortrose, Rosemarkie and Cromarty); sometimes in Avoch Congregational Church and in the East Church at Cromarty; some services are held at the Inverness Crematorium; he offers pastoral cover for the two neighbouring ministers (mentioned above) during their times of annual leave (they offer the same for our parish).

During 2024 there were several key changes to church life:

The creation of a single Sunday Service at 10:30 a.m. in Rosemarkie Church which now attracts some 40 plus people on a typical Sunday from the four villages.

The upgrading of our musical instruments by moving the modern electronic organ with two manuals and pedal keyboard to Rosemarkie from Cromarty, now used alongside our existing electronic keyboard and removing older instruments.

The creation of new interactive discussion groups in Avoch and Cromarty the so-called “satellite villages” as promised during the creation of the Presbytery Mission Plan.

The creation of a new contemporary website for Black Isle East - <https://www.blackisleeastchurch.com/> following input from a professional graphic designer and communications expert and the creation of a suite of communication materials from letterheads and bulletins to powerpoint templates and graphics for publications all developed in line with a consistent design vision and a set of Visual Branding Guidelines.

There is an ongoing review of the Rolls of the three component congregations and the provision of Pastoral Care for the new congregation especially for those who are more frail or elderly.

Some aspects of church life have continued as before: there was a range of services during Advent-Christmas-Epiphany including special services on Christmas Eve and on Christmas Day, special services during Passiontide, and services on Harvest Sunday and on Remembrance Sunday. The end and beginning of the school year is also reflected in our Sunday Services.

Worship is geared to be accessible to all ages and a particular effort is made to include families in special services although relatively few people under age forty, or in education, attend the congregation – those who do are often grandchildren or younger relatives of congregational members.

ACHIEVEMENTS

Facilities

Further review of the church facilities, spaces and the Sanctuary have continued in line with the wider Church of Scotland discussion on “well-equipped spaces in the right places.” The audio-visual facilities are regularly used for services as well as projection software (powerpoint). In the light of the above-mentioned changes at Presbytery level, there was a major change in 2024 following the closure of the church buildings in Avoch and Cromarty and these congregations being welcomed into Rosemarkie Church which is now the sole remaining church building with the Avoch Hall also being a resource for the new congregation.

The Faith Action Programme Leadership Team and the General Trustees have mandated enhancements for the Rosemarkie building in line with their policy of “well-equipped spaces in the right places.” This process commenced in 2023 with approaches being made to a number of local architects for initial design concepts and in 2024 an ongoing process of consultation has led to the choice of HRI Munro and a set of proposed renovations that have been ratified at various levels – by the General Trustees of the Church of Scotland, by the Presbytery of CEI and are currently being examined by the Highland Council. The aim is to renovate the interior of the church for multi-purpose use and enhance the facilities beyond the sanctuary and upstairs. A bequest from a former organist of Rosemarkie Church has been of great help in this regard.

Communications

Church Communications were reviewed in 2024. In addition to the new website (regularly receiving some 50-80 ‘hits’ per month) and the suite of communications materials, we are now moving to two central publications – a Church Digest which will come out three times a year with a focus on Church matters and a Parish Newsletter delivered annually. An enhanced presence on social media, especially Facebook, is also in view. The noticeboard outside the church in Rosemarkie is regularly reviewed and kept up-to-date. We are grateful to [REDACTED] (formerly the director of “rmcreativdesign” she is now working overseas in mission with her family) for her help and vision in reviewing our communications, for her vision into the future and for ongoing support.

Mission and Life of the Church

The **Crafts Group** meet on Tuesday afternoons.

New **interactive Discussion groups** have begun in the satellite villages of **Avoch and Cromarty**. The **Explore** focus follows on from the **Christianity Explored** group from 2022; we have added another focus for 2024 – 25 with **just 10**. Both of these series use pre-prepared materials using videos, and the Bible to create a forum for discussion around a friendly welcoming environment where refreshments are served. Each year, one theme will be used in Avoch for the Autumn Series and another in Cromarty and these will reverse for the Spring Series.

A **weekly Bible Study** in **Fortrose Rosemarkie** has continued in 2024 in a member’s home and has a regular pool of people who attend.

There is a **weekly Prayer Meeting** on Thursday evenings which is conducted through ‘Zoom’.

The **“Make a Joyful Noise” (MAJN)** Music Project has gone well in 2023-24 and resumed in the autumn of 2024. This project aims to support congregational singing and playing and enhance musical capacity (individually and as a church) and give opportunities to experience a wider range of music. MAJN meets weekly for an hour in the church each Thursday.

Special Services – late afternoon meditative services were added for Passiontide on Tuesday, on Maundy Thursday with communion and on Good Friday; there were special services for Christmas Eve (Lessons and Carols), and the Christmas Day service (a family service) - both were preceded by coffee/tea and seasonal refreshments. There were also special services for the World Day of Prayer and for End of School and Back to School, in June and August 2024, respectively, as well as for Harvest Sunday and Remembrance Sunday.

Themes for Services of Sunday Worship

Themes for Sunday Worship in 2024 have included the following: Epiphany services concluded the theme: "Prepare the Way for the Coming King" with an outward focus to the nations; this was followed by studies in the early part of Mark's gospel "The Kingdom Breaks In"; a Lenten series "Learning to Put our Trust and Faith in God" drew on lectionary readings in the Psalms and Gospels; Passion Week and Easter services; this was followed by a series from Acts 14 to the beginning of Acts 15 - "Mission Takes us on a Journey." Over the summer there was a series on themes connected to ██████████ in memory of the 100th anniversary of his life as athlete and missionary to China. In the Autumn we had a series from Mark's gospel (chapters 7-10) about "Jesus' ministry beyond Galilee and towards Jerusalem"; finally we considered Prophetic voices for Advent onwards on the theme "God's Saving Purposes are Unfolding!"

Audio-Visual Materials

The minister and elders continue to encourage a range of audio-visual materials: materials have included audio clips and music videos, Bible-reading videos and interactive Bible readings (from Engage Worship) plus videos for children and young people as well as occasional missional videos. We have also included meditative activities based on texts, poems, and pictorial resources - some of which are led by members of the congregation.

The "Leading Worship" initiative has seen two of our members – ██████████ (both have completed Accreditation to Lead Worship in their local congregation in early 2024) - taking responsibility for worship in a range of situations and we are encouraged by their skills and commitment to this task. Other elders and members share in worship in a variety of roles, week-by-week. We have been very appreciative of resources from the Church of Scotland's "Weekly Worship" and the CCLI "Song Select" website which have enhanced worship during this time. The materials from "Engage Worship" have been particularly useful for our style of services although we do draw occasionally on the "Vanderbilt Common Lectionary" and resources from "New Patterns of Worship."

Age Groups and Church Life

In terms of age groups, we have encouraged younger members and families to share in some special All-Age worship services and include more use of video material as appropriate – they are mostly grandchildren and numbers are still small but they are welcomed when present and services are adjusted accordingly.

Church Music

Our organist, ██████████ is an experienced musical educator and continues to lead worship both playing and singing as the designated accompanist. As a congregation we continue to explore materials in CH4 – especially short songs and modern hymns – as well as extending our range of hymns from Mission Praise and from the CCLI collections and beyond.

The "Make A Joyful Noise" (MAJN) project is grounded in the advice and directions for music-making given by the Royal School of Church Music (RSCM) and compatible with their choral singing advice – those leading draw on the experience of RSCM. We have now worked through the first two sets of "Voice for Life" materials and have bought the third set for use in 2025. The sessions last for an hour each week with a warm-up, focus section and round-off. Music chosen reflects a range of contemporary and historical / traditional music and the group both supports congregational singing and allows for extra choral elements. An emphasis is given to strengthening musical literacy, developing confidence in reading scores and building technique in singing but done in a way to make the experience enjoyable and sustainable.

The Spring Term has a focus on Lent/Passion and Easter – supporting services in Lent, special services for Passion week and Easter Sunday; in the Summer, repertoire from the world church and occasional items by composers/songwriters known to the community included a Psalm from [REDACTED] from Singapore, a modern hymn from the eponymous songwriter “Mirjam” and a hymn from [REDACTED] and [REDACTED] the Autumn term has a focus on Advent/ Christmas music and MAJN introduced new music to Advent and Christmas services and contributed items from Christmas Sunday through Christmas Eve and Christmas day, drawing on music from CH4 and Mission Praise, modern items from CCLI and 100 Carols for Choirs. MAJN has made a significant contribution to the church’s music through the introduction of new material and the added confidence of a group which is familiar with congregational music and able to give a lead.

Specials – Summer Specials

This year we were once again able to hold “Summer Specials” – [REDACTED] led a nature walk and discussion around the churchyard with his usual flair noting the flora that thrives right next to the building. [REDACTED] session on the Arts entitled “The Arts and Poetry” – was a stimulating and beautifully illustrated personal reflection on the relationship between visual arts and poetry: the event attracted local folk and visitors – it was followed by refreshments and MAJN sang songs from Africa and Latin America.

The Creative Collective

Given the interest in music, crafts and the visual arts, we are exploring further the possibility of using creative and artistic activities to broaden the church’s engagement with the arts internally and with the community around us by forming a loose affinity of arts interests around the category of “The Creative Collective”:

- the creation of the new Website has given opportunities for displaying existing projects like the Stained Glass Panel created by Erlend Tait for the 200th anniversary of the Church Building of Rosemarkie;
- it has also encouraged the display of Christmas and Easter pictures created by youngsters attending special events;
- the Crafts group completed a key project around the 200th anniversary of the Church Building of Rosemarkie;
- the Summer Specials have an ongoing focus on the Visual Arts and three members of the church are actively involved in painting;
- there is a Knitting project envisaged for the Remembrance Season in 2025;
- the church’s repertoire of music – hymns and songs – includes two local hymns as well as music by “composers / song-writers” known to the church community.

It is hoped that occasional meetings of like-minded people can foster further development in this area under the “advocacy” of [REDACTED] with the Minister.

Looking outwards

The congregation looks outwards to help those in need where possible, in projects locally and in Scotland such as social care projects with donations to Blythwood – for a local Food Bank project and its work more generally. The congregation also encouraged members to support the Christmas appeal of Blythwood (particularly to Eastern Europe) – supporting donations of shoeboxes and by advertising this project which has significant participation from some local individuals.

Significant donations were made from congregational funds to assist with international disaster appeals, particularly in the Middle East. Appeals for donations from the congregation also raised funds for projects promoted by individual members assisting with relief of poverty. With the cessation of Traidcraft during last year, the church is encouraging the use of Fairtrade materials for its ongoing refreshments and for awareness within the congregation.

Pastoral Care

The members of the Kirk Session - the elders and minister – have maintained pastoral care for routine situations and for emergencies and bereavement. In addition, the Pastoral Care Team which was set up in 2021 with the involvement of an elder continues to make a valuable contribution to church life. They have helped with pastoral care, social outreach of various kinds hosting a couple of spring / summer events in the Avoch Church Hall open to the wider community. They also organise afternoon teas and distribute gifts in the Christmas season. Once a month, representatives of the congregation lead Sunday afternoon worship at the Eilean Dubh care home in Fortrose; this slot is shared with other local denominations ensuring that there is a weekly service of worship for the residents and their visiting families.

MINISTER

Academic connections

The parish minister remains connected in an Associate/Supervisor capacity to four tertiary institutions of theological education –

- 1) The Centre for the Study of World Christianity (CSWC)/ University of Edinburgh (Scotland);
- 2) Highland Theological College, University of the Highlands and Islands - (a local and approved Church of Scotland training centre for ministry candidates studying theology);
- 3) All Nations Christian College [validated by the Open University], (Easneye, Herts); in 2024, this involves MSc/MTh teaching on an occasional basis;
- 4) The Oxford Centre for Mission Studies (OCMS) in Oxford [validated by Middlesex University] – where he has been a Ph.D. Supervisor (project successfully completed in 2020).

This Centre is responsible for Regnum Books International which has published two volumes on the theme “Across Cultures”:

Ministry Across Cultures: Sharing the Christian Faith in Asia. (2016) edited by Warren R. Beattie

and a companion volume:

Arts Across Cultures: Reimagining the Christian Faith in Asia co-edited by [REDACTED] in the “Regnum Studies in Mission” series, published by Regnum Books International, Oxford (2022) and then by Fortress Press in the USA – the North America partner of Regnum Books International - in Minneapolis, MN (2023).

In the Autumn of 2024, the minister was invited to a study day at the University of Artois in Arras, France directed by [REDACTED] on the theme: Religions et spiritualités, marqueurs spatiaux et (re)appropriations des espaces urbains - Espaces réels *versus* espaces virtuels (Religion and Spirituality: spatial markers and the re(appropriation) of urban spaces – real spaces *versus* virtual spaces). Following the submission of his proposal he was asked to be the Plenary Speaker and delivered a presentation on the theme: « La construction de la ‘communauté’ et du ‘(g)local’ à l’ère médiatisée » (‘The construction of community and the (g)local in a mediated age’) with reference to a South Korean megachurch, its buildings and its media.

Charitable Groups

Due to his prior connections with Asia and OMF International (formerly the China Inland Mission) the Minister was involved in the Committee of the charity "Eric Liddell 100" –which celebrated the 100th anniversary of Liddell's success as a gold medallist in the Olympic Games in Paris in 1924 with a range of Cultural, Sporting and Educational aims. The Minister's role had been to encourage contact with Asian churches and Christian organisations with Asian members in the United Kingdom around these themes – these duties are now concluded.

Presbytery Connections

As noted above, the minister had been an active participant of the Presbytery of Ross and had become the Convener of the Presbytery Planning Committee for the Presbytery Planning process supervising the Presbytery Mission Plan (2022) and its acceptance and the annual evaluation (2023), a review of the Mission Plan and its implementation at the end of 2023. Both of these sets of documents and their recommendations were affirmed by the Presbytery and the wider Church of Scotland supervising committees. He was the Tutor responsible for "Leading Worship" overseen by HTC (UHI) and the Presbyteries of Inverness and Ross in 2023, continues co-leading the module on "Understanding Worship and the Sacraments" at HTC (UHI) for ministers and is willing to help with similar projects as needed into the future.

Fraternal

At a personal level, the minister is part of two local (Fortrose area and Presbytery of CEI) and one wider (former New College, University of Edinburgh divinity graduates) fraternal groups.

TRUSTEES

The trustees at the end of the financial year and at the date of signing the accounts are listed under the Reference and Information section at the beginning of this report.

The trustees of the former congregations of Avoch and Cromarty, [REDACTED] became trustees with effect from 7 February 2024. It is with sadness that the death of [REDACTED] on 19 August is recorded. [REDACTED] resigned as a trustee on 3 June. [REDACTED] served as a trustee until his resignation on 20 August.

STATEMENT ON RISK

The trustees assess the major risks to which the charity is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

FINANCIAL REVIEW

Due to the income of the charity exceeding £250,000 the accounts can no longer be prepared on a receipts and payments basis. They are now prepared on the accruals basis and comply with the Statement of Recommended Practice (SORP) for Accounting and Reporting by Charities. Accordingly the figures for 2023, which are in respect of Fortrose & Rosemarkie congregation only, have been restated on the accruals basis.

This is the first year of the union forming Black Isle East, combining the congregations of Fortrose & Rosemarkie, Avoch and Cromarty. This has resulted in a 12% increase in donated income, but the level of income is now insufficient to meet the costs of the enlarged congregation, although there is an additional source of income from the letting of the hall in Avoch. The costs of ministry and manse maintenance are no longer shared with the former linked congregation of Avoch and substantial costs are now incurred in respect of the closed church buildings at Avoch and Cromarty, principally insurance and non-domestic rates. These latter costs amounted to £13,344 in 2024 and continue into 2025 at the rate of £1,471 per month. Hopefully the disused buildings will soon be sold, agreement being reached in September to sell Avoch, but the sale has not yet been concluded. Fortrose & Rosemarkie's 'Giving to Grow' requirement in 2023 was £13,365. Black Isle East's requirement for 2024 was £24,276 and for 2025 is £31,611.

As a result the general fund recorded a deficit of £5,643 in 2024. The budgeted deficit for 2025 is £15,000 before the costs of insurance and rates on the closed churches. Fortunately the congregation has sufficient reserves to meet these deficits.

As the congregation moves forward in union, a major project to modernise Rosemarkie Church has been mandated at part of the Presbytery Plan. It is intended that this work will be undertaken during 2025. The estimated cost of the work is approximately £600,000. There are sufficient funds held to the credit of the congregation in the Consolidated Fabric Fund (see the appendix to the financial statements) and in the Angell Bequest Fund to cover these costs.

During the year the congregation received a bequest of £358,028 from the Estate of the late [REDACTED] [REDACTED] the purpose specified in her will as being for the benefit of Rosemarkie Church only.

RESERVES POLICY

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted funds of £152,962 of which £37,960 had been designated for the fabric fund. These funds are being held to be available to meet part of the cost of the mandated modernisation of Rosemarkie Church and to meet the anticipated continuing revenue deficits arising following the union.

The church also held £361,113 of restricted funds which have been provided for the purposes specified in Note 14.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

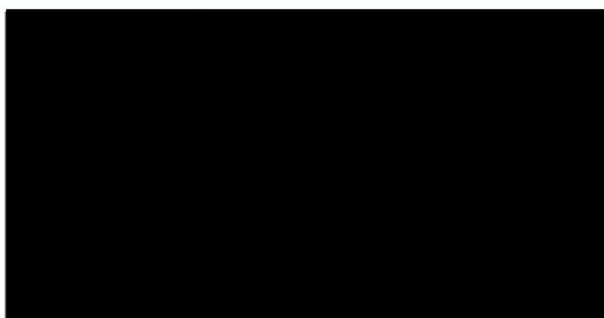
The members of the Kirk Session (the trustees) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland, the Charities and Trustee Investment (Scotland) Act 2005, Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution, requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's constitution. 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 order of the Kirk Session on 10 February 2025 and signed on its behalf by:



Independent Examiner's Report to the Trustees of Black Isle East Church of Scotland

I report on the financial statements of the charity for the year ended 31 December 2024 set out on pages 12 to 20.

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 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) (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

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 8 of the 2006 Accounts Regulations

have not been met, or

in order to enable a proper understanding of the



Chartered Accountants
26 Lewis Street
Stornoway
Isle of Lewis
HS1 2JF

8 May 2025

BLACK ISLE EAST CHURCH OF SCOTLAND
Statement of Financial Activities
Year ended 31 December 2024

Income and endowments from:

Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Permanent Endowment Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Permanent Endowment Funds 2023 £	Total 2023 £
1	35,993	359,383		395,376	31,943	4,266		36,209
2	1,100			1,100	1,150			1,150
3	4,376			4,376	618			618
4	4,175	768		4,943	3,209	500		3,709
5	23,326	1,112		24,438	16,478	3,484	10,000	29,962
	<u>68,970</u>	<u>361,263</u>		<u>430,233</u>	<u>53,398</u>	<u>8,250</u>	<u>10,000</u>	<u>71,648</u>

Expenditure on:

Raising funds	24			24	19			19
Charitable activities	82,327	4,140		86,467	44,704	4,592		49,296
Governance costs	480			480	324			324
	<u>82,831</u>	<u>4,140</u>		<u>86,971</u>	<u>45,047</u>	<u>4,592</u>		<u>49,639</u>

Net income (- expenditure) before gains on investments

Net gains on investments	-13,861	357,123	0	343,262	8,351	3,658	10,000	22,009
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Net income (- expenditure)

	<u>5,994</u>		<u>1,060</u>	<u>7,054</u>	<u>5,216</u>			<u>5,216</u>
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Transfers between funds

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Net movement in funds

	-7,867	357,123	1,060	350,316	13,567	3,658	10,000	27,225
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Funds at 31 December 2024

Total funds brought forward	160,825	3,995	10,000	174,820	147,258	337	-	147,595
	<u>152,958</u>	<u>361,118</u>	<u>11,060</u>	<u>525,136</u>	<u>160,825</u>	<u>3,995</u>	<u>10,000</u>	<u>174,820</u>

BLACK ISLE EAST CHURCH OF SCOTLAND
Balance Sheet
At 31 December 2024

	Note	Total funds 2024 £	Total funds 2023 £
Fixed assets			
Investments	9	<u>96,893</u>	<u>89,838</u>
Current assets			
Debtors	10	7,789	5,390
Cash at bank and on deposit		<u>425,228</u>	<u>80,760</u>
Total current assets		433,017	86,150
Liabilities			
Creditors falling due within one year	11	<u>4,774</u>	<u>1,168</u>
Net current assets		428,243	84,982
Net assets		<u><u>525,136</u></u>	<u><u>174,820</u></u>
The funds of the charity			
Endowment funds		11,060	10,000
Restricted income funds		361,113	3,995
Unrestricted income funds		152,963	160,825
Total charity funds	14	<u><u>525,136</u></u>	<u><u>174,820</u></u>

The accounts were approved by the Kirk Session on 10 February 2025

For and on behalf of the Kirk Session



Session Clerk and Treasurer

BLACK ISLE EAST CHURCH OF SCOTLAND

Year ended 31 December 2024

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 financial statements have been prepared on the accruals basis in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). Previous accounts have been prepared on a receipts and payments basis and the necessary adjustments have been made to the balances at 31 December 2022 resulting in the comparative figures given for the year ended 31 December 2023 being stated on the accruals basis.

Fund accounting

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.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

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.

Going concern

The Trustees consider that there are no material uncertainties about the ability of the charity to continue for the foreseeable future and therefore have adopted the going concern basis in preparing these financial statements.

BLACK ISLE EAST CHURCH OF SCOTLAND

Year ended 31 December 2024

Recognition of income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Recognition and allocation of expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, hall 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, maintenance and improvement of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Black Isle East 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 value added tax and resources expended therefore include irrecoverable input value added tax.

BLACK ISLE EAST CHURCH OF SCOTLAND

Year ended 31 December 2024

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held with banks and with the Church of Scotland

Debtors

Debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

Creditors

Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

BLACK ISLE EAST CHURCH OF SCOTLAND

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

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Permanent Endowment Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Permanent Endowment Funds 2023 £	Total 2023 £
1. Donations and legacies								
WFO Scheme (non Gift Aid)	2,876			2,876	2,572			2,572
Gift Aid Donations	20,718			20,718	19,331	120		19,451
Gift aid tax and small donations scheme	6,993	576		7,569	6,011			6,011
Donations and open plate offerings	5,389			5,389	3,935	4,146		8,081
Fundraising activities	17	779		796	94			94
Legacy		358,028		358,028				
	<u>35,993</u>	<u>359,383</u>		<u>395,376</u>	<u>31,943</u>	<u>4,266</u>		<u>36,209</u>
2 Income from charitable activities								
Funerals	1,100			1,100	1,150			1,150
3 Income from trading activities								
"Life and Work"	336			336	420			420
Rent received from hall lets	4,040			4,040	198			198
	<u>4,376</u>			<u>4,376</u>	<u>618</u>			<u>618</u>
4 Investment income								
Dividends received	2,418	600		3,018	2,095	500		2,595
Deposit interest	1,757	168		1,925	1,114			1,114
	<u>4,175</u>	<u>768</u>		<u>4,943</u>	<u>3,209</u>	<u>500</u>		<u>3,709</u>
5 Other income								
General Trustees Consolidated Fabric Fund	18,726			18,726				
Transfer of balances on union	3,698	1,112		4,810	10,511			10,511
Seaforth Mortification transferred in						3,484	10,000	13,484
Sale of items from Avoch Church	902			902				0
Reimbursed expenditure from linked charge					5,967			5,967
	<u>23,326</u>	<u>1,112</u>		<u>24,438</u>	<u>16,478</u>	<u>3,484</u>	<u>10,000</u>	<u>29,962</u>

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

Support costs have not been separately identified as the trustees consider that there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

BLACK ISLE EAST CHURCH OF SCOTLAND

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

7 Ministers Stipend

All Church of Scotland congregations contribute to the national stipend fund which bears the costs of all ministers' stipends and employers 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 fifth and subsequent years) was £38,884.

8 Trustee Remuneration and Related Party Transactions

No trustee received remuneration during 2024 or 2023 and there were no related party transactions.

9 Investments

	2024 £
Market value at 31 December 2023	89,838
Unrealised gain in investments	7,055
Market value at 31 December 2024	<u>96,893</u>
Investments at cost	<u>71,809</u>

All investments are held in the Church of Scotland Investors Trust

	2024 £	2023 £
10 Debtors		
Gift aid and gift aid small donations scheme refund due	5,062	4,227
Prepaid charges	<u>2,727</u>	<u>1,163</u>
	<u>7,789</u>	<u>5,390</u>

11 Creditors

Accrued charges	1,114	1,168
Uninvoiced expenditure incurred before the end of the financial year	<u>3,660</u>	<u>1,168</u>
	<u>4,774</u>	<u>1,168</u>

12 Analysis of net assets among funds

	General £	Designated £	Restricted £	Endowment £	Total £
Investments	65,225	20,608		11,060	96,893
Current assets	50,892	21,012	361,113		433,017
Current liabilities	-1,114	-3,660			-4,774
Net assets at 31 December 2024	<u>115,003</u>	<u>37,960</u>	<u>361,113</u>	<u>11,060</u>	<u>525,136</u>
	General £	Designated £	Restricted £	Endowment £	Total £
Investments	60,530	19,308		10,000	89,838
Current assets	61,284	20,871	3,995		86,150
Current liabilities	-1,168				-1,168
Net assets at 31 December 2023	<u>120,646</u>	<u>40,179</u>	<u>3,995</u>	<u>10,000</u>	<u>174,820</u>

BLACK ISLE EAST CHURCH OF SCOTLAND

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

13 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contributions of volunteers are many and much of the activity would be unable to continue were it not for the commitment shown.

14 Movements in Funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	120,645	67,671	73,314	-	115,002
Designated Fabric Fund	40,180	7,298	9,518	-	37,960
	<u>160,825</u>	<u>74,969</u>	<u>82,832</u>	<u>-</u>	<u>152,962</u>
Restricted funds					
Angell bequest		358,190		-	358,190
Income for other charities		576	576	-	0
Pastoral care team fund		779	63	-	716
Seaforth Mortification income	3,984	600	3,500	-	1,084
Middleton Salvesen		1,112		-	1,112
Youthworker Fund	11	1		-	12
	<u>3,995</u>	<u>361,258</u>	<u>4,139</u>	<u>-</u>	<u>361,114</u>
Endowment funds					
Seaforth Mortification	10,000	1,060	0	-	11,060
	<u>174,820</u>	<u>437,287</u>	<u>86,971</u>	<u>-</u>	<u>525,136</u>

Purposes of Designated Funds

Fabric Fund: Sums which the trustees have set aside funds for the maintenance of the Church property

Purposes of Restricted Funds

Angell bequest: Bequest from the late [REDACTED] specified in her will to be applied for the benefit of Rosemarkie Church only

Pastoral care team Fund: Funds donated and used for alleviation of cases of hardship identified by the pastoral care team in their work

Middleton Salvesen: Funds for the benefit of Cromarty Church

Youthworker Fund: This is a fund which has been used to support the employment by 'Highlands and Islands Youth for Christ' of a Youth Worker operating in the local Community. The Fund is currently holding a nominal sum of £10.

Purposes of Endowment Funds

The Seaforth Mortification was granted in 1680 by [REDACTED] Countess of Seaforth, for the benefit of the indigent poor of what are now Avoch, Fortrose and Rosemarkie. The annual income derived from the endowed capital is available for distribution to deserving cases in these areas.

15 Contingent asset : Interest in one half of Culbokie Manse

In August 2011 the Cromarty congregation purchased a one-half share in the value of the Resolis and Urquhart manse at Culbokie which had been valued at £200,000. The link between Cromarty and Resolis and Urquhart was severed with effect from 31 December 2023. Cromarty united with Fortrose and Rosemarkie to form a congregation called Black Isle East. The Cromarty 50% share in the manse at Culbokie is retained and passed to Black Isle East congregation. In the event of the property being sold, 50% of the net proceeds will be added to the sum standing to the credit of the Black Isle East congregation held in the Consolidated Fabric Fund. A note to this effect is contained with the title deeds to the property.

This only becomes such an asset when the Kirk Session of Culbokie and Munlochy, which was created on the union of Resolis and Urquhart and Knockbain congregations in 2024, sells the manse.

It is therefore an asset dependent on the occurrence of an uncertain future event not under the control of Black Isle East congregation.

	2024 £	2023 £
16 Collections for Third Parties		
Malawi		255
Plant an olive tree - Palestine	86	345
Phoenix India	490	2,886
Balance from Traidcraft trading		780
	<u>576</u>	<u>4,266</u>

BLACK ISLE EAST CHURCH OF SCOTLAND

**APPENDIX TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

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

(Restricted for property use only)

At 31 December	2024 £	2023 £
REVENUE ACCOUNT		
Credit balance at 31 December	<u>23,969</u>	<u>15,293</u>
CAPITAL ACCOUNT		
Credit balances at 31 December at cost	<u>214,582</u>	<u>230,756</u>
Market value of balances at 31 December	<u>233,076</u>	<u>244,896</u>
TEMPORARY ACCOUNT		
Outlays in respect of sale of Avoch Church to be paid out of proceeds of sale agreed in September 2024	<u>-2,389</u>	<u>-</u>
TOTAL AT REALISABLE VALUE	<u>254,656</u>	<u>260,189</u>