

Knockbain Free Church

Scotland · Charity number SC004591

Details

Known as	Knockbain Free Church of Scotland
Status	Active
Legal form	Unincorporated association
Part of	Free Church Of Scotland (SC012925)
Registered	1902-01-01
Register	View on the OSCR register

Contact

Address	2 Wallace Court Dingwall IV15 9RS
Website	www.knockbainfreechurch.org

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals','It makes grants, donations or gifts to organisations'

Purposes: 'the advancement of religion'

What the charity does: The Congregation aims to maintain the public worship of God and to foster Christian fellowship. to evangelise the local area by proclaiming the gospel of Jesus Christ, to exercise pastoral care and practical compassion for those in need. to uphold and further the interests of the Free Church of Scotland. and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland

Beneficiaries: 'Other defined groups'

Objectives: The Congregation aims to maintain the public worship of God and to foster Christian fellowship. to evangelise the local area by proclaiming the gospel of Jesus Christ, to exercise pastoral care and practical compassion for those in need. to uphold and further the interests of the Free Church of Scotland. and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland.

Geography

- **Main operating location:** Highland
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£74,088	£89,007	-	0
2023-12-31	£103,808	£93,125	-	0
2022-12-31	£97,934	£91,015	-	1
2021-12-31	£81,468	£89,656	-	1
2020-12-31	£79,726	£80,095	-	1

Knockbain Free Church

Scotland - Charity number SC004591

Accounts

Knockbain Free Church of Scotland

Scottish Charity No. SC 004591

Knockbain Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2024

Contents of the Financial Statements *for the year ended 31 December 2024*

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Church Information

Trustees

A list of active trustees during 2024 is provided in the Trustees' Report on Page 2 and 3.

Address

Ferry Brae
North Kessock
Inverness
IV1 3YH

www.knockbainfreechurch.org

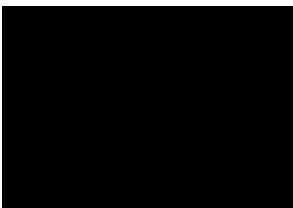
Bankers

Royal Bank of Scotland
Falcon Square
Inverness
IV2 3PP

Solicitors

Wright Johnston and Mackenzie
The Green House
Beechwood Park North
Inverness
IV2 3BL

Independent Examiner



Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Knockbain Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC 004591).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London and three in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God. One of the emphases of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

Knockbain Free Church of Scotland is a congregation of the national Free Church of Scotland (Scottish Charity No. SC 012925) working towards the common aims set out above. The congregation is within the Presbytery of Inverness, Lochaber and Ross and is authorised by the Church to have a Minister paid from the central funds of the Church.

The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected congregational Trustees under the Church's Model Trust Deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its Minister. The Kirk Session, being the Minister and elected Elders, has responsibility for spiritual oversight, while the Property and Finance Committee, composed of Kirk Session members plus nominated committee members, oversees financial and property matters. Under Charity Law, the Property and Finance Committee is deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of congregational Trustees who are responsible only for holding property in trust.

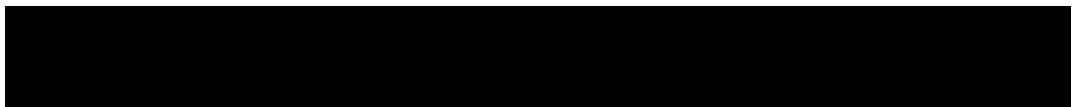
The members of the Property & Finance Committee who served since the beginning of the year were as follows:-

Property & Finance Committee

Elders

Members

Minister



Report of the Trustees (continued)

Congregational Trustees

For holding Property - [REDACTED]

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons) and the congregation elect property and finance committee trustees. Any election process must involve the communicant membership of the congregation. There fixed term for committee Trusteeship is one year with re-election possible at the Annual General Meeting. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon or members of the property and finance committee.

Activities and Achievements

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims.

The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially.

Significant highlights, events and developments of note in the year include the following: -

In relation to property.

- There was significant works undertaken with the church building to freshen and improve the facilities resulting in a cost of £10,497 for repairs and renewals. This included £3,422 in June and £1,590 in November for the 5-year mandatory Electrical Installation Condition Report (EICR) and emergency lighting electrical work. Painting in the church cost £2,950 in September. Other costs included replacing the shed and providing a base for it.
- With the above expenditure on the fabric of the church initially and the manse latterly, it was possible to request a transfer of £9,392 from the capital held by the Free Church for the sale of the former church, and use this to assist with these repairs and renewals.

In relation to **congregational activities**:

- The North Kessock Youth Club for school children in p1-p5 continued for the year with a weekly after school youth club in North Kessock on Thursdays during school term times.
- The Parent and Toddlers' ("Little Dolphins") Group met every Thursday morning from 10.30am to 12 noon during school term times.
- The Ladies' Bible Study group continued to meet fortnightly during term time.
- Congregational fellowships continued occasionally throughout the year.

In relation to **congregational funding**:

- Since the church was without a permanent minister in 2024 it was expected that congregational receipts would decline but the income and reserves have been adequate. The trustees continue to be grateful for the support of the congregation.

Report of the Trustees

- **Overall.** Whereas 2023 had a surplus of £10,683, the year 2024 has had a deficit of £14,919 but reserves remain more than sufficient. Income has fallen significantly from £103,809 to £74,088 but expenditure has only fallen marginally with the largest part of that expenditure being the continued Remittance to the Free Church for Central Funds. The expenditure fell from £93,126 to £89,007. In addition to the monthly Remittances costs the Trustees have taken the opportunity to undertake substantial repairs to the church, especially with the essential electrical and painting work.
- **Income.** Gift Aided donations totalled £34,664 in 2024 whereas the previous year had that figure at £56,237. This was the major area of decreased income. Tax recovered on Gift Aid Donations reduced by £3,449 to £11,845.
- The Plate Offerings decreased to £11,542 from £15,924 the year before. This is down significantly from £20,167 in 2022.
- **Expenditure.** As already explained the largest part of the church's costs relate to the monthly Remittance to the Free Church headquarters in order to pay ministers' salaries and related costs. Regardless of the congregation being deemed 'vacant' the Remittance amount is based on the previous year's General income as distinct from its Restricted income (the amounts that go to the Local Purposes and Fabric accounts). Knockbain was placed in Band D for 2024 and so normally remitted £3,642 each month, totalling £41,150 for the year, being 47% of the church's total expenditure. Supply costs were paid to most of our weekly preachers over and above the monthly Remittance.
- The church took the opportunity to undertake repairs and improvements amounting to £10,497 in the year.
- **Reserves.** Despite the financial challenges in 2024 the church has maintained a healthy balance in its reserves with the overall amount falling from £129,484 to £114,564. The Unrestricted Fund, sometimes referred to as the 'General' Fund had a balance of £91,808 while the 'Designated' Funds (which are also Unrestricted) amounted to £9,953.
- **Restricted Funds.** There are two Funds in this category. The Fabric Fund had £3,179 and the Local Purposes Account had a balance of £9,624 on 31 December 2024.
- During the year the congregation donated £350 towards the Moldova Support Group. There was support for the Sudanese Reformed Church amounting to £600 and £1,000 was sent to the Free Church for Mission Support in May.
- There were also donations for the International Mission to Jewish People, Women for Mission (WfM) and our Mission Worker.

Reserves

At the end of the year the church held **Restricted Funds** of £12,803 within the Fabric and Local Purposes Accounts. **Unrestricted Funds** amounted to £101,761 (General Fund of £14,873 held locally while funds held for the congregation by the Free Church in Edinburgh £76,935 and designated Fabric Fund, Missions Account and Benevolent Fund £9,953).

The Trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



15 April 2025

Report of the Independent Examiner to the Trustees of Knockbain Free Church of Scotland

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 6 to 9.

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 trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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.

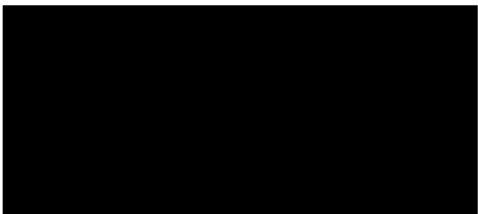
Basis of independent examiner's statement

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 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 Regulationshave 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.



21 April 2025

Knockbain Free Church of Scotland
Receipts and Payments Accounts

For the year ended 31 December 2024

	Notes	Unrestricted Funds		Restricted	Total	Total
		General Fund	Designated Funds	Funds	2024	2023
		£	£	£	£	£
Receipts						
Gift Aid giving		32,514		2,150	34,664	56,237
Gift Aid - Tax Recovered		11,312		533	11,845	15,294
Church Door collections		11,542			11,542	15,924
Other donations (not Gift Aided)		8,168		579	8,746	10,985
Bank interest and other interest		3,306	26		3,332	2,282
Magazines		224			224	537
Other donations		1,816		919	2,735	550
Legacy		-		1,000	1,000	2,000
Total Receipts		68,882	26	5,180	74,088	103,809
Payments						
<i>Payments for Charitable activities</i>						
Remittances to Central funds		41,150			41,150	49,396
Pulpit Supply and Communion Expenses		5,567			5,567	4,459
Minister's expenses		4,183			4,183	5,746
Church & Manse Insurance		-		3,713	3,713	2,903
Heat & Light		-		9,456	9,456	7,284
Local Purposes		-	75	3,612	3,687	2,566
Telephone		1,678			1,678	721
Repairs & Renewals		946	8,341	1,210	10,497	1,104
Council Tax/Water & Sewage		2,246			2,246	3,381
Presbytery Expenses		1,949			1,949	1,617
Donations		2,650			2,650	11,550
Sundry Expenses		-		1,171	1,171	1,945
Magazines		623		438	1,061	452
Total Payments		60,992	8,416	19,599	89,007	93,126
Net payments/(receipts)		7,890	(8,389)	(14,419)	(14,919)	10,683
Inter fund transfers		-	-	-	-	-
Surplus/(deficit) for year		7,890	(8,389)	(14,419)	(14,919)	10,683
Total funds brought forward		83,919	18,342	27,222	129,483	118,801
Total funds carried forward		91,808	9,953	12,803	114,564	129,484
Represented by:						
General Fund		14,873			14,873	898
Proceeds of sale of former Church		76,935			76,935	83,022
<i>Designated Funds (per note 4)</i>			9,953		9,953	18,343
Total unrestricted funds		91,808	9,953		101,761	102,262
<i>Restricted Funds (per note 5)</i>				12,803	12,803	27,221
		91,808	9,953	12,803	114,564	129,484

Knockbain Free Church of Scotland

As at 31st December 2024

	2024	2023
	£	£
Bank & Cash in hand		
Opening balances	46,461	38,001
Transferred from Central Office account	9,392	
Surplus/(Deficit) for the year excluding funds held at Central Offices	<u>(18,225)</u>	<u>8,461</u>
Closing balances	37,628	46,462
Funds held at the Central Offices (Proceeds of sale of former Church)		
Opening balance	83,022	80,800
Transferred to Knockbain Main account	(9,392)	
Interest on funds	<u>3,305</u>	<u>2,222</u>
Closing balance	76,935	<u>83,022</u>
Total of monetary assets held	<u>114,564</u>	<u>129,484</u>
Reserves		
Unrestricted funds	91,808	83,919
Designated funds	9,953	18,343
Restricted funds	12,803	27,222
	<u>114,564</u>	<u>129,484</u>
Statement of Assets held for Charitable purposes, at cost		
Church and Manse	1,861,000	1,861,000
Fixtures and Fittings	52,441	52,441
	<u>1,913,441</u>	<u>1,913,441</u>

Approved by the Trustees on 27 March 2025 and signed on their behalf by the undemoted:



The notes form part of these financial statements.

Notes to the Financial Statements

For the year ending 31st December 2024

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Fixed Assets

A statement of the fixed assets held for the purposes of the charity, namely the church and manse and fixtures and fittings, is shown in the statement of balances. These assets are shown at the original cost price. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account

For the purpose of the receipts and payments account, as shown on page 6, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

2 Trustee remuneration

No remuneration was paid to any trustee during the year.

3 Trustee expenses

Payments were made to [REDACTED] totaling £826 in respect of mileage incurred for pastoral visits

4 Unrestricted funds	Balance at 01.01.24 £	Incoming resources £	Resources expended	Transfers £	Balance at 31.12.24 £
General Fund	897	65,576	(60,992)	9,392	14,873
Proceeds of sale of former Church	83,022	3,306	0	(9,392)	76,935
	<u>83,919</u>	<u>68,882</u>	<u>(60,992)</u>	<u>-</u>	<u>91,808</u>
<i>Designated funds:</i>					
Fabric	16,514		(8,416)	-	8,098
Benevolent	1,818	26			1,844
Missions	10				10
Total unrestricted funds	<u>102,261</u>	<u>68,908</u>	<u>(69,408)</u>	<u>-</u>	<u>101,761</u>

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The Designated Funds represents money set aside by the Deacons' Court from general income for the specific purposes noted above less the related expenditure paid from those funds

5 Restricted funds	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24
Fabric	954	2,225			3,179
Local Purposes	26,268	2,955	(19,599)	-	9,624
Total restricted funds	<u>27,222</u>	<u>5,180</u>	<u>(19,599)</u>	<u>-</u>	<u>12,803</u>

Explanation of funds

Restricted Funds - represents gifts received specifically for these funds less the related expenditure paid from these funds.

6 Transfers between funds

There were no transfers between funds.