

Gairloch Free Presbyterian Church

Scotland · Charity number SC005739

Details

Known as Free Presbyterian Church of Scotland Gairloch Congregation

Status Active

Legal form Unincorporated association

Part of Free Presbyterian Church Of Scotland (SC003545)

Registered 1971-04-13

Register [View on the OSCR register](#)

Contact

Address Seacrest
Porthenderson
Gairloch
IV21 2AS

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Promotion of the Gospal of the lord Jesus Christ

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

Objectives: The advancement of religion.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£52,860	£38,738	-	0
2023-12-31	£38,496	£32,738	-	0
2022-12-31	£35,035	£35,916	-	0
2021-12-31	£38,090	£29,311	-	0
2020-12-31	£38,698	£38,239	-	0

Gairloch Free Presbyterian Church

Scotland - Charity number SC005739

Accounts

Gairloch Free Presbyterian Church of Scotland

Financial Accounts

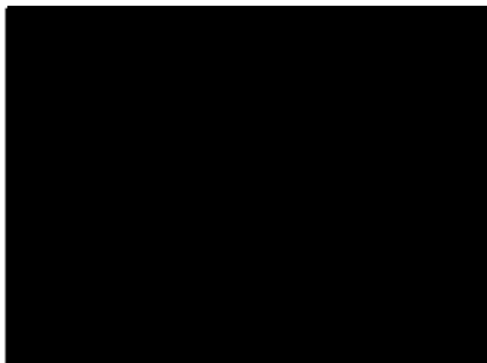
for the year ended 31 December 2024

Gairloch Free Presbyterian Church of Scotland

Information

Charity Reference Number SC005739

Charity Trustees



Congregational Treasurer

Independent Examiner

PNL Accounting Ltd
Strath Bay House
GAIRLOCH
IV21 2BP

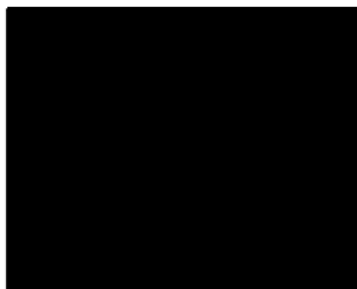
Bankers

Bank of Scotland
GAIRLOCH
IV21 2BE

Church Address

Gairloch Free Presbyterian Church of Scotland
GAIRLOCH
IV21 2BS

Principal Office



Structure and Governance

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Deacons' Court reports to the congregation as follows:

1. The Free Presbyterian Church of Scotland, Gairloch Congregation, is a Charity registered in Scotland with OSCR (number SC005739)
2. All of its affairs are governed by the Deacons' Court

Membership of the Deacons' Court

The current members of the court are.



Administrative Structure

The Deacons' Court is responsible for administering the temporal affairs of the congregation, including the maintenance of its finances.

Statement of Risk

The Court keeps under review the major risks to which the Church is exposed and has established procedures to mitigate any risks identified.

Financial Review

The Church Door collection, taken by plate at each service, and other donations of Congregational Funds are recorded in the General Fund of the Congregation. The Church Door collection is the main source of income to the local congregation and is used to fund general Congregational expenditure, including expenditure on the running and on-going maintenance of the church building and manse. A surplus of £14,123 has been made during the year, compared to a surplus of £5,758 in 2023, leaving a surplus to be carried forward of £55,797. The funds will be used, God willing, to fund general Congregational expenditure and the repayment of our R W Forsyth loan. The amount of the Indebtedness to this Fund is £28,700 approximately.

Property Report

The Meeting House at Melvaig remains unsold. The Congregation has agreed to sell the Melvaig Meeting House and steps are being taken to do so. The Manse is vacant, except when used by Supply and at the Communion Season. The Meeting House in Opinan is closed. The Congregation has agreed to sell the Meeting House in Opinan and the lawyers have been instructed to proceed with sale. The work commenced on repairing the chimney ends and gable ends of the Manse. The boiler house at the Manse has been repaired. A new electric cooker has been installed in the Manse and the gas supply for the old cooker has been shut down.

Statement of the Vestry Members' Responsibilities

The Deacons' Court are thankful that the funds of the Congregation continue to be in a healthy condition and acknowledge their indebtedness to the great Head of the Church for His maintenance of His cause among us throughout another year and for giving our people a mind to do what they can in providing for its material needs. However, as always, we should be conscious that these are only a means to the end of advancing the Kingdom of Christ and seeking the good of souls in this world, for which the blessing of the Holy Spirit is absolutely necessary.

Adopted by the Deacons' Court and signed on their behalf:



Congregational Treasurer

Date: 30/09/2025

Independent Examiner's Report to the Trustee/Vestry members

I report on the accounts of the charity for the year ended 31 December 2024 set out on page 4.

Respective responsibilities of the Trustees/Vestry members 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 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 2006 Accounts Regulations (Scotland). 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 the 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

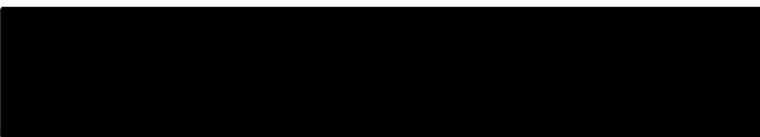
In the course of my examination, no matter has come to my attention

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.



PNL Accounting Ltd
Strath Bay House
GAIRLOCH
IV21 2BP

Date: 30/09/2025

Receipts and payments account
For the year ended 31 December 2024**RECEIPTS**

	Notes	Unrestricted funds	Restricted funds	Total 2024	Total 2023
		£	£	£	£
Donations received:					
Collections		15,951		15,951	17,784
Sustentation fund		9,952		9,952	9,405
Jewish & Foreign Mission fund		-		-	89
College & Library fund		127		127	53
General Building fund		126		126	31
Dominion & Overseas fund		97		97	22
Outreach fund		80		80	21
Bookroom fund		102		102	52
Home Mission fund		174		174	57
Foreign Mission fund		184		184	-
Donations		25,700		25,700	200
Trinitarian Bible Society collection		-		-	355
Donation Estate of Rev MacDonald		-		-	5,000
Sale of Church Magazines & Synod Reports		367		367	338
Gift Aid reclaimed		-		-	1,376
SSE refund, Certas & Council refunds received		-		-	3,605
Refund of Communion Expenses		-		-	108
Total receipts		52,860	-	52,860	38,496

PAYMENTS

Payments for charitable activities:					
Property expenses	1	22,061		22,061	10,751
Trustees' expenses	2	420		420	252
Communion expenses		1359.99		1,360	2,475
Church expenses		5,847		5,847	3,961
Loan repayment		2,000		2,000	7,000
Trinitarian Bible Society donation		270		270	355
Transfers to the General Treasurer		-		-	-
Governance costs	3	6,302		6,302	7,080
Independent Examination fee		478		478	864
Total payments		38,738	-	38,738	32,738
Surplus/(deficit) for the year		14,123	-	14,123	5,758
Total funds brought forward		41,674	-	41,674	35,916
		55,797	-	55,797	41,674

Approved by the Trustees and signed on their behalf:

 (Congregational Treasurer)

Date: 30/09/2025

Gairloch Free Presbyterian Church of Scotland

Detailed Analysis of Expenditure
For the year ended 31 December 2024

	Unrestricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
<u>1) Property expenses</u>				
Rates & insurance	2,419		2,419	-
Manse expenses	-		-	2,275
Electricity	8,917		8,917	4,104
Heating oil & gas	2,036		2,036	2,833
Property repairs.	8,689		8,689	1,539
	<u>22,061</u>	<u>-</u>	<u>22,061</u>	<u>10,751</u>
The Church Buildings are all adequately insured.				
<u>2) Trustees' expenses</u>				
Printing, postage & stationery	186		186	-
Telephone	233		233	252
Car expenses	-		-	-
	<u>420</u>	<u>-</u>	<u>420</u>	<u>252</u>
<u>3) Transfers to the General Treasurer</u>				
Sustentation Fund	4,200		4,200	4,200
Bookroom Fund	-		-	-
Central Funds	2,102		2,102	2880
Jewish & Foreign Mission Fund	-		-	-
General Building Fund	-		-	-
Home Mission Fund	-		-	-
College & Library Fund	-		-	-
Dominion & Overseas Fund	-		-	-
Outreach Fund	-		-	-
Zimbabwe Famine Relief	-		-	-
Gift Aid related to the above	-		-	-
	<u>6,302</u>	<u>-</u>	<u>6,302</u>	<u>7,080</u>

4) Borrowings

The Congregation has indebtedness to the R W Forsyth Fund for the sum of £28,703