

The Church of Scotland
Lochgoilhead and Kilmorich Church

Receipts and Payments Account

2024

Congregation No: 201278
Charity Number: SC006458

Reference and Administrative Information

Charity Name: Lochgoilhead and Kilmorich Church

Charity Registration Number: SC006458

Congregation Reference Number: 201278

Contact Address:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Trustees:

Kirk Session

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Principal Office-Bearers

Minister:

[REDACTED]

Session Clerk:

[REDACTED]

Church Treasurer:

[REDACTED]

Independent Examiner:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Bankers:

Royal Bank of Scotland
Oban Branch
26 George Street
Oban
PA34 5SB

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 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 those chosen from 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. Members of the congregation are invited to nominate individuals, who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Session.

Organisational Structure

The Kirk Session is chaired by the minister and meets several 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 policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Other activities include Services of Worship, Sunday School when required and community activities.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Achievements and Performance

Regular services are held with provision for a Sunday school.

Financial Review

The principal source of income is Gift Aid Donations. One fund raising Coffee Morning was held during the year.

Reserves Policy

It is the Trustees policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £24,196.

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,


Joint Session Clerk


Joint Session Clerk

Date: 30th March 2025

Lochgoilhead and Kilmorich Church

SC006458

Independent Examiner's Report to the Trustees of Lochgoilhead and Kilmorich Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 5 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.

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

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 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.

[REDACTED]

Name: [REDACTED]

Address: [REDACTED]
[REDACTED]
[REDACTED]

Date: 31st March 2025

Lochgoilhead and Kilmorich Church

Receipts and Payments Account

Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Total 2023 £
<u>Receipts</u>	3		
Donations		22,681	22,622
Activities for Generating Funds		1,365	1,200
Bank & Deposit interest		664	588
		<hr/>	<hr/>
		24,710	24,410
General Trustees		5,438	6,570
Legacy		-	-
		<hr/>	<hr/>
<u>Total Receipts</u>		<hr/> 30,148	<hr/> 30,980
<u>Payments</u>	4		
Costs of generating funds		-	-
Charitable activities		30,171	29,312
		<hr/>	<hr/>
<u>Total Payments</u>		<hr/> 30,171	<hr/> 29,312
Excess of Receipts over Payments for the year		<hr/> <hr/> -23	<hr/> <hr/> 1,668

Lochgoilhead and Kilmorich Church

Statement of Balances

At 31 December 2024

	Note	Unrestricted funds £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward		24,219	24,219	22,551
Movement in year:				
Excess of Receipts over Payments for the year		-23	-23	1,668
		<hr/>	<hr/>	<hr/>
		<u>24,196</u>	<u>24,196</u>	<u>24,219</u>

The accounts were approved by the Kirk Session on 30th of March 2025

For and on behalf of the Kirk Session



Joint Session Clerk

Joint Session Clerk

Treasurer

Lochgoilhead and Kilmorich Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

██████████ who was a member of the Kirk Session received £100 for providing her services as organist during the year.

2. Movements in Funds

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 December 2024 £
Unrestricted funds					
Designated Fabric Funds	6,650				6,650
General Fund	17,569	30,148	-30,171		17,546
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total Funds	<u>24,219</u>	<u>30,148</u>	<u>-30,171</u>	<u>-</u>	<u>24,196</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

3. Analysis of Donations

	Unrestricted Funds 2024 £	Total 2023 £
Gift Aid Donations	11,386	9,521
Tax Recovered on Gift Aid Donations	5,566	5,163
Ordinary Offerings (Open Plate)	4,517	5,932
Other Offerings, Donations etc	1,212	2,006
	<hr/>	<hr/>
	<u>22,681</u>	<u>22,622</u>

Lochgoilhead and Kilmorich Church

Notes to the Accounts

4. Analysis of Payments

	Unrestricted Funds 2024 £	Total 2023 £
Costs of generating funds		
Offering envelopes	-	-
Charitable activities		
Ministries & Mission allocation	13,104	13,208
Presbytery dues	384	587
Minister's expenses	-	424
Pulpit Supply	1,625	110
Other staffing costs	980	990
Fabric repairs & maintenance	380	7,600
Council Tax	1,288	1,180
Heat and light	4,054	1,704
Insurance	2,853	2,682
Organ & Music	2,601	530
Printing, stationery and postage	92	-
Other expenses	200	255
Life & Work	42	42
Argyll Forestry	2,568	-
	30,171	29,312

5. 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 fifth and subsequent years) £38,884.

	2024 £	2023 £
Collections for Third Parties		
MALAWI	-	200
CHAS	-	250
Gaza Aid	110	-
	110	450

APPENDIX

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

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>43,034</u>	<u>43,032</u>
Market Value of Balances at 31 December	<u>55,741</u>	<u>51,074</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>50,110</u>	<u>44,638</u>