

The Church of Scotland

South Lochaber Church

**CONGREGATIONAL ACCOUNTS
2024**

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 422328

Charity No: SC 006700

Charity Name: South Lochaber Church of Scotland
Charity Registration Number: SC006700
Congregation Reference No: 422328

Other:

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This is the branch address for the South Lochaber bank accounts.

Trustees' Annual Report

Structure, Governance and Management

Governing Document

The church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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. A treasurer who is not an elder must be listed as a trustee.

Organisational Structure

The Kirk Session is chaired by the minister and meets four to six times each year. It is responsible for all material and 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.

Services of Worship :

Services are held each Sunday morning using the buildings of the former parishes, as follows:

Nether Lochaber Church, Onich	11.30am, 1st and 3 rd Sundays of each month.
Duror Church	10.30am, 2 nd and 4 th Sundays of each month
Kinlochleven Parish Church	10.00am, every Sunday.
Ballachulish Shinty Pavilion	10.30am, 1 st and 3 rd Sundays of each month (until 3/11/24)

When there is a 5th Sunday in the month, a joint service is held .
The Shinty Pavilion is no longer used for services, since 3/11/24, because of Health & Safety considerations.
The Ballachulish Village Hall was used for a Christmas Carol Service.
Communion Services are held twice a year in Duror and Nether Lochaber churches and three times a year in Kinlochleven Church.
Communicant Roll currently stands at 126.
Attendance at any one Sunday Service varies from about 18 to 32.

Events and Activities

There are currently no Sunday Schools or Bible Classes for teenagers.

Bible Studies are held midweek fortnightly in Kinlochleven and Ballachulish.

A Prayer Diary for the parish is circulated weekly.

Elderly members who are unable to attend services are provided with an outline of the week's service along with a copy of the Prayer Diary.

Two Guild groups: one in Duror meets six times a year and is well attended by an ecumenical group of 15 members. One in Kinlochleven meets twice per month, in most months of the year.

Monthly Coffee Mornings are run by Duror Guild in aid of Guild Projects, with attendance around 20.

Both Guild groups donate annually to church funds. [See Note 8]

Achievements and Performance

Nether Lochaber Church	The church and hall are used in December each year by the staff and pupils of St. Bride's Primary School for their annual Concert and Nativity Play with 2 and 2 performances both of which are very well attended by the
rehearsals community.	
Kinlochleven Church	The church hall is open each year on the first weekend in May to serve soup, bacon rolls and refreshments to those attending the Scottish Motorcycle Trials. On the final week of the school summer holidays, a Bible Holiday Club is run for primary school children in conjunction with the Faith Mission per sonnel in
Fort	William. During the winter months, in the church hall, a weekly Warm Space, funded by a Highland Council grant awarded in 2023, provides soup and rolls and a meeting place for lonely people in the community. A "Knit and Natter" community group meet in the hall on Wednesday afternoons.
Duror Village Lunch	Soup & sandwich lunch, twice per month in winter, in Kentallen & Duror Community Centre; normal attendance 25-30. (Sponsored by Lachlan Campbell Bequest Fund).
Nether Lochaber monthly Lunch	Soup & sandwich lunch on the 3rd Monday of every month, in the Church Hall, run by the local community and church members, with an average attendance of 20 - 25.
Duror Village Christmas Lunch	Sponsored by Lachlan Campbell Bequest Fund. £625 collected for Hope Kitchen (Oban).
Ballachulish Carol Service	£207.50 collected for Mary's Meals (sent to Mary's Meals via a member's personal account, therefore does not appear in South Lochaber accounts).
Christian Aid	£713.43 raised at a lunch in Duror, and £165 from collections at Nether Lochaber and Kinlochleven. Although not part of the church accounts, a further £ 2929.10 was raised by two church members who undertook a sponsored cycle from Land's End to John o' Groats.
Harvest Thanksgiving	Retiring collections totalling £757 were divided between Lochaber Food Bank (£406) and a fund to buy a truck for our Mission Partners in Zambia (£351).
Poppyscotland (Earl Haig Fund)	Collections raised £88.10.
World Day of Prayer Scottish Committee	A WDP service in Duror Church raised £140.90.
Blythswood Shoe Box Appeal	34 boxes were collected at at Nether Lochaber Church on 3/11/24 for despatch this winter.
St Munda's Burns Evening	£170 was collected for Mary's Meals.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Achievements and Performance (continued)

Nether Lochaber Village Hall was closed about 2 years ago. Until the Village Hall is replaced with a new building, Nether Lochaber Church Hall is being fully used by local community groups. It was also used as a Polling Station for a local council by-election.
Kinlochleven Church Hall is also used regularly by local groups.

Kinlochleven Manse was sold on 6/9/24, and St Munda's Church and Hall were sold on 8/11/24.

Financial Review

Offerings are our principal source of regular income, and consist of a mixture of monthly offerings by internet banking, occasional offerings by bank transfer, and cash offerings in the plate on Sundays.

Gift Aided offerings comprised approx 68.8% of total offerings during 2024.

The high “Receipts” figure is because of the addition of funds from Kinlochleven at the date of union, and will not recur in future.

Funds held on behalf of the congregation by the Church of Scotland General Trustees amounted to £413674.18 as at 31 December 2024. Most of this will be invested in due course. (See Appendix on page 12.)

Giving to Grow Contribution 2024: see Note 7.

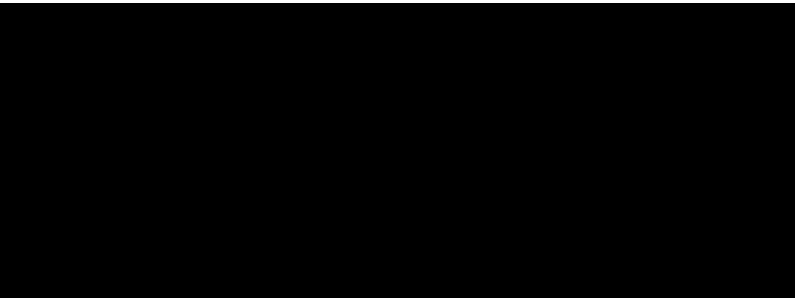
Reserves Policy

It is the Trustees' policy to hold total reserves of at least six months' normal expenditure.
At 31 December 2024, the balance of unrestricted funds, of £87532, more than fulfils that aim, based on South Lochaber expenditure from unrestricted funds between 8/6/24 (date of union with Kinlochleven) and 31/12/24.
At the year end, the Church also held £3875.88 of restricted funds in the Lachlan Campbell Bequest Fund, which has been provided for the purposes specified in Note 2.

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,



Date19/3/25.....

Independent Examiner's Report to the Trustees of South Lochaber Church

I report on the accounts of the charity for the year ended 31 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, as amended by the Charities Accounts (Scotland) Amendment Regulations 2010.

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

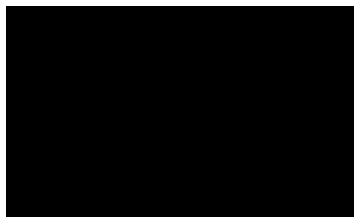
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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.

Name and address:



Date:20/3/25.....

South Lochaber Church
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted & designated Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	<i>Total 2023</i>
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	45171.15	1216.40		46387.55	<i>27290.90</i>
Legacies						
Activities for Generating Funds		880.00			880.00	
Bank & Deposit interest		934.54			934.54	<i>505.26</i>
Investment income		1958.63			1958.63	<i>1518.30</i>
		48944.32	1216.40		50160.72	29314.46
Use of church halls		3142.40			3142.40	<i>1148.50</i>
Sale of assets						<i>90.00</i>
Sale of investments						
Grants						
Receipts/grants from General Trustees						<i>3507.82</i>
Life and Work income		84.00			84.00	<i>126.00</i>
Transfer of Union Balance		31030.71			31030.71	55672.80
Other Receipts		70.00			70.00	<i>50.00</i>
<u>Total Receipts</u>		83271.43	1216.40		84487.83	89909.58
<u>Payments</u>	4					
Costs of generating funds						
Charitable activities		60969.25	3512.85		64482.10	<i>37253.45</i>
Governance costs						
<u>Total Payments</u>		60969.25	3512.85		64482.10	37253.45
Excess of Receipts over Payments for the year before transfers		22302.18	-2296.45		20005.73	<i>52656.13</i>
Transfers						
Excess of Receipts over Payments for the year		22302.18	-2296.45		20005.73	52656.13

South Lochaber Church

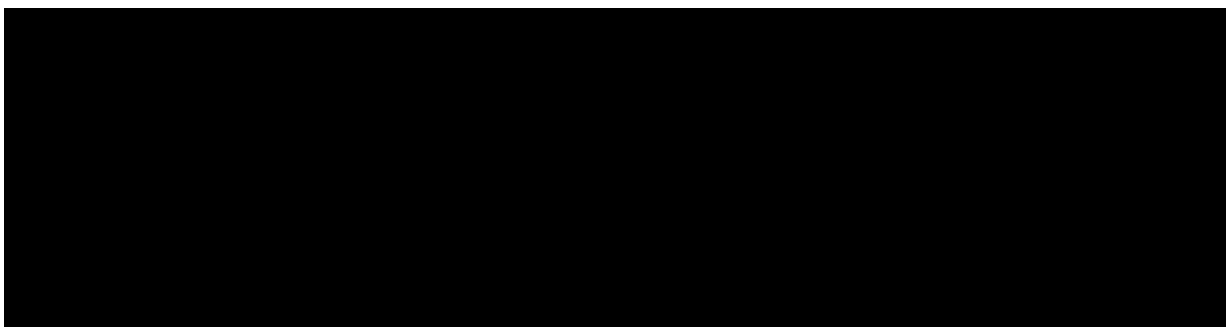
Statement of Balances

At 31 December 2024

	Note	Unrestricted & Designated Funds £	Restricted Funds £	Endowment Funds £	Total £	Total 2023 £
<u>Bank & Cash Balances</u>						
Bank & cash balances brought forward at 1/1/24		65230.44	6172.33		71402.77	18746.6
Movement in year:						
Excess of Receipts over Payments for the year		22302.18	-2296.45		20005.73	52656.1
Bank & cash balances carried forward at 31//12/24		<u>87532.62</u>	<u>3875.88</u>		<u>91408.50</u>	<u>71402.7</u>
 <u>Investments at market value</u>						
(Cost £35597.81)		<u>78968.86</u>			<u>78968.86</u>	<u>72832.0</u>
 <u>Assets</u>						
Gift Aid Receivable						-
 <u>Liabilities</u>						
Cost of repair not yet billed						

The accounts were approved by the Kirk Session on19/3/25.....

For and on behalf of the Kirk Session



South Lochaber Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No remuneration was paid to any Trustee or Related Party.

The Minister received reimbursement of travel expenses totalling £2262.78.

8 Trustees received reimbursement of amounts paid on behalf of the congregation, totalling £1770.80.

2 Movements in Funds

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund (Duror)	9699.05	1179.29	1285.00		9593.34
Designated Fabric Fund (K'ven)		2000.00			2000.00
Designated Project Fund	11425.06	421.74			11846.80
Designated Manse Fund	1067.72	1097.60			2165.32
Designated Flower Fund (NL)		100.00	20.50		79.50
Designated Organ Fund (K'ven)		308.94			308.94
General Fund	43038.61	78163.86	59663.75		61538.72
Sub-total	65230.44	83271.43	60969.25		87532.62
Restricted funds					
Campbell Bequest Fund	6172.33	1216.40	3512.85		3875.88
Total funds	71402.77	84487.83	64482.10		91408.50

Purposes of Designated Funds

Fabric Funds (Duror & Kinlochleven): Normal repairs and maintenance are met from the General Fund; extraordinary items from the relevant Fabric Fund.

Project Fund: to be used at the discretion of the Kirk Session for any project benefiting the Church.

Manse Fund: to meet the cost of major repairs which may be required at the Manse.

Flower Fund (NL): for flowers for Nether Lochaber Church.

Organ Fund (K'ven): for maintenance of the organ in Kinlochleven Church.

Purposes of Restricted Funds

Campbell Bequest Fund: This Fund was set in 1952 by Lachlan Campbell for “the behoof of the poor of the parish” of Duror, which is now interpreted as the good of any person or group in the Duror/Kentallen area. The Capital is held by the General Trustees.

		Unrestricted & Designated Funds	Restricted Funds	Endowment Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
3. Analysis of Donations						
Non GA donations (online)		1325.00			1325.00	1095.00
Gift Aid Donations		23558.10			23558.10	14453.00
Funerals and weddings		855.00			855.00	360.00
Tax Recovered on Gift Aid Donations	10	7368.64			7368.64	4658.66
Ordinary Offerings (Open Plate – GASDS eligible)		9390.41			9390.41	6262.46
Other Donations		2674.00	1216.40		3890.40	461.78
		45171.15	1216.40		46387.55	27290.90
4 Analysis of Payments						
Costs of generating funds						
Investment Managers' fees						
Fund-raising expenses						
Charitable activities						
Giving to Grow allocation		26441.80			26441.80	10176.00
Presbytery dues						574.00
Donations to Third Parties						
Minister's expenses	9	3271.79			3271.79	1113.88
Locum's salary						1176.20
Outreach (Warm Space)		180.88			180.88	
Duror Soup Lunch			512.85		512.85	415.41
Pulpit supply costs	9	582.70			582.70	
Fabric repairs & maint'nce - Churches		4870.64			4870.64	756.42
Fabric repairs & maint'nce - Manses		272.30			272.30	2201.91
Equipment (IT etc)		881.45			881.45	
Upkeep of grounds	9	600.92			600.92	4487.00
Cleaner (Kinlochleven)		609.00			609.00	
Council Tax - Manses	9	4747.51			4747.51	1316.04
Electricity and Oil		6402.41			6402.41	4544.21
Insurance - all buildings		5450.63			5450.63	2282.41
Miscellaneous		5680.48			5680.48	4817.36
Life and Work		210.00			210.00	84.00
Printing, stationery and postage		70.44			70.44	
Charitable activities grants		250.00	3000.00		3250.00	
Organ and music costs (incl. CCLI)		446.30			446.30	257.61
		60969.25	3512.85		64482.10	34202.45
Governance costs:						
Independent examiner's fees						
Other payments						
Purchase of assets						3051.00
Purchase of investments						
		60969.25	3512.85		64482.1	37253.45

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 £31642 and the maximum stipend (in the fifth and subsequent years) £38884.

6. Agency Collections for Third Parties	2024	2023
World Day of Prayer Scottish Committee	140.90	
Hope Kitchen (Oban)	625.00	
Poppyscotland (Earl Haig Fund)	88.10	217.00
Libya Appeal		489.00
Lochaber Foodbank	406.00	805.01
Mission Partners' truck fund	351.00	
Christian Aid	878.43	845.37
Mary's Meals	170.00	
	2659.43	2356.38

Note: A further £207.50 was collected for Mary's Meals at a carol service, but as it was sent to Mary's Meals via a member's personal bank account, it does not appear in South Lochaber accounts.

7. Giving to Grow Contribution

South Lochaber's Giving to Grow (formerly Ministries and Mission) Contribution for 2024 was £26441.80. This is the final figure following recalculation after the Union with Kinlochleven, and it was paid in full before 31 December 2024.

8. Guild: Duror and Kinlochleven

Duror Guild Accounts for 2024 are attached (see page 13) .

NOTE: As from 1/1/25, both Guilds' accounts will be incorporated into the congregational accounts as designated funds, per advice from Stewardship & Finance.

9. Shared Expenses

In 2024, South Lochaber paid 75% of shared expenses, and Kinlochleven Church paid 25%, until 17/4/24, when it was decided, in view of the impending Union, to stop sharing expenses.

10. Tax Recovered on Donations

The figure of £7368.64 comprises tax recovered on donations received in 2023-4 - i.e. - to 5/4/24 by South Lochaber (£6213.89), and to 2/6/24 by the former congregation of Kinlochleven (£1154.75).

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>24956.18</u>	<u>24956.18</u>
Market Value of Balances at 31 December	<u>36527.01</u>	<u>34800.00</u>

REVENUE ACCOUNT

Credit Balance held at 31 December	<u>6680.90</u>	<u>4352.94</u>
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TEMPORARY ACCOUNT

Balance at 31 December	<u>382037.10</u>	<u>(1813.90)</u>
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Notes

1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.

2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.

3. Capital and Revenue accounts are always credit balances but Temporary accounts can be either credit or debit balances. If a debit figure this should not be included as a liability but in most cases will be recouped from property sale proceeds in due course. If this situation applies it may be appropriate to include an explanatory statement as part of the note.

Duror Guild Accounts 2024

Prepared by Mrs Rena Cameron, Guild Treasurer.

Expenditure

Projects:

Home for Good	300.00
Hear our Voice – Brazil	300.00

Guild:

Membership	240.00
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Donations:

SCAA	200.00
Blythswood	100.00
Salvation Army	50.00
Duror Church	300.00

1490.00

Income

Membership fees	256.00
Donation	12.00
Coffee Mornings	1037.00

1305.00

Balance 31/12/24 1176.32

£2666.32

Balance 31/12/23 1361.32

£2666.32