

THURSO WEST CHURCH OF SCOTLAND

Registered Scottish Charity

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

Congregation number 412286

Scottish Charity number SC007248

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

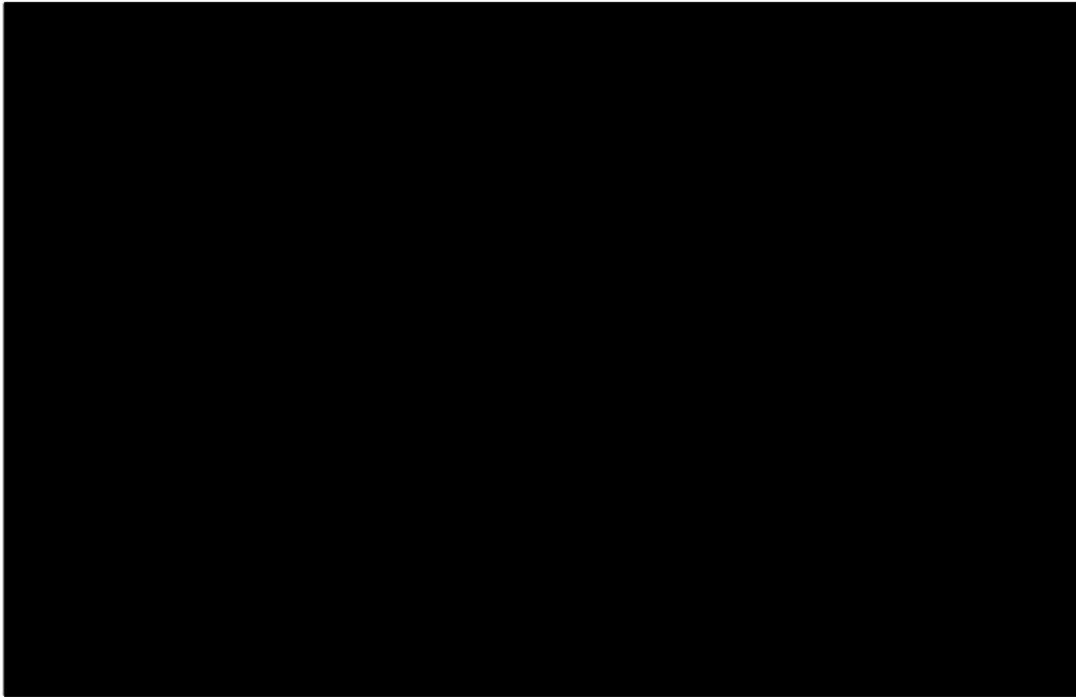
The Trustees present their Report and Financial Statements for the year ended 31 December 2024.

Reference and administrative information

| | |
|-------------------------------|---|
| Charity name and number | Thurso West Church of Scotland SC007248 |
| Congregation reference number | 412286 |
| Contact address | 1 Langwell Court Thurso KW14 8QE |


Trustees

The trustees who served during the year and up to the date of this report are:



sperr,

Independent Examiner

 Messrs Victor T Fraser & Co, Chartered Accountants
Market Place, Wick, Caithness, KW1 4LP

Bankers

Royal Bank of Scotland, 11 Olrig Street, Thurso, KW14 7BL

Governing document

The church is administered in accordance with the terms of the Deed of Constitution.

Recruitment and appointment of trustees

The members of the Kirk Session and the Congregational Board are the trustees of this charity. The Kirk Session members are the elders of the church, who 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. Members of the Congregational Board are appointed from within the congregation, and 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 Board. Board members are appointed at the Stated Annual Meeting, and serve for a period of three years, after which they may seek re-election at the next Stated Annual Meeting.

Organisational structure

The Congregational Board is chaired by the minister or interim moderator and meets at least four times a year. Certain responsibilities are delegated to the Finance Committee and the Property (Fabric) Committee, as appropriate. The Kirk Session meets six times a year and is responsible for the spiritual affairs of the church.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (Continued)

Objects 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 in Scotland, through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

The Thurso West congregation is engaged in providing services of worship, Sunday School, youth activities and a variety of community activities.

Thurso West is a local church working and helping to promote the church of tomorrow by:

- Following and promoting the Word of God
- Encouraging faith in the community
- Helping others in time of need
- Responding to the changing needs of the parish

Achievements and performance

We started the year off within the new Presbytery of Clèir Eilean Ì : Highlands and Hebrides, representing over 100 congregations across more than 40% of Scotland's landmass, with 9 Presbyteries becoming one.

As a hybrid hub, we hosted the Presbytery meeting on 5 March and was supported across Zoom. A Presbytery Mission Plan covering Caithness and part of Sutherland was drafted and finally approved on 24 September. The plan showed Thurso West forming a larger parish with Halkirk and Westerdale, North Coast, Altnaharra and Farr, Melness and Tongue. Members of each of these congregations have been meeting to get to know each other and to formulate the plan to progress the union. The union will mean that Thurso West will move from Model Constitution to a Unitary Constitution, i.e. everything coming under the control of the Kirk Session. Work on the union will progress into 2025.

██████████ our Interim Moderator (IM), took on the role to facilitate the union plan. Due to personal plans to move away from the area, ██████████ will cease to be our IM as of 31 December. ██████████ have been very supportive in all that we have been doing, from funerals, Communion services, leading worship, visits to and by Miller Academy, to attending Coffee Mornings. Their support and encouragement has been greatly appreciated and valued, and we will miss them.

The Worship Group continue to give their support and provide different and thought-provoking services each week. The breadth and depth of approach and variety of content and delivery is much appreciated by all those sitting in the church, watching via Zoom, and listening to the recordings. The group has also been involved leading the services at Pentland View Care Home, once again, every 2 months, and this will continue into the next year. The group are very much indebted to our organists, ██████████ and to our Church Choir for their support in all our services.

The use of Zoom has allowed the wider congregation to keep in contact and also proved useful for various meetings, and this will continue into the next year. Our thanks go to ██████████ for his continued support in recording the services and their electronic distribution, along with cd recordings.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (Continued)

Achievements and performance (continued)

It is with sadness that we report on the closure (albeit hopefully temporary) of our Sunday School/Junior Bible Class, but the good news is that three of the girls joined the church at a service in July and were presented with a bible. We were delighted, also, that the girls took part in the World Day of Prayer which we hosted in March. [REDACTED] were presented with Certificates of Dedication from the Kirk Session in appreciation of their loyal support to the Sunday School over many years.

To assist the Session Clerk with many of the duties, an Assistant Session Clerk [REDACTED] was appointed in March.

Our close involvement with Miller Academy Primary School continued with church services at Easter, end of Summer term and at Christmas. Also, Class Assemblies had been undertaken by the IM and Assistant SC in the early part of the year. After the October holidays other Class Assemblies were led by the Session Clerk - a short service of short stories, bible readings, a prayer and a hymn. The new P1 classes asked if they could come back and do the tour of the church as we had done in 2023 and we were more than delighted to respond. Thank you to the Session Clerk and [REDACTED]

Following the successful Handel Study series for Lent, a similar series for Advent was completed. Thank you to [REDACTED]

Our main fundraising event, Gift Day, raised £7,160, another fantastic response from our congregation. A huge 'thank you' goes to all who support our church, both financially and in many other ways through their time, talent and energy.

This winter we have once again warmed our church hall to host Community Coffee Mornings on a Monday morning. These started in November and will run through to the end of March 2025. They have been well attended by members of our community outwith our church and folk have appreciated the availability for somewhere to come and chat in a friendly environment. Thank you to all who gave up their time to help run these events.

Our numbers on a Sunday morning have been encouraging and slowly, but surely, growing each week and reflecting a change of faces. Unfortunately, we have also lost many well-loved faces from our numbers this past year. We miss them all.

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (Continued)**Financial review**

The General Fund recorded a deficit of £48,491 (before a transfer of £35,000 from the General Reserve Account) in 2024. This deficit was due to the essential work carried out on the Stonework and Windows in the Church and Hall at a total cost of £52,348. Our heating and lighting costs increased due to the new Fixed Price contracts with Eon next. Other expenditure was broadly in line with 2023.

Our income to the General Fund showed a small increase over 2023 which is due to the wonderful financial support by the congregation in these very challenging times.

Our Gift Day raised £7,160 which, again, was a magnificent sum. A further £1,567 of Tax Relief will be claimed in January 2025.

Our Giving to Grow costs were £19,803 as shown in the Financial Statements and our contribution for 2024 will be £25,133. We no longer receive a reduction for our vacancy.

The manse has been let since 12.03.21 and the net funds received in 2024 amounted to £6,785. The monies are held in the Fabric Account.

The new Heating Control System for the church (cost £3,815) and a replacement Garage Door for the Manse (cost £2,280) were funded from the Fabric Account.

Retiring Collections

| | |
|-------------------------|---------|
| Leprosy Mission | £115.50 |
| Christian Aid | £231.00 |
| Harvest - Christian Aid | £206.70 |
| Mikeysline | £184.06 |

During this term of vacancy, cover has been provided by support from the Interim Moderator, Mrs Isabel Rennie and the Thurso West Church Worship Group.

Reserves policy

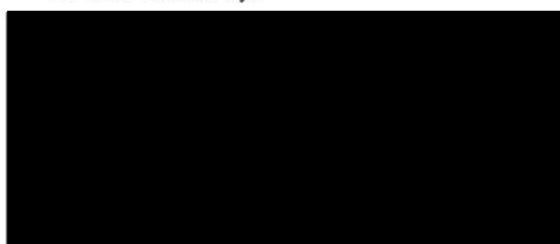
It is the Trustees' policy to hold unrestricted and undesignated reserves representing six months' General Fund Expenditure, however this aim has to be modified in order to meet our obligations to the Stewardship and Finance Department of the Church of Scotland.

Following the Quinquennial Inspection of church buildings, undertaken at the beginning of 2020, a programme of repair work has been prepared. This work commenced in 2020 and has continued through to 2024.

Statement of trustees' responsibilities

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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

This report was approved by members of the Board of Trustees on 15 January 2025 and is signed on their behalf by:



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THURSO WEST CHURCH OF SCOTLAND**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 5 to 6.

Respective responsibilities of trustees and examiner

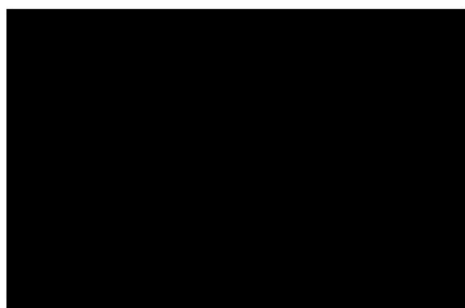
The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 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 the Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 (a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and (b) 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.



Victor T Fraser & Co, Chartered Accountants
Market Place, Wick, Caithness, KW1 4LP

Date:

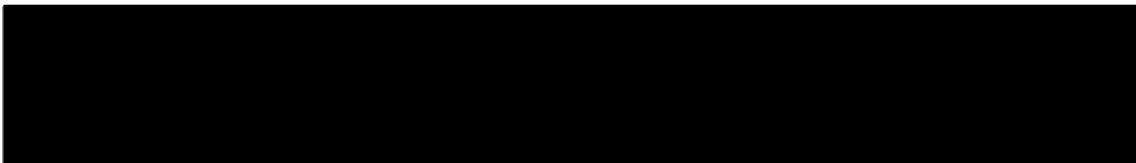
10th March 2025.

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

All money figures £

| All money figures £ | | | | | | | | | | | |
|--|------|--------------------------|-------------------------------------|----------------|--------------------|--------------|------------------|---------------|---------------------|---------------------|--------|
| | Note | Restr- icted funds | Unrestricted funds - all designated | | | | | | Totals 2024 £ | Totals 2023 £ | |
| | | | General fund | Fabric fund | General Reserve | The Guild | Sunday School | Choir fund | | SUB- TOTAL | |
| Income from: | | | | | | | | | | | |
| Donations and legacies | A | 2000 | 44586 | | | 0 | 93 | 150 | 44829 | 46829 | 42474 |
| Charitable activities | B | | 9 | | | | | | 9 | 9 | 9 |
| Investments | C | | 54 | | 524 | 2 | 16 | | 596 | 596 | 776 |
| Other sources | D | | 0 | 8652 | | | | | 8,652 | 8,652 | 8505 |
| Total income | | 2000 | 44649 | 8652 | 524 | 2 | 109 | 150 | 54086 | 56086 | 51764 |
| Expenditure on: | | | | | | | | | | | |
| Raising funds | | | 0 | | | | | | 0 | 0 | 0 |
| Charitable activities | E | 2500 | 92744 | 5462 | | 335 | 0 | 134 | 98675 | 101175 | 41082 |
| Governance costs | | | 396 | | | | | | 396 | 396 | 384 |
| Total expenditure | | 2500 | 93140 | 5462 | 0 | 335 | 0 | 134 | 99071 | 101571 | 41466 |
| Net income/expenditure(-) | | -500 | -48491 | 3190 | 524 | -333 | 109 | 16 | -44985 | -45485 | 10298 |
| Transfers between funds | F | 500 | 34500 | 0 | -35000 | 0 | 0 | 0 | -500 | 0 | 0 |
| Net movement in funds | | 0 | -13991 | 3190 | -34476 | -333 | 109 | 16 | -45485 | -45485 | 10298 |
| RECONCILIATION OF FUNDS | | | | | | | | | | | |
| Total funds brought forward | | 1121 | 42930 | 13867 | 59645 | 334 | 1965 | 25 | 118766 | 119887 | 109589 |
| Total funds carried forward | | 1121 | 28939 | 17057 | 25169 | 1 | 2074 | 41 | 73281 | 74402 | 119887 |
| STATEMENT OF FUNDS | | | | | | | | | | | |
| The above funds are represented by the following bank and cash accounts: | | | | | | | | | | | |
| Bank deposit accounts | | | | | 25169 | | 1350 | | 26519 | 26519 | 60979 |
| Bank current accounts | | 1121 | 28878 | 17057 | | 1 | 724 | | 46660 | 47781 | 58812 |
| Cash in hand | | | 61 | | | | | 41 | 102 | 102 | 96 |
| | | 1121 | 28939 | 17057 | 25169 | 1 | 2074 | 41 | 73281 | 74402 | 119887 |
| | | (b) | (c) | | | | | | | | |

The financial statement on this page and the detailed pages 5a and 5b, and statutory disclosures on page 6 and 6a, were approved by the Board of Trustees on 15 January 2025, and signed on their behalf by:



DETAILS OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

All money figures £

| | Note | Restr- icted funds | Unrestricted funds - all designated | | | | | | Totals 2024 | Totals 2023 |
|---------------------------------------|------|--------------------------|-------------------------------------|----------------|--------------------|--------------|------------------|---------------|----------------|----------------|
| | | | General fund | Fabric fund | General Reserve | The Guild | Sunday School | Choir fund | £ | £ |
| A Donations and legacies | | | | | | | | | | |
| Offerings | | | 22768 | | | | 93 | | 22861 | 23179 |
| Donations | | 2000 | 6874 | | | | | 150 | 7024 | 5239 |
| Annual Gift Day | | | 7160 | | | | | | 7160 | 6334 |
| Tax recovered on Gift Aid | | | 7784 | | | | | | 7784 | 7082 |
| Legacy | | | | | | | | | 0 | 500 |
| Membership fees | | | | | | | | | 0 | 140 |
| | | 2000 | 44586 | 0 | 0 | 0 | 93 | 150 | 44829 | 42474 |
| B Charitable activities | | | | | | | | | | |
| Wayleave | | | 9 | | | | | | 9 | 9 |
| | | | 9 | 0 | 0 | 0 | 0 | 0 | 9 | 9 |
| C Investment income | | | | | | | | | | |
| Growth Fund dividend | | | 54 | | | | | | 54 | 48 |
| Bank and other interest | | | | | 524 | 2 | 16 | | 542 | 728 |
| | | | 54 | 0 | 524 | 2 | 16 | 0 | 596 | 776 |
| D Other income sources | | | | | | | | | | |
| Letting of Manse | | | | 8652 | | | | | 8,652 | 8505 |
| | | | 0 | 8652 | 0 | 0 | 0 | 0 | 8,652 | 8,505 |
| E Costs charitable activities | | | | | | | | | | |
| Cost of Fund Raising | | | 27 | | | | | | 27 | 0 |
| Giving to Grow/ M & M | 4 | | 19803 | | | | | | 19803 | 17436 |
| Presbytery dues | | | 118 | | | | | | 118 | 1015 |
| Travel - minister/interim moderator | 6 | | 0 | | | | | | 0 | 265 |
| Pulpit supply | 4 | | 1000 | | | | | | 1000 | 820 |
| Travel re pulpit supply | | | 153 | | | | | | 153 | 137 |
| Other salaries | 4,6 | | 4973 | | | | | | 4973 | 4819 |
| Payroll services | | | 192 | | | | | | 192 | 192 |
| Maintenance - church | (a) | 2500 | 54804 | 1315 | | | | | 56119 | 5637 |
| Maintenance - manse | (a) | | 609 | 2280 | | | | | 2889 | 608 |
| Manse refurbishment restricted | | 0 | | | | | | | 0 | 0 |
| Hall Blind restricted | | 0 | | | | | | | 0 | 0 |
| Music & sound maintenance | | | 438 | | | | | | 438 | 450 |
| Purchase of flowers | | | 679 | | | | | | 679 | 672 |
| Manse Letting Costs | | | | 1867 | | | | | 1867 | 1575 |
| Heat and light | | | 5888 | | | | | | 5888 | 3346 |
| Insurance, church & manse | | | 2948 | | | | | | 2948 | 2702 |
| Post stationery advertising | | | 202 | | | | | | 202 | 273 |
| Donations made | | | | | | 335 | | | 335 | 50 |
| Affiliation fees | | | | | | | | | 0 | 238 |
| Activities and Materials | | | | | | | | | 0 | 182 |
| Zoom Subscription | | | 156 | | | | | | 156 | 144 |
| Miscellaneous expenses | | | 754 | | | | | 134 | 888 | 521 |
| | | 2500 | 92744 | 5462 | 0 | 335 | 0 | 134 | 98675 | 41082 |

DETAILS OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 DECEMBER 2024 (Continued)

All money figures £

| F | Transfers of funds | Note | Restr- icted funds | Unrestricted funds - all designated | | | | | | Totals 2024 £ | Totals 2023 £ |
|---|-------------------------|------|--------------------------|-------------------------------------|----------------|--------------------|--------------|------------------|---------------|---------------------|---------------------|
| | | | | General fund | Fabric fund | General Reserve | The Guild | Sunday School | Choir fund | | |
| | From General Fund to | | 500 | -500 | | | | | | 0 | 0 |
| | From General Reserve to | | | 35000 | | -35000 | | | | 0 | 0 |
| | | | 500 | 34500 | 0 | -35000 | 0 | 0 | 0 | -500 | 0 |

(a) Maintenance costs in 2024:

ChurchEssential Work on Stonework & Windows
(including Painting)

Annual Boiler Service & Repairs

Lightning Conductor Inspection

Fire Extinguisher Servicing

PAT Testing

Monitor & Accessories for Sound System

Church Grass Cutting 2024

Heating Control System

Motorised Valve

Other Maintenance

Maintenance church**Manse**

Grass Cutting 2024

Other Maintenance

Replacement of Manse Garage Door

Maintenance manse

| General fund | Fabric fund |
|-----------------|----------------|
| £ | £ |
| 52348 | 0 |
| 306 | |
| 143 | |
| 119 | |
| 168 | |
| 502 | |
| 704 | |
| 0 | 3815 |
| 139 | |
| 375 | |
| 54804 | 3815 |
| 560 | 0 |
| 49 | 0 |
| 0 | 2280 |
| 609 | 2280 |

(b) Restricted funds

9

The balance of Restricted Funds at 31 December 2023 comprised:Balance of personal donation of £3,000 and tax reclaimed and received on that
donation of £750 towards Manse Refurbishment -

£621

Church Hall Blind

Donation received from the Guild

£500

The balance of Restricted Funds at 31 December 2024 comprised:**Church Hall Blind**

Donation received from the Guild

£500

Manse RefurbishmentBalance of personal donation of £3000 and tax reclaimed and received on that
donation of £750 towards Manse Refurbishment -

£621

Church BuildingA personal donation of £2000 was received and tax reclaimed and received on that
donation of £500 was used towards the new Church Heating Control System

£0

£1,121

(c) Fabric Fund

The bank balance at 31 December 2024 stands at £18,178 as represented by the
Restricted Funds of £1,121 and un-restricted funds of £17,057

The Restricted Funds are applied through the Fabric Fund for ease of management

**STATUTORY NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1 INVESTMENTS

The Church of Scotland Investors Trust: 400 Growth Fund units, cost £200
Market value at 31 December 2024: 638 pence

2 DEBTORS

Significant Debtors at the end of the year are noted:
Gift aid tax recoverable, quarter ended 31 December

3 CREDITORS

Significant Creditors at the end of the year are noted:

Interim Moderator - Car Mileage
Church Gas and Electricity
Victor T Fraser & Co Ltd - Payroll
Victor T Fraser & Co Ltd - Examiner's Fee

4 STAFF COSTS AND NUMBERS

Salaries
Social Security costs
The services provided were church music.
Number of employees, on the basis of head count

| 2024 | 2023 |
|------|------|
| £ | £ |
| 2552 | 2332 |
| 2947 | 2925 |
| 0 | 76 |
| 941 | 832 |
| 48 | 48 |
| 400 | 392 |
| 1389 | 1348 |
| 4973 | 4819 |
| 4973 | 4819 |
| 2 | 2 |

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 of service) was £38,884.

OTHER COSTS

Pulpit Supply Fees
Pulpit Supply Travel Expenses

| 2024 | 2023 |
|------|------|
| £ | £ |
| 1000 | 820 |
| 153 | 137 |
| 1153 | 957 |

5 DISBURSEMENTS

These were special collections which were not the income of the charity.

| Occasion | Recipient |
|--|--------------------------------------|
| Leprosy Mission Collection | Leprosy Mission |
| Coronation Volunteer Day - Coffee Morning | Castle & Gardens of Mey (Bird Boxes) |
| Christian Aid Collection | Christian Aid |
| Harvest Thanksgiving | Christian Aid |
| Christmas Eve Collection (2023) | Befriending Caithness |
| Christmas Eve Collection (2024) | Mikeysline |

| 2024 | 2023 |
|------|------|
| £ | £ |
| 116 | 191 |
| 0 | 340 |
| 231 | 0 |
| 207 | 291 |
| 0 | 205 |
| 184 | 0 |
| 738 | 1027 |
| 207 | 70 |
| 1000 | 520 |
| 0 | 300 |
| 1207 | 890 |
| 0 | 265 |
| 153 | 92 |
| 0 | 45 |
| 153 | 402 |

6 TRUSTEE PAYMENTS AND RELATED PARTY TRANSACTIONS

Mrs M E Jackson - for Music Services
Rev, L Rennie - Pulpit Supply
Mrs I Rennie - Pulpit Supply

Reimbursement of expenses to or on behalf of 1 trustee (2023 - 3):
Rev. D Macartney (IM) - Travel Expenses 2022
Rev. L Rennie (IM) - Travel Expenses 2023
Mrs I Rennie - Travel Expenses 2023

7 COMMITMENTS

There were no significant commitments at 31 December 2024, other than those reported at Note 3 above.

**STATUTORY NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024
(CONTINUED)**

8 TRANSFERS BETWEEN FUNDS

£35,000 was transferred from the General Reserve Account to the General Fund Account to assist in covering the expenditure incurred with the essential work carried out on the Church stonework and windows in 2024.

£500 was transferred from the General Account to the Fabric Account as Restricted Funds This was the Gift Aid Tax recovered on a personal donation made (£2,000) for work in the church building.

9 RESTRICTED FUNDS

Restricted Funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

At the commencement of the year, £1,121 had been brought forward in relation to Manse Refurbishment (£621) and the purchase of a blind for the church hall window (£500) No Costs were incurred on Manse Refurbishment and therefore the balance of £621 will be carried over to 2025.

There was no spend on the church hall blind and £500 will be carried over to 2025.

A donation of £2000 (with £500 Gift Aid Tax Recovery added) for work on the church building was received. This donation was used towards the cost of the new church heating control system.

This spend is shown in the Details of Receipts and Payments for the Year Ended 31 December 2024 at Page 5a.