

Lochs Parish Church of Scotland

Scotland · Charity number SC008004

Details

Status Active

Legal form Unincorporated association

Part of The Church of Scotland (SC011353)

Registered 1980-02-13

Register [View on the OSCR register](#)

Contact

Address 4 Balallan
9
Isle of Lewis
HS2 9PT

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The advancement of Christianity.

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

Objectives: The advancement of religion.

Geography

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

Finances

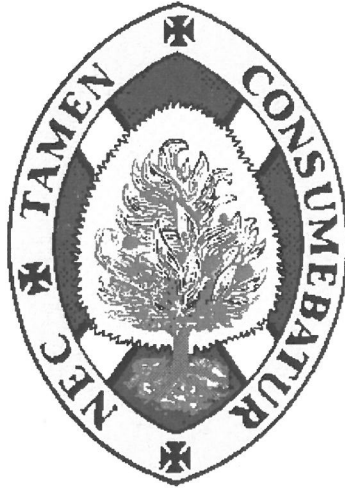
Period end	Income	Expenditure	Assets	Employees
2025-12-31	£128,706	£67,820	-	0
2024-12-31	£43,990	£39,084	-	1
2023-12-31	£39,372	£45,802	-	0
2022-12-31	£44,163	£40,793	-	0
2021-12-31	£44,059	£37,718	-	0

Lochs Parish Church of Scotland

Scotland - Charity number SC008004

Accounts

The Church of Scotland
Lochs Crossbost Parish Church



RECEIPTS AND PAYMENTS ACCOUNTS
Period ended 31 August 2025

Congregation Reference Number: 442345

Scottish Charity No: SC 024236

Reference and Administrative Information

Charity Name: Lochs Crossbost Parish Church
Charity Registration Number: SC024236
Congregation Reference No: 442345
Contact Address: Leurbost
Lochs
Isle of Lewis
HS2 9NS

TRUSTEES

Kirk Session

Mr Donald Macleod, Interim Moderator
Mr David MacIver, Assessor Elder
Mr Donald MacKinnon, Elder

Management Committee

Mr Allan I. Mackenzie, Mr William France, Ms Sarah McIver, Mrs Mary B. Mackinnon,
Mrs Catriona Campbell (Deceased 23/04/25), Ms Christine Macleod,
Mrs Sandra Macleod, Mrs Ann Macaulay, Mrs Patricia France

PRINCIPAL OFFICE-BEARERS

Interim Moderator: Mr Donald Macleod
Session Clerk: Mr Donald Macleod
Clerk to the Management Committee: Ms Sarah McIver
Church Treasurer: Mrs Patricia France

INDEPENDENT EXAMINER

John E Moffat BA FCA
CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

BANKERS

Bank of Scotland,
47 Cromwell Street,
Stornoway
Isle of Lewis
HS1 2DE

Trustees' Annual Report

Period ended 31 August 2025

Structure, Governance and Management

Governing Document

The Church had in previous years been administered in accordance with the terms of the Former United Free Church Constitution, whereby the financial court is the Deacons' Court. On the 10th May 2018 the congregation changed its administration to be in accordance with the terms of the Form of Unitary Constitution, in terms of the Act Anent Congregational Constitutions. As a result the Deacons' Court is replaced by a Management Committee.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Management Committee 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 spiritual gifts, skills and experience. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery (During a vacancy – as just now – the Interim Moderator who is appointed by Presbytery, is to all intents and purposes “the Minister”). The Management Committee are chosen from the members of the church who are considered to have the appropriate practical gifts and skills.

Organisational Structure

The Management Committee is chaired by the sitting Elder and meets on average six times in a year and is responsible for the temporal/fabric matters of the congregation. The Kirk Session is chaired by the Session Clerk and meets as required, but meets for a minimum of two times each year and is responsible for spiritual affairs within the church. The membership of the Kirk Session is made up of all the Elders of the Congregation. The membership of the Management Committee is made up of the Elders and elected members and adherents of the Congregation.

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.

Lochs Crossbost Parish Church held services of worship each week on the Lord's Day at 6.00pm, and on Thursdays at 7.00pm in the Church Extension.

Trustees' Annual Report (cont)

Period ended 31 August 2025

Achievements and Performance

Attendance at the Lord's Day evening service is approximately thirteen with midweek worship attendance usually four. The informal time of prayer at 6pm on a Saturday evening, which commenced during the calendar year 2011 and which had a regular attendance of three or four, remains suspended.

Financial Review

The principal source of income for Lochs Crossbost Parish Church is the weekly offerings given by parishioners, some of which are augmented by Gift Aid (tax reclaimed from the government). Total Funds, including Restricted Funds, at 31 August 2025 were £75,614 (31 December 2024 - £77,059). As from 01 September 2025 Lochs Crossbost Parish Church will be in Union with Kinloch Church of Scotland, with the unified congregation adopting the name Lochs Parish Church of Scotland. Lochs Crossbost Parish Church of Scotland will cease to be a charity as from that date. All funds held will be transferred to Lochs Parish Church of Scotland who will inherit the charity registration details of Kinloch Church of Scotland.

Reserves Policy

It is not the Trustees' policy to hold particular reserves other than to maintain a presence of a few thousand pounds where possible in the Church of Scotland Investors' Trust Deposit Fund, but even these funds tend to be "working funds" rather than reserves per se. At the 31 August 2025 the Church held total unrestricted cash funds of £45,952. The Church also held Restricted Fabric Funds totalling £29,662. The Manse was sold in March 2017, with the net proceeds being held by The Church of Scotland General Trustees on the congregation's behalf. As at 31 August 2025 the balance held by the Church of Scotland General Trustees was £148,274. As per recommended practice this amount is not included in the Statement of Balances on Page 8. Details of the amounts held by the General Trustees on the congregation's behalf are found in the Appendix to the accounts. All funds held will, from 01 September 2025, transfer to the unified charge of Lochs Parish Church of Scotland.

Trustees' Annual Report (cont)
Period ended 31 August 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session & Management Committee 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 & Management Committee 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,



Date: 29.03 2026

Lochs Crossbost Parish Church

SC024236

Independent Examiner's Report to the Trustees of Lochs Crossbost Parish Church

I report on the accounts of the charity for the period ended 31 August 2025 which are set out on pages 7 to 11.

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) (a) to (c) 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.

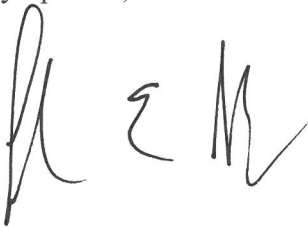
Basis of independent examiner's statement

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 8 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: John E Moffat BA FCA

Address: CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date: 31.03.26

Lochs Crossbost Parish Church

Receipts and Payments Account

Period ended 31 August 2025

		Funds 31.08.25	Funds 31.08.25	Funds 31.08.25	Total 31.08.25	Total 31.12.24
		£	£	£	£	£
<u>Receipts</u>	Note					
Offerings - All Funds	3	8,230	1,770	-	10,000	14,787
Legacies		-	-	-	-	-
Donations		-	-	-	-	-
Bank & Deposit Interest		-	173	-	173	389
Life & Work		-	-	-	-	-
Pulpit Supply Refund		-	-	-	-	44
Glebe Rental		50	-	-	50	50
<u>Total Receipts</u>		<u>8,280</u>	<u>1,943</u>	<u>-</u>	<u>10,223</u>	<u>15,270</u>
<u>Payments</u>	4					
Costs of generating funds		-	-	-	-	163
Charitable activities		9,815	1,649	-	11,464	12,718
Governance costs		204	-	-	204	180
<u>Total Payments</u>		<u>10,019</u>	<u>1,649</u>	<u>-</u>	<u>11,668</u>	<u>13,061</u>
Excess of Receipts over Payments for the year before transfers		(1,739)	294	-	(1,445)	2,209
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		<u>(1,739)</u>	<u>294</u>	<u>-</u>	<u>(1,445)</u>	<u>2,209</u>

Lochs Crossbost Parish Church

Statement of Balances

At 31 August 2025

	Unrestricted	Restricted	Endowment	Total	Total
	funds	funds	funds	31.08.25	31.12.24
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	47,691	29,368	-	77,059	74,850
Movement in year:					
Excess of Receipts over Payments for the year	(1,739)	294	-	(1,445)	2,209
Bank & deposit balances carried forward	<u>45,952</u>	<u>29,662</u>	<u>-</u>	<u>75,614</u>	<u>77,059</u>
<u>Investments at market value</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Assets</u>					
Gift Aid Receivable (including Transitional Relief)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>341</u>
<u>Liabilities</u>					
Cost not yet billed	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Management Committee on 29.03, 2026.

For and on behalf of the Kirk Session and Management Committee



Trustee



Trustee

Lochs Crossbost Parish Church
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year Mr. D. Macleod, Trustee, received £2,449 for pulpit supply and also received a gift of £725 in appreciation of his services to the congregation over the years.

2. Movements in Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31 Aug 2025 £
Unrestricted funds					
General Fund	47,691	8,280	10,019	-	45,952
	47,691	8,280	10,019	-	45,952
Restricted funds					
Fabric Fund	21,794	1,943	1,575	-	22,162
Fabric Fund 2	7,500	-	-	-	7,500
Sunday School Fund	74	-	74	-	-
	29,368	1,943	1,649	-	29,662
Endowment funds					
	-	-	-	-	-
Total funds	77,059	10,223	11,668	-	75,614

Purposes of Restricted Funds

Fabric Fund: Monies to be used specifically for Fabric related expenditure

Fabric Fund 2: (Church of Scotland Investors' Trust Deposit Fund) Working Reserve

Sunday School Fund: Fund to facilitate work among the children and young people in the parish

Lochs Crossbost Parish Church
Notes to the Accounts

	Unrestricted Funds 31.08.25 £	Restricted Funds 31.08.25 £	Endowment Funds 31.08.25 £	Total 31.08.25 £	Total 31.12.24 £
3. Analysis of Offerings					
WFO Scheme (non Gift Aid)	1,865	-	-	1,865	3,822
Gift Aid WFO Scheme	4,300	-	-	4,300	5,497
Fabric Fund Donations (non Gift Aid)	-	505	-	505	1,990
Gift Aid Fabric Fund Donations	-	1,265	-	1,265	520
Ordinary Offerings (Open Plate)	1,215	-	-	1,215	1,526
National Giving Day	-	-	-	-	-
Tax Recovered on Gift Aid Donations	850	-	-	850	1,432
Sunday Club Collection	-	-	-	-	-
	8,230	1,770	-	10,000	14,787
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	-	-	-	-	163
	-	-	-	-	163
Charitable activities					
Giving to Grow	1,647	-	-	1,647	1,591
Presbytery dues	-	-	-	-	229
Int.Mod Travel Expenses	-	-	-	-	-
Pulpit supply	2,695	-	-	2,695	3,792
Fabric repairs & maintenance Gen A/C	102	-	-	102	503
Life & Work	-	-	-	-	-
Church /Manse Heat and light	3,547	-	-	3,547	2,946
Insurance	774	-	-	774	1,203
Communion Expenses	325	-	-	325	691
Printing, stationery and postage	-	-	-	-	-
Donations	725	-	-	725	20
Fabric repairs & maintenance Fabric A/C	-	1,575	-	1,575	1,681
Sunday Club	-	74	-	74	62
	9,815	1,649	-	11,464	12,718
Governance costs					
Accountant /Solicitor's Fees	204	-	-	204	180
Other payments					
Purchase of assets & investments	-	-	-	-	-
	204	-	-	204	180

Lochs Crossbost Parish Church
Notes to the Accounts

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 £32,433 and the maximum stipend (in the fifth and subsequent years) £39,856.

	2025	2024
	£	£
6. Collections for Third Parties		
	-	-
	-	-

Lochs Crossbost Parish Church

Appendix

Funds held on behalf of the congregation By the Church of Scotland General Trustees

	31.08 2025 £	31.12.2024 £
Capital Account		
Credit Balances held at cost	<u>129,754</u>	<u>129,754</u>
Revenue Account		
Credit Balance	<u>18,520</u>	<u>15,011</u>

Lochs Parish Church of Scotland

Scotland - Charity number SC008004

Accounts

Kinloch
Church of Scotland

**TRUSTEES' REPORT AND
RECEIPTS AND PAYMENTS ACCOUNT
FOR YEAR ENDING 31 DECEMBER 2024**

Congregation No: 442342

Charity No: SC008004

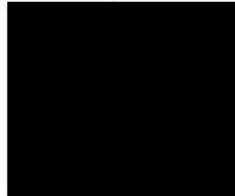
Kinloch Church of Scotland Reference and Administrative Information

Charity Name: Kinloch Church of Scotland

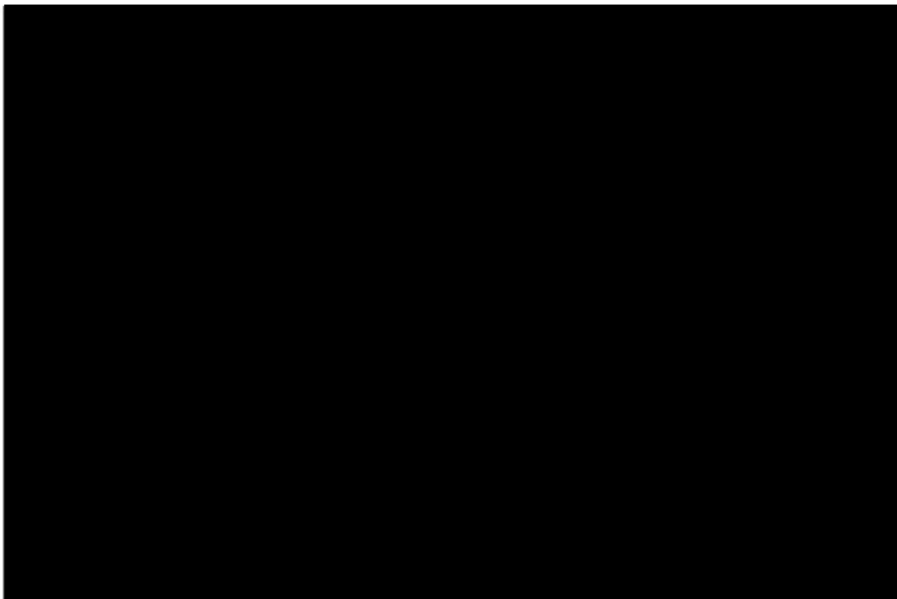
Charity Registration Number: SC008004

Congregation Reference No: 442342

Contact Address:



Trustees



Independent Examiner



CIB Services
Chartered Accountants
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis
HS1 2DE

Kinloch Church of Scotland 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 United Free Church Constitution

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Deacons' Court 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. The deacons are chosen from those members of the church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Deacons' Court is chaired by the minister and meets as required during the year and is responsible for the temporal affairs of the congregation. Certain responsibilities are delegated to the Property Committee as appropriate. The Kirk Session meets as required but meets for a minimum of three times each year and is responsible for spiritual affairs within the church. The membership of the Kirk Session is made up of all the Elders of the Congregation. The membership of the Deacons' Court is made up of all the Elders and all the Deacons of the Congregation.

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.

Achievements and Performance

Services are held every Sunday in Kinloch Church at 12 noon and 6pm. The services are in English.

A Youth Fellowship is held fortnightly in the MacLennan Hall on Sunday evenings at 8.30pm. During school terms Sunday School & Bible Classes are held at Kinloch Church at 12noon. A Crèche is available during the morning service at 12 noon.

Midweek meetings are held in Kinloch Church on Wednesday evenings at 7.30pm. These can be sermons and bi-lingual prayer meetings.

There is a Campaigners Meeting (jointly with local Free Church Congregation) on Monday evenings during school terms.

Communion is celebrated three times a year in the congregation.

One of the elders is an Assessor Elder for the Lochs Crossbost congregation.

**Kinloch Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024**

Financial Review

Voluntary Income for the year decreased by 7% compared to 2023.

General Fund expenditure costs increased by 5% compared to 2023 figures.

Fabric expenditure met from the Fabric Fund during 2024 was £3,039.

The overall result was a total surplus of funds for the year of £5,016 (2023 - deficit £2,973)

FREE WILL OFFERING DONATIONS

If anyone would wish to donate their Freewill Offering via the Standing Order method of payment the Bank Details are

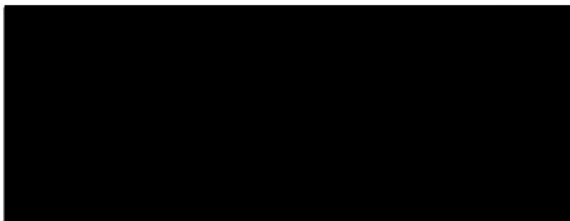
Bank of Scotland
47 Cromwell Street
Stornoway
HS1 2DC
Branch Sort Code 80-09-73

For Weekly Freewill Offerings (which can be paid monthly) the Account Number is 00265006
For the Monthly Freewill Offerings the Account Number is 00265014

Reserves Policy

It is the Trustees' policy to hold reserves sufficient to meet the cost of preserving and repairing the church buildings at Kinloch and Lemreway and the manse at Kinloch, along with other related building costs incurred during the year. At the year end the Church held unrestricted funds of £7,997 of which £808 has been designated for the Youth Fellowship. The balance on the Restricted Fabric Fund at 31 December 2024 is £35,099 (2023 - £30,106). There is also an additional Restricted Fund relating to the AV System which has a balance at 31 December 2024 of £4,000. Total Funds held at 31 December 2024 are £47,096 (2023 - £42,190) The Trustees consider the current level of reserves to be sufficient to meet planned expenditure in the coming year.

Approved by the Trustees and signed on their behalf,



Kinloch Church of Scotland
SC008004
Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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

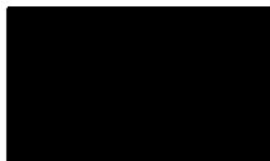
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December 2024 as set out on pages 5 to 9, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - the accounts do not accord with those records
 - the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Name:



Address:

CIB Services
63 Kenneth Street
Stornoway
Isle of Lewis
HS1 2DS

Date

26.03.25

Kinloch Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

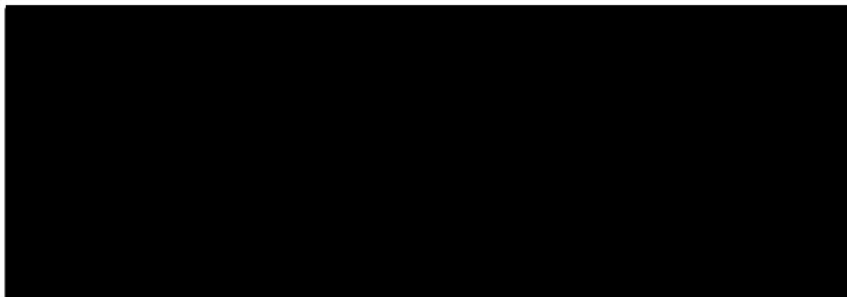
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
	Note	£	£	£	£	£
<u>Receipts</u>						
Voluntary Income	3	31,636	8,032	-	39,668	42,615
Income from Charitable Activities	4	-	-	-	-	-
Bank & Deposit interest		-	-	-	-	-
Grant - CNES		-	4,000	-	4,000	-
Pulpit Supply Refunded		322	-	-	322	-
<u>Total Receipts</u>		<u>31,958</u>	<u>12,032</u>	<u>-</u>	<u>43,990</u>	<u>42,615</u>
<u>Payments</u>	5					
Costs of generating funds		177	-	-	177	218
Charitable activities		35,478	3,039	-	38,517	44,998
Governance costs		390	-	-	390	372
<u>Total Payments</u>		<u>36,045</u>	<u>3,039</u>	<u>-</u>	<u>39,084</u>	<u>45,588</u>
Net Receipts/(Payments) before Transfers		(4,087)	8,993	-	4,906	(2,973)
Transfers to/(from) funds		-	-	-	-	-
Surplus/(Deficit) for year		<u>(4,087)</u>	<u>8,993</u>	<u>-</u>	<u>4,906</u>	<u>(2,973)</u>

Kinloch Church of Scotland
Statement of Balances
At 31 December 2024

Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank & Deposit balances brought forward	12,084	30,106	-	42,190	45,163
<u>Movement in year:</u>					
Surplus/(Deficit) for the year	(4,087)	8,993	-	4,906	(2,973)
Bank & Deposit balances carried forward	<u>7,997</u>	<u>39,099</u>	<u>-</u>	<u>47,096</u>	<u>42,190</u>
<u>Additional Information</u>					
Investments at market value	-	-	-	-	-
Assets					
Gift Aid Receivable	<u>7,754</u>	<u>-</u>	<u>-</u>	<u>7,754</u>	<u>5,323</u>
Liabilities					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Deacons' Court on the 25 / 3 / 2025

For and on behalf of the Kirk Session and Deacons' Court



Kinloch Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred, totalling £4,396.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	10,656	31,958	36,045	620	7,189
Designated Sunday School Fund	620	-	-	(620)	-
Designated Youth Fellowship Fund	808	-	-	-	808
	<u>12,084</u>	<u>31,958</u>	<u>36,045</u>	<u>-</u>	<u>7,997</u>
Restricted funds					
Fabric Fund	30,106	8,032	3,039		35,099
AV System Fund		4,000			4,000
	<u>30,106</u>	<u>12,032</u>	<u>3,039</u>	<u>-</u>	<u>39,099</u>
Total funds	<u>42,190</u>	<u>43,990</u>	<u>39,084</u>	<u>-</u>	<u>47,096</u>

Purposes of Designated Funds

Sunday School Fund: Funds to allow the operation of the Congregational Sunday School. During the year the designated Sunday School fund was transferred back to the General Fund

Youth Fellowship Fund: Funds to allow the operation of the Congregational Youth fellowship

Purposes of Restricted Funds

Fabric Fund: Represents monies received and expended specifically relating to Fabric Repairs and maintenance

AV System Fund: Relating to monies received and expended specifically relating to the AV System

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Voluntary Income					
WFO Scheme (non Gift Aid)	3,485	-	-	3,485	5,953
WFO Scheme (Gift Aid)	18,563	-	-	18,563	17,671
Fabric Fund Monthly Offerings (non Gift Aid)	-	500	-	500	1,100
Fabric Fund Monthly Offerings (Gift Aid)	-	7,532	-	7,532	7,057
Tax Recovered on Gift Aid Donations	5,828	-	-	5,828	6,998
Ordinary Offerings (Open Plate)	2,060	-	-	2,060	2,086
Youth Fellowship	-	-	-	-	100
Sunday School	-	-	-	-	-
Other Offerings, Donations etc	1,700	-	-	1,700	1,650
	<u>31,636</u>	<u>8,032</u>	<u>-</u>	<u>39,668</u>	<u>42,615</u>

Kinloch Church of Scotland
Notes to the Accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
4. Income from Charitable Activities					
Fundraising Events	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
5. Analysis of Payments					
Costs of generating funds					
Offering envelopes	177	-	-	177	218
	<u>177</u>	<u>-</u>	<u>-</u>	<u>177</u>	<u>218</u>
Charitable activities					
Ministries & Mission allocation	24,540	-	-	24,540	24,534
Presbytery dues	623	-	-	623	1,008
Minister's travel expenses	2,207	-	-	2,207	1,672
Minister's telephone expenses	774	-	-	774	774
Pulpit supply	1,152	-	-	1,152	1,212
Fabric repair & maintenance	-	814	-	814	7,432
Glebe Maintenance	-	-	-	-	1,275
Equipment purchases	-	-	-	-	-
Manse council tax	1,415	-	-	1,415	1,724
Heat and light	2,585	-	-	2,585	1,090
Insurance	-	2,225	-	2,225	2,161
Printing, stationery and postage	-	-	-	-	374
Bibles, Books etc	28	-	-	28	-
Communion expenses	1,284	-	-	1,284	862
Church cleaner & cleaning materials	760	-	-	760	441
Fellowship expenses	-	-	-	-	-
Youth Fellowship expenses	-	-	-	-	259
Sunday School expenses	-	-	-	-	-
Donations	-	-	-	-	-
Subscriptions	80	-	-	80	80
General Expenses	30	-	-	30	100
	<u>35,478</u>	<u>3,039</u>	<u>-</u>	<u>38,517</u>	<u>44,998</u>
Governance costs					
Independent examiner's fees	390	-	-	390	372
	<u>390</u>	<u>-</u>	<u>-</u>	<u>390</u>	<u>372</u>

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6. 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.

7. Collections for Third Parties

	2024	2023
	£	£
Western Isles Food Bank	110	-
	<u>110</u>	<u>-</u>