

**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

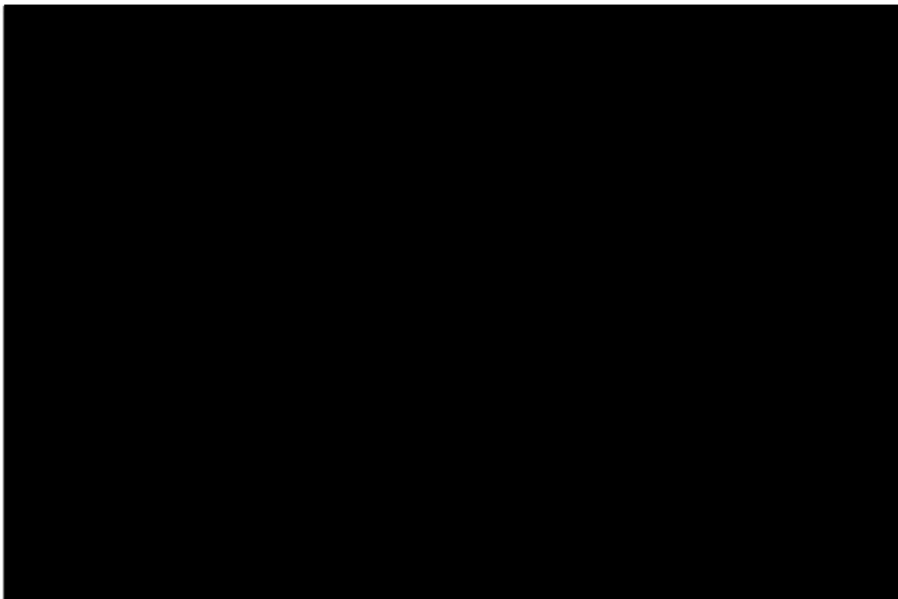
Charity Registration Number: SC008004

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

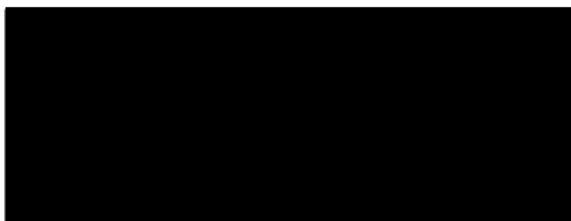
Bank of Scotland  
47 Cromwell Street  
Stornoway  
HS1 2DC  
Branch Sort Code 80-09-73

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**

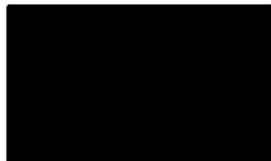
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The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

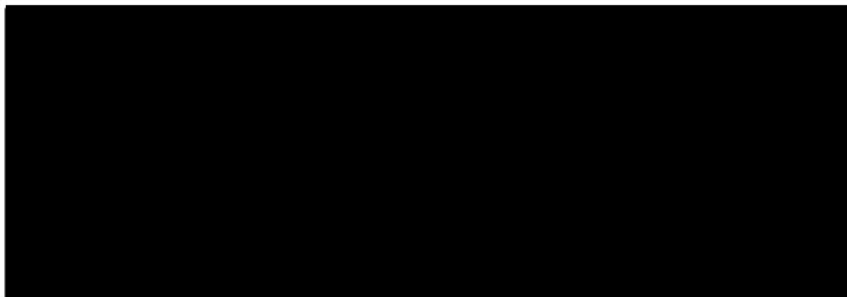
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
	Note	£	£	£	£	£
<b><u>Receipts</u></b>						
Voluntary Income	3	31,636	8,032	-	39,668	42,615
Income from Charitable Activities	4	-	-	-	-	-
Bank & Deposit interest		-	-	-	-	-
Grant - CNES		-	4,000	-	4,000	-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

**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 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & Deposit balances brought forward	12,084	30,106	-	42,190	45,163
<b><u>Movement in year:</u></b>					
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>
<b><u>Additional Information</u></b>					
<b>Investments at market value</b>	-	-	-	-	-
<b>Assets</b>					
Gift Aid Receivable	<u>7,754</u>	<u>-</u>	<u>-</u>	<u>7,754</u>	<u>5,323</u>
<b>Liabilities</b>					
	<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 £
<b>Unrestricted funds</b>					
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>
<b>Restricted funds</b>					
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>
<b>Total funds</b>	<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 £
<b>3. Analysis of Voluntary Income</b>					
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 £
<b>4. Income from Charitable Activities</b>					
Fundraising Events	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>5. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	177	-	-	177	218
	<u>177</u>	<u>-</u>	<u>-</u>	<u>177</u>	<u>218</u>
<b>Charitable activities</b>					
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>
<b>Governance costs</b>					
Independent examiner's fees	390	-	-	390	372
	<u>390</u>	<u>-</u>	<u>-</u>	<u>390</u>	<u>372</u>

**Kinloch Church of Scotland**  
**Notes to the Accounts**

**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**

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