

*Urray & Kilchrist*  
*Church of Scotland*

*Receipts & Payments*  
*For year ended 31<sup>st</sup> December 2024*

*Congregation Ref. No 392220*

*Charity Registration No. SC009902*

*A Registered Scottish Charity*

Trustees' Annual Report  
Year ended 31 December 2024  
Structure, Governance and Management

Charity Name: Urray & Kilchrist Church of Scotland

Charity Registration Number: SC009902

Congregation Reference No: 392220

Contact Address Dunnydeer  
Ord Road  
Muir of Ord  
Ross-shire  
IV6 7XL

The Trustees are the members of the Kirk Session and elected members of the  
Congregational Board: [REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Church Treasurer: [REDACTED]

Session Clerk: [REDACTED]

Minister: [REDACTED] n

Bankers: Royal Bank of Scotland, 3 High Street, Alness IV17 0SH

Independent Examiner: [REDACTED]

### **Governing Document**

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

### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board 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, skills and spiritual calling. The Congregational Board is 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 then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

### **Organisational Structure**

The **Congregational Board** is chaired by an elder or elected communicant member (elected at the Stated Annual Meeting). A clerk is appointed to ensure that regular minutes are prepared. A treasurer is also appointed at the Stated Annual Meeting. It meets according to intimation from the pulpit, or by email whenever sufficient business is generated, or every

other month in alternation with the Kirk Session. Certain aspects of the Congregational Board's work are passed to **sub-committees** as follows:

**Fabric Committee:** Congregational Board responsibility.

**Mission and Charities:** Mission Committee comprising the Minister and 1 member

**Health and Safety:** Congregational Board responsibility

**Freewill Offerings:** Two members of the Congregational Board

**Deeds of Covenant:** Treasurer of the Congregational Board

**Halls Convener:** Member of the Congregational Board and team

**Annual Buildings Inspection and reporting including Manse Condition Schedule and**

**Property Registers submission to Presbytery:** Three members of the Congregational Board

**Cleaning:** Local cleaning company

The **Kirk Session** meets according to intimation from the pulpit or email, on an alternating monthly basis with the Congregational Board. The average number of meetings per annum is six. The Kirk Session is responsible for the spiritual affairs of the church. It is moderated by the Minister. There is a Session Clerk who acts as principal clerk and there is a Minute Secretary who is responsible for recording the minutes of meetings. The Kirk Session gives responsibility to certain individuals to take care of aspects of its remit as follows:

**Church Officer** (East and Urray West Churches),

**Stewardship Promoter** (Minister)

**Safeguarding Coordinator** (responsible for the protection of children and vulnerable persons),

**Brunch Church Team**

**CrossReach representative** (Minister)

**Property Convenor** (undertaken jointly by three elders)

The Kirk Session also appoints a **Presbytery Elder** each year to represent it at Presbytery along with the Minister. Upon occasion, the Kirk Session may meet in conference session, or undertake a spiritual **Retreat**.

### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity (church government). 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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond. Urray and Kilchrist Church of Scotland activities are as follows:

**Please note:** With the closure of Urray for worship at the end of 2023, the separate Brunch Church Initiative that had been trialed at the East Church, is now moving to become the start of worship on the first and third Sunday of the month as we move into 2024.

### **Services of Worship:**

First and Third Sundays, 10.00 am, Worship begins in the Hall, breaks for Brunch and then continues in the Sanctuary

Second and Fourth Sundays (and any Fifth) Sundays 11.00 am

Service of Thanksgiving and Remembrance for the bereaved – penultimate Sunday afternoon of the year

Every second year the minister conducts the Service of Remembrance at the War Memorial. Elders continue to assist in leading worship elements, and occasionally work together to take whole services as needed.

### **Youth Activities**

We operate an intergenerational worship model

### **Prayer and Bible Study Groups**

Prayer and Bible Study in the East Church Hall, Wednesdays at 10.15 am

A new Men's Fellowship Group (with speaker) has started on a Thursday evening once a month.

Bible Course / Exploring Faith, Fridays at 9ish in the East Church Hall

### **Churches Together**

Sadly, the Free Church continued to withdraw from this on the grounds of differences in biblical interpretation

### **Church Social Events**

We continue to meet for fellowship after morning worship, and as opportunities arise. The monthly Soup Lunch has been reinstated

### **Mixed Church and Community Activities (onsite)**

Warm Space, Mondays

Scrabble Club, Mondays

Scottish Country Dancing Class, Monday evenings

Wonder Women for ladies over 60, weekly

Fitfellas exercises for mature men, weekly

Local Brownies/Rainbows: Wednesday evenings

Local Girl Guides: Wednesday evenings

Baby Sensory: Thursday mornings

### **Mixed Church and Community Activities (offsite)**

Regular involvement in 2 Primary Schools

Bible Alive schools programme

Services in Urray House Care Home

Services in Fairburn Care Home

Community Council

Gala Planning – Prayer Tent

Several coffee mornings for charitable causes

### **Church Organisations**

An average of 50 persons regularly worshipped at the 11am time slot, while some 27 others attend Brunch Church. Three adherents became members by profession of faith, and two more were baptized and became members.

The service is live-streamed to facebook, and we have several who worship that way, and others who keep up with our themes even when on holiday.

Numbers attending groups/meetings/clubs were:

Wednesday Morning Bible Study – 11

Friday Morning Group – 6

Kirk Session – 14 Elders (and also the Minister) with one new elder ordained part way through the year (Irene), and one elder taking a sabbatical

Congregational Board – All members of the KS plus 5 (one of whom stood down at the Stated Annual Meeting, and one who became an Elder

Communicant Members – 69 on roll

Adherents – 48 on roll

Presbytery Members – 2: one elder, one minister.

### **Mixed Church and Community Groups**

Warm Space 16-20

Scrabble Club 10

Rainbows and Brownies 15/13

Guides 15

Scottish Country Dancing 12

Fitfellas exercise for mature men 10

Wonder Woman for over 60s 12 – 15

Baby Sensory 16

Through a variety of activities such as worship, prayer and Bible study, the spiritual life of the congregation is nourished and nurtured. In terms of church services and church groups, Christian worship and fellowship remains strong and the congregation and groups are very supportive of each other. Pastoral care upholds the unwell, the lonely and others who need support. The love of God is shared in a happy and supportive environment.

The mixed church and community groups meeting on church premises offer an opportunity for Christian outreach. For example, Bible verses on the walls of the church hall, and sometimes the library books, prompt discussion and questions.

Although numbers attending the above-listed activities vary from year to year, or go in cycles, this is not uncommon, and it is felt that we are meeting a need and reaching out to the community, as well as enriching the lives of participants physically and spiritually.

### **Consolidating New Activities from last Year**

Over this last year, the Brunch Church services have ceased to be a separate entity, becoming instead the way in which we start worship on the 1<sup>st</sup> and 3<sup>rd</sup> Sundays of each month. This thinking comes out of a desire to be one intergenerational worshipping community rather than becoming two separate entities. So on **Brunch** services, people are encouraged to join (and leave) at whatever point suits them, but worship begins at 10am, pauses for fellowship and food at 10.30 and continues at 11am. **Warm Space** continues to meet a need for folks to gather on a Monday morning. However, Burgers off the Bus does not seem to be what our young people need as they make the transition from primary to secondary education, so we continue to work with the school to build up relationships through Bible Alive, and consider what else might be needed.

### **Presbytery Mission Plan**

As part of the Implementation of the Presbytery Mission Plan, Urray (West) church building was sold in the middle of the year. We have begun conversations with our neighbouring charge of Killearnan towards forming a Union in 2025.

## **Financial Review**

The year 2024 saw the Church continue to move from the consequences of its Coronavirus 'lockdown' to some form of normality but understandably this still had an adverse effect on its finances as the attached Receipts and Payments Account shows.

The Accounts show total receipts of £68,047 for 2024 compared to £61,377 in 2023. In relation to our Church's payments for 2024, these amounted to £78,747. In 2023 this sum was £67,982

As at 31<sup>st</sup> December 2024 we held on deposit some £124,532 of which £11,921 was tied up in designated and restricted funds but at our disposal for general purposes we have £112,610 in Bank Deposits and a further £86,107 in investments. Our financial position is healthy but we are very much aware of increasing costs and an aging congregation.

As at 31<sup>st</sup> December 2024 the West Church Fund stood at £80,864 in bank deposits and £62,200 in Investments. With the closure of the West Church this has been transferred to our General Fund with no restrictions.

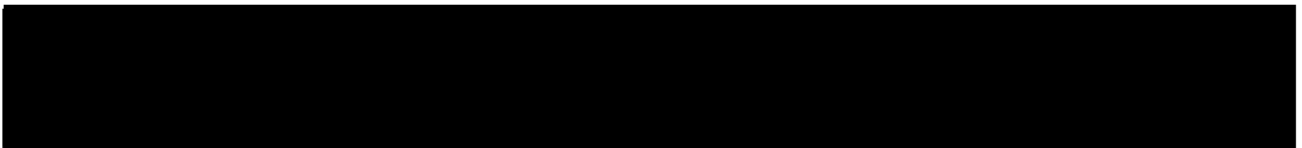
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## **Trustees' Annual Report (cont) Year ended 31 December 2024**

### **Statement of Trustees' Responsibilities**

The member of the Kirk Session/Congregational Board 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/Congregational Board 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 Trustees 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,





## **Independent Examiner's Report to the Trustees of Urray & Kilchrist Church of Scotland.**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024 which are set out on pages 8 to 13 of the Receipts and Payments Account.

### **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.

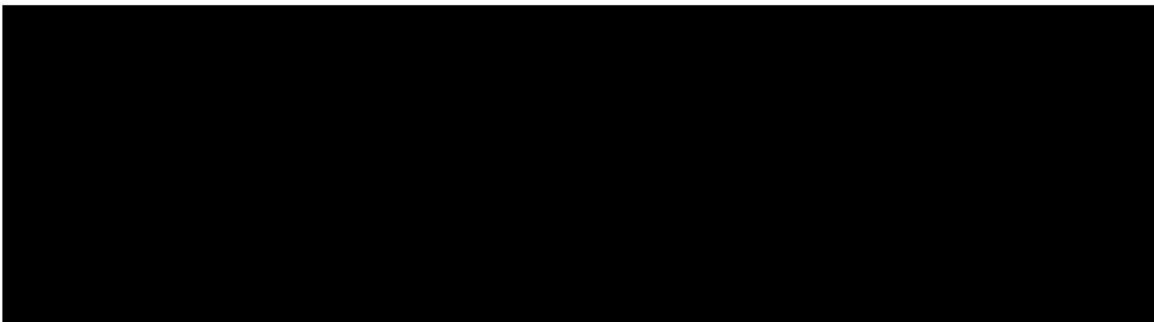
### **Basis of independent examiner's statement**

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.



Urray & Kilchrist Church of Scotland  
Receipts & Payments Account  
Year Ended 31 December 2024

	Note	Unrestricted Funds 2024 4	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>						
Donations	3	49,297.57	0.00	0.00	49,297.57	47,496.54
Legacies		3,841.70	0.00	0.00	3,841.70	0.00
Fundraising Events		0.00	0.00	0.00	0.00	28.27
Bank & Deposit Interest		1,650.72	3,917.61	753.32	6,321.65	4,598.79
Investment Income		1,197.09	1,315.50	0.00	2,512.59	2,414.62
		55,987.08	5,233.11	753.32	61,973.51	54,538.22
Contributions from Church Org.		0.00	0.00	0.00	0.00	0.00
Income for use of Premises Hall		5,421.25	0.00	0.00	5,421.25	5,648.50
Sale of Assets		0.00	402.88	0.00	402.88	0.00
Sale of Investments		0.00	0.00	0.00	0.00	0.00
Grants		250.00	0.00	0.00	250.00	250.00
Presbytery Refund		0.00	0.00	0.00		610.99
Receipts from General Trst		0.00	0.00	0.00	0.00	0.00
Insurance Claim		0.00	0.00	0.00	0.00	330.00
		5,671.25	402.88	0.00	6,074.13	6,839.49
<b>Total Receipts</b>		61,658.33	5,635.99	753.32	68,047.64	61,377.71
<b>Payments</b>						
Costs of Generating Funds	4	57.54	0.00	0.00	57.54	57.54
Charitable Activities		70,859.56	2,232.02	5,598.00	78,689.58	67,925.27
Governance Costs		0.00	0.00	0.00	0.00	0.00
Other payments		0.00	0.00	0.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00
<b>Total Payments</b>		70,917.10	2,232.02	5,598.00	78,747.12	67,982.81
<b>Excess of Payments over Receipts for the year before transfers</b>		-9,258.77	3,403.97	-4,844.68	-10,699.48	-6,605.10
Transfers		80,864.23	-80,864.23	0.00	0.00	0.00
<b>Excess of Receipt over Payments for the year</b>		71,605.46	-77,460.26	-4,844.68	-10,699.48	-17,316.10
<b>Special Collections and Fund Raising for Other Charities</b>						
<b>Received and Disbursed</b>	6	£1,681.40	0	0		£1,681.40



# Urray & Kilchrist Church Of Scotland

## Statement of Balances

At 31st December 2024

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
	Note	£	£	£	£	£
<b>Bank &amp; Deposit</b>	<b>2</b>	41,005.13	78,324.81	15,901.82	135,231.76	141,836.86
<b>Balances</b>						
brought forward						
<b>Movement in</b>						
<b>Year :</b>						
Excess of Receipts over		-9,258.77	3,403.97	-4,844.68	-10,699.48	-6,605.10
Payments for the year						
<b>Bank &amp; Deposit</b>						
<b>Balances</b>						
carried forward						
		31,746.36	81,728.78	11,057.14	124,532.28	135,231.76
<b>Investments at market</b>						
<b>value</b>		79,377.60	6,730.24	0.00	86,107.84	78,828.64
<b>Assets</b>						
<b>Gift Aid Receivable</b>		2,220.00	0.00	0.00	2,220.00	1,752.00
<b>Liabilities</b>		0.00	0.00	0.00	0.00	0.00

The accounts were approved by the Kirk Session and Financial Board on 30/3/2025

For and on behalf of the Kirk Session and Financial Board



## **Urray & Kilchrist Church of Scotland**

### **Notes to the Accounts**

**At 31 December 2024**

#### **1. Trustee Remuneration and Related Party Transactions**

During the year 7 trustees received reimbursement of expenses incurred totalling £4,228.02 (This sum includes the council tax paid in respect of the manse and travelling expenses)

<b>2. Movement in Funds</b>	at 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
<b>Unrestricted Funds</b>					
General Fund	39,078.80	61,321.34	70,565.10	81,864.23	111,699.27
Sunday School Fund	1,544.49	336.99	352.00	-1,000.00	529.48
Mission Fund	157.69	0.00	0.00	0.00	157.69
Coffee at the Kirk	224.15	0.00	0.00	0.00	224.15
	41,005.13	61,658.33	70,917.10	80,864.23	112,610.59
<b>Restricted Funds</b>					
West Church Fund	77,472.62	5,623.63	2,232.02	-80,864.23	0.00
Mackenzie Tomb Account	852.19	12.36	0.00	0.00	864.55
	78,324.81	5,635.99	2,232.02	-80,864.23	864.55
<b>Endowment funds</b>					
Benevolent fund	15,901.82	753.32	5,598.00	0.00	11,057.14
	15,901.82	753.32	5,598.00	0.00	11,057.14
<b>Total Funds</b>	135,231.76	68,047.64	78,747.12	0.00	124,532.28

#### **Purpose of Designated Funds**

Sunday School Fund: used by the Sunday School to receive its weekly offerings and make payments to suitable charities ie Tear Fund & Compassion

Mission Fund: Funds set aside by the Trustees for making Donations to visiting Missionaries and preachers.

Coffee at the Kirk fund for monies donated at Friday Morning Coffee and used for Mission, sick and infirm in our congregation and Community projects.

#### **Purpose of Restricted Funds**

West Church Fund: Monies for the purpose of maintaining the West Church

Mackenzie Tomb Account. Monies entrusted with the Trustees for the upkeep of a grave in the cemetery.

#### **Purpose of Endowment Funds**

Income from Benevolent fund is to be used to help those in need in our community and to make Charitable donations as the trustees see fit

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
3. Analysis of Donations	2024	2024	2024	2024	2023
	£	£	£	£	£
WFO Scheme (non Gift Aid)	2,803.00	0.00	0.00	2,803.00	1,628.00
Gift Aid Donations	26,122.15	0.00	0.00	26,122.15	26,254.00
Tax Recovered on Gift Aid	8,679.85	0.00	0.00	8,679.85	8,549.63
Ordinary Offerings (Open Plate)	10,642.57	0.00	0.00	10,642.57	9,292.91
Other Offerings, Donations Etc.	150.00	0.00	0.00	150.00	632.00
Weddings & Funerals	900.00	0.00	0.00	900.00	1,140.00
	49,297.57	0.00	0.00	49,297.57	47,496.54
4 Analysis of Payments					
General Fund					
	2024		2023		
Giving to Grow	33154.00		32088.00		
Worship Costs	665.09		674.06		
Mission & Outreach	99.83		318.08		
Ministry Supervision	130.00		140.00		
Presbtery Dues	405.00		672.70		
Ministers expenses Travel	960.00		1200.00		
Pulpit supply	606.00		588.00		
Floor Covering Hall doorway	0.00		580.00		
Fabric repairs & Maintenance	11073.66		11233.06		
Logic Alarm Fire Alarm	156.00				
Council Tax	2537.98		2479.08		
Insurance	1593.25		1707.61		
Heating & Lighting	8394.38		4604.16		
Printing Stationery & Postages	442.49		297.57		
White Goods Manse & Hall	0.00		584.00		
Offering Envelopes	57.54		57.54		
CCL Europe	549.00		526.00		
Organists Fees	2730.00		2550.00		
Telephone & Broadband	1942.00		1901.22		
Cleaning	2567.06		1684.59		
Donations, Open Doors	216.00		216.00		
Health & Safety . First Aid training	0.00		420.00		
Lucky 2 B Here Defrillator	2000.00				
Sundries	285.82		416.01		
Total Payments	70565.10		64,937.68		
Sunday School					
Compassion	£ 308.00				

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Coffee at the Kirk					
Payments	NIL				
Restricted Funds 2024					
Benevolent Fund					
Personal Payments	£	5,598.00			
West Church Fund					
Fraser Mackenzie Electrical	£	528.00			
MacGregor Fire	£	130.26			
Newsquest Paper Add	£	614.48			
Insurance	£	850.00			
Cromarty Firth Wireless	£	109.28			
	£	2,232.02			
5. Minister's Stipend					
All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 5th and subsequent years of service - £38,884					
6. Collections for Third Parties					
MacMillan Cancer Support			£	450.00	
Poppy Scotland			£	501.40	
Mary's Meals			£	100.00	
Ross-shire Woman's Aid			£	460.00	
Al Shurooq School			£	170.00	
			£	1,681.40	
Analysis of Net Assets Between Funds					
	General	Designated	Restricted	Endowment	Total
Fixed Assets					
Investments	£ 79,377.60	6,730.24	0.00	0.00	86,107.84
Current Assets	111,699.27	911.32	864.55	11,057.14	124,532.28
Current Liabilities					
Net assets at 31st December 2024	£191,076.87	£7,641.56	£864.55	11,057.14	£210,640.12
Investments					
	No of Shares	Price	Market Value		
General Fund			2024	2023	
J P Morgan Flem. Claverhouse	2440	£ 7.04	£ 17,177.60	£ 16,689.60	
Alliance Investment Trust	5000	£ 12.44	£ 62,200.00	£ 55,600.00	
Sunday School					
J P Morgan Flem. Claverhouse	956	£ 7.04	£ 6,730.24	£ 6,539.04	
			£ 86,107.84	£ 78,828.64	

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